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Drivers of Zillennial Customer Loyalty in Islamic Bank Mobile Banking: Evidence from BSI Mobile

Faktor Pendorong Loyalitas Nasabah Zillennial di Mobile Banking Bank Islam: Bukti dari BSI Mobile

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ABSTRACT

This research aims to tes and analyze service features, security and partial complant handling on customer satisfaction and loyalty of users of the BSI mobile gen-Z Students at Jember University. This research is in the form of explanatory research with a quantitative approach method. The data collection technique uses a questionnaire with accidental sampling as the sample technique. The population in this study were all BSI mobile gen-Z users students at the University of Jember and the sample in this study consisted of 100 respondents. Meanwhile, the data analysis technique uses path analysis with the IBM SPSS Statistics application. The results of this study indicate that service features have a positive and significant effect on customer satisfaction, security does not affect customer satisfaction, and complaint handling has a positive and significant effect on customer satisfaction. Service features do not affect customer loyalty, security does not affect customer loyalty, complaint handling has a positive and significant effect on customer loyalty, and customer satisfaction does not affect the loyalty of BSI mobile application users among Generation Z students at the University of Jember.

Keywords: Service Features, Security, Complaint Handling, Customer Satisfaction, Customer Loyalty

ABSTRAK

Penelitian ini bertujuan untuk menguji dan menganalisis fitur layanan, keamanan, dan penanganan keluhan secara parsial terhadap kepuasan dan loyalitas nasabah pengguna BSI mobile gen-z mahasuswa Universitas Jember. Penelitian ini berjemis explanatory research dengan metode pendekatan kuantitatif. Teknik pengumpulan data menggunakan kuesioner dengan purposivel sampling sebagai teknik sampelnya. Populasi dalam penelitian ini adalah seluruh pengguna BSI mobile gen-z mahasiswa Universitas Jember dan sampel dalam penelitian ini berjumlah 100 responden. Sedangkan teknik analisis datanya menggunakan analisis jalur dengan aplikasi IBM SPSS statistics. Hasil penelitian ini menunjukan bahwa fitur layanan berpengaruh positif dan signifikan terhadap kepuasan nasabah, keamanan tidak berpengaruh terhadap kepuasan nasabah, dan handling complaint berpengaruh positif dan signifikan terhadap kepuasan nasabah. Fitur layanan tidak berpengaruh terhadap loyalitas nasabah, keamanan tidak berpengaruh terhadap loyalitas nasabah, handling complaint berpengaruh positif dan signifikan terhadap loyalitas nasabah, dan kepuasan nasabah tidak berpengaruh terhadap loyalitas nasabah pengguna aplikasi BSI mobile generasi Z mahasiswa Universitas Jember.

Kata Kunci: Fitur Layanan, Keamanan, Penanganan Keluhan, Kepuasan Nasabah, Loyalitas Nasabah.

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I. INTRODUCTION

Islamic banking is a financial system based on Islamic principles that prohibit usury (Az-Zuhaili, 2007:350). The emergence of Islamic banking has become increasingly popular among the public because its implementation adheres to Sharia law. The inception of Bank Syariah Indonesia drew significant attention due to three awards it received at the end of 2021. These accolades included being recognized as the best Islamic bank and the best digital innovation Islamic bank in the group of third-tier banks during the Anugerah Syariah Republika 2021, themed "Sharia Economy Driving National Economic Growth" (Anam, 2021). It is hoped that these awards will motivate consumer behavior to utilize the various products and services provided by Bank Syariah Indonesia.

Consumer behavior studies how individuals, groups, and organizations select, acquire, and use goods or services (Kotler & Keller, 2008:214). In purchasing decisions, consumers are influenced by the alignment between their expectations and experiences, which in turn forms satisfaction and ultimately loyalty. To build this loyalty, Islamic banking has developed digital services, including mobile banking, to facilitate customer transactions.

Bank Syariah Indonesia (BSI) launched mobile banking to facilitate various transactions for customers. Through this mobile banking, service features, security, and complaint handling are key factors in increasing user satisfaction and loyalty. If the bank can meet their expectations, customers will experience high satisfaction (Malian, 2016).

