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The Influence of Customer Experience and Ease of Use on Customer Loyalty via Satisfaction as a Mediating Variable in Bank 9 Jambi's Mobile Banking Service in Jambi City

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ABSTRACT

This study aims to analyze the effect of Customer Experience and Ease of Use on Customer Loyalty through Customer Satisfaction as a mediating variable in Bank 9 Jambi's mobile banking services in Jambi City. The research employs a causal-associative quantitative approach with a sample of 170 active mobile banking customers selected using purposive sampling. Data collection was conducted via questionnaires utilizing a 1–5 Likert scale. Data analysis was performed using Structural Equation Modeling based on Partial Least Squares (SEM-PLS) via SmartPLS. The results indicate that Customer Experience has a positive and significant effect on Customer Satisfaction (path coefficient = 0.393; p = 0.000) and Customer Loyalty (path coefficient = 0.259; p = 0.001). Ease of Use has a positive and significant effect on Customer Satisfaction (path coefficient = 0.414; p = 0.000), but has no significant direct effect on Customer Loyalty (path coefficient = -0.000; p = 0.999). Customer Satisfaction has a positive and significant effect on Customer Loyalty (path coefficient = 0.672; p = 0.000). Furthermore, Customer Satisfaction partially mediates the relationship between Customer Experience and Customer Loyalty (indirect path coefficient = 0.264; p = 0.001), while fully mediating the relationship between Ease of Use and Customer Loyalty (indirect path coefficient = 0.278; p = 0.000). The research model explains 77.1% of the variance in Customer Loyalty. In conclusion, Customer Satisfaction serves as a crucial mediating factor in building long-term loyalty among Bank 9 Jambi mobile banking users.

Keywords
Customer Experience
Customer Loyalty
Customer Satisfaction
Ease of Use
Mobile Banking

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Introduction

The rapid development of information and communication technology has transformed the banking industry by encouraging financial institutions to adopt digital services that improve service efficiency, accessibility, and transaction convenience. One of the most widely adopted forms of digital banking is mobile banking, which enables customers to conduct various banking activities through smartphones without being restricted by time and location. The development of mobile banking has consequently changed the way banking services are delivered and has encouraged banks to expand the accessibility and speed of their services [1]. Mobile banking also provides customers with flexibility, security, and convenience in conducting financial transactions [2].

The increasing adoption of mobile banking has also changed customer expectations toward digital banking services. Customers increasingly expect banking applications to provide fast, convenient, reliable, and easy-to-understand services. The development of electronic banking has made banking transactions more accessible and efficient, allowing customers to perform financial activities without directly visiting bank branches or automated teller machines [3]. In this context, ease of use becomes an important consideration because an application with a simple interface, understandable features, and uncomplicated transaction processes can provide a more favorable experience for customers. The quality of the digital interaction is therefore closely related to customer satisfaction and the continued use of mobile banking services.

Customer experience is another important factor in determining customers' perceptions of mobile banking services. Customer experience encompasses customers' overall perceptions and responses resulting from their interactions with a service, including functional and emotional aspects of the experience [4]. In mobile banking, the experience may be reflected through application interface quality, transaction speed, convenience, system reliability, and the overall quality of interaction with the application. A positive customer experience can create favorable perceptions of the service and contribute to customer satisfaction and loyalty. Previous research has also emphasized the importance of user experience in shaping satisfaction and loyalty among mobile banking customers [5].

The importance of ease of use and customer experience is particularly relevant to Bank 9 Jambi, a regional development bank that provides banking services to customers in Jambi

City. As competition in the banking industry continues to increase through the presence of national banks and financial technology services, Bank 9 Jambi needs to maintain the quality of its digital services to strengthen customer relationships and loyalty. However, preliminary survey findings involving 30 Bank 9 Jambi mobile banking users indicate several problems in the current service. Only 40.0% of respondents considered the application's appearance attractive and comfortable, while 66.7% indicated that transactions did not run quickly. In addition, 53.3% of respondents did not feel comfortable using the application for daily transactions, and 63.3% reported that the application still experienced problems during use. These findings indicate that customer experience remains an important issue that requires attention.

Problems were also identified in terms of ease of use. The preliminary survey showed that 56.7% of respondents considered the application's features difficult to understand, while 63.3% experienced difficulties in finding the required menus. Furthermore, 60.0% of respondents stated that they did not quickly understand how to use the mobile banking application independently. Although 53.3% of respondents considered the application flexible to use anytime and anywhere, the overall findings indicate that three of the four measured indicators still received a higher proportion of negative responses. These conditions suggest that usability and ease of interaction remain challenges for Bank 9 Jambi's mobile banking service. Previous research has similarly found that perceived ease of use is associated with customer satisfaction in mobile banking services [6].

Customer loyalty is also an important issue in the context of Bank 9 Jambi's mobile banking service. The preliminary survey showed that only 46.7% of respondents intended to continue using Bank 9 Jambi's mobile banking service in the future, while 60.0% did not prefer the service over other mobile banking applications. These findings indicate that customer loyalty remains relatively low and may be influenced by customers' experiences and perceptions of the application's ease of use. Previous studies have demonstrated that customer experience and ease of use can contribute to customer loyalty, while customer satisfaction can play an important role in strengthening this relationship [7].

