

CUSTOMER SATISFACTION MEDIATES MOBILE BANKING EXPERIENCE AND SERVICE QUALITY EFFECTS ON LOYALTY

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Abstract

Mobile banking has become a primary interface between banks and customers, but high digital use does not necessarily produce lasting loyalty. This study examines the effects of customer experience and mobile banking service quality on customer loyalty through customer satisfaction among users of private commercial bank applications in Denpasar City. A quantitative associative design was applied to 160 respondents selected through purposive sampling. Data were collected using a Likert scale questionnaire and analyzed through Partial Least Squares Structural Equation Modeling. The results show that customer experience and service quality positively and significantly influence satisfaction and loyalty. Satisfaction also has a positive and significant effect on loyalty. The indirect effect of customer experience on loyalty through satisfaction is 0.115 with a p value of 0.027, while the indirect effect of service quality is 0.304 with a p value below 0.001. Satisfaction functions as a complementary partial mediator in both relationships. Service quality has the strongest effect on satisfaction, indicating that reliability, responsiveness, accuracy, and transaction speed remain central to digital banking evaluation. The findings extend Expectation Confirmation Theory and provide practical guidance for strengthening mobile banking loyalty.

Keywords: customer experience; customer loyalty; customer satisfaction; mobile banking; service quality.

INTRODUCTION

Digital transformation has changed the way banking services are produced, delivered, and evaluated. Mobile banking allows customers to transfer funds, make payments, purchase digital products, review balances, and manage routine financial activities without visiting a branch. The convenience of this channel has increased its strategic importance, especially in urban markets where customers expect services to be available at any time. Nevertheless, growth in digital transactions should not be interpreted as evidence of strong loyalty. Customers can maintain several banking applications at the same time and can redirect their transactions whenever another application offers a more reliable, secure, or convenient experience.

Customer loyalty is essential because it reflects more than repeated use. Loyal customers show a willingness to continue using a service, increase their use, recommend it to others, and maintain a long term relationship with the provider. In

digital services, these behaviors are difficult to secure because switching can occur with limited effort. A customer who encounters repeated system interruptions, slow processing, unclear information, or security concerns can quickly move routine transactions to another application. For this reason, private commercial banks must understand the mechanisms that convert digital service performance into sustained customer commitment.

The setting of Denpasar City provides a relevant context for examining these mechanisms. Denpasar is the administrative and commercial center of Bali and has intensive activity in trade, tourism, services, education, and small business. Several private commercial banks compete in this market, including BCA, CIMB Niaga, OCBC, Danamon, Permata, Maybank Indonesia, Panin, and Sinarmas. Their mobile applications are an important point of contact with customers. Because private banks compete without relying solely on the extensive physical networks available to large state owned banks, the quality of digital interaction can become a decisive source of differentiation.

Customer experience describes the customer's holistic perception of interactions throughout the service journey. In mobile banking, this perception emerges from the ease of using the application, the clarity of its design and features, the practicality of completing transactions, and the sense of security during use. Experience is therefore broader than technical performance. It includes functional, cognitive, and emotional reactions that accumulate across multiple contacts with the application. Research on customer journeys suggests that consistent and meaningful interactions create favorable evaluations that can support satisfaction and loyalty (Lemon & Verhoef, 2016; Homburg et al., 2017; Becker & Jaakkola, 2020).

Mobile banking service quality concerns the perceived excellence of the digital service itself. In the present study, it is reflected in system reliability, application responsiveness, transaction accuracy, and transaction speed. These attributes matter because customers depend on the application to complete financial activities correctly and without delay. A visually attractive interface cannot compensate for failed transfers, inaccurate balances, or slow confirmation. Earlier research has linked service quality to satisfaction and loyalty in mobile banking, but the strength of the relationships can vary across settings and customer groups (Fianto et al., 2021; Kumalasari et al., 2022; Rahman et al., 2024).

Satisfaction offers a psychological explanation for these relationships. It represents the customer's overall evaluation after comparing expected service with actual performance. A customer who finds that an application provides appropriate features, supports smooth use, responds quickly, and meets personal transaction needs is likely to evaluate the service favorably. Satisfaction can then encourage continued use, recommendation, and commitment. Conversely, when the service falls

below expectations, dissatisfaction can weaken the relationship even when the application remains installed on the customer's device.