Mobile banking has now become a primary necessity for conducting various transactions in this era of disruption, especially among Zillennials. Zillennials, also known as Generation Z, are individuals born between 1995 and 2010 who have a deep understanding of digital technology, particularly mobile banking (Andrea et al., 2016). Generally, these characteristics are found in university students, making technological innovations not only well-accepted and adopted as comprehensive needs but also as a learning tool for understanding their utility.

The digitization of banking through the BSI mobile application showcases advantages in its service features, particularly the Islamic service features favored by some users, including Generation Z students at the University of Jember. However, criticism has arisen from some users who find these features irrelevant and believe they add unnecessary storage burden on their phones. Additionally, a ransomware cyberattack on May 10, 2023, caused public concern, despite the existence of a Business Continuity Plan (BCP) to mitigate losses. Learning from this experience, BSI has established a customer complaint channel, yet customers still feel that the service quality is unsatisfactory.

Research by Maharani & Idris (2023) dan Hafidz et al (2023) indicates that service quality positively influences customer loyalty through satisfaction, while Qomarsyah et al (2023) and Pradana (2018) state the opposite. Saputri et al (2022) and Amalia (2022) found that security has a positive effect on loyalty through satisfaction, which contrasts with the findings of Putra et al (2022). Putri et al (2021) discovered that complaint handling has a positive impact, but Adabiyah (2021) claims the contrary, stating that complaint handling negatively affects customer satisfaction and loyalty.

Based on the phenomena and research gap from previous studies, the researcher has undertaken a study titled "How Do Service Features, Security, Complaint Handling, and Satisfaction Influence the Loyalty of Zillennial Customers of BSI Mobile?"

II. LITERATURE REVIEW

Consumen Behavior Theory

According Sumarwan (2017:5) consumer behavior encompasses the activities, actions, and psychological processes that motivate individuals before, during, and after the purchase of products and services. Consumer behavior is influenced by internal factors such as income and preferences, as well as external factors such as culture and social status (Astuti, 2016).

Consumer behavior based on Islamic principles is often practiced, especially in Indonesia where the majority of the population is Muslim. The theory of Muslim consumer behavior is rooted in principles that differ from conventional behavior, which primarily focuses on material aspects of the world. According to Wigati (2011) individuals who are devout and faithful in their consumption tend to care for others, as a portion of their wealth is considered to be the right of others.

Service Features

Service features refer to the customers' perception of the services provided by mobile banking.

Features are the primary instruments for distinguishing their products from those of competitors (Wibowo et al., 2015). Mobile banking offers various services that customers can utilize. BSI Mobile provides a range of service features including account information, transfers, payments, purchases, QRIS, E-gold, cash withdrawals, top-ups, and account openings. Various innovations are implemented to attract prospective users, the majority of whom are Muslim, by offering a variety of Islamic features that enhance the Shariah impression. These Islamic service features include prayer times information, Qibla direction, nearest mosque locations, Juz Amma, and Ziswaf.

Security

Information security involves measures to prevent fraud in information-based systems and to protect information assets to maintain business continuity and reduce risks (Ahmad & Pambudi, 2013). Security from the consumer's perspective entails safeguarding data from fraud and theft in banking activities, which is a crucial issue in the use of mobile banking applications (Ahmad & Pambudi, 2013). Thus, it can be concluded that security involves the protection of personal and corporate data from cybercrime attacks, online theft, and attempts to sabotage bank data.

Complaint Handling

Complaints are expressions of customer dissatisfaction regarding a service or product provided. Therefore, complaint handling is the effort made by the bank to resolve or address issues raised by customers (Mail Hillian, 2019). Effectively handling complaints has a positive impact on consumer behavior, fosters customer commitment and loyalty, and provides an opportunity for the company to demonstrate the quality of its services (Kurniyawati & Ratno, 2020).

Customer Satisfaction

According to Philip Kotler (1997:36) customer satisfaction is an individual's emotional evaluation that results from comparing a product's outcomes or performance with their expectations. Dissatisfaction arises if the service does not meet expectations, while satisfaction occurs when the product matches expectations. Customer satisfaction does not always lead to loyalty; however, if satisfaction continues and consistently meets needs, customers can naturally become loyal.

