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Analysis of E-Service Quality and Customer Satisfaction on Banking Image: A Survey of Bank XYZ Customers

Agung Mohamad Hikmah[1], Nunung Ayu Sofiati[2], Mochammad Mukti Ali[3], Yoyo Sudaryo[4], Ade Salman Alfarisi[5], Irving Ignatius Paul Luntungan[6], Riyandi Nur Sumawidjaya[7]
[1]Universitas Indonesia Membangun, Jakarta, Indonesia, agungmhikmah@student.inaba.ac.id
[2]Universitas Indonesia Membangun, Jakarta, Indonesia, nunungayu.sofiati@inaba.ac.id
[3]Universitas Indonesia Membangun, Jakarta, Indonesia, mochammad.mukti@inaba.ac.id
[4]Universitas Indonesia Membangun, Jakarta, Indonesia yoyo.sudaryo@inaba.ac.id
[5]Universitas Indonesia Membangun, Jakarta, Indonesia, ade.salman@inaba.ac.id
[6]Universitas Indonesia Membangun, Jakarta, Indonesia, irving.luntungan@inaba.ac.id
[7]Universitas Indonesia Membangun, Jakarta, Indonesia, riyandi.nursumawidjaja@inaba.ac.id

Corresponding Author: agungmhikmah@student.inaba.ac.id[1]

Abstract: Sharia banks are financial institutions that conduct business activities based on Islamic sharia principles, such as fairness, transparency, and prohibition of riba (interest), gharar (uncertainty), and maisir (speculation). Unlike conventional banks, Islamic banks do not apply an interest system but instead use profit-sharing, buying and selling, and leasing schemes in accordance with the provisions of fiqh muamalah. This study aims to determine the effect of E-Service Quality on Customer Satisfaction and its impact on Banking Image at Bank XYZ. This study uses a quantitative method with descriptive and verificative approaches. Data analysis techniques use Structural Equation Modeling (SEM) with the Maximum Likelihood estimation method using the SPSS LISREL 8.80 program. The results of the study indicate that E-Service Quality, Customer Satisfaction, and Image have been implemented effectively. E-Service Quality has a significant impact on Customer Satisfaction at Bank XYZ, accounting for 62.4%. E-Service Quality has an impact on Banking Image at Bank XYZ, accounting for 6.4%. Customer Satisfaction influences Banking Image at Bank XYZ by 48.1%. E-Service Quality significantly influences Customer Satisfaction, which in turn affects Banking Image at Bank XYZ with a simultaneous influence of 82.1%.

Keyword: E-Service Quality, Customer Satisfaction, Banking Image

INTRODUCTION

Sharia banks are financial institutions that conduct business activities based on Islamic sharia principles, such as fairness, transparency, and prohibition of riba (interest), gharar (uncertainty), and maisir (speculation). Unlike conventional banks, Islamic banks do not apply an interest-based system but instead use profit-sharing schemes, buy-sell transactions, and

leasing arrangements in accordance with the provisions of Islamic commercial law (fiqh muamalah), (Widjanarko et al., 2023).

The presence of Islamic banks in Indonesia is not only an alternative to the conventional financial system, but also an effort to meet the needs of the Muslim community for financial services that comply with Islamic law. As public awareness of the importance of halal and thayyib transactions increases, the growth of Islamic banks in Indonesia continues to show a positive trend, (Fadillah et al., 2020).

In addition, Islamic banks also play a strategic role in promoting financial inclusion, developing micro, small, and medium enterprises (MSMEs), and empowering the economy of the Muslim community. Through products such as mudharabah, musyarakah, murabahah, and ijarah, Islamic banks are able to provide fair and sustainable financial solutions, (Restika & Sonita, 2023).

However, Islamic banks also face numerous challenges, including limited public understanding, competition with conventional banks, and the need for increased innovation in digital services. Therefore, it is important to gain a deeper understanding of the concept, role, and challenges faced by Islamic banks in the national financial system, (Husnaini et al., 2022).

According to the Central Statistics Agency (BPS), domestic economic growth will reach 5.05% in 2023, with the banking sector expected to grow. Islamic banking is also experiencing a recovery in intermediation, with financing growth of 20.1%. In the MSME segment, People's Business Credit (KUR) growth was recorded at 10.38% in 2022.

Overall, Bank XYZ's financial statements show remarkable growth. However, in terms of banking image, assets decreased from IDR 59.7 trillion in 2022 to IDR 66.9 trillion in 2023, indicating that the banking image of Bank XYZ is beginning to improve.

According to the initial survey results conducted on 30 respondents using the Interpolation Formula, the banking image variable with the highest actual score percentage is Recognition, with a score of 473 (54%), while the Affinity dimension has the lowest score, with a score of 431 (46%).

Based on its category, all dimensions of the Banking Image (51%) fall under the “Fairly Good” classification (40%–60%). To determine the level of score attainment for the Banking Image variable according to respondents' assessments, refer to the following continuum diagram.

Lowest Value = 1 x 20 Item x 30 Responden = 600

Highest Score = 5 x 20 Item x 30 Responden = 3.000

Actual Value = 1.788

Interval Length

$$= \frac{\text{Hi\#hest Value-Lo0est Value}}{\textit{Many Criteria}}$$

$$= \frac{3000\text{-}600}{5} = 480$$

Percentage Formula

$$= \frac{\textit{Actual Value-Minimum Value}}{\textit{Maximum Value-Minimum Value}}$$

$$= \frac{1788\text{-}\ 600}{3000\text{-}600} = 49{,}55\%$$

Therefore, the total score for the Banking Image variable is a minimum value of 600 and a maximum value of 3,000, with a total score for the research results and actual variables of 1,788 (49.55%), so it can be concluded that the Banking Image level of Bank XYZ is classified as Fairly Good.

Banking Image is the response of customers to the overall offerings provided by a bank and is defined as the sum of customers' trust, ideas, and impressions of a banking organization (Kotler, 2002: 22). According to Iman (2007), a company's image cannot be engineered; that

is, an image does not come about on its own but is shaped by society through the company's communication efforts and openness in building the desired positive image, (Rahi et al., 2020).

The effort to create an image is a long process because an image is all perceptions of objects created by customers by processing information from various sources over time. Conversely, customer satisfaction is the primary measure of banking service quality. When banking services satisfy customers, they tend to remain loyal and even recommend the bank to others. According to Tjiptono (2012), customer satisfaction occurs when customers feel that their needs and desires are well met and in line with their expectations, (Supertini et al., 2020).

According to Philip Kotler and Kevin Lane Keller (2012), customer satisfaction is the feeling of pleasure or disappointment that arises after comparing the performance (results) of a product with the expected performance. The growth of bank customer funds tends to level off in line with Bank Indonesia's desire to normalize liquidity levels to help control inflation.

Based on customer fund data from Bank XYZ., overall customer funds at Bank XYZ have shown fairly good growth, but in 2023, there was a decrease in the amount of customer funds from Rp. 32.70 billion in 2022 to Rp. 29.42 billion in 2023.

E-Service Quality encompasses various aspects, such as ease of use (usability), system reliability, response time, security, and service availability. Measuring E-Service Quality is important because changes in consumer behavior, which increasingly tend to shift toward digital banking services, necessitate measuring E-Service Quality to ensure that such services align with customer needs. Some dimensions of E-Service Quality are Efficiency, Responsiveness, Compensation, Contact Ho, and Lee in Napitupulu (2019:159). This study uses these dimensions to analyze their influence on Customer Satisfaction and Banking Image, (Khaira et al., 2022).

