

The Effect of Online Banking and Bank Fees on Customer Loyalty in PT Bank XXX (Persero) Tbk, Branch XXX, with Customer Satisfaction as a Mediator

Nur Dwi Wulandari¹, Paham Ginting¹, Parapat Gultom¹

¹Master of Management Science Study Program Faculty of Economics and Business Universitas Sumatera Utara

Corresponding Author: Nur Dwi Wulandari

DOI: <https://doi.org/10.52403/ijrr.20220805>

ABSTRACT

Competition in the banking industry is intensifying in both domestic and international markets. To develop and achieve a competitive advantage, banks must be able to deliver superior customer service compared to their rivals. In this instance, the problematic bank is PT Bank XXX Tbk, where a decline in the number of savings accounts from 2019 to 2021 has a negative influence on customer loyalty. This research aims to determine and analyse the effects of e-banking and bank fees on customer loyalty, using customer satisfaction as an intermediate variable. Customers were interviewed and provided research questionnaires to collect quantitative and qualitative data for this study. This study's population consists of 102,000 customers of PT Bank XXX, Branch XXX. Using a simple random sampling approach, 398 customers have been sampled. The approach used for data analysis is Structural Equation Modeling Partial Least Square (SEM-PLS). According to the findings of this research, each variable of E-Banking and bank fees has a positive and statistically significant influence on customer loyalty and satisfaction. Through consumer satisfaction, the study's findings indicate that each variable of e-banking and bank fees has a positive and statistically significant influence on customer loyalty.

Keywords: E-banking, Bank fees, Customer satisfaction, Customer loyalty

INTRODUCTION

To grow and achieve a competitive edge, banks must be able to provide superior customer service in comparison to their rivals. Business success is dependent upon customer confidence and satisfaction. To achieve customer happiness in the banking sector, it is crucial that the quality of customer service is high and that business be handled effectively so as to keep customers' confidence and contentment. The most significant aspect of client loyalty is customer satisfaction. According to Peter (2019), customer satisfaction may be described simply as a state in which the needs, wants, and expectations of consumers can be satisfied via the consumption of goods. According to Tjiptono (2017), customer loyalty is often connected with repurchase behavior. Nevertheless, there is a distinction between the two. In order to promote customer satisfaction and loyalty, management must use a variety of techniques that facilitate the convenience of transactions and the acceptance of bank fees. This investigation focuses on Bank XXX, one of the top banks in Indonesia. To continue to be the greatest bank in Indonesia, management must be able to boost client satisfaction via superior service, including making each transaction as convenient as possible. E-banking makes it possible for customers to do transactions such

as transfers, payments, and purchases without leaving their homes.

As seen in the graphic below, the data indicates a decline in client savings, which may be interpreted as a decline in the

number of new customers at Bank XXX each year. The decline in the number of new customers could be due to less customer loyalty and satisfaction.