Although previous studies have examined customer experience, ease of use, customer satisfaction, and customer loyalty in digital banking, these variables have often been investigated separately or in different banking contexts. The combination of customer experience and ease of use as antecedents of customer loyalty through customer satisfaction as a mediating variable remains relatively limited, particularly in the context of regional development banks. Therefore, this study addresses this research gap by examining the simultaneous relationships among these variables in the mobile banking service of Bank 9 Jambi in Jambi City. The study is expected to contribute theoretically to the development of

knowledge in marketing management and digital banking, while also providing practical insights for Bank 9 Jambi in improving customer experience, ease of use, satisfaction, and ultimately customer loyalty.

Accordingly, this study aims to analyze the influence of customer experience and ease of use on customer loyalty, with customer satisfaction serving as a mediating variable, among users of Bank 9 Jambi's mobile banking service in Jambi City. The remainder of this article presents the research methodology, followed by the empirical results and discussion, and concludes with the main findings, implications, limitations, and suggestions for future research.

Literature Review

A. Customer Experience

Customer experience refers to the combination of customers' emotional and rational perceptions that arise during direct or indirect interactions with a service. In mobile banking, customer experience is formed through various interactions with the application, including visual appearance, ease of access, transaction speed, security, information clarity, and overall comfort during use [8]. A positive experience can generate favorable perceptions and contribute to customer satisfaction and loyalty. In this study, customer experience is conceptualized through five dimensions: sense, feel, think, act, and relate. The sense dimension represents customers' sensory perceptions of the application's visual appearance, layout, colors, icons, and information presentation. Feel refers to customers' emotional responses, including feelings of security, trust, and comfort. Think concerns customers' cognitive evaluations of the usefulness, accuracy, and innovativeness of the application. Act reflects customers' behavioral responses and changes in their transaction habits, while relate represents the social and identity-related relationships developed through the use of the service. These dimensions provide a comprehensive view of how customers experience mobile banking beyond its purely functional aspects [9]. Customer experience is expected to influence customer satisfaction because positive interactions with a digital banking service can create favorable evaluations of the service. Previous research has reported that customer experience has a positive and significant effect on customer satisfaction in banking services. Customer experience has also been associated with customer loyalty, as positive experiences can strengthen customers' emotional relationships with a bank and encourage continued use of its services [10].

B. Ease of Use

Ease of use refers to the extent to which customers perceive that a system can be understood and operated without requiring excessive effort. In mobile banking, ease of use involves the simplicity of learning the application, finding required features, completing

transactions, and operating the system with minimal technical difficulties [11]. An intuitive and responsive application can help customers adapt more quickly and perform banking activities more efficiently. The present study adopts four dimensions of ease of use: ease of learning, ease of navigation, ease of operation, and controllability. Ease of learning concerns customers' ability to understand and adapt to the application independently. Ease of navigation relates to the ability to find menus and features through a simple and consistent interface. Ease of operation concerns application responsiveness, system reliability, and the ability to complete transactions with minimal errors. Controllability reflects the extent to which customers perceive that they maintain control over their interactions and transactions within the application [12]. Ease of use is expected to contribute to customer satisfaction because customers are more likely to evaluate a digital service positively when it can be operated easily and efficiently. Previous research has found that perceived ease of use has a positive and significant relationship with customer satisfaction in mobile banking [13]. However, the influence of ease of use on loyalty may depend on other factors, particularly customer satisfaction, because ease of use represents a functional attribute while loyalty reflects a deeper and more sustained relationship with the service.

C. Customer Satisfaction

Customer satisfaction represents customers' evaluation of whether the performance of a service meets or exceeds their expectations. In mobile banking, satisfaction can emerge when customers perceive that the application provides reliable, convenient, fast, and secure services that correspond to their expectations [14]. Satisfaction therefore represents an important evaluative response following customers' experiences with the banking service. In this study, customer satisfaction is represented through four dimensions: overall satisfaction, confirmation of expectation, repurchase intention, and willingness to recommend [15]. Overall satisfaction reflects customers' general evaluation of the mobile banking service. Confirmation of expectation reflects the comparison between expected and actual performance. Repurchase intention represents the intention to continue using the service, while willingness to recommend reflects customers' readiness to recommend the service to others. Customer satisfaction is also positioned as a mediating variable in this study. This position is based on the argument that positive customer experiences and ease of use may first generate satisfaction before developing into stronger behavioral loyalty. Previous research has shown that customer satisfaction can mediate the relationship between customer experience and customer loyalty [16]. Similar findings indicate that satisfaction can mediate the relationship between ease of use and loyalty in digital banking services [17].

D. Customer Loyalty

Customer loyalty refers to a customer's commitment to continue using a selected product or service consistently in the future despite the availability of alternative offerings [18]. In banking, loyalty can be reflected through continued use, resistance to competitors, increased utilization of banking services, and recommendations to others. The literature in the research proposal conceptualizes customer loyalty through four stages: cognitive loyalty, affective loyalty, conative loyalty, and action loyalty. Cognitive loyalty is based on customers' rational evaluation of service attributes. Affective loyalty develops when customers form positive emotional attachment toward the service. Conative loyalty reflects a strong behavioral intention to continue using the service, while action loyalty represents the actual realization of this intention through consistent usage and recommendation behavior [19]. Customer loyalty is expected to be influenced by customer experience, ease of use, and customer satisfaction. A positive experience can strengthen customers' relationship with the bank, while an easy-to-use application can reduce barriers to continued use. Nevertheless, satisfaction may play a central role because customers who perceive that a service meets their expectations are more likely to continue using and recommending it [20].