This reasoning is consistent with Expectation Confirmation Theory. Oliver (1980) explains satisfaction as an outcome of comparing expectations with perceived performance, while Bhattacharjee (2001) applies this logic to continued use of information systems. In this study, customer experience and mobile banking service quality represent perceived performance. Satisfaction reflects the confirmation that arises when performance meets or exceeds expectations. Loyalty is treated as the behavioral response that follows this evaluation, expressed through reuse, stronger usage intensity, recommendation, and long term commitment.

Prior studies generally recognize the relevance of experience, service quality, and satisfaction, yet important gaps remain. Some studies report direct effects of experience and service quality on loyalty, whereas others indicate that these effects become stronger or more meaningful through satisfaction. There is also limited evidence that compares the relative contribution of holistic experience and functional service quality within a single mediation model for private commercial bank users in a competitive regional market. The current study addresses this gap by testing both direct and indirect relationships in Denpasar City and by evaluating the form of mediation through the variance accounted for approach.

The central research problem is whether favorable digital performance creates loyalty on its own or whether customers must first interpret that performance as satisfactory. This distinction is important for private commercial banks because investment decisions differ depending on the mechanism. A direct mechanism implies that improvements in interface design and operational performance immediately strengthen continued use. A mediated mechanism implies that banks must also monitor expectation fulfillment and overall satisfaction. The study therefore asks how strongly customer experience and service quality affect loyalty directly, how strongly they affect satisfaction, and whether satisfaction transmits those effects. By examining users from several private banks within one competitive urban market, the research provides a broader account than studies limited to a single banking application.

The study contributes in three ways. First, it integrates customer experience and mobile banking service quality as distinct representations of perceived performance. Second, it tests customer satisfaction as a mediator while retaining the direct paths to loyalty, allowing the analysis to determine whether satisfaction provides a partial or complete explanation. Third, it offers evidence from users of several private commercial banks rather than from a single application. The findings are expected to refine the application of Expectation Confirmation Theory and provide practical guidance for digital banking managers.

Based on the theoretical reasoning, seven hypotheses are proposed. H1 states that customer experience positively influences customer satisfaction. H2 states that mobile banking service quality positively influences customer satisfaction. H3 states that customer experience positively influences customer loyalty. H4 states that mobile banking service quality positively influences customer loyalty. H5 states that customer satisfaction positively influences customer loyalty. H6 states that customer satisfaction mediates the influence of customer experience on customer loyalty. H7 states that customer satisfaction mediates the influence of mobile banking service quality on customer loyalty.

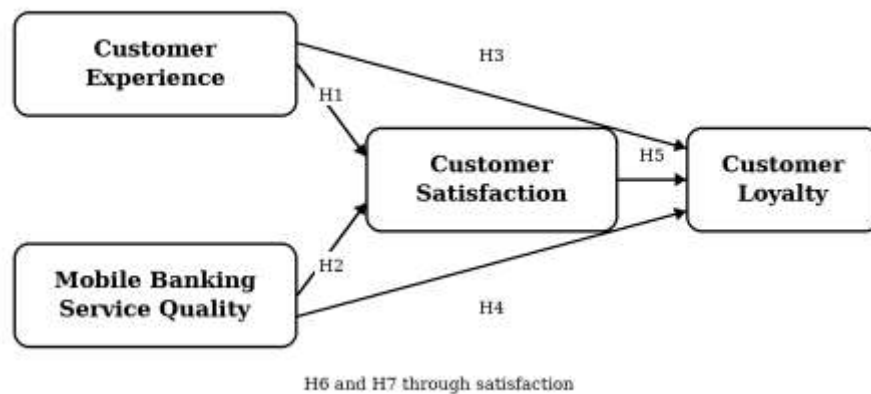


Figure 1. Conceptual Research Model

Source: Developed from Expectation Confirmation Theory and the research hypotheses, 2026.

RESEARCH METHOD

This study used a quantitative associative design to test the direct and indirect relationships among customer experience, mobile banking service quality, customer satisfaction, and customer loyalty. The research was conducted in Denpasar City, Bali. The unit of analysis was an individual customer who used the mobile banking service of a private commercial bank operating in the city.

The population size could not be determined precisely because public data do not identify the number of private commercial bank mobile banking users who live in Denpasar. The study therefore treated the population as unlimited and used nonprobability purposive sampling. Respondents were required to live in Denpasar City, to have used a private commercial bank mobile banking service for at least six months, and to have completed at least senior high school or an equivalent level of education. The sample size followed the indicator based recommendation of Hair et al. (2014). Sixteen indicators multiplied by ten resulted in a target of 160 respondents, and all 160 usable responses were included in the analysis.