E-Service Quality is the ability of an application to provide services to users in an effective and efficient manner via the internet. According to Zeithaml, et al. in Tjiptono (2019:326), a conceptual model for understanding and improving service quality divides it into seven dimensions, namely efficiency, reliability, fulfillment, and privacy, thereby forming the core online service scale or core scale, (Nita & Ratnasari, 2022).

Various banking transactions and activities are greatly facilitated by advances in information technology in the digital banking sector. Bank YXZ continues to seek opportunities by maximizing the use of information technology, which also plays an important role in supporting the Bank's operations. However, the use of information technology is expected to further simplify business processes, allowing the Bank to focus more on business aspects to serve its customers, (Zulkarnain et al., 2020).

To remain relevant to customer needs, Bank XYZ continues to innovate and digitize its processes. Currently, Bank XYZ Tbk uses a smart network, which includes digital channels, for more than 97% of banking transactions. Bank XYZ continues to focus on using digital platforms to provide customers with the best banking experience and the best banking transaction security. In addition, Bank XYZ has digitized its internal procedures to streamline operations and make it easier for Relationship Managers to provide the best service to clients. Bank XYZ continues to collaborate with the Bank XYZ Group through digital transformation and sustainable innovation programs for its various digital services. This synergy enables the Bank to continue providing the best service to its clients while enhancing its growth potential.

In this context, this study aims to investigate the relationship between e-banking service quality and customer satisfaction, as well as its impact on banking image, with a focus on customers of Bank XYZ. A thorough analysis of the components influencing customer satisfaction and banking image can help bank management improve their e-banking services and strengthen their position in a competitive market. Based on this problem background, the author proposes the title: “Analysis of E-Service Quality on Customer Satisfaction and Its Impact on Banking Image” (Survey of Bank XYZ Customers).

Problem Formulation

Based on the research background, identification, and problem limitations, this research can be formulated as follows:

1. What is the description and analysis of E-Service Quality at Bank XYZ?.
2. What is the description and analysis of customer satisfaction at Bank XYZ?.
3. What is the description and analysis of the banking image of Bank XYZ?.
4. What is the effect of E-Service Quality on customer satisfaction at Bank XYZ?.
5. How does E-Service Quality influence the Banking Image of Bank XYZ?.
6. How does Customer Satisfaction influence the Banking Image of Bank XYZ?.
7. How does E-Service Quality influence Customer Satisfaction and its impact on the Banking Image of Bank XYZ?.

METHOD

The research approach that will be used by the researcher is a quantitative approach. This study applied a quantitative method based on positivism to analyze a defined population or sample, collecting data using research instruments and analyzing data quantitatively/statistically with the aim of testing predetermined hypotheses (Sugiyono, 2013:13). The type of research used is associative research (relationship) with quantitative analysis methods (numerical data). Associative research is research that aims to determine the relationship between two or more variables, which in this study are E-Service Quality, Customer Satisfaction, and Banking Image.

The research methods used in this study are descriptive and verifiable. Descriptive research is a method of studying the status of a group of people, the status of an object, a set of conditions, a system of thought, or a class of events in the present (Sugiono, 2009:21). The purpose of this descriptive research is to create a systematic, factual, and accurate description, depiction, or portrayal of the facts, characteristics, and relationships between the phenomena being investigated. Furthermore, according to Sugiyono (2014: 37), "Verificative research tests the validity of field data" The verifiable method in this study was conducted by collecting data from the field with the aim of examining how Digital Marketing influences Customer Satisfaction and its impact on the Banking Image of Bank XYZ.

In this study, the descriptive method was used to obtain: 1) A description and analysis of the implementation of E-Service Quality. (Efficiency, Responsiveness, Compensation, Contact) at Bank XYZ; 2) An overview and analysis of Customer Satisfaction (Perception and Expectation) at Bank XYZ; 3) An overview and analysis of Banking Image (Reputation, Recognition, Affinity, and Brand Loyalty) at Bank XYZ.

Verificative methods were used to analyze: 1) The effect of E-Service Quality on Customer Satisfaction at Bank XYZ; 2) The effect of E-Service Quality on the Banking Image of Bank XYZ; 3) The influence of customer satisfaction on the banking image of Bank XYZ; 4) The influence of E-Service Quality on customer satisfaction and its impact on the banking image of Bank XYZ.

This study uses primary and secondary data. According to Sugiyono (2008), primary data is a data source that directly provides data to the data collector. The primary data was obtained from distributing questionnaires to respondents. Secondary data is data obtained through library research, which involves searching for and studying references and comparing them with several sources such as books, literature, and journals related to the research objectives that provide theoretical support.

Primary data, which is data obtained directly from informants through: 1) Interviews with competent parties: Observation; 2) Observation is an intensive observation of the research object, in this case focused on customers of Bank XYZ; 3) Questionnaires. Data collection techniques involve distributing a closed-ended questionnaire with pre-prepared answer options,

which is then submitted to customers of Bank XYZ. Secondary data sources in this study include sources that indirectly provide information or data that support primary data, such as company documents and research journals.

According to (Rakhmat, 2009: 78). The population is the entire set of research objects to be studied. A sample is a portion of the population that is expected to represent the characteristics of the population or the portion that is the subject of the research. The population in this study is the customers using the electronic services of Bank XYZ., totaling 487 individuals.

The sampling technique used in this study is simple random sampling, which involves selecting samples in such a way that all members of the population have an equal chance and freedom to be selected as samples. Random sample selection includes procedures for defining the population, identifying each member of the population, and selecting individuals (samples) based on "full probability." For this purpose, random numbers are typically selected using a random number table or computer program. The random sample selection process includes defining the population, identifying each member of the population, and selecting individuals (samples) based on "full probability." For this purpose, random numbers are typically selected using a random number table or computer program.

According to Sugiyono (2022:83), the Likert scale is used to measure the attitudes, opinions, and perceptions of an individual or group of people regarding social phenomena. The scale used in this study is the Likert scale. According to Priadana & Muis (2009:172), the Likert scale is widely used in research on morality, individual attitudes, and attitudes toward psychological objects. The Likert scale measures agreement or importance levels of respondents. Therefore, the author developed two parts of the questionnaire: the perception or performance level section and the expectation or importance level section. An ordinal scale is a scale that already has levels, but the distance between levels is not yet certain (Suliyanto, 2011:53). The tests conducted include validity tests, reliability tests, and hypothesis tests.

RESULTS AND DISCUSSION

Results

Management

Management is an integral element of every organization, whether it be a business, government agency, nonprofit organization, or other entity. This concept encompasses a series of practices, theories, and processes designed to effectively manage organizational resources in order to achieve established goals. From multinational corporations to small businesses, management plays a key role in shaping direction, managing day-to-day operations, and addressing existing challenges.

By understanding management, individuals can develop effective leadership skills, improve operational efficiency, and motivate teams to achieve their best performance. Additionally, a strong understanding of management principles is key to navigating rapid changes in the dynamic global business environment. Therefore, this introduction aims to provide a solid foundation for understanding the role and importance of management in achieving organizational success.