E. Relationship Among Variables

The relationship between the variables in this study is based on previous empirical findings. Customer experience is expected to positively influence customer satisfaction because positive interactions with the mobile banking service can create favorable evaluations of the service [21]. Customer experience is also expected to influence customer loyalty because positive experiences can encourage customers to maintain their relationship with the bank [22]. Ease of use is expected to positively influence customer satisfaction because applications that are easy to learn, navigate, and operate can reduce customers' effort during transactions. The relationship between ease of use and customer loyalty, however, may not always occur directly. Previous research has reported inconsistent findings regarding the direct effect of ease of use on loyalty. Some studies found a positive and significant effect [23], whereas other studies found that ease of use did not significantly influence loyalty directly [24]. This inconsistency provides an important basis for examining customer satisfaction as a mediating variable. Customer satisfaction is expected to positively influence customer loyalty. Satisfied customers are more likely to continue using a banking service, resist switching to competitors, and recommend the service to others [25]. Research on Bank Jambi's mobile banking service also demonstrates that customer satisfaction significantly contributes to customer loyalty, reinforcing the importance of satisfaction in maintaining long-term customer relationships [26]. Furthermore, customer satisfaction is expected to mediate the relationship between customer experience and customer loyalty. Positive experiences can increase satisfaction,

which subsequently strengthens loyalty. Previous research has supported this mediating relationship in banking contexts [27]. A similar mediation is expected for ease of use, in which the functional benefits of an easy-to-use application contribute to satisfaction before ultimately strengthening customer loyalty [28].

F. Previous Research and Research Position

Previous studies have examined the relationships among customer experience, ease of use, customer satisfaction, and customer loyalty in digital banking. Customer experience has been found to contribute to customer satisfaction and loyalty, indicating that positive experiences during the use of digital banking services can strengthen customers' evaluations and their intention to remain loyal. Meanwhile, ease of use has been associated with customer satisfaction because an application that is easy to learn, navigate, and operate can reduce the effort required by users [29]. Several studies have also demonstrated the mediating role of customer satisfaction in the relationship between service-related factors and customer loyalty. Customer satisfaction can act as an important mechanism through which positive experiences and ease of use are transformed into stronger loyalty. In other words, providing an easy-to-use service does not necessarily create loyalty directly; rather, ease of use can first increase satisfaction, which subsequently encourages customers to continue using and recommending the service [30]. However, previous findings regarding the direct effect of ease of use on customer loyalty remain inconsistent. Some studies have reported a significant positive relationship, whereas other studies have found that ease of use does not significantly affect loyalty. This inconsistency indicates that ease of use may not be sufficient by itself to establish customer loyalty and that other factors, particularly customer satisfaction, may play an important role in explaining this relationship [31]. Based on these findings, the present study positions customer satisfaction as a mediating variable between customer experience and ease of use and customer loyalty. The research focuses specifically on users of Bank 9 Jambi mobile banking services in Jambi City. This context provides a research opportunity because previous studies have generally examined mobile banking in other banking institutions or broader contexts, while the relationships among customer experience, ease of use, satisfaction, and loyalty in Bank 9 Jambi have not been examined in the same integrated model. Therefore, this study aims to provide empirical evidence regarding how customer experience and ease of use influence customer loyalty both directly and indirectly through customer satisfaction.

G. Research Hypotheses and Conceptual Framework

Based on the theoretical review and previous empirical findings discussed above, the relationships among customer experience, ease of use, customer satisfaction, and customer loyalty in the context of Bank 9 Jambi mobile banking services are formulated into the following research hypotheses.

H1 Customer experience has a positive and significant effect on customer loyalty [22].

H2 Ease of use has a positive and significant effect on customer loyalty [23], [24].

H3 Customer experience has a positive and significant effect on customer satisfaction [21].

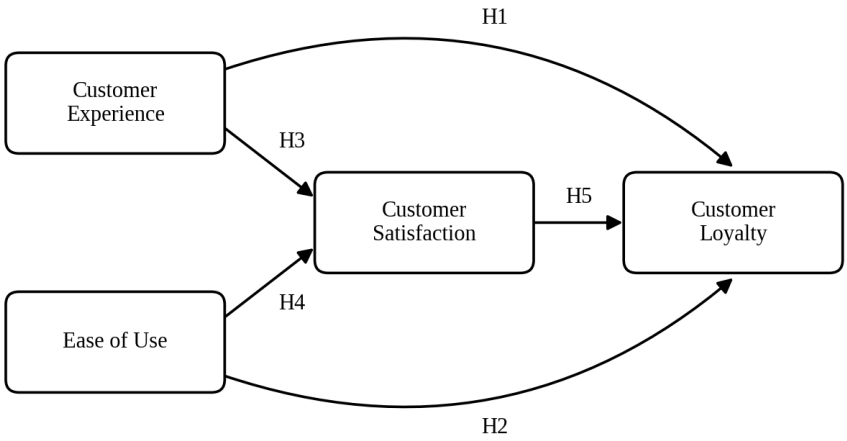
H4 Ease of use has a positive and significant effect on customer satisfaction [13].

H5 Customer satisfaction has a positive and significant effect on customer loyalty [25], [26].

H6 Customer satisfaction mediates the effect of customer experience on customer loyalty [27].

H7 Customer satisfaction mediates the effect of ease of use on customer loyalty [28].