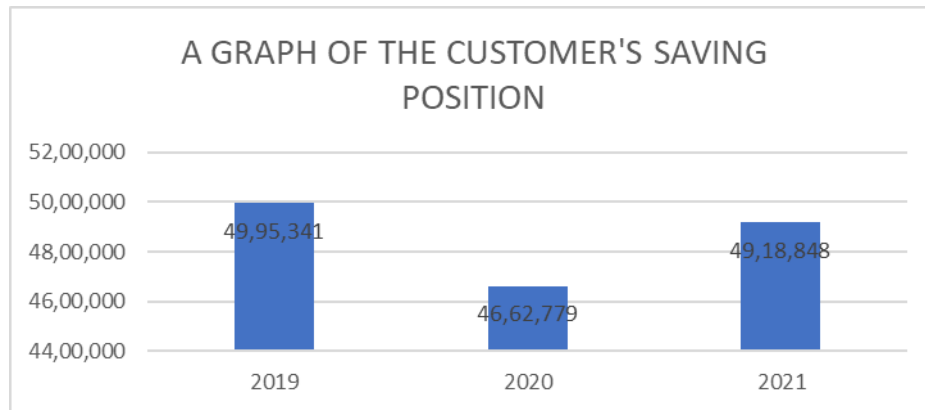


Figure 1 depicts the Total Savings Position Phenomenon

Kaura (2014) and Albari (2019) found that satisfaction had a positive and statistically significant influence on customer loyalty, but Cakici (2019) and Wantara (2019) found that satisfaction had a positive but insignificant effect on customer loyalty. According to the findings of their study, there was a research gap between Kaura (2014), Albari (2019), Cakici (2019), and Wantara (2019). E-Banking is a service offering that utilizes technological sophistication to ease banking transactions for its consumers. The bank offers e-financial services as an alternate method for customers to execute banking operations in order to suit their requests and requirements. Additionally, the bank seeks to meet the requirements and wishes of its customers via the fees it charges. Customers exchange a bank charge for the advantages of owning or using a product whose value is defined by the bank in return for a fee that is the same for all customers. Cost perception is concerned with how completely and meaningfully buyers comprehend and interpret cost information. The bank must determine the appropriate price to successfully advertise a product. Cost perception might impact customer satisfaction. A favorable view of fees will have a positive impact on the bank. The greater the customer's perception of cost, the

greater their satisfaction and loyalty. According to Hameed's study (2020), fees have a positive and significant influence on customer satisfaction and loyalty. However, Albari's research (2019) indicates that fees have a positive but negligible effect on customer satisfaction and loyalty. According to the findings of this study, a research gap exists between the work of Hameed (2020) and Albari (2019).

Based on the challenges and gaps identified in the previous study findings, the following research questions are formulated:

R1: Does e-banking have a positive and significant effect on customer satisfaction at PT Bank XXX, Branch XXX?

R2: Does the bank fee have a positive and significant effect on customer satisfaction at PT Bank XXX, Branch XXX?

R3: Does e-banking have a positive and significant effect on customer loyalty at PT Bank XXX, Branch XXX?

R4: Does the bank fee have a positive and significant effect on customer loyalty at PT Bank XXX, Branch XXX?

R5: Does customer satisfaction have a positive and significant effect on customer loyalty at PT Bank XXX, Branch XXX?

R6: Does e-banking have a positive and significant effect on customer loyalty through customer satisfaction at PT Bank

XXX, Branch XXX?

R7: Does the bank fee have a positive and significant effect on customer loyalty through customer satisfaction at PT Bank XXX, Branch XXX?

Consequently, the purpose of this research is to investigate and analyse the effects of e-banking and bank fees on customer loyalty and satisfaction at Bank XXX, Branch XXX. To test and analyze the relationship between customer satisfaction and customer loyalty at Bank XXX. To investigate and analyze the effects of e-banking and bank fees on customer loyalty at Bank XXX via customer satisfaction. The outcomes of this research are anticipated to offer empirical insight and knowledge, particularly addressing the influence of E-Banking (livin by Mandiri) and bank fees on customer loyalty, with customer satisfaction serving as a moderator. The practical use of this study is as input and information for the company's marketing development policies.

LITERATURE REVIEW

Consumer satisfaction

Cakici (2019) argues that customer satisfaction or dissatisfaction is a psychological process that happens throughout the post-purchase assessment phase. Customer satisfaction may be simply described as the state in which the needs, wants, and expectations of consumers are satisfied by the things they purchase (Peter, 2019). Customer satisfaction is a post-purchase review in which the selected option meets or surpasses customer expectations, while customer dissatisfaction comes when the results do not satisfy customer expectations (Tjiptono, 2017). According to Sunarto (2019), customer satisfaction is the level of how a customer feels when comparing the perceived performance (results) to what was anticipated. Companies must pay attention to a number of primary aspects that impact consumer satisfaction, including product quality factors, service quality, and inexpensive and emotional bank fees (Lupiyadi, 2019). Customers will feel