Data were collected through a structured questionnaire distributed through Google Forms and direct access links. The link was shared through WhatsApp,

Instagram, and other relevant channels. At several bank branches, security officers only directed willing customers to the researcher and did not participate in explaining or answering the questionnaire. Participation was voluntary, the purpose of the research was explained, and responses were used only for academic analysis.

Each construct was measured with four reflective indicators adapted from established literature and adjusted to the mobile banking context. Responses used a five point Likert scale ranging from one for strongly disagree to five for strongly agree. Before the main survey, the instrument was tested with 30 respondents who were not included in the final sample. Item correlations exceeded 0.30 and Cronbach alpha values indicated adequate consistency.

The analysis combined descriptive statistics and Partial Least Squares Structural Equation Modeling with SmartPLS. The measurement model was evaluated through indicator loadings, Cronbach alpha, composite reliability, cross loadings, and average variance extracted. The structural model was assessed through path coefficients, t statistics, p values, R square, f square. Statistical significance was determined using a two sided criterion with a critical t value of 1.96 and a significance level of 0.05. Indirect effects were evaluated through bootstrapping, and the type of mediation was determined by comparing direct and indirect effects and calculating variance accounted for.

Data screening was performed before model estimation to ensure that all responses met the eligibility criteria and contained complete answers. The analysis treated the four constructs as reflective because the observed indicators were regarded as manifestations of each underlying concept. Bootstrapping was used to assess the significance of direct and indirect coefficients. Model interpretation followed the criteria recommended for Partial Least Squares Structural Equation Modeling, with emphasis on indicator reliability, construct reliability, convergent validity, discriminant validity, explanatory power, effect size, and mediation classification (Hair et al., 2022). Respondents were informed about the academic purpose of the study, voluntary participation, and confidentiality before completing the questionnaire.

Table 1. Constructs and Measurement Indicators

Construct	Indicators	Selected Sources
Customer Experience	Ease of application use; ease of understanding the design and features; transaction practicality; transaction security	Fianto et al. (2021); Bui et al. (2022)
Mobile Banking Service Quality	System reliability; application responsiveness; transaction accuracy; transaction speed	Parasuraman et al. (1988); Fianto et al. (2021)
Customer Satisfaction	Feature completeness; fit with customer needs; smooth application use; transaction speed	Bhattacharjee (2001); Putri et al. (2021); Nugraha et al. (2024)

Construct	Indicators	Selected Sources
Customer Loyalty	Intention to reuse; increased usage intensity; recommendation; long term commitment	Oliver (2010); Mahendra et al. (2022); Nugraha et al. (2024)

Source: Adapted from the thesis measurement framework and related literature.

RESULT AND DISCUSSION

Respondent Profile and Descriptive Results

The final sample consisted of 160 respondents. Women represented 53.75 percent of the sample and men represented 46.25 percent. Most respondents were between 25 and 50 years of age, and 63.75 percent had completed tertiary education. Private employees formed the largest occupational group. BCA users represented the largest bank category, although the sample also included users of seven other private commercial banks. Almost three quarters of respondents had used their bank for at least five years, indicating that the sample had sufficient experience to evaluate mobile banking performance and loyalty.

The mean score for customer experience was 4.08, service quality was 4.11, satisfaction was 4.23, and loyalty was 4.14. These scores indicate generally favorable evaluations. Satisfaction received the highest mean, suggesting that most respondents believed the applications met important needs. However, the security indicator within customer experience received a relatively lower evaluation than other experience indicators. This pattern is important because security is not merely a technical attribute. It also shapes emotional confidence and willingness to continue using a financial application.

Table 2. Respondent Characteristics

Dimension	Category	Frequency	Percent
Gender	Male	74	46.25
Gender	Female	86	53.75
Age	Below 25 years	28	17.50
Age	25 to 50 years	112	70.00
Age	Above 50 years	20	12.50
Education	Senior high school or equivalent	58	36.25
Education	Tertiary education	102	63.75
Occupation	Civil service, military, or police	22	13.75
Occupation	Private employee	76	47.50
Occupation	Entrepreneur	34	21.25
Occupation	Student	28	17.50
Bank	BCA	54	33.75
Bank	CIMB Niaga	20	12.50
Bank	OCBC	16	10.00

Dimension	Category	Frequency	Percent
Bank	Danamon	14	8.75
Bank	Permata	18	11.25
Bank	Maybank Indonesia	16	10.00
Bank	Panin	12	7.50
Bank	Sinarmas	10	6.25
Customer tenure	Below 5 years	42	26.25
Customer tenure	5 to 10 years	74	46.25
Customer tenure	Above 10 years	44	27.50

Source: Processed primary data, 2026.