The conceptual framework of this study positions customer experience and ease of use as independent variables, customer satisfaction as the mediating variable, and customer loyalty as the dependent variable. Customer experience and ease of use are expected to influence customer loyalty directly (H1 and H2) and indirectly through customer satisfaction (H6 and H7). The framework is presented in Fig. 1.



H6: Customer Experience → Customer Satisfaction → Customer Loyalty
H7: Ease of Use → Customer Satisfaction → Customer Loyalty (mediation)

Fig. 1. Conceptual Framework

Material and Methods

A. Research Design

This study employed a quantitative research approach to examine the relationships among customer experience, ease of use, customer satisfaction, and customer loyalty in the context of Bank 9 Jambi mobile banking services. A quantitative approach was considered appropriate because the study aimed to test hypotheses and analyze causal relationships among variables using statistical methods.

B. Population and Sample

The population of this study consisted of users of Bank 9 Jambi mobile banking services in Jambi City. The sample was selected using a non-probability sampling technique, particularly purposive sampling, in which respondents were chosen based on specific criteria. The criteria included customers who had used Bank 9 Jambi mobile banking services and had experience conducting transactions through the application. The number of respondents involved in this study was 170 respondents. This number was considered adequate for data analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM).

C. Data Collection Method

Primary data were collected through a questionnaire distributed to Bank 9 Jambi mobile banking users. The questionnaire employed a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire items were developed based on indicators derived from previous studies and adapted to the context of mobile banking services.

D. Research Variables and Measurement

This study involved four variables: customer experience, ease of use, customer satisfaction, and customer loyalty. Customer experience and ease of use were treated as independent variables, customer satisfaction as a mediating variable, and customer loyalty as the dependent variable. Customer experience was measured using five dimensions: sense, feel, think, act, and relate. Ease of use was measured through ease of learning, ease of navigation, ease of operation, and controllability. Customer satisfaction was measured through overall satisfaction, confirmation of expectations, repurchase intention, and willingness to recommend. Customer loyalty was measured using cognitive loyalty, affective loyalty, conative loyalty, and action loyalty.

E. Data Analysis Technique

The collected data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). PLS-SEM was selected because it is suitable for examining complex relationships among latent variables and testing mediating effects. The analysis process included the evaluation of the measurement model (outer model) and the structural model (inner model). The outer model evaluation consisted of convergent validity, discriminant validity, and reliability testing using factor loadings, Average Variance Extracted (AVE), Composite Reliability (CR), and Cronbach's Alpha. The inner model evaluation included the coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and hypothesis testing through bootstrapping procedures. A hypothesis was accepted when the t-statistic value exceeded 1.96 and the p-value was below 0.05 [32].

Results

This study involved active mobile banking customers of Bank 9 Jambi in Jambi City as respondents. Based on the guidelines provided by Hair et al. (2019) which state that the minimum sample size for PLS-SEM is ten times the number of the highest number of indicators this research model required a minimum of 160 respondents. To account for potentially invalid questionnaires, the researcher employed an oversampling strategy and distributed questionnaires to prospective respondents who met the study criteria. During the fieldwork phase, the researcher implemented an oversampling strategy to anticipate invalid or incomplete questionnaires. This strategy is a standard procedure in quantitative research designed to ensure that the minimum sample size requirement is met following the data screening process. Questionnaires were distributed online via Google Forms to Bank 9 Jambi mobile banking customers in Jambi City who met the research criteria. The data collection process spanned approximately four weeks. The final sample size of 170 respondents exceeds the established minimum target of 160; thus, the study meets the minimum requirements for SEM-PLS analysis.. Consequently, all analysis results possess a sound statistical basis and are scientifically defensible. Convergent validity is measured using loading factor values and the Average Variance Extracted (AVE). An indicator is considered valid if it has a loading factor value > 0.70 and an AVE value > 0.50.

Table 1. Validity Test Results

Indicator	X1	X2	Y	Z
X1.1	0.710			
X1.2	0.761			
X1.3	0.712			
X1.4	0.784			
X1.5	0.768			
X1.6	0.810			
X1.7	0.737			
X1.8	0.806			
X1.9	0.788			
X1.10	0.734			
X1.11	0.715			
X1.12	0.830			
X1.13	0.760			
X1.14	0.709			
X1.15	0.717			
X1.16	0.741			
X1.17	0.767			
X1.18	0.717			
X1.19	0.788			
X2.1		0.798		
X2.2		0.814		
X2.3		0.739		
X2.4		0.754		
X2.5		0.790		
X2.6		0.800		
X2.7		0.742		
X2.8		0.759		
X2.9		0.753		
X2.10		0.752		
X2.11		0.737		
X2.12		0.701		
X2.13		0.826		
X2.14		0.856		
X2.15		0.734		
X2.16		0.713		
Y.1			0.751	
Y.2			0.757	
Y.3			0.743	
Y.4			0.766	
Y.5			0.766	
Y.6			0.747	
Y.7			0.735	
Y.8			0.839	
Y.9			0.830	
Y.10			0.788	
Y.11			0.776	
Y.12			0.766	
Y.13			0.802	
Y.14			0.748	
Y.15			0.713	
Y.16			0.758	
Z.1				
Z.2				0.738
Z.3				0.745
Z.4				0.766
Z.5				0.727

Indicator	X1	X2	Y	Z
Z.6				0.711
Z.7				0.827
Z.8				0.766
Z.9				0.812
Z.10				0.764
Z.11				0.715
Z.12				0.731
Z.13				0.767
Z.14				0.848
Z.15				0.765
Z.16				0.718
				0.813

Table 1 presents the outer loadings of all indicators on their respective constructs. The loading values range from 0.701 to 0.856, with all indicators exceeding the 0.70 threshold: 0.709–0.830 for customer experience, 0.701–0.856 for ease of use, 0.713–0.839 for customer loyalty, and 0.711–0.848 for customer satisfaction. This indicates that every indicator adequately represents its construct, so all indicators were retained in the model.