satisfied if the results of their evaluations indicate that the services they use are of high quality. Customers will be satisfied if the service meets their expectations. If they utilize certain products, customers will feel proud and acquire confidence that others will be impressed by them. Customers' satisfaction with particular brands is not attributable to product quality, but rather to social value or self-esteem. If the consumer receives a product of the same quality at a fee that is significantly more affordable, including bank fees, the customer's satisfaction will increase. Customer satisfaction plays a crucial part in business (Peter, 2019). Consumer satisfaction will contribute to the development of customer loyalty. The presence of customer loyalty will be advantageous to business (Setiadi, 2017). These benefits may be in the form of word-of-mouth marketing carried out by customers, in which case the firm does not need to spend money to attract more consumers since the customer will suggest the business to his/her colleagues. Several variables are used to measure customer satisfaction (Sunarto, 2019), including expectations, performance, and disconfirmation.

Loyalty

Consumer loyalty may be assessed by the extent to which consumers demonstrate repeat purchase behavior. In other words, the proportion of loyal consumers can be determined by observing how consumers react to the product or service by making repeat purchases. When consumers are satisfied and loyal to service providers or products that satisfy their expectations, they tend to make repeat purchases. Consumers will always get a positive attitude from service providers or manufacturers that are their customers. Repurchase behavior is often related to brand loyalty. Nonetheless, there are distinctions between the two (Tjiptono, 2017). Loyalty is a scenario in which customers have a favorable opinion of products or producers (service providers),

followed by a pattern of persistent repeat purchases (Kotler, 2018). Customers who continue to make repeated purchases are loyal. Customers that are considered loyal will subscribe or make repeat purchases for a certain time period (Tjiptono, 2017). Consumer loyalty refers to a customer who consistently visits the same location to fulfill a demand for a product or service and who pays for the product or service. Loyalty defines a condition of duration from a certain period and requires that the purchasing action occur at least twice. The definition of loyalty is a consumer's commitment to consistently using a product or service (Lupiyoadi, 2019). If brand loyalty indicates a psychological commitment to a certain brand, then repeat purchases are simply repeated purchases of the same brand. Repurchase could be the result of a company's market dominance if its product is the only one available (Tjiptono, 2017). Customer loyalty may be defined as a customer's commitment to regularly re-subscribe or re-purchase chosen products or services in the future, despite the effect of circumstances and marketing activities having the ability to produce behavioral changes. Customers that are loyal to a certain brand are often loyal to that brand and will continue to purchase the same goods despite the availability of alternatives. The definition of loyal customers (Laksana, 2020): make repeat purchases often; acquired across several product and service lines; they recommend it to others; exhibit resistance against the draw of competition. There are four types of situations of possible loyalty (Tjiptono, 2017), namely: no loyalty, spurious loyalty, latent loyalty, and loyalty. No loyalty: If the attitude and behavior of repurchase customers are both weak, then loyalty is not formed. There are two possible causes. First, a weak attitude can occur when a new product or service is introduced or the marketer is unable to communicate the advantages of the product. Second, it relates to market dynamics where competing

brands are perceived as similar. Spurious loyalty: if a relatively weak attitude is accompanied by a strong repurchase pattern, then what happens is spurious loyalty, or captive loyalty. Latent loyalty; if a strong attitude is accompanied by a weak repurchase pattern. Loyalty is the ideal situation that most marketers expect, where consumers have a positive attitude towards the service or service provider concerned and this is accompanied by a consistent pattern of repeat purchases. Loyalty indicators are as follows (Lupiyoadi, 2019): The customer will always use services, including recommendations to friends and advice for the good of the company.

E-banking

The development of communication and information technology is important because it can meet the needs in all aspects of people's lives and provide convenience for people's mobility in terms of the use of time and place. One of the industries, namely banking, is one that is concerned with technological developments. Various banking facilities are prepared for customers so that they can use banking facilities. One of the facilities in the banking sector that contributes the most to financial transaction activities is electronic banking (e-banking). The development of e-banking is relatively more efficient with the support of information technology. E-Banking is a service that allows bank customers to obtain information, communicate, and conduct banking transactions through electronic media. According to Fahmi (2018), the benefits of electronic banking (E-Banking) (Fahmi, 2018) are: making transactions easily; balance checking; checking transactions; making bill payments; making online shopping payments; making ticket purchases; and getting exchange rate information. The following e-banking services are available: Internet Banking (Computer), Mobile Banking, Automated Teller Machines, and Telephone Banking (Fahmi, 2018). There are several types of electronic banking (E-banking) transactions,