In this chapter, we will deepen our understanding of the essence of management, including its definition, history, principles, and functions in directing organizational activities. We will also explore the various functions of management, including planning, organizing, directing, and controlling, as well as how these practices impact the achievement of organizational goals.

Marketing

Marketing is one of the key elements in successful business operations. It is not just about selling products or services, but also about understanding customer needs and desires, and creating value for them. In an era of globalization and increasingly fierce competition, marketing plays a key role in differentiating a brand or product from its competitors, building relationships with customers, and creating lasting loyalty.

Through an understanding of marketing, we can uncover the keys to success in marketing products or services, achieving sustainable growth, and building strong relationships with customers. Thus, this introduction will help shed light on the important role of marketing in the contemporary business world.

In this chapter, we will explore the concept of marketing in greater depth, including its definition, objectives, and other important aspects. We will understand how marketing has evolved from a product-oriented approach to a more customer-focused approach, as well as how new technologies and trends have transformed the marketing landscape as a whole.

Consumer Behavior

According to Swasta and Handoko (in Adnan, 2019), consumer behavior is defined as the activities of individuals who are directly involved in obtaining and using goods and services, including the decision-making process and preparation for such activities.

Meanwhile, according to Tom Duncan (2005), consumer behavior is the process and activities when someone is involved in searching for, selecting, purchasing, using, and evaluating products and services to meet their needs and desires. For low-involvement goods, the decision-making process is carried out easily, while for high-involvement goods, the decision-making process is carried out with careful consideration.

Another perspective defines consumer behavior according to Kotler and Keller (2008:166) as the study of how individuals, groups, and organizations choose, purchase, use, and how goods, services, ideas, or experiences satisfy their needs and desires.

According to Sunyoto (2012:251), consumer behavior can be defined as the activities of individuals who are directly involved in obtaining and using goods or services, including the decision-making process in preparing for these activities. Consumer behavior holds particular significance for those who, for various reasons, seek to influence or alter such behavior, including those whose primary interest lies in marketing. It is no surprise that the study of consumer behavior has its roots primarily in the field of economics, particularly in marketing.

Sharia Bank

Definition of Islamic Banking According to Sudarsono (2022), Islamic banking is a state financial institution that provides financing and other services in payment transactions and money circulation, operating in accordance with Islamic principles.

An Islamic bank is a bank whose banking system adheres to Islamic principles. Islamic banks are the banks that Muslims have always dreamed of.

According to Perwataatmadja (2019), an Islamic bank is a bank that operates based on Islamic principles and whose procedures are based on the provisions of the Quran and Hadith.

According to Schaik (2019), Islamic banking is a form of modern banking based on Islamic law, developed during the Islamic Middle Ages using the concept of risk-sharing as the primary system and eliminating financial systems based on certainty and predetermined profits, in accordance with the provisions of the Quran and Hadith.

From the various theories above, it can be concluded that Islamic banks are business entities that collect funds from the public in the form of deposits and distribute them to the public based on Sharia or Islamic principles.

E-Service Quality

In this ever-evolving digital age, electronic services or e-services have become an integral part of our daily lives. E-services refer to any form of service provided electronically through online platforms, such as websites, mobile apps, or social media platforms. E-service quality refers to the level of satisfaction and quality provided by these services to users.

In a business context, e-service quality is crucial as it can influence users' perceptions of a brand, customer loyalty, and overall business success. E-service quality encompasses not only ease of use and technical reliability but also other aspects such as responsiveness, personalization, data security, and customer support.

The importance of E-Service quality has been increasingly recognized by companies across various sectors, from e-commerce and online banking to healthcare and education services. In order to maintain and enhance their competitive advantage, companies must continue to innovate and improve the quality of their services in line with users' expectations and needs.

Customer Satisfaction

The concept of customer satisfaction involves evaluating the experience felt by customers after interacting with a company's products or services. This includes a number of factors, ranging from the quality of the product or service itself, to interactions with company employees, the speed of response to complaints, the ease of the purchasing process, and so on.

According to Philip Kotler and Kevin Lane Keller (2007:177), as cited in the book Marketing Management, customer satisfaction is the feeling of pleasure or disappointment that arises after comparing the performance (results) of a product with the expected performance.

According to Tjiptono (2017:45), customer satisfaction is a key element in modern marketing thought and practice. Based on the above theory, it can be concluded that customer satisfaction is the customer's response or reaction in the form of feelings or evaluations toward the use of a product where their expectations and needs are met.

Meanwhile, according to Handi Irawan (2016), customer satisfaction is a comprehensive evaluation of service and the result of comparing customer expectations with their perception of the actual performance of the service.

Customer Image

There are several theories that have been put forward regarding Banking Image according to Kotler (2021:33), which is the response of customers to the overall offerings provided by a bank and is defined as a number of beliefs, ideas, and impressions of customers about a banking organization.

Katz (Soemirat and Ardianto, 2016) explains that image is how others view a company, a person, a committee, or an activity. Image is an impression obtained through a person's knowledge and experience of something. For companies, image is defined as the public's perception of the company's identity. The public's perception of a company is based on what is known or assumed about the company in question.

According to the Collins English Dictionary translation cited in the book Public Relations Strategy, the definition of image is a mental picture; an idea produced by imagination or personality that is presented to the public by an individual, organization, and so on (Oliver, 2007). Another definition states that image is the public's perception of a company, organization, or institution; an impression deliberately created of an object, person, or organization (Ardianto, 2011:62). It can be concluded that image is a deliberate portrayal of oneself, an organization, or a company to showcase its personality or unique characteristics. Image is the most important asset of a company.

It is often said that image is power, meaning that image has the ability to enhance the strength of the products or services produced by a company (Kotler and Armstrong, 1997). Zeithaml and Bitner (1996) define image as the impression of a product or brand of a company stored in the memory of an individual or group, resulting from past experiences.

A good image is a powerful tool for attracting consumers to choose a company's products or services, as well as improving consumer satisfaction with the company or organization (Sutojo, 2004:60). An image provides positive evaluations and the company's existence in the public eye, reflecting society's long-term view of the company. A well-formed image will also have a positive impact on the achievement of the company's objectives. In this case, it can provide opportunities for the company to reap profits from its products and increase public trust in the company in conducting its business.