Table 2. Average Variance Extracted (AVE) Values

Indicator	AVE	Information
X1 (Customer Experience)	0.572	Valid
X2 (Ease of Use)	0.590	Valid
Y (Customer Loyalty)	0.591	Valid
Z (Customer Satisfaction)	0.584	Valid

Table 2 shows that the AVE values of all constructs are above the minimum criterion of 0.50, ranging from 0.572 for customer experience to 0.591 for customer loyalty. This means that each construct explains more than half of the variance of its indicators, so convergent validity of the measurement model is satisfied.

Table 3. Discriminant Validity Test Results (Fornell-Larcker)

Indicator	X1	X2	Y	Z
X1	**0.767**			
X2	0.694	**0.776**		
Y	0.651	0.638	**0.782**	
Z	0.677	0.689	0.714	**0.776**

Table 3 presents the discriminant validity test using the Fornell-Larcker criterion. The square root of the AVE for each construct (0.767, 0.776, 0.782, and 0.776) is higher than its correlations with the other constructs, the highest of which is 0.714 between customer satisfaction and customer loyalty. Therefore, each construct is empirically distinct from the others, and discriminant validity is established.

Table 4. Reliability Test Results

Indicator	Cronbach's Alpha	Composite Reliability	Information
X1	0.958	0.962	Reliable
X2	0.953	0.958	Reliable
Y	0.954	0.958	Reliable
Z	0.952	0.957	Reliable

Table 4 shows that Cronbach's Alpha values range from 0.952 to 0.958 and Composite Reliability values range from 0.957 to 0.962. Both are well above the recommended threshold of 0.70, indicating that the indicators of each construct are highly consistent in measuring the

same concept. All constructs are therefore reliable and suitable for the structural model analysis.

Table 5. R-Square Test Results

Endogenous Construct	R-Square	R-Square Adjusted	Category
X1	0.572	0.962	Reliable
X2	0.590	0.958	Reliable
Y	0.771	0.766	Reliable
Z	0.586	0.581	Reliable

Table 5 reports the coefficient of determination for the endogenous constructs. Customer loyalty has an R-Square of 0.771 (adjusted 0.766), meaning that customer experience, ease of use, and customer satisfaction together explain 77.1% of its variance, which is a substantial level. Customer satisfaction has an R-Square of 0.586 (adjusted 0.581), indicating that customer experience and ease of use explain 58.6% of its variance at a moderate level.

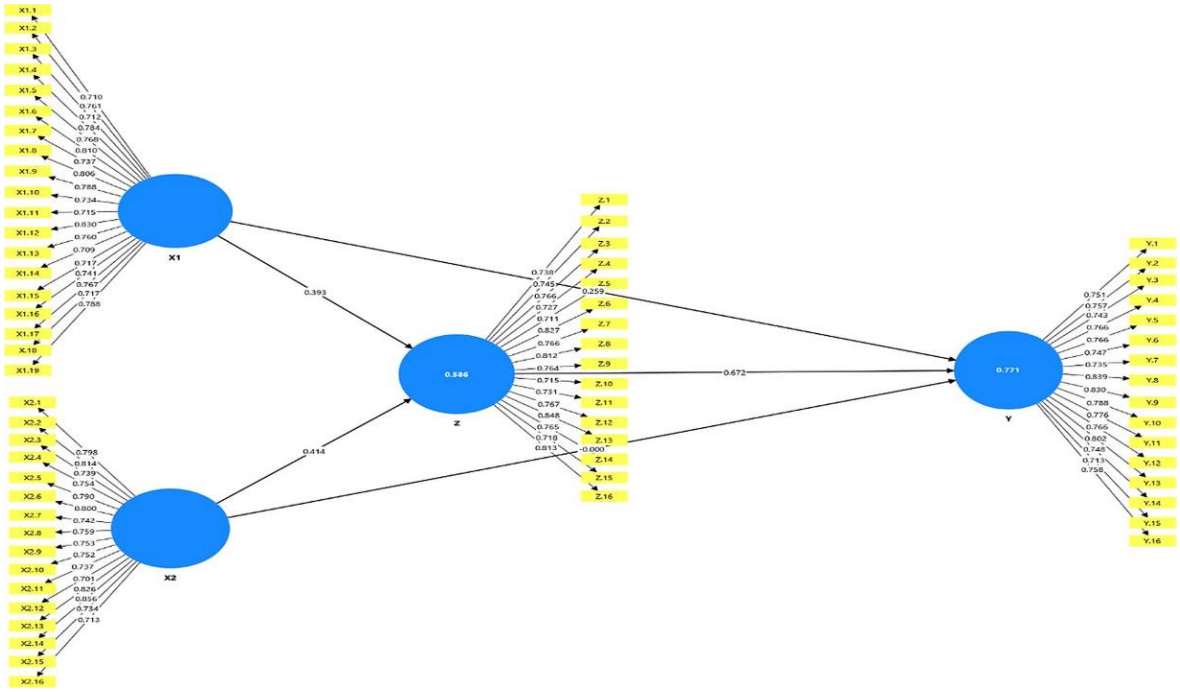


Fig. 2. Output Model PLS-SEM Algorithm

Fig. 2 shows the PLS-SEM algorithm output, including the outer loadings of each indicator, the path coefficients between constructs, and the R-Square values inside the endogenous constructs. All indicator loadings are above 0.70, which supports the measurement model. The R-Square values of 0.586 for customer satisfaction and 0.771 for customer loyalty show that the model has good explanatory power.