including money transfers, balance inquiries, payments, and purchases. The following are the benefits of electronic banking (E-banking) (Fahmi, 2018): They may do business at any time and location. To maintain security, electronic banking is provided with a security user ID and employs Key Token as an extra security measure. delivering data at random initially. Customers may undertake direct banking transactions without having to physically visit the bank. The following are the weaknesses of electronic banking (E-banking) (Fahmi, 2018): Frequently, there are individuals or organizations that conduct phishing attacks purposefully. This implies that they develop a site that closely resembles the genuine bank's site so that the user does not notice he is viewing a phony site since the logo and format are similar. The following are examples of electronic banking (E-banking) indicators (Fahmi, 2018): security; usability; credibility of banking services provider; and speed.

The effect of e-banking on satisfaction and loyalty

The quality of e-banking will be unaffected by system errors. Regular maintenance is always performed so as to prevent system and network disturbances in applications and web browsers, since consumers will be satisfied to use them if there are no application and web browser disturbances and transactions are completed smoothly. Thus, the greater the use of e-banking, the more likely consumers will be satisfied, and the greater the use of e-banking, the greater customer loyalty. Ahmad (2014) demonstrates that e-banking has a significant and positive influence on customer satisfaction and loyalty.

H1: E-banking has a positive and significant effect on customer satisfaction in the context of Bank XXX.

H3: E-banking has a positive and significant effect on customer loyalty in the context of Bank XXX.

Bank fees

A fee is a monetary sacrifice that is made or must be made to attain a certain objective (Kotler, 2018). In the proposed set of general accounting principles for commercial firms, expenses are described as swaps or sacrifices made in order to achieve a benefit (Muller, 2018). In general, administrative fees are the expenses spent by the bank to support the operational demands of a business. After the bank has calculated the overall administrative charges, the consumer is responsible for paying them. In essence, consumers who apply for financing will incur fees prior to the actualization of financing, in addition to the installment burden that will be carried throughout the financing term (Lorenzo, 2017). Several product and service marketing efforts rely heavily on costing operations. In general, customers want reduced fees. The notion of cost reduction, or discounting, is a financial and transactional concept. The notion of cost reduction (discount) is an activity and behavior that recognizes the significance of expenses in generating profits. In other words, offering financing and benefits for bought products and services in exchange for discounts is a means of generating profit (Muller, 2018). Corresponding to the discount concept is the profit-giving theory, which is also known as a bonus. Customers of products and services are continuously in search of more lucrative options. Giving incentives becomes the value of the customer's perceived advantages and a benefit for the bonus provider. Bonuses are deals that are good for both the supplier and the customer (Stephen, 2018). Marketing activities for products and services often recognize the term remuneration. The form of remuneration is usually assessed at a reasonable cost according to what is given. Understanding the form of fees in marketing is distinguished into two categories: costs that are paid after determining the products and services that are carried out and costs that are paid before doing the work of products and services. The higher the quality of products and services received by customers, the