Previous Research

Previous studies have revealed the importance of e-service quality in influencing customer satisfaction in various sectors, including the banking sector. For example, research by Parasuraman et al. (2005) highlights the positive relationship between electronic service quality and customer satisfaction in the context of the banking industry. Additionally, research by Suki and Ramayah (2010) indicates that customers' perceptions of online service quality can significantly predict customer satisfaction levels. The previous studies related to this research are as follows:

Table 1. Previous Research

No.	Researcher Name	Research Title	Research Results	Equations	Differences
1	(Rita Hartati, 2019)	Implementation of Digital Marketing to Improve Customer Satisfaction and Its Impact on Image in the Banking Industry (Survey of Customers of PT Bank Rakyat Indonesia Persero, Tbk)	The results of the study indicate that digital marketing has been implemented effectively, resulting in customer satisfaction and a positive perception of the bank's image among customers. Verification tests show a significant influence of digital marketing on customer satisfaction with an R2 of 61.7%, which in turn affects the bank's image with a total influence of R2 of 71.4%.	*Digital Marketing, Satisfaction, and Image*	Semantic differential measurement scale
2	(Sri Setyo Iriani, 2011)	Customer Relationship Marketing Strategy Towards Customer Loyalty	From the data analysis, it can also be seen that the adjusted R square value is 0.662 for Bank BNI and 0.688 for Bank BCA. This means that the combined influence of trust (X1), bonding (X2), communication (X3), shared	Customer Relationship Marketing Strategies for Customer Loyalty.	In this study, the dimensions of Relationship Marketing trust, bonding,

No.	Researcher Name	Research Title	Research Results	Equations	Differences
			value (X4), empathy (X5), and reciprocity (X6) on customer loyalty (Y) is 66.2% for BNI and 68.8% for BCA. Meanwhile, the remainder is attributed to factors other than the six CRM dimensions. The F-statistic for BNI and BCA is 0.000. Since the significance level is less than 0.05 or 5%, H0 is rejected and Ha is accepted. This means that trust (X1), bonding (X2), communication (X3), shared value (X4), empathy (X5), and reciprocity (X6) collectively and significantly influence customer loyalty (Y). The t-value for the trust (X1) variable is the largest among the other independent variables. This means that trust has the most dominant influence on customer loyalty compared to the other five independent variables.		communication, shared value, empathy, and reciprocity collectively influence customer loyalty.
3	(Salam, Ayman Yehia Shawky and Tawfik El-Nahas, 2021)	*Reputation On Service Quality,Customer Satisfaction And Customer Loyalty: Testing The Mediating Role.Case Analysis In An International Service Company*	Customers have a significant direct influence on customer satisfaction with the organization, customer satisfaction with service providers, and overall customer satisfaction in both public and private commercial organizations. These findings are consistent with previous research by Zeithaml and Bitner (1996), Lam and Woo (1997), and Hong and Goo (2004). Consistent with the researchers' expectations, a positive	The author's research shows that the activities carried out by companies will have an impact on customer satisfaction, both directly	The author did this by using variables to find out the direct and indirect effects on customer satisfaction without affecting other dependent variables.

No.	Researcher Name	Research Title	Research Results	Equations	Differences
			relationship was found between service quality, customer satisfaction, and customer loyalty. These results imply that high service quality will result in higher satisfaction, which in turn will result in a greater willingness to recommend the organization.	and indirectly.	
4	(Ahmad Puad Mat Som & Sher Akbar, 2020)	*Revitalization of Service Quality to gain Customer Satisfaction and Loyalty*	1. Revitalizing service quality has a direct effect on customer loyalty and indirectly influences customer value and satisfaction. 2. Customer satisfaction mediates the relationship between service quality, revitalization, perceived value, and customer loyalty.	Variables studied Revitalization of service quality and loyalty	*Variabel Kepuasan Pelanggan*
5	(Abdul Rokhim, 2012)	*The effect of Core Service Quality and Peripheral Service Quality on Customer Satisfaction.*	The results of this study prove and conclude the following: First, to help improve customer satisfaction, the quality of core services provided to customers must be improved. In this case, customer satisfaction will never be fulfilled if it is not supported by good core service quality. As can be seen in Table 4.6, the highest score given by respondents was on core service variable 4, namely the assurance variable, with an average score of 3.88. This allows the assurance variable to be maximized in providing core services as an effort to increase customer satisfaction. Second, to increase customer satisfaction, the	The similarity in this study is that customer satisfaction is influenced by other variables. Therefore, customer satisfaction is not an independent variable but a dependent variable.	The difference between this study and the study conducted by the author is that customer satisfaction is influenced by service quality, so that the higher the service quality, the higher the customer satisfaction.

No.	Researcher Name	Research Title	Research Results	Equations	Differences
			quality of peripheral services must be improved. In this case, customer satisfaction will never be fulfilled if it is not supported by good peripheral service quality. Third, the regression coefficient between the core service variable and the peripheral service variable shows that the coefficient of the peripheral service variable is greater than that of the core service variable, indicating that peripheral services have a greater influence than core services.		
6	(Andi Saryoko, Hendri Hendri, Sulaeman Hadi Sukmana, 2019)	Level of Public Satisfaction with Online Registration for BPJS Health Insurance on the JKN Mobile Application	Using the Servqual method, based on the results in the table of public satisfaction with online registration for BPJS Kesehatan on the JKN mobile application, we can see that the public is happy or satisfied with the JKN mobile application, which has provided positive or satisfactory values for each question, as can be seen in the weighted values and average values of the public's answers to each question selected by users of the JKN mobile application. Among all the factors/instruments in Servqual, none need to be prioritized to meet the expectations of JKN mobile app users, as consumer responses are already highly satisfactory. We hope to continue this research not only in South Jakarta but also expand it to a broader population, including the	The quality of service referred to in this study is intangible in the form of websites and social media that influence public satisfaction.	The independent variables are service quality and image, while the dependent variable is public satisfaction.

No.	Researcher Name	Research Title	Research Results	Equations	Differences
			Jakarta Capital Region (SeDKI), West Java Province, Java Island, or even the entire Indonesia.		
7	(Kazi Omar Siddiqi, 2011)	*Interrelations between Service Quality Attributes, Customer Satisfaction and Customer Loyalty in the Retail Banking Sector in Bangladesh*	Based on hypotheses H1aa and H1a0, a moderate positive correlation was found between tangibility and customer satisfaction. This means that as the bank's tangibility increases, customer satisfaction also increases. According to hypotheses H1ba and H1b0, reliability and customer satisfaction have a moderate positive correlation. This positive relationship means that as the performance and reliability of bank employees increase, customer satisfaction also increases. Hypotheses H1ca and H10 indicate a moderate positive correlation between responsiveness and customer satisfaction. This means that as the willingness and ability of bank employees increase, customer satisfaction also increases. Hypotheses H1da and H1d0 indicate a strong positive correlation between assurance and customer satisfaction. This means that as the certainty provided by bank employees increases, customer satisfaction also increases.	This study is similar to the author's previous study in that improving service quality attributes can increase customer satisfaction.	The difference between this study and the study conducted by the author is that it seeks to find the relationship between improvements in service quality attributes and customer satisfaction, as well as the relationship between these and customer loyalty. The impact on customers is not measured.