The results show that H1 is accepted, as X1 has a positive and significant effect on Customer Loyalty (Y) with a path coefficient of 0.259, a T-statistic of 3.200, and a p-value of 0.001.

Table 6. Hypothesis Testing Results

Hypothesis	Relationship	Path Coefficient	T- Statistic	P- Values	Information
H1	X1 → Y	0.259	3.200	0.001	Accepted
H2	X2 → Y	-0.000	0.002	0.999	Rejected
H3	X1 → Z	0.393	3.884	0.000	Accepted
H4	X2 → Z	0.414	4.100	0.000	Accepted
H5	Z → Y	0.672	9.128	0.000	Accepted
H6	X1 → Z → Y	0.264	3.344	0.001	Accepted
H7	X2 → Z → Y	0.278	4.085	0.000	Accepted

H3 and H4 are also accepted, indicating that X1 (β = 0.393; T = 3.884; p = 0.000) and Ease of Use (β = 0.414; T = 4.100; p = 0.000) both have a positive and significant effect on Customer Satisfaction (Z). In addition, H5 is accepted, showing that Customer Satisfaction has the strongest direct effect on Customer Loyalty (β = 0.672; T = 9.128; p = 0.000).

In contrast, H2 is rejected because the effect of Ease of Use on Customer Loyalty is not significant (β = -0.000; T = 0.002; p = 0.999), which is far above the 0.05 threshold. However, the mediation tests show that H6 (X1 → Z → Y; β = 0.264; T = 3.344; p = 0.001) and H7 (X2 → Z → Y; β = 0.278; T = 4.085; p = 0.000) are both accepted. This means Customer Satisfaction significantly mediates the effects of X1 and Ease of Use on Customer Loyalty. Since the direct effect of Ease of Use is not significant while its indirect effect is, Customer Satisfaction acts as a full mediator in this relationship. Therefore, to increase customer loyalty, companies should focus on improving customer satisfaction, as ease of use only translates into loyalty when customers are satisfied.

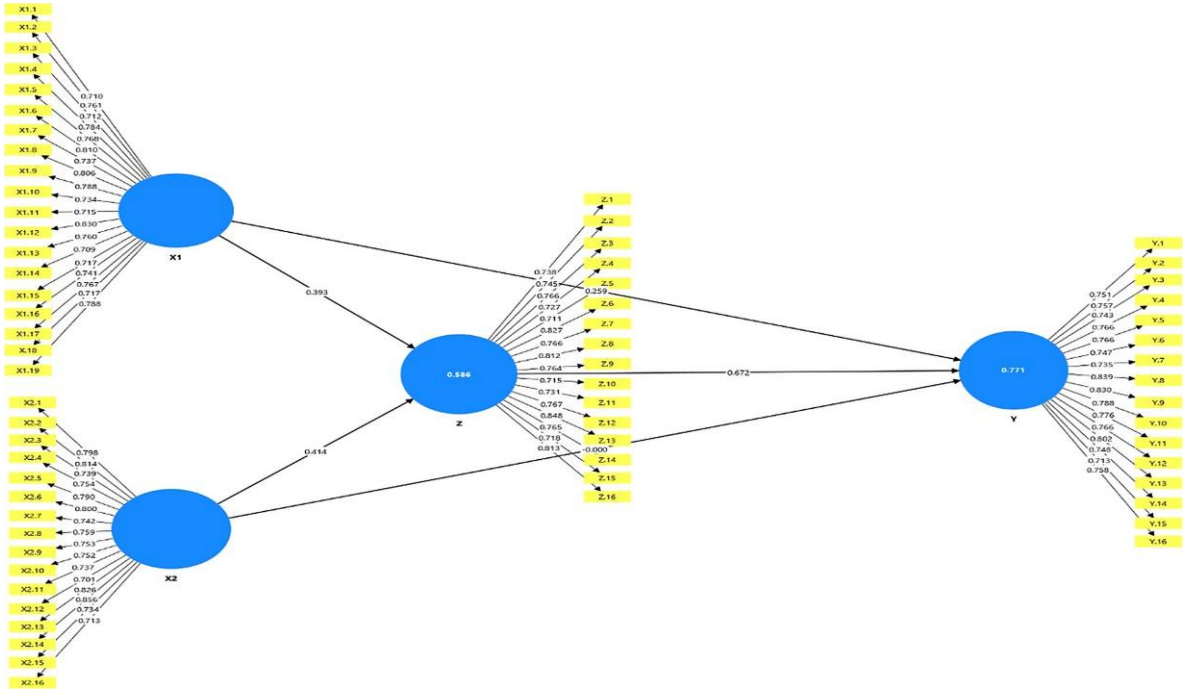


Fig. 3. Final Research Model

Fig. 3 presents the final research model with the estimated path coefficients. Customer experience influences customer satisfaction (0.393) and customer loyalty (0.259), while ease of use influences customer satisfaction (0.414) but has no direct effect on customer loyalty (-0.000). Customer satisfaction has the strongest effect on customer loyalty (0.672), which shows that satisfaction is the main pathway through which customer experience and ease of use are translated into loyalty.