Customer Loyalty

Customer loyalty is the commitment to remain faithful to a particular product or service, despite being influenced by situational factors or marketing efforts Loyal customers generally exhibit a high level of consistency in purchasing or using the product as an expression of their satisfaction (Thungasal & Siagian, 2019).

In Islam, loyalty is referred to as "al wala" which means love and closeness. In muamalah (social and economic transactions), loyalty is an activity that provides mutual benefits between traders and customers, in accordance with Islamic values (Mashuri, 2020). The implementation of al wala' involves commitment to Allah, the Prophet, and all of humanity, manifested through obedience to His commands and avoidance of His prohibitions. Additionally, good behavior towards all people will provide benefits and create mutually beneficial relationships in line with Islamic values.

Hypothesis Development

The Influence of Service Features on Customer Satisfaction

Based on research by Maharani & Idris (2023) and Hafidz et al (2023) which shows a positive and significant influence of service features on customer satisfaction, as well as the theory that features affect satisfaction (Wibowo et al., 2015). the following hypothesis is proposed based on previous research and the explained theory.

H1: Service features have a significant influence on customer satisfaction.

The Influence of Security on Customer Satisfaction

Based on research by Saputri et al (2022) and Amalia (2022) security has a positive and significant influence on customer satisfaction. Security plays a key role in customer satisfaction, especially in online financial transactions (A. Abu-Assi et al., 2014). Based on previous research and the explained theory, the following hypothesis is proposed.

H2: Security has a significant influence on customer satisfaction.

The Influence of Complaint Handling on Customer Satisfaction

Based on research by Putri et al (2021) and Kurniyawati & Ratno (2020) complaint handling has a positive and significant influence on customer satisfaction. According to Malian (2016) effective complaint handling can enhance the bank's value in the eyes of customers. Based on previous research

and the explained theory, the following hypothesis is proposed.
H3: Complaint handling has a significant influence on customer satisfaction.

The Influence of Service Features on Customer Loyalty

Based on research by Hafidz et al (2023) and Santosa et al service features have a positive and significant influence on customer loyalty. According to Wibowo (2015) features create added value and competitive advantage, distinguishing the product from competitors. This implies that features build customer loyalty through satisfaction that exceeds expectations. Based on previous research and the explained theory, the following hypothesis is proposed.
H4: Service features have a positive and significant influence on customer loyalty.

The Influence of Security on Customer Loyalty

Based on research conducted by (2022) and Saputri (2022) security has a positive and significant influence on customer loyalty. According to Ahmad & Pambudi transaction security is crucial for customers when choosing mobile banking applications. This means that a high level of security contributes to higher loyalty. Based on previous research and the explained theory, the following hypothesis is proposed.
H5: Security has a positive and significant influence on customer loyalty.

The Influence of Complaint Handling on Customer Loyalty

Based on research conducted by Ermawati et al (2023) and Putri et al (2023) complaint handling has a positive and significant influence on customer loyalty. According to Bruce & Langdon (2004) effectively addressing complaints can foster customer commitment and loyalty, thereby increasing customer loyalty. Based on previous research and the explained theory, the following hypothesis is proposed.
H6: Complaint handling has a positive and significant influence on customer loyalty.

The Influence of Customer Satisfaction on Customer Loyalty

Customer satisfaction forms the basis of loyalty with a close relationship, as evidenced by research conducted by Tanzil & Lestari (2023) and Sucihati & Suhartini (2022) which demonstrate the influence of satisfaction on customer loyalty. This is in line with the opinion of Thungasal & Siagian (2019) that loyal customers tend to be consistent because they experience maximum benefits. Based on previous research and the explained theory, the following hypothesis is proposed..
H7: Customer satisfaction has a positive and significant influence on customer loyalty.

III. RESEARCH METHODS

This study is a quantitative research utilizing primary data. Primary data were obtained through questionnaires distributed to Gen-Z customers who use the BSI mobile application, specifically students at the University of Jember, using Google Form and in physical form with a Likert scale rating. The Likert scale in this research employs five points to answer each question in the questionnaire, ranging from one (strongly disagree) to five (strongly agree). Data collection was conducted through sampling using non-probability sampling technique, specifically purposive sampling method. Sampling was performed by considering the following criteria: users of the BSI mobile application, Generation Z with an age range of 14 to 29 years old, and active students of the University of Jember. Since the population size is unknown, the researcher used the Lemeshow formula with a minimum required response of 100 respondents.