greater the cost of products and services paid. Determining the amount of products and services depends on the difference between the use that is paid after it is done and the use that is paid before it is done (Doublert, 2017). The cost of products and services in marketing activities is usually determined based on a list of costs (price list), discounts (discounts), rewards (fees), payment period, and credit terms. The form of this cost is determined based on the use and quality enjoyed by the customer (Holmes, 2018). In many marketing activities, the determination of costs has always been in the minds of entrepreneurs or businesses to be able to offer the demand and supply (Holmes, 2018). The term fee list is known to provide a limited range of options that the customer wants. The strategy to increase the number of subscribers is to cut costs or discounts for subscriptions and target customers who use products and services frequently. The amount of profit given is called the reward and depends on the agreement. Offers are differentiated based on the period of time the payment is made, usually depending on the length of time used in the work. This activity also usually provides a bonus according to the level of cost advantage. Various attempts are now being made by business owners to establish the costs offered to customers in order to pique their interest in what is being offered. The greater the business's competitiveness, the more options it presents for consumers to choose based on their cost-paying capacity. Fees may be paid using cash, credit, or barter (Yunki, 2018). The charges are separated into four categories based on the source of finance (Yunki, 2018): administrative fees, stamp fees, notary fees, and service fees. Both the internal and external environment of the business have an impact on the determination of selling costs. This includes both non-cost and cost aspects (Kotler, 2018). Non-cost elements are external to the organization and might impact management choices about sales expenses. The cost factor is utilized as the lower limit because, under reasonable circumstances, the selling price must cover all expenses associated

with the product or service and yield the anticipated profit. The cost indications are as follows (Kotler, 2018): cost affordability, suitability of costs with perceived benefits, and cost comparison of competing products.

The effect of bank fees on satisfaction and loyalty

Customers are often affected both positively and negatively by fees. Positively impactful fees are those that are cheap for consumers due to compatibility between their abilities and those of the firm. As a result, customer satisfaction will increase and they will become customers of the company. While fees that have a negative effect are those that are costly to customers, such as expensive administration fees from transaction activity, this decreases customer satisfaction and drives customers to switch banks. Hameed (2020) demonstrates that the perception of cost has a significant and positive effect on customer satisfaction and loyalty.

H2: Bank fees have a negative and significant effect on customer satisfaction in the context of Bank XXX.

H4: Bank fees have a negative and significant effect on customer loyalty in the context of Bank XXX.

Satisfaction has a direct effect on loyalty, and the effect of e-banking and bank fees on loyalty is mediated by satisfaction.

The experience that customers (satisfied or unsatisfied) have while utilizing financial services generates their loyalty. The more satisfied customers use financial services, the greater the likelihood that they will remain loyal to these services. A person's degree of satisfaction is determined by comparing the perceived performance or outcomes of a product or service to their expectations. If what the customer receives meets or surpasses their expectations, they will feel satisfied, which may lead to brand loyalty. Kaura (2014) and Albari (2019) have shown that customer satisfaction might increase loyalty.

H5: Customer satisfaction has a positive and significant effect on customer loyalty in the context of Bank XXX.

H6: The effect of e-banking on customer loyalty may be mediated through customer satisfaction in the context of Bank XXX.

H7: The effect of bank fees on customer loyalty may be mediated through customer satisfaction in the context of Bank XXX.

RESEARCH METHODS

This form of study involves quantitative research, namely systematic scientific investigation into the components and phenomena and the causal linkages between them. The study was conducted between September 2021 and August 2022.

Variables operationalization and measurement scale

This research utilizes the following operational variables: E-banking is an electronic method for obtaining information, communicating, and conducting banking transactions through ATMs, Internet banking, SMS banking, mobile banking, e-commerce, phone banking, and video banking. A "fee" is an exchange or sacrifice made in return for a gain. In the post-purchase evaluation phase, customers undergo a psychological test called satisfaction. Customer satisfaction may be described simply as the condition in which the needs, wants, and expectations of consumers can be satisfied via the consumption of products. The customer's willingness to constantly utilize and refer to Bank XXX's services. The measurement of each variable in this study was done by using a Likert scale. (5) strongly agree, (4) agree, (3) somewhat agree, (2) disagree, and (1) strongly disagree.

Population and sample

According to Sugiyono (2018), a population is a zone of generalization consisting of items or people with certain features and attributes that are specified by researchers to be examined and from which conclusions may be drawn. This study's population consists of all consumers who utilized e-banking in November 2021; around 102,000

individuals. A sample is a subset of the quantity and characteristics of a population. Using the Slovin formula, a total of 398 respondents were used to determine the number of samples. Customers that use e-banking are asked to complete a series of questionnaires to gather data for this research.