Questionnaire Validity and Reliability Test

1. E-Service Quality Validity

Table 2. Validity Test

Item	Dimension	$r_{s.count}$	Sig.	$r_{s.table}$	Conclusion
1	*Efficiency*	0,715	0,000	0,364	Valid

Item	Dimension	$r_{s.count}$	Sig.	$r_{s.table}$	Conclusion
2		0,775	0,000	0,364	Valid
3	*Responsiveness*	0,488	0,006	0,364	Valid
4		0,494	0,006	0,364	Valid
5	*Compensation*	0,601	0,002	0,364	Valid
6		0,563	0,001	0,364	Valid
7	*Contact*	0,523	0,003	0,364	Valid
8		0,523	0,003	0,364	Valid
9	*Expectation*	0,474	0,008	0,364	Valid
10		0,485	0,007	0,364	Valid
11		0,514	0,004	0,364	Valid
12		0,446	0,014	0,364	Valid
13		0,643	0,000	0,364	Valid
14	*Perception*	0,405	0,026	0,364	Valid
15		0,485	0,007	0,364	Valid
16		0,515	0,004	0,364	Valid
17		0,582	0,001	0,364	Valid
18		0,545	0,002	0,364	Valid
19	*Reputation*	0,549	0,002	0,364	Valid
20		0,532	0,002	0,364	Valid
21		0,472	0,008	0,364	Valid
22		0,567	0,001	0,364	Valid
23		0,524	0,003	0,364	Valid
24	*Recognition*	0,470	0,009	0,364	Valid
25		0,392	0,032	0,364	Valid
26		0,448	0,013	0,364	Valid
27		0,478	0,007	0,364	Valid
28		0,537	0,002	0,364	Valid
29	*Affinity*	0,393	0,032	0,364	Valid
30		0,391	0,033	0,364	Valid
31		0,500	0,005	0,364	Valid
32		0,497	0,005	0,364	Valid
33		0,558	0,001	0,364	Valid
34	*Brand Loyality*	0,520	0,003	0,364	Valid
35		0,393	0,032	0,364	Valid
36		0,510	0,004	0,364	Valid
37		0,539	0,002	0,364	Valid
38		0,596	0,001	0,364	Valid

Based on the results of the validity test on the E-Service Quality items, the lowest correlation value between the item and the total was found in the item regarding customers being able to communicate interactively through the chat column available on the Bank XYZ website (item 3) in the Responsiveness dimension, which was 0.488 (Sig. = 0.006), while the item with the highest correlation is the one regarding the Bank XYZ website being very easy to access (item 2) in the Efficiency dimension, with a value of 0.775 (Sig. = 0.000). All correlation values between the item-total of the E-Service Quality variables have a significance

value less than 0.05 (correlation value greater than Rho table 0.364), so all items are deemed valid.

Based on the validity test results for the Customer Satisfaction items, the lowest correlation value between the item-total was found in the item regarding customers being satisfied with the Bank XYZ website because transaction needs for various products are always available (item 14) in the Perception dimension, with a value of 0.405 (Sig. = 0.026), while the item with the highest correlation is the item regarding customer satisfaction with the performance of Bank XYZ's website because it is trustworthy (item 13) in the Expectation dimension, which is 0.643 (Sig. = 0.000). All correlation values between the item-total of the Customer Satisfaction variable have a significance value less than 0.05 (correlation value greater than Rho table 0.364), so all items are declared valid.

Based on the validity test results for the Banking Image items, the lowest correlation value between item-total was found in the item regarding customers easily reading bank products online (item 30) in the Affinity dimension, with a value of 0.391 (Sig. = 0.033), while the item with the highest correlation is the item regarding customers never switching to other bank websites (item 38) in the Brand Loyalty dimension, with a value of 0.596 (Sig. = 0.001). All correlation values between the item-totals of the Banking Image variable have a significance level less than 0.05 (correlation value greater than the Rho table value of 0.364), so all items are deemed valid.

2. Reliability of E-Service Quality, Customer Satisfaction, and Banking Image

Table 3. Reliability Testing Using Cronbach's Alpha Method

No	Variable	Reliability Coef	r kritis	Description
1	*E-Service Quality*	0,725	0,700	Reliable
2	Customer Satisfaction	0,722	0,700	Reliable
3	Banking Image	0,843	0,700	Reliable

The results of reliability testing on the variables in the research questionnaire showed that the variable with the highest reliability was Banking Image at 0.843. This value indicates that the level of consistency of respondents' answers to the Banking Image variable was very high, at 84.3%. Meanwhile, the Customer Satisfaction variable has the lowest reliability at 0.722, indicating a consistency level of 72.2%, which is categorized as high. All three variables have reliability values greater than 0.700, so E-Service Quality, Customer Satisfaction, and Banking Image are deemed reliable. Therefore, all research variable items can be used in further analysis.

Variable Score, Satisfaction Score, Importance Performace Analysis

1. Variable Score* and *Satisfaction Score

To measure the quality scores of the variables E-Service Quality, Customer Satisfaction, and Banking Image based on the concept developed by Zeithaml, Parasuraman, and Berry, the following formula was used: Variable Score = Perception Score – Expectation Score

From the results of interval data processing, the average Perception score and Expectation score for each variable were obtained as follows:

Table 4. *Variable Scores and Variable Satisfaction Scores Research*

Variable	Average

	Perception (P)	Hope (H)	VS = P – H	KP = P/H
E-Service Quality	4,345	4,340	0,005	1,001
Customer Satisfaction	4,427	4,431	-0,004	0,999
Banking Image	4,272	4,230	0,042	1,010

Source: Data processing, 2025

The criteria used to determine the Variable Score are:

P – H = 0 : This means that the perception level is the same as the respondents' expectations.

P – H > 0 : This means that the level of perception greatly satisfies the expectations of respondents.

P – H < 0 : This means that the perception level is lower than the respondents' expectations.

Based on these criteria, it can be concluded that only the variables E-Service Quality and Banking Image satisfied respondents in terms of a Variable Score greater than zero (VS > 0), while Customer Satisfaction did not satisfy respondents with a Variable Score less than zero (VS < 0).

Meanwhile, satisfaction scores are measured using the following formula:

$$Satisfaction\ Score = \frac{Perceived\ Score}{Expected\ Score}$$

The criteria for respondents to be considered satisfied based on the satisfaction score (KP) are as follows:

KP < 1 : Respondents are dissatisfied

KP = 1 : Satisfied respondents

KP > 1 : Respondents are very satisfied

From the satisfaction score calculation table, it can be concluded that only the E-Service Quality Banking Image variable satisfied respondents, as seen from the satisfaction score value greater than 1 (KP > 1), while Customer Satisfaction did not satisfy respondents because it had a satisfaction score value less than 1 (KP < 1).

2. *Importance Performance Analysis* (IPA)

To determine the level of importance of attributes (indicators) in the variables of E-Service Quality, Customer Satisfaction, and Banking Image, Importance Performance Analysis is used, also known as the analysis of importance and performance levels by John A. Martila and John C. James in Nasution (2003:62), where the tool used is a Cartesian diagram. Where the horizontal axis (X) is filled with the score (percentage) of performance level, while the vertical axis (Y) is filled with the score (percentage) of importance level.

From the results of interval data processing, the average perception score (performance level) and expectation score (importance level) for each attribute (indicator) of the research variable were obtained as follows:

Table 5. Average Research Variable Indicators

Variable	Indicator Label	Average	
		Perception (*Performance*)	Hope (*Importance*)
E-Service Quality	E_SQ1	4,368	4,258
	E_SQ2	4,258	4,368
	E_SQ3	4,516	4,516

Variable	Indicator Label	Average	
		Perception (*Performance*)	Hope (*Importance*)
	E_SQ4	4,368	3,923
	E_SQ5	4,258	4,516
	E_SQ6	4,368	4,258
	E_SQ7	4,258	4,368
	E_SQ8	4,368	4,516
Customer Satisfaction	KP6	4,368	4,258
	KP7	4,368	4,516
	KP8	4,516	4,753
	KP9	4,516	4,258
	KP10	4,368	4,368
Banking Image	CP1	4,096	4,170
	CP2	4,258	3,755
	CP3	4,096	4,753
	CP4	4,368	4,096
	CP5	4,368	4,568
	CP6	4,368	3,516
	CP7	4,032	4,170
	CP8	4,516	3,974
	CP9	4,032	4,753
	CP10	4,368	4,358
	CP11	4,258	4,170
	CP12	4,096	4,170
	CP13	4,491	4,516
	CP14	4,096	4,170
	CP15	4,753	4,753
	CP16	4,096	4,258
	CP17	4,368	4,096
	CP18	4,258	4,258
	CP19	4,258	3,923
	CP20	4,258	4,170
General average		**4,313**	**4,287**

Note: I14-I18 = expectation indicator in Customer Satisfaction variable
Source: Data processing, 2025

Structural Model

The influence of E-Service Quality on Customer Satisfaction and its impact on Banking Image at Bank XYZ can be illustrated in the structural model below.