Data analysis in this study employs path analysis using the IBM SPSS Statistics application. The initial steps involve instrument testing such as validity and reliability tests to address endogeneity issues. This is followed by testing classical assumptions such as normality, heteroscedasticity, and multicollinearity. Hypothesis testing is conducted by formulating hypotheses, selecting the level of significance, and using statistical methods such as t-tests or regression analysis. The results of hypothesis testing are interpreted to draw conclusions regarding the acceptance or rejection of alternative hypotheses. Below are the indicator variables used in this study.

Tabel 1. Conceptual and Operational Definitions

Variables	Operational Definition	Indicator
Service Features	Service features refer to customers' views or perceptions of the services provided by mobile banking services (Wibowo et al., 2015).	1. BSI mobile service features provide convenience. 2. BSI mobile offers various types of transaction services. 3. BSI mobile has diverse service features.

		4. BSI mobile provides banking product innovations.
Security	Security involves measures to prevent fraud in information-based systems and to protect information assets to maintain business continuity and reduce risks (Ahmad & Pambudi, 2013).	1. BSI mobile menjamin keamanan terhadap data-data keuangan nasabah 2. BSI mobile melindungi kerahasiaan data-data keuangan nasabah
Complaint Handling	Complaint handling is the effort made by the bank to resolve or address issues raised by customers (Mail Hillian, 2019).	1. BSI mobile is responsive in handling customer complaints. 2. BSI mobile provides reasonable and fair solutions to each of its customers. 3. BSI mobile pays extra attention to customer complaints. 4. BSI mobile provides a complaint chat service for customers experiencing issues.
Customer Saticfaction	Customer satisfaction is an individual's emotional evaluation that stems from comparing the performance or outcome of a product to their expectations (Kotler & Keller, 1997).	1. The service facilities provided by BSI mobile are satisfactory. 2. The speed of service provided by BSI mobile. 3. The responsiveness of the bank in providing solutions when there are complaints from customers. 4. Comfort in using BSI mobile. 5. Assurance of security measures implemented. 6. BSI provides attractive designs and icons. 7. BSI mobile provides troubleshooting guides that are supportive.
Customer Loyalty	Customer loyalty is the commitment to remain faithful to a particular product or service, despite being influenced by situational factors or marketing efforts (Hurriyati, 2005).	1. Continuous product usage. 2. Fully recommending to others. 3. Believing that the product is of higher quality than others.