Measurement Model Assessment

All indicator loadings ranged from 0.851 to 0.906 and therefore exceeded the recommended value of 0.70. Average variance extracted ranged from 0.746 to 0.801, which confirms that every construct explained more than half of the variance in its indicators. Cronbach alpha values ranged from 0.886 to 0.917 and composite reliability values ranged from 0.921 to 0.941. These results support convergent validity and internal consistency.

Discriminant validity was also supported. Each indicator loaded more strongly on its intended construct than on the other constructs. The measurement results therefore indicate that customer experience, mobile banking service quality, customer satisfaction, and customer loyalty were empirically distinct and were measured with adequate precision.

Table 3. Measurement Model Results

Construct	Indicator	Loading	Cronbach Alpha	Composite Reliability	AVE
Customer Experience	X1.1	0.878	0.912	0.938	0.791
	X1.2	0.892			
	X1.3	0.906			
	X1.4	0.881			
Mobile Banking Service Quality	X2.1	0.854	0.886	0.921	0.746
	X2.2	0.863			
	X2.3	0.878			
	X2.4	0.858			
Customer Satisfaction	M1	0.892	0.917	0.941	0.801
	M2	0.905			
	M3	0.906			

Construct	Indicator	Loading	Cronbach Alpha	Composite Reliability	AVE
Customer Loyalty	M4	0.876	0.895	0.927	0.761
	Y1	0.851			
	Y2	0.892			
	Y3	0.884			
	Y4	0.861			

Source: Processed primary data, 2026.

Structural Model and Hypothesis Testing

The structural model explained 72.9 percent of the variance in customer satisfaction and 80.2 percent of the variance in customer loyalty. Both values indicate substantial explanatory power. The effect size analysis further revealed that mobile banking service quality had a large effect on satisfaction, customer satisfaction had a medium effect on loyalty, and the remaining direct effects were small.

All five direct hypotheses were supported. Customer experience positively influenced satisfaction with a coefficient of 0.248. Mobile banking service quality had a much stronger effect on satisfaction with a coefficient of 0.657. Customer experience and service quality also directly influenced loyalty with coefficients of 0.220 and 0.284. Satisfaction produced the strongest direct effect on loyalty with a coefficient of 0.463. These results indicate that customers respond to both the overall quality of their experience and the functional performance of the application, but satisfaction is the most immediate driver of loyal behavior.

Table 4. Direct Effects and Hypothesis Decisions

Hypothesis	Relationship	Coefficient	t Statistic	p Value	Decision
H1	Customer Experience → Customer Satisfaction	0.248	2.714	0.007	Supported
H2	Mobile Banking Service Quality → Customer Satisfaction	0.657	8.079	< 0.001	Supported
H3	Customer Experience → Customer Loyalty	0.220	3.582	< 0.001	Supported
H4	Mobile Banking Service Quality → Customer Loyalty	0.284	2.808	0.005	Supported
H5	Customer Satisfaction → Customer Loyalty	0.463	5.104	< 0.001	Supported

Source: Processed primary data, 2026.

Table 5. Explanatory and Effect Size Assessment

Assessment	R ²	Adjusted R ²	f ²	Interpretation
Customer Satisfaction	0.729	0.725		
Customer Loyalty	0.802	0.798		
Customer Experience → Customer Satisfaction			0.107	Small
Mobile Banking Service Quality → Customer Satisfaction			0.752	Large

Assessment	R ²	Adjusted R ²	f ²	Interpretation
Customer Experience → Customer Loyalty			0.105	Small
Mobile Banking Service Quality → Customer Loyalty			0.110	Small
Customer Satisfaction → Customer Loyalty			0.294	Medium

Source: Processed primary data, 2026.

Mediation Assessment

Customer satisfaction significantly mediated the effect of customer experience on loyalty. The indirect coefficient was 0.115 with a t statistic of 2.225 and a p value of 0.027. The direct effect remained positive and significant. The total effect was 0.335 and the variance accounted for was 34.3 percent. Satisfaction therefore represented complementary partial mediation. Customer experience can build loyalty directly through favorable interaction and indirectly because favorable interaction increases satisfaction.