Data analysis

Descriptive statistical analysis

According to Sugiyono (2018), descriptive statistical analysis aims to look at the profile of the study and provide an overview of the objects studied through sample data and draw general conclusions. Descriptive statistics are used to describe a dataset using the mean, median, standard deviation, minimum and maximum values. Calculations to facilitate understanding of the variables used in the study.

Analysis using PLS (Partial Least Squares)

Using SmartPLS software, structural equation modeling-partial least squares (SEM-PLS) is utilized to analyze the data in this research. Mahmud and Ratmono (2013) contend that SEM-PLS can handle limited sample numbers and complicated models successfully.

Evaluation of the measurement model (outer model)

An outer model is also called a measurement model evaluation, which is used to measure the level of validity and appropriateness of the model. Outer models that use reflective indicators are measured by using convergent and discriminant validity for latent variable-forming indicators and also through composite reliability and Cronbach's alpha on the variable indicator section (Ghozali, 2011). Convergent validity relates to the reference that the measuring variables (manifest) of a construct should be strongly correlated. The convergent validity test of the reflection indicator can be read from the loading factor value in each construct, where the recommended loading factor value must be more than 0.7 in studies with confirmatory properties,

and the loading factor value is between 0.6 and 0.7 in research with exploratory properties is still acceptable, and the value of the average variance extracted (AVE) is greater than 0.5. While discriminant validity is related to the reference, different constructs' measures (manifests) should not be strongly related. How to perform a discriminant validity test with reflective indicators is to pay attention to the value of loading on each variable, which must be > 0.70. Another way to use the discriminant validity test is to compare the square root of the AVE value in each construct to the correlation value between the constructs in the model. The discriminant validity is said to be good when the square root of the AVE of each construct is higher than the correlation between constructs in the research model (Ghozali, 2011).

Evaluation of the structural model (inner model)

The structural capital in SEM PLS is seen from the value of R-square on each endogenous latent variable as the estimated strength of the model. The R-square value is a test of the goodness of fit of the model. The change in R-square value is used to determine the effect of an exogenous latent variable on endogenous latent related to whether it has a substantive effect. The structural models with an R-Square with a value of 0.67, 0.33, and 0.19 on endogenous latent variables in the structural model are said to be strong, moderate, and weak models (Ghozali, 2011). The result of the R-square shows how many different ways the model's construct can be made.

Hypothesis Testing

Hypothesis testing was performed through the statistical t-test. If from this test obtained p-value < 0.05 (α 5%), it means that the test result is declared significant, and conversely if, p-value > 0.05 (α 5%), then it is not significant. that the indicator is considered an instrument that can measure latent variables. If the inner test results of the model are significant, then it can be

interpreted that the latent variable has a significant effect on other latent variables.

RESULTS AND DISCUSSION

Respondent's profile

Table 1: Respondent profiles

Characteristics	Frequency	Percentage
Gender		
Female	212	53
Male	186	47
Amount	398	100
Age		
Below 26 years old	18	5
26 - 35 years old	108	27
36 - 45 years old	98	24
46 - 55 years old	99	25
Above 55 years old	75	19
Amount	398	100
Educational Background		
High school	0	0
Diploma	63	16
Bachelor	242	61
Postgraduate	93	23
Amount	398	100

Table 1 reveals that, of the 398 customers that use E-Banking, the majority of users are female, numbering 212 with a proportion of 53%, while the smallest proportion is male, numbering 186 with a proportion of 47%. Of the 398 customers that use E-Banking, the majority of respondents in this survey are between the ages of 26 and 35 (108 individuals, or 27 percent), while the fewest are younger than 26 years old (18 people, or 5 percent). Of the 398 customers that use E-Banking, the most have a Bachelor's degree background, totaling 242 customers with a 61 percent proportion, and the fewest have a Diploma education background, totaling 63 customers with a 16 percent percentage.

Descriptive statistical findings

This research discusses the outcomes of e-banking, bank fees, customer satisfaction, and customer loyalty in detail. The responses of respondents may be summarized in Table 2 based on the results of the distribution and processing of the questionnaire.