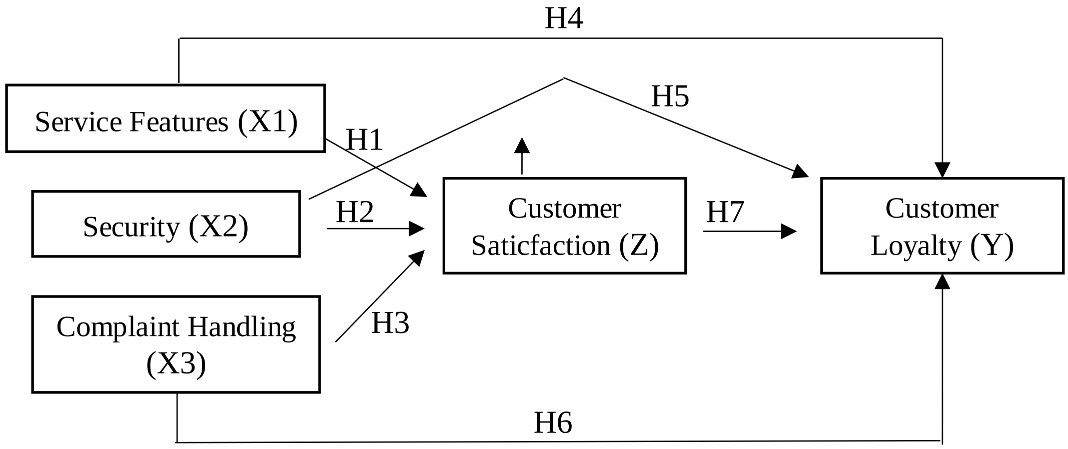

Figure 1. Model Penelitian

IV. RESULTS AND DISCUSSION

Results

Validity Test

Tabel 2. Validity Test

Variables	Items	r count	r table	Significance	Information
Service Features (X1)	X1.1	0,763	0,195	0,000	Valid
	X1.2	0,776	0,195	0,000	Valid
	X1.3	0,835	0,195	0,000	Valid
	X1.4	0,670	0,195	0,000	Valid

Security (X2)	X2.1	0,929	0,195	0,000	Valid
	X2.2	0,932	0,195	0,000	Valid
Complaint Handling (X3)	X3.1	0,849	0,195	0,000	Valid
	X3.2	0,824	0,195	0,000	Valid
	X3.3	0,857	0,195	0,000	Valid
	X3.4	0,731	0,195	0,000	Valid
Customer Saticfaction (Z)	Z1	0,764	0,195	0,000	Valid
	Z2	0,674	0,195	0,000	Valid
	Z3	0,766	0,195	0,000	Valid
	Z4	0,754	0,195	0,000	Valid
	Z5	0,684	0,195	0,000	Valid
	Z6	0,537	0,195	0,000	Valid
	Z7	0,782	0,195	0,000	Valid
Customer Loyalty (Y)	Y1	0,844	0,195	0,000	Valid
	Y2	0,788	0,195	0,000	Valid
	Y3	0,832	0,195	0,000	Valid

Based on the validity test results using Pearson Product Moment, the overall obtained r value is greater than the r-table value, and the significance value is less than 0.05. Therefore, it can be concluded that all items/questions are valid and can be used in further data analysis.

Reliability Test

Tabel 3. Reliability Test

No	Variables	Cronbach Alpa	Cronbach Alpa Decision	information
1	Service Features	0,751	0,60	Reliabel
2	Security	0,845	0,60	Reliabel
3	Complaint Handling	0,834	0,60	Reliabel
4	Customer Saticfaction	0,837	0,60	Reliabel
5	Customer Loyalty	0,759	0,60	Reliabel

Based on the reliability test results, the obtained Cronbach's Alpha value is greater than 0.60, indicating that all items/questions are reliable and can be used in further data analysis.

Normality Test

Tabel 4. Nornality Test

Model	Asymp. Sig.	Sig	Distributed
Nornality Test 1	0,183	0,05	Normal
Nornality Test 2	0,183	0,05	Normal

Based on the results of the normality test of models 1 and 2 using the Kolmogorov-Smirnov test, a significance value of 0.183 was obtained, which is greater than 0.05. This result indicates that the variables of halal product quality (X1), service quality (X2), religiosity (X3), customer satisfaction (Z), and customer loyalty (Y) are normally distributed.

Multicolinearity Test

Tabel 5. Multicolinearity Test

Model 1 on Customer satisfaction			Model 2 on Customer Loyalty		
Variables	**Tolerance**	**VIF**	**Variables**	**Tolerance**	**VIF**
Service Features	0,596	1,678	Service Features	0,543	1,842
Security	0,630	1,588	Security	0,617	1,621
Complaint Handling	0,551	1,816	Complaint Handling	0,386	2,589
			Customer Loyalty	0,377	2,653

Based on the results of the multicollinearity test for models 1 and 2, it is shown that the Tolerance values are above 0.1 and the Variance Inflation Factor (VIF) values are below 10. Therefore, it can be concluded that the data in this study is free from multicollinearity issues.

Heteroscedasticity Test

Tabel 6. Heteroscedasticity Test

Model 1 on Customer satisfaction		Model 2 on Customer Loyalty	
Variables	**Sig**	**Variables**	**Sig**
Service Features	0,084	Service Features	0,462
Security	0,331	Security	0,713
Complaint Handling	0,725	Complaint Handling	0,154
		Customer Loyalty	0,730

Based on the results of the heteroscedasticity test for models 1 and 2 using the Glejser test, it is shown that all variables have significance values greater than 0.05. Therefore, it can be concluded that all variables in the study are free from heteroscedasticity issues.