The indirect effect of mobile banking service quality on loyalty through satisfaction was 0.304 with a t statistic of 4.409 and a p value below 0.001. The total effect was 0.588 and the variance accounted for was 51.7 percent. The direct and indirect effects were both positive and significant, which again indicates complementary partial mediation. More than half of the total effect of service quality on loyalty was transmitted through satisfaction, demonstrating that customers do not merely observe service performance. They convert their assessment into an overall sense of satisfaction that subsequently strengthens loyalty.

Table 6. Indirect Effects and Mediation Classification

Indirect Relationship	Indirect Effect	t Statistic	p Value	VAF Percent	Mediation
Customer Experience → Customer Satisfaction → Customer Loyalty	0.115	2.225	0.027	34.3	Complementary partial mediation
Mobile Banking Service Quality → Customer Satisfaction → Customer Loyalty	0.304	4.409	< 0.001	51.7	Complementary partial mediation

Source: Processed primary data, 2026.

Discussion of the Direct Relationships

The positive relationship between customer experience and satisfaction supports the view that mobile banking is evaluated as a complete journey rather than as a set of isolated functions. Ease of use reduces cognitive effort, clear design helps customers understand available features, practical transaction flows reduce the time required to complete tasks, and security creates emotional reassurance. When these elements are consistent, customers perceive that the application performs in accordance with their expectations. The result is compatible with customer experience

research that emphasizes holistic evaluations across functional and emotional dimensions (Klaus & Maklan, 2013; Homburg et al., 2017; Becker & Jaakkola, 2020).

The effect of service quality on satisfaction was the strongest path in the model. This finding is reasonable in a financial context because the consequences of service failure are immediate and potentially serious. Customers expect transfers to be processed correctly, balances to be updated accurately, and applications to respond without interruption. Reliability and accuracy therefore become basic conditions for confirmation. Speed and responsiveness add value by reducing uncertainty and transaction effort. The large effect size suggests that private banks can generate meaningful improvements in satisfaction by prioritizing operational performance before adding peripheral features.

Customer experience also directly influenced loyalty. A positive digital journey can create habits and preferences that encourage customers to return to the same application. Familiar design, simple navigation, and practical transaction sequences reduce the perceived benefit of switching. This does not mean that experience alone guarantees loyalty, because the effect size was small. However, it indicates that well managed interactions contribute to continued use beyond the effect that passes through satisfaction. The result is consistent with the argument that customer experience can create relational value over repeated contacts (Lemon & Verhoef, 2016; Saputra et al., 2023).

Mobile banking service quality had a positive direct effect on loyalty. Customers are more willing to retain an application when it performs reliably and completes transactions quickly and accurately. Functional quality can reduce perceived risk and increase confidence that the service will be available when needed. The relatively small direct effect indicates that much of the value of service quality is converted into loyalty through satisfaction, yet the remaining direct effect is still important. Certain quality attributes, particularly reliability and accuracy, can support continued use even before customers form an explicit overall evaluation.

Satisfaction had a positive and substantial effect on loyalty. Satisfied customers are more willing to reuse the application, increase transaction intensity, recommend it to others, and maintain a long term relationship. This result supports the central proposition of Expectation Confirmation Theory: confirmation creates satisfaction, and satisfaction supports continuance behavior (Oliver, 1980; Bhattacharjee, 2001). It also aligns with broader evidence showing that satisfaction is a consistent antecedent of behavioral loyalty and firm performance (Mittal et al., 2023).

Discussion of the Mediating Role of Satisfaction

The complementary partial mediation found for customer experience clarifies why favorable interaction is valuable. Some aspects of experience influence loyalty directly because they make the application easier and more comfortable to use. At the

same time, these experiences become stronger when customers interpret them as evidence that the bank has fulfilled expectations. Satisfaction therefore acts as an evaluative bridge, but it does not absorb the entire effect. This pattern indicates that banks should manage both immediate experience quality and the cumulative satisfaction that emerges from repeated use.

The mediation of service quality was stronger. The variance accounted for value of 51.7 percent shows that satisfaction transmitted more than half of the total relationship between service quality and loyalty. Customers first judge whether the system is dependable, responsive, accurate, and fast. They then combine these judgments into an overall evaluation of whether the service meets their needs. This evaluation becomes a major reason to remain loyal. The result supports studies that position satisfaction as a central mechanism between digital service quality and loyalty (Putri et al., 2021; Kumalasari et al., 2022; Rahman et al., 2024).

Taken together, the two mediation patterns show that loyalty is not produced by a single route. Direct effects reflect immediate functional and experiential benefits, while indirect effects reflect the customer's broader post use evaluation. Private banks therefore need coordinated management of system performance, interface experience, and satisfaction monitoring. Improvements in one area will be less effective when the others remain weak.