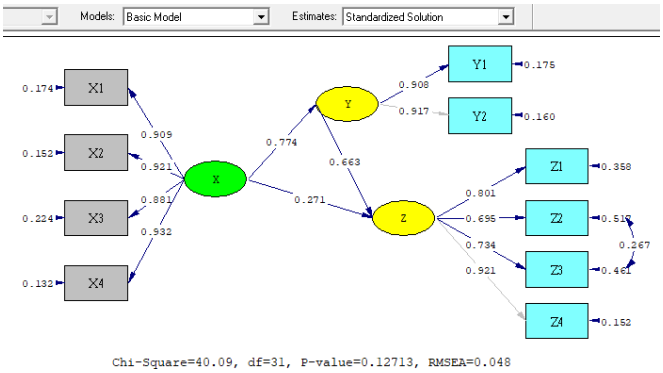


Figure 2. Influence Model (Standardized) of E-Service Quality on Customer Satisfaction and its Impact on Banking Image

The structural model equation (standardized) based on Figure 2 above can be expressed as:

Customer Satisfaction (Y) = 0,774 *E-Service Quality* (X) + 0,401

The path coefficient of the exogenous latent variable E-Service Quality on the endogenous latent variable Customer Satisfaction is positive. This means that the E-Service Quality variable will increase Customer Satisfaction. If E-Service Quality increases by 1 unit, it will increase Customer Satisfaction by 0.774 units.

Banking Image (Z) = 0,271 *E-Service Quality* (X) + 0,663 Customer Satisfaction (Y) + 0,209

The path coefficients of the exogenous latent variables E-Service Quality and Customer Satisfaction on the endogenous latent variable Banking Image are positive. This means that E-Service Quality and Customer Satisfaction will improve Banking Image. If E-Service Quality increases by 1 unit, it will improve Banking Image by 0.271 units, and if Customer Satisfaction increases by 1 unit, it will improve Banking Image by 0.663 units.

Table 6 below presents the testing of the structured model of E-Service Quality on Customer Satisfaction and its impact on Banking Image at Bank XYZ.

Table 6. Regression Coefficient / SEM Path Model

Endogenous Latent Variables	to	Variable Latent Exogenous	*Estimate: Standarized Regression Weights*	*Estimate: Regression Weights*	*Standard Error* (S.E.)	*t*	Conclusion
Y	←	X	0,774	0,709	0,0765	9,267	Significant
Z	←	X	0,271	0,250	0,0910	2,748	Significant
Z	←	Y	0,663	0,666	0,105	6,365	Significant

Based on Table 6, it is known that E-Service Quality (X) has a significant effect on Customer Satisfaction (Y), as indicated by the t-value = 9.267 > 1.96. Similarly, E-Service Quality (X) has a significant effect on Banking Image (Z), as it has a t-test statistic value of 2.748, which is greater than 1.96. Finally, Customer Satisfaction (Y) has a significant effect on Banking Image (Z), as it has a t-test statistic value of 6.365, which is greater than 1.96.

The magnitude of the influence of E-Service Quality on Customer Satisfaction is the square of its path coefficient, i.e., $(0.774)^2 \times 100\% = 59.9\%$, while the remaining 40.1% comes from influences outside the research variables.

The magnitude of the influence of E-Service Quality and Customer Satisfaction on Banking Image, both partially and simultaneously, is as follows:

Table 7. The Influence of E-Service Quality and Customer Satisfaction on Banking Image

Variable	Path Coefficient	Direct Effect	Indirect Effect		PTL Total	Sub. Total
			X	**Y**		
X	0,271	0,073		0,139	0,139	0,212
Y	0,663	0,440	0,139		0,139	0,579
Total Effect						0,791

Based on the table, it can be explained that the direct effect of E-Service Quality on Banking Image is 7.3%, the indirect effect through Customer Satisfaction is 13.9%, and the total effect is 13.9% (significant). Meanwhile, Customer Satisfaction has a direct impact of 44.0% on Banking Image, an indirect impact through E-Service Quality of 13.9%, with a total impact of 57.9% (significant). Thus, the total impact of E-Service Quality and Customer Satisfaction on Banking Image is 79.1%.

Discussion

E-Service Quality at BANK XYZ

The results of descriptive analysis of research data at BANK XYZ show that efficiency, which is related to the ease of service in terms of usability, has good criteria with an actual score of 77.1%. Customers obtain information about Bank XYZ through its website (78.8%), and the Bank XYZ website is also easy to access (75.4%).

Responsiveness is defined as providing a quick response on the bank's website. The results show that responsiveness is at a good level (76.2%). This is supported by the fact that customers can communicate interactively through the chat column available on the Bank XYZ website (76.7%), and the admin responds quickly to questions asked by customers in the chat column on the Bank XYZ website (75.6%).

Compensation refers to the ease of service in terms of compensation. The results show that compensation is in the good category (77.8%). This is supported by the fact that if a transaction error occurs on the website, Bank XYZ is willing to bear the risk of loss (76.9%), and if a system error occurs, Bank XYZ typically waives fees in the good category (78.7%).

The final E-Service Quality measured, Contact, refers to the ease of service in terms of communication/connection, which is rated as good (76.0%). The results indicate that the online customer service via the chat column is easy to contact (76.3%), and the bank provides offline customer service that is easy to contact (75.6%).

Based on the results of the proportion test using the Z-test, it was concluded that E-Service Quality, which includes Efficiency, Responsiveness, Compensation, and Contact at BANK XYZ, has been implemented well. The contribution of respondents' answers to the E-Service Quality variable, at 76.8%, falls into the high achievement category (60%-80%). The indicators contributing to the good level of E-Service Quality are Efficiency, Responsiveness, Compensation, and Contact. By effectively implementing all dimensions of E-Service Quality, customers will be satisfied with the services provided, ultimately enhancing the bank's reputation.

From the important performance analysis that the company must maintain for the E-Service Quality variable, the following are among the key points: 1) The chat column available on the Bank XYZ website can be used by customers to communicate interactively; 2) Providing offline customer service that is easy for customers to contact; 3) Meanwhile, attributes

considered to influence but are deemed important yet not fully implemented by management according to respondents' preferences for the E-Service Quality variable include: 1) The Bank XYZ website is not easily accessible; 2) In the event of transaction errors on the Bank XYZ website, the bank does not fully assume the risk of loss; 3) Online customer service via the chat column is not easily accessible.