Hypothesis Test

Partial Test (t)

The partial test (t) is used to determine the partial effect between independent variables on the dependent variable.

Tabel 7. partial test (t)

Model 1 on Customer satisfaction			Model 2 on Customer Loyalty		
Variables	**Coefficients Betta**	**Sig**	**Variables**	**Coefficients Betta**	**Sig**
Service Features	0,249	0,003	Service Features	0,081	0,435
Security	0,111	0,163	Security	0,002	0,987
Complaint Handling	0,540	0,000	Complaint Handling	0,444	0,000
			Customer Loyalty	0,208	0,097

Based on the t-test results of the first model on customer satisfaction as the dependent variable, it is shown that service features and complaint handling have values less than 0.05, indicating a significant influence on customer satisfaction. Meanwhile, the security variable has a value greater than 0.05, indicating no significant influence on customer satisfaction.

Based on the t-test results of the second model on customer loyalty as the dependent variable, it is shown that service features and security have values greater than 0.05, indicating no significant influence on customer loyalty. Meanwhile, the complaint handling variable has a value less than 0.05, indicating a significant influence on customer loyalty.

Coefficient of Determination

The coefficient of determination is used to measure how much influence independent variables have on the dependent variable..

Tabel 8. Coefficient of Determination

Model	R Square	Adjusted R Square
Coefficient of Determination Model 1	0,623	0,611
Coefficient of Determination Model 2	0,451	0,428

Based on the coefficient of determination results, the first model with a value of 0.623 indicates that 62.3% of customer satisfaction is influenced by service features (X1), security (X2), and complaint handling (X3). The remaining 37.7% is the contribution of other variables not examined. Meanwhile, e1 = $\sqrt{(1- 0.623)}$ = 0.614. Then, the multiple coefficient of determination (R^2) of the second model with a value of 0.451 indicates that 45.1% of customer loyalty is influenced by service features (X1), security (X2), complaint handling (X3), and customer satisfaction (Z). The remaining 54.9% is the contribution of other unexamined variables. Meanwhile, e2 = $\sqrt{(1- 0.451)}$ = 0.740. Other variables referred to include comfort, convenience, trust, and perceived value.

Discussion

Based on data analysis, there is a significant influence of service features on the satisfaction of Generation Z users of the BSI mobile application among students at the University of Jember. The significance value of X1 is 0.003, indicating that H1 is accepted, meaning that the higher the quality of service features, the more it will positively impact customer satisfaction. The features in mobile banking applications aim to enhance the benefits of these services (Wibowo et al., 2015). In reality, customers experience ease of access to information, a variety of convenient features, and satisfying quality innovations in the BSI mobile application. This supports previous research by Maharani & Idris (2023) and Hafidz et al (2023) which also demonstrated that service features have a positive and significant impact on customer satisfaction.

Based on data analysis, there is no significant influence of security on the satisfaction of Generation Z users of the BSI mobile application among students at the University of Jember. The significance value of X2 is 0.163, indicating that H2 is rejected, meaning that higher security quality does not impact customer satisfaction. This finding contradicts Lee (2009) who stated that customer trust in using internet banking services is greatly influenced by its security level. In reality, customers often prioritize convenience and ease of use over security. If they feel comfortable with the BSI mobile application, they tend not to explore its security features further. This does not support the research conducted by Saputri et al (2022) and Amalia (2022) which found that security positively and significantly affects customer satisfaction.

Conversely, data analysis shows a significant influence of complaint handling on customer satisfaction among Generation Z users of the BSI mobile application at the University of Jember. The significance value of X3 is 0.000, indicating that H3 is accepted, meaning that higher quality complaint handling positively impacts customer satisfaction. Efficiently addressing complaints strengthens the company's commitment to customer satisfaction (Bruce & Landon, 2004). Customers experience efficient, fair, empathetic, and easy complaint handling through the complaint chat feature. This supports previous research by Putri et al (2021) and Kurniyawati & Ratno (2020) which found that complaint handling positively and significantly affects customer satisfaction.