Theoretical Implications

The study extends the application of Expectation Confirmation Theory in digital banking. Customer experience and mobile banking service quality can both be understood as perceived performance, but they represent different dimensions of that performance. Customer experience captures the holistic journey, whereas service quality captures the functional excellence of the system and transaction process. Their simultaneous inclusion demonstrates that confirmation is shaped by both experiential and operational evaluations.

The complementary partial mediation results refine the explanation of continuance and loyalty. Satisfaction is a central mechanism, but it is not the only route through which digital performance affects loyal behavior. Customers can remain loyal because the application directly reduces effort and supports reliable transactions, while satisfaction adds a cumulative evaluative pathway. This distinction helps explain why prior research has sometimes found significant direct effects and sometimes emphasized mediation.

The larger effect of service quality on satisfaction also provides contextual insight. In mobile banking, the consequences of functional failure are more salient than in many other digital services because transactions involve money, personal information, and time sensitive obligations. Confirmation in this context depends heavily on reliability, accuracy, responsiveness, and speed. The evidence therefore

suggests that the relative importance of experiential and functional performance may vary according to the risk and essential nature of the service.

Managerial Implications

Private commercial banks should treat mobile banking service quality as a priority because it had the largest effect on satisfaction and the strongest total effect on loyalty. Investment should focus on system stability, transaction processing capacity, accurate real time updates, rapid confirmation, and resilient service during periods of high demand. Performance indicators should measure not only application availability but also successful transaction completion, response time, error frequency, and recovery speed.

Security should receive particular attention because it was evaluated less favorably than other experience indicators. Banks can strengthen perceived security through layered authentication, clear authorization steps, immediate transaction notifications, visible fraud reporting channels, and concise customer education. Security controls should protect customers without creating unnecessary friction. The design challenge is to combine strong protection with simple and understandable interaction.

Satisfaction should be managed as a key performance indicator for digital banking. Periodic surveys can be combined with complaint analysis, application review monitoring, abandonment data, and customer service records. Banks should identify the moments in the customer journey that create the greatest frustration, such as login failure, delayed confirmation, unsuccessful transfers, unclear charges, or difficulty reaching support. Corrective action should be communicated to customers so that service recovery also contributes to trust.

Digital customer relationship management can further convert satisfaction into loyalty. Personalization should be based on relevant needs rather than excessive promotion. Useful strategies include configurable transaction shortcuts, transparent status information, context sensitive guidance, and responsive live chat or digital customer service. Banks should also provide consistent experiences across application updates so that new features do not disrupt familiar routines.

Limitations and Future Research

The use of purposive sampling means that not every member of the population had an equal opportunity to participate. The findings should therefore be generalized carefully and are most applicable to private commercial bank mobile banking users in Denpasar who meet the sample criteria. Future studies can use probability based approaches when reliable population frames become available or can replicate the model in other cities and provinces.

The study used self reported data collected during one period. Responses may contain perception bias and cannot show how experience, satisfaction, and loyalty change over time. Longitudinal designs can examine whether service improvements produce sustained changes and whether loyalty weakens after major service failures.

The analysis combined users of eight banks and did not compare structural relationships for each application. Future research can apply multigroup analysis to identify differences across banks, age groups, usage intensity, or customer tenure. Additional constructs such as trust, perceived risk, switching cost, bank image, habit, and perceived usefulness may also improve the explanation of loyalty.

CONCLUSION

This study demonstrates that customer loyalty in mobile banking is formed through both direct and satisfaction based mechanisms. Customer experience and mobile banking service quality positively influenced satisfaction and loyalty, while satisfaction also positively influenced loyalty. All seven hypotheses were supported. The model explained 72.9 percent of customer satisfaction and 80.2 percent of customer loyalty.

Customer satisfaction served as a complementary partial mediator of both relationships. The mediation effect was stronger for mobile banking service quality than for customer experience, and service quality produced the largest effect on satisfaction. These findings indicate that reliable systems, responsive applications, accurate transactions, and rapid processing are the foundation of customer evaluation, while ease, clarity, practicality, and security shape the broader experience.

For private commercial banks in Denpasar, strengthening loyalty requires more than attracting users or adding features. Banks must provide consistent digital performance, monitor whether the service meets expectations, and convert positive evaluations into long term relationships. The theoretical contribution lies in showing that Expectation Confirmation Theory can explain loyalty through simultaneous experiential and functional forms of perceived performance, with satisfaction as an important but not exclusive pathway.

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