Discussion

A. The Effect of Customer Experience on Customer Loyalty

The results show that customer experience has a positive and significant effect on customer loyalty, with a path coefficient of 0.259, a T-statistic of 3.200, and a p-value of 0.001. This finding indicates that positive experiences when using Bank 9 Jambi's mobile banking service contribute to customer loyalty. A convenient, secure, and satisfactory digital banking experience can encourage customers to continue using the service. Therefore, Bank 9 Jambi should continuously improve the overall customer experience by maintaining an attractive interface, ensuring reliable transactions, and providing features that meet customer needs. These improvements may strengthen customers' willingness to remain with the bank. The finding is consistent with previous research by Kwok and Alfiandri [33], which found that customer experience has a positive and significant effect on customer loyalty among users of Livin' by Mandiri in Palembang. Similarly, Pritjahjono et al. found that customer experience influences customer loyalty in digital banking services [34]. These findings support the importance of creating positive experiences to encourage customer loyalty. Furthermore, Zhou et al. highlighted the importance of interface design, system quality, security assurance, and service quality in mobile banking loyalty intention [35]. Therefore, Bank 9 Jambi should continuously improve its application interface, transaction reliability, security, and service features to strengthen customer loyalty.

B. The Effect of Ease of Use on Customer Loyalty

The results indicate that ease of use does not have a significant direct effect on customer loyalty, with a path coefficient of approximately 0.000, a T-statistic of 0.002, and a p-value of 0.999. Thus, the second hypothesis is rejected. This finding suggests that ease of use alone is insufficient to establish customer loyalty. Although customers expect mobile banking applications to be easy to operate, their loyalty may depend on whether the service also provides a satisfying overall experience. Consequently, Bank 9 Jambi should maintain application usability while improving other aspects of service quality, including transaction reliability, speed, security, and feature usefulness [36]. This finding is consistent with the study by Annisa et al. [37], which found that ease of use did not directly influence customer loyalty among Generation Z mobile banking users in Yogyakarta. Similarly, Aurelia et al. [38] found

that perceived ease of use did not directly influence customer loyalty among BSI mobile banking users, while customer satisfaction played a mediating role. However, Susanti and Parera found that mobile banking usability influenced customer loyalty, indicating that the relationship may vary across research contexts [39]. These findings suggest that although ease of use remains important, Bank 9 Jambi should also focus on customer satisfaction and the overall quality of its mobile banking services to strengthen customer loyalty.

C. The Effect of Customer Experience on Customer Satisfaction

Customer experience has a positive and significant effect on customer satisfaction, with a path coefficient of 0.393, a T-statistic of 3.884, and a p-value of 0.000. This result demonstrates that a more positive experience is associated with greater satisfaction among mobile banking customers. Customers' experiences when navigating the application, accessing features, and completing transactions can shape their overall evaluation of the service. Bank 9 Jambi should therefore ensure that its mobile banking application provides a consistent, reliable, and convenient experience that meets customer expectations. This finding is consistent with Febrian et al. [40], who found that customer experience significantly influences customer satisfaction among mobile banking users. Similarly, Siregar et al. reported that user experience has a positive and significant effect on customer satisfaction among BSI Mobile users [41]. These findings support the importance of providing a positive and convenient digital banking experience to enhance customer satisfaction. Therefore, Bank 9 Jambi should continue improving its application interface, feature accessibility, and transaction reliability to meet customer expectations.

D. The Effect of Ease of Use on Customer Satisfaction

Ease of use has a positive and significant effect on customer satisfaction, with a path coefficient of 0.414, a T-statistic of 4.100, and a p-value of 0.000. The result indicates that customers tend to report greater satisfaction when the mobile banking application is easier to understand and operate. Compared with customer experience, ease of use has a slightly larger path coefficient in predicting satisfaction. This highlights the importance of clear navigation, understandable features, and straightforward transaction procedures. Bank 9 Jambi should simplify application workflows and provide clear guidance so that customers can complete transactions efficiently. This finding is consistent with Bina et al. [42], who found that ease of use has a positive and significant effect on user satisfaction with mobile banking applications. Similarly, Az Zuhra et al. reported that perceived ease of use positively and significantly influences satisfaction among BCA Mobile users in Surabaya [43]. These findings support the importance of designing mobile banking applications that are easy to understand and operate. Therefore, Bank 9 Jambi should improve navigation clarity, simplify transaction procedures,

and ensure that application features are accessible to customers with different levels of digital literacy.

E. The Effect of Customer Satisfaction on Customer Loyalty

Customer satisfaction has a positive and significant effect on customer loyalty, with a path coefficient of 0.672, a T-statistic of 9.128, and a p-value of 0.000. Among the direct relationships examined, this relationship has the largest path coefficient, indicating that customer satisfaction is the strongest direct predictor of loyalty in the proposed model. This finding suggests that customers who are satisfied with the mobile banking service are more likely to continue using it and recommend it to others. Therefore, improving customer satisfaction should be a major priority for Bank 9 Jambi. Application improvements should ultimately help customers achieve reliable, convenient, and satisfactory banking experiences. This finding is consistent with Tedjokusumo and Murhadi [44], who found that customer satisfaction has a significant positive effect on customer loyalty among BCA mobile banking users in Indonesia. Similarly, Setiawan reported that customer satisfaction significantly influences the loyalty of mobile banking users in several Indonesian banks [45]. These findings reinforce the importance of customer satisfaction in building long-term customer relationships. Therefore, Bank 9 Jambi should prioritize improvements that enhance customer satisfaction, particularly by ensuring reliable transactions, convenient services, and a positive overall banking experience.