Furthermore, data analysis shows no significant influence of service features on customer loyalty among Generation Z users of the BSI mobile application at the University of Jember. The significance value of X1 is 0.435, indicating that H4 is rejected, meaning that higher quality service features do not impact customer loyalty. This finding contradicts Wibowo et al who stated that mobile banking application features aim to enhance service benefits. In reality, customers tend to compare service quality, product innovation, and other factors when determining loyalty. This does not support the research conducted by Maharani & Idris (2023) and Hafidz et al (2023) which found that service features positively and significantly affect customer loyalty.

Similarly, data analysis shows no significant influence of security on customer loyalty among Generation Z users of the BSI mobile application at the University of Jember. The significance value of X2 is 0.987, indicating that H5 is rejected, meaning that higher security quality does not impact customer loyalty. This finding contradicts Lee (2009) who stated that customer trust in using internet banking services is greatly influenced by its security level. In reality, customers often prioritize convenience and ease of use over security. If they feel comfortable with the BSI mobile application, they tend not to explore its security features further. This result does not align with the research conducted by Saputri et al (2022) and Amalia (2022) which found that security positively and significantly affects customer loyalty.

On the other hand, data analysis shows a significant influence of complaint handling on customer loyalty among Generation Z users of the BSI mobile application at the University of Jember. The significance value of X3 is 0.000, indicating that H6 is accepted, meaning that higher quality complaint handling positively impacts customer loyalty. Efficiently addressing complaints strengthens the company's commitment to customer satisfaction (Bruce & Landon, 2004). Customers experience efficient, fair, empathetic, and easy complaint handling through the complaint chat feature. This supports previous research by Putri et al (2021) and Kurniyawati & Ratno (2020) which found that complaint handling positively and significantly affects customer loyalty.

Lastly, data analysis shows no significant influence of customer satisfaction on customer loyalty among Generation Z users of the BSI mobile application at the University of Jember. The significance value of Z is 0.097, indicating that H7 is rejected, meaning that higher customer satisfaction does not impact customer loyalty. Customer satisfaction alone is not enough to maintain loyalty because high competition and changing preferences can lead to shifts to other applications. This result does not align with the research conducted by Tanzil & Lestari (2023) and Sucihati & Suhartini (2022) which found that customer satisfaction positively and significantly affects customer loyalty.

V. CONCLUSION

Based on the research results validated by data analysis, service features and complaint handling have a significant influence on customer satisfaction among Generation Z users of the BSI mobile application at the University of Jember. This indicates that customers feel their satisfaction increases due to the quality of service features and complaint handling provided. Customers experience easy access to information, a variety of convenient features, quality innovations, and efficient, fair, empathetic, and easy complaint handling through the complaint chat feature. Conversely, security does not have a significant influence on customer satisfaction because customers prioritize the convenience and ease of use of the application.

In the context of customer loyalty, service features and security do not show a significant influence. This indicates that customers tend to compare various other factors when determining their loyalty. However, complaint handling has a significant influence on customer loyalty, indicating that efficient and fair complaint handling can increase customer loyalty. Although customer satisfaction is important, this study shows that satisfaction alone is not enough to enhance customer loyalty. This indicates that competitive factors and changing preferences can affect customer loyalty even if they are satisfied with the services provided.

Based on these research results, it is recommended that future research delve deeper into other factors that can influence customer loyalty besides satisfaction, such as product innovation, service quality, and changing customer preferences. Further research could also explore ways to enhance application security without compromising convenience and ease of use, considering that although security does not significantly affect satisfaction, it remains important in a highly competitive context. Additionally, future studies could focus on more innovative and personalized complaint handling strategies to continuously strengthen customer loyalty.

AUTHOR CONTRIBUTIONS

Conceptualization, A.P; methodology, A.P; software, A.S; validation, A.P; formal analysis, A.S; investigation, A.S; resources, A.F; data curation, A.P; writing – original draft preparation, A.F; writing – review and editing, A.P; visualization, A.P; supervision: O.E.

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The data that support the findings of this study are available on request from the corresponding author [AIP].

CONFLICTS OF INTEREST

The authors declare no conflicts of interest

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