Customer Satisfaction at BANK XYZ

The results of descriptive analysis of research data at BANK XYZ show that the level of customer satisfaction (Expectation) is at the satisfied level with an actual score of 76.0%. Of the five indicators used, the most satisfying aspect is related to customer satisfaction when accessing the Bank XYZ

website due to its adequate speed (78.3%), while the lowest percentage is related to customer satisfaction when accessing the Bank XYZ website due to its adequate speed (71.0%).

Furthermore, regarding the perceived satisfaction factor (Perception), the percentage is 78.5% (satisfied), indicating that the most important indicator according to customers is related to customer satisfaction with Bank XYZ's website due to the availability of online customer service representatives (80.0%), while the lowest is related to the indicator that customers are satisfied with Bank XYZ's website because it provides an immediate response to customers when disruptions occur (77.3%).

Based on the results of the proportion test using the Z-test, it was concluded that Customer Satisfaction, which includes Expectation and Perception at BANK XYZ, has been achieved effectively. The contribution of respondents' answers to the Customer Satisfaction variable, at 77.7%, falls into the high achievement category (>60%-80%). The indicators contributing to this level of Customer Satisfaction are: Customers are satisfied when accessing the Bank XYZ website due to its adequate speed (Expectation), and the Bank XYZ website has online customer service representatives available (Perception).

From the important performance analysis that the company must maintain for the Customer Satisfaction variable, the following are among the key factors: 1) Customers are satisfied with Bank XYZ's website because it has online customer service representatives available; 2) Customers are satisfied with Bank XYZ's website because it provides quick responses to customer requests; 3) Customers are satisfied with the appearance of Bank XYZ's website.

Meanwhile, factors that have less significant influence on respondents (customers), whose implementation by the company is average, are considered less important and less satisfying for the Customer Satisfaction variable: 1) Customers are less satisfied with Bank XYZ's website because their transaction needs for various products are not sufficiently available; 2) Customers are dissatisfied with Bank XYZ's website because it responds slowly to customers when disruptions occur.

Banking Image at BANK XYZ

The results of a descriptive analysis of research data at BANK XYZ indicate that its Reputation falls within the good criteria, with an actual score of 75.0%. The most prominent aspect of this Reputation relates to Bank XYZ's beneficial social responsibility (76.3%), followed by the ability to fulfill customer requests on the Bank XYZ website (76.0%). The lowest indicator, however, concerns Bank XYZ's ease of contact by phone (73.3%).

Furthermore, regarding the Recognition aspect, the results show that the highest percentage is the ease of obtaining Bank XYZ information through social media, leading to customer satisfaction (76.5%), followed by satisfaction with financial transactions through Bank XYZ (75.0%). The indicator of ease of obtaining useful information from the Bank XYZ website (71.7%) ranks last in the Recognition dimension.

In the Affinity aspect, the highest percentage indicated that customers easily view bank products online through the website (79.0%), while the lowest percentage was regarding ease of reading bank products online (69.2%).

Finally, in the Brand Loyalty dimension, the indicator with the highest percentage score was prioritizing the bank's website for every financial transaction (78.3%). Meanwhile, the indicator with the lowest actual score was related to customers recommending the bank's website to family and friends and making transactions at the bank after viewing the bank's website (74.4%).

Based on the results of the proportion analysis using the Z-test, it was concluded that the Banking Image at BANK XYZ has been well-performed. With a large contribution of 75.3% of respondents' answers to the Banking Image variable, it falls within the high achievement category (>60%-80%). The indicators contributing to this Banking Image level are met in each aspect, particularly the indicators of Bank XYZ's beneficial social responsibility (Reputation dimension), ease of access to Bank XYZ information through social media, thus leading to customer satisfaction (Recognition dimension), ease of access to online banking products through the website (Affinity dimension), and prioritization of the bank's website for every financial transaction (Brand Loyalty dimension).

The important performance analysis criteria that the company must maintain for the Banking Image variable include: 1) Bank XYZ's beneficial social responsibility; 2) Customers feel comfortable using Bank XYZ's online system; 3) Customers can obtain good product information on the bank's website; 4) Customers will conduct more transactions on the bank's website in the future.

Meanwhile, the attributes considered influential, including elements deemed important but not yet implemented by management according to respondents' wishes, for the Banking Image variable are: 1) Bank XYZ is not easily contactable by phone by customers; 2) Customers are dissatisfied with financial transactions through Bank XYZ.

The Effect of E-Service Quality on Customer Satisfaction at BANK XYZ

There is a significant effect of E-Service Quality, which includes Efficiency, Responsiveness, Compensation, and Contact, on Customer Satisfaction at BANK XYZ, as indicated by the calculated t-statistic of 9.267, which is absolutely smaller than the critical z-value of 1.96. The standardized slope coefficient is positive at 0.774, indicating that, if other variables are held constant, each one-unit increase in E-Service Quality will result in a 0.774-unit increase in Customer Satisfaction. The effect of E-Service Quality on Customer Satisfaction is 59.9%, while the remaining 40.1% is influenced by factors outside the research variables.

Empirically, this indicates that E-Service Quality, which includes Efficiency, Responsiveness, Compensation, and Contact, influences Customer Satisfaction. If E-Service Quality is implemented well, it will result in satisfied customers. This research finding aligns with the research by Yuan et al. (2021), whose analysis confirmed a significant positive correlation between product quality, e-service quality, brand image, and online customer satisfaction. This study has several management implications. Research by Sudirman et al. (2021) also demonstrated this influence, with the results showing that e-service quality had a significant positive effect on customer satisfaction. Further research showed that price had a positive but insignificant effect on customer satisfaction.

Zeithaml et al. (2018) defines e-service quality as the overall transaction between a consumer and a website, where the website provides convenience and efficiency in shopping, purchasing, and delivering products to consumers. In e-service, consumers evaluate not each sub-process during each online visit but rather the entire process they go through to obtain overall service quality.

Therefore, there is an indication of an influence on customer satisfaction. According to Philip Kotler and Kevin Lane Keller (2019), quoted from the book "Marketing Management," consumer satisfaction is a feeling of pleasure or disappointment that arises after comparing the perceived performance (results) of a product to the expected performance.

The Effect of E-Service Quality on Banking Image at BANK XYZ

A two-tailed test of the effect of E-Service Quality, encompassing Efficiency, Responsiveness, Compensation, and Contact, on Banking Image at BANK XYZ, yielded a test statistic of t = 2.748. The standard z-normal distribution critical value of 1.96 (at a 95% confidence level) was used as a comparison. Comparing the calculated t value with the table's critical value, t = 2.748 < 1.96, thus rejecting the null hypothesis. This means that E-Service Quality, encompassing Efficiency, Responsiveness, Compensation, and Contact, has a significant effect on Banking Image at BANK XYZ, with a direct effect of 7.3%.

The standardized slope coefficient of E-Service Quality on Banking Image is positive at 0.271, indicating that, holding other variables constant, each one-digit increase in E-Service Quality will result in a 0.271-unit increase in Banking Image.

Empirically, this demonstrates that E-Service Quality, which encompasses Efficiency, Responsiveness, Compensation, and Contact, influences Banking Image. Properly implemented E-Service Quality should enhance a company's image in the eyes of customers.