F. The Mediating Role of Customer Satisfaction in the Relationship Between Customer Experience and Customer Loyalty

The indirect effect of customer experience on customer loyalty through customer satisfaction is positive and significant, with a path coefficient of 0.264, a T-statistic of 3.344, and a p-value of 0.001. Since both the direct and indirect effects are significant, customer satisfaction acts as a partial mediator. This result indicates that customer experience influences loyalty both directly and indirectly through satisfaction. A positive experience can encourage continued use while also increasing satisfaction, which further strengthens customer loyalty. Bank 9 Jambi should therefore ensure that improvements to the customer experience also generate tangible improvements in customer satisfaction [46]. This finding is supported by Susanto et al. [47], who found that customer satisfaction mediates the relationship between customer experience and customer loyalty in Indonesia's digital banking industry. Similarly, Velika and Adnas found that customer satisfaction plays a mediating role in the relationship between user experience and customer loyalty among BCA Mobile users [48]. These findings reinforce the importance of customer satisfaction as a mechanism through which positive digital banking experiences can strengthen customer loyalty. In the context of

Bank 9 Jambi, the results indicate that customer experience contributes to loyalty both directly and indirectly through customer satisfaction.

G. The Mediating Role of Customer Satisfaction in the Relationship Between Ease of Use and Customer Loyalty

The indirect effect of ease of use on customer loyalty through customer satisfaction is positive and significant, with a path coefficient of 0.278, a T-statistic of 4.085, and a p-value of 0.000. Because the direct effect of ease of use on loyalty is not significant while the indirect effect is significant, customer satisfaction acts as a full mediator. This finding suggests that ease of use contributes to customer loyalty through its relationship with customer satisfaction rather than through a significant direct effect. Making the application easier to use may improve customers' satisfaction, which subsequently supports loyalty. Therefore, Bank 9 Jambi should combine usability improvements with efforts to ensure that the overall service meets customer expectations. This finding is supported by Aurelia et al. [49], who found that perceived ease of use did not directly influence customer loyalty among BSI Mobile users, but its effect was mediated by customer satisfaction. Similarly, Nurmalitasari et al. found that customer satisfaction mediated the relationship between mobile banking ease of use and customer loyalty among Digi by Bank BJB users [50]. Although the direct effect of ease of use on loyalty differed across these studies, the findings highlight the role of customer satisfaction in translating usability into customer loyalty. Therefore, Bank 9 Jambi should ensure that improvements in application usability contribute to greater customer satisfaction, which can subsequently strengthen customer loyalty.

Conclusion

This study examined the effects of Customer Experience and Ease of Use on Customer Loyalty through Customer Satisfaction among Bank 9 Jambi mobile banking users in Jambi City. The findings show that Customer Experience and Ease of Use positively and significantly influence Customer Satisfaction, while Customer Experience also has a positive and significant direct effect on Customer Loyalty. However, Ease of Use does not have a significant direct effect on Customer Loyalty. Customer Satisfaction has a positive and significant effect on Customer Loyalty and mediates the relationships between the two independent variables and Customer Loyalty. Specifically, Customer Satisfaction partially mediates the relationship between Customer Experience and Customer Loyalty and fully mediates the relationship between Ease of Use and Customer Loyalty. The coefficient of determination indicates that the research model explains 77.1% of the variance in Customer Loyalty and 58.6% of the variance in Customer Satisfaction. These findings highlight the importance of Customer Satisfaction in strengthening customer loyalty toward Bank 9 Jambi's mobile banking service. Therefore,

Bank 9 Jambi should improve customer experience and ease of use while ensuring that these aspects translate into greater customer satisfaction to support long-term customer loyalty.

Limitations and Suggestions

Based on the conclusions presented, there are several practical recommendations for Bank 9 Jambi to consider in its efforts to enhance the loyalty of mobile banking customers:

1. Prioritize increasing customer satisfaction. Since satisfaction has proven to be the strongest factor in building loyalty, Bank 9 Jambi needs to regularly measure satisfaction levels through periodic surveys and address any complaints quickly and effectively. Responsive service that provides solutions will reinforce customer satisfaction.
2. Enhance the quality of the customer experience. Bank 9 Jambi needs to continuously refine the user interface to make it more appealing, improve system response speeds, ensure transaction reliability, and add innovative features that make it easier for customers to manage their finances. A pleasant experience will leave a lasting positive impression.
3. Treat ease of use as a foundation, not the ultimate goal. Although ease of use does not directly impact loyalty, it remains crucial as a gateway to creating satisfaction. Bank 9 Jambi must ensure the application remains user-friendly while also communicating that this ease is part of its commitment to excellent service, thereby making customers feel valued and satisfied.
4. Establish a satisfaction-based loyalty program. Bank 9 Jambi can develop programs such as reward points, cashback, or special promotions for customers who actively use mobile banking. These programs not only boost satisfaction but also strengthen the emotional bond between the customer and the bank.
5. Conduct ongoing digital education. Bank 9 Jambi needs to actively educate customers about mobile banking features through tutorials, instructional videos, or social media outreach. Customers who fully understand the features will more easily experience their benefits, ultimately leading to increased satisfaction and loyalty.

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