These results align with those proposed by Rio Sudirman (2015), who demonstrated that student satisfaction has a positive and significant effect on image. This is based on the analysis of the Z variable, which has a regression coefficient of 0.490. Service Quality has a positive effect on image. Similarly, research by Cucup Ruhiyat (2023) showed that Entertainment, Interaction, Trendiness, Customization, and Word of Mouth in Bukalapak's e-commerce were in the Good category. E-Service Quality, which includes Efficiency, Responsiveness, Compensation, and Contact, was in the Good category. Bukalapak's e-commerce was in the Good category. Social Media Marketing on Customer Retention in Bukalapak's e-commerce, with an influence of 21.1% out of a maximum of 100%.

This empirical fact also supports several theories that propose E-Service Quality as an extension of a site's ability to facilitate shopping, purchasing, and distribution activities effectively and efficiently (Chase, Jacobs, & Aquilano, 2018) can influence Banking Image, as stated by Katz (Soemirat and Ardianto, 2016), who explained that image is how other parties, customers of a company, an individual, a committee, or an activity, perceive a bank.

The Influence of Customer Satisfaction on Banking Image at BANK XYZ

The results of this study indicate a significant influence of Customer Satisfaction, encompassing Expectation and Perception, on Banking Image at BANK XYZ, as demonstrated by the t-statistic of 6.365, which is absolutely smaller than the critical z-value of 1.96. The standardized slope coefficient is positive at 0.663, indicating that, holding other variables constant, each one-unit increase in Customer Satisfaction will result in a 0.663 increase in Banking Image. The direct effect of Customer Satisfaction on Banking Image is 44.0%, while the remaining 56.0% is influenced by factors outside the research variables.

Empirically, this indicates that Customer Satisfaction influences Banking Image. If customers are satisfied, this will result in a positive company image perceived by customers/clients.

The Influence of Customer Satisfaction According to Tjiptono (2017:45), customer satisfaction is a fundamental element in modern marketing thinking and practice. Based on the above theory, it can be concluded that customer satisfaction is a customer's response, expressed in feelings, or assessments, regarding the use of a product, in which their expectations and needs are met.

This can directly impact a bank's image. Oliver (2017), translated from the Collins English Dictionary, cited in the book "Public Relations Strategy," defines image as a mental image; an idea generated by the imagination or personality presented to the public by an individual, organization, and so on.

The influence of customer satisfaction on banking image has been previously studied by Ayep Zaki (2021), with the results showing that the digital marketing implemented at PT. Bank Tabungan Pensiunan Nasional (Persero) Tbk, which includes website engagement, social engagement, clickthrough rates, conversion rates, and duration, is effective. The digital marketing concept, which encompasses website engagement, social engagement, clickthrough rates, conversion rates, and duration, influences customer satisfaction and impacts the bank's image.

Similarly, research conducted by Ni Made Dhian Rani Yulianti, Ni Wayan Sri Suprapti, and Ni Nyoman Kerti Yasa (2014) showed that store image has a positive and significant effect on customer satisfaction and repurchase intention.

Research using satisfaction and image variables is also similar to research conducted by Hartati, R. (2019), which shows that digital marketing implementation has been carried out well, resulting in customer satisfaction, and a positive banking image among customers of PT Bank Rakyat Indonesia Persero, Tbk. Verification tests indicate a significant influence of digital marketing on customer satisfaction with an R2 of 61.7%, which impacts banking image with a total R2 effect of 71.4%.

The Influence of E-Service Quality on Customer Satisfaction and Its Impact on Banking Image at BANK XYZ

There is a significant influence of E-Service Quality, encompassing Efficiency, Responsiveness, Compensation, and Contact, on Customer Satisfaction and impacting the Banking Image of Bank XYZ simultaneously, as indicated by the calculated F-statistic of 240.328, which is greater than the critical F-statistic of 2.677. The coefficient of determination is 0.791, or 79.1%. Thus, the influence of E-Service Quality on Banking Image through the intervening variable Customer Satisfaction is 79.1%, while the remaining 20.9% is influenced by other factors outside the research variables.

Empirically, this indicates that E-Service Quality, encompassing Efficiency, Responsiveness, Compensation, and Contact, influences Customer Satisfaction and impacts Banking Image. If E-Service Quality is implemented properly, it will result in customer satisfaction, which in turn will positively impact the company's image.

This study's findings align with those of Kadam et al. (2022), who analyzed data using a verification method, which revealed a simultaneous and partial positive effect of E-Service Quality on Patient Satisfaction, E-Service Quality on Hospital Image, and Patient Satisfaction on Hospital Image. E-Service Quality on Patient Satisfaction and its impact on Hospital Image.

Another study, according to Suwarsono (2021), showed that E-Service Quality had been implemented effectively, with an E-Service Quality score of 64.3% out of a maximum of 100%. Customers were satisfied, with a satisfaction score of 64.0% out of a maximum of 100%. Brand image was achieved well, with a Brand Image score of 65.1% out of a maximum of 100%. E-Service Quality has an effect on Customer Satisfaction, with a magnitude of 70.4% out of a maximum of 100%. E-Service Quality has a direct effect on Brand Image, with a magnitude of 26.6%, an indirect effect of 17.6%, resulting in a total effect on Brand Image of 44.2% out of a maximum of 100%. Customer Satisfaction has an effect on Brand Image, with a magnitude of 37.04% out of a maximum of 100%. E-Service Quality has an impact on Customer Satisfaction, and its impact on Brand Image, with a simultaneous effect of 78.4% out of a maximum of 100%.

E-Service Quality is the ability of a service to deliver functional performance during shopping, purchasing, and delivery to customers through electronic media (Agustina et al., 2022). Interaction between sellers and buyers is now facilitated by electronic media in the form of websites specifically designed for buying and selling transactions. Furthermore, e-commerce services, such as transactions and marketing activities, can now be accessed through mobile phone applications.

This can certainly have a significant impact on Customer Satisfaction. According to Handi Irawan (2015), Customer Satisfaction is a comprehensive assessment of service and the result of comparing customer expectations with perceptions of actual service performance. This will directly impact the company's image, which is the public's feeling and self-image of a company, organization, or institution; an impression deliberately created of an object, person, or organization (Ardianto, 2016). It can be concluded that image is a self-image, whether personal, organizational, or corporate, that is deliberately created to demonstrate personality or characteristics.

CONCLUSION

Based on the analysis and discussion of the influence of E-Service Quality on Customer Satisfaction and its impact on Banking Image at Bank XYZ, the following conclusions can be drawn:

1. E-Service Quality, encompassing Efficiency, Responsiveness, Compensation, and Contact, has been well implemented at Bank XYZ.
2. Customers are satisfied with the services provided by Bank XYZ.
3. Bank XYZ.'s banking image is well established.
4. E-Service Quality, encompassing Efficiency, Responsiveness, Compensation, and Contact, has a significant influence on Customer Satisfaction at Bank XYZ, with a direct effect of 59.9%.
5. E-Service Quality, encompassing Efficiency, Responsiveness, Compensation, and Contact, has a significant influence on Banking Image at Bank XYZ, with a direct effect of 7.3%.
6. There is a significant influence of Customer Satisfaction Expectation and Perception on Banking Image at Bank XYZ, with a direct effect of 44.0%.
7. There is a significant influence of E-Service Quality, which includes Efficiency, Responsiveness, Compensation, and Contact, on Customer Satisfaction and impacts Banking Image at Bank XYZ simultaneously, with a total effect of 79.1%.

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