Table 2: Descriptive statistical results

Constructs	Mean	Category
E-banking	3,68	Agree
Bank fees	3,72	Agree
Customer satisfaction	3,91	Agree
Customer loyalty	3,92	Agree

The highest mean for customer loyalty (3.91) and bank fees (3.72). The lowest mean for e-banking (3.92), followed by customer satisfaction mean for e-banking (3,68).

Conceptualization of Constructs

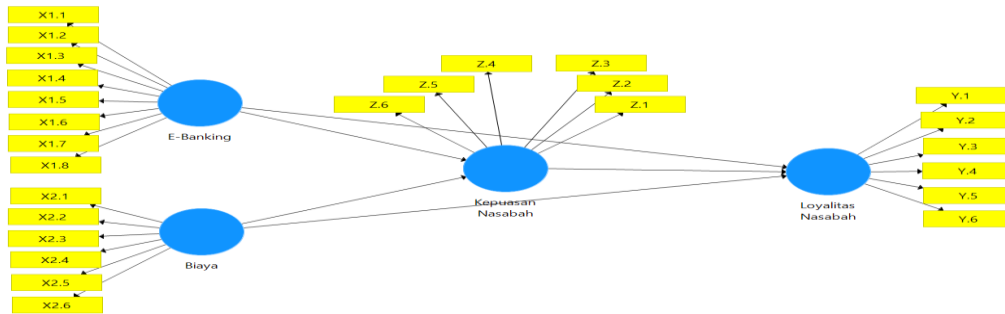


Figure 2: Reflective Structural Model

Figure 2 of this study uses a formative structural model with five constructs: E-Banking (X1), Bank Cost (X2), Customer Satisfaction (Z), and Customer Loyalty (Y)..

Outer Model Evaluation

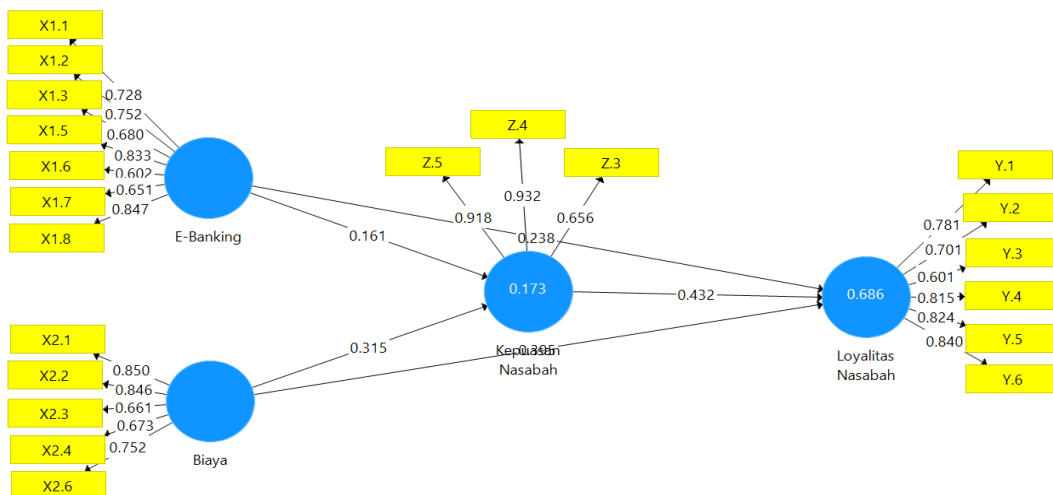


Figure 3: Loading Factor of the Second Model

Figure 3 shows that all indicators have a loading factor value > 0.6 , meaning that all indicators have met the validity test.

Table 3: AVE (Average Variance Extracted)

Construct	AVE
Bank fees	0.579
E-banking	0.536
Customer satisfaction	0.714
Customer loyalty	0.585

Table 3 shows the AVE values generated by all constructs are higher than 0.5, thus meeting the convergent validity requirements.

Table 4: Fornell-Larcker Criterion Discriminant Validity Test

	Bank fees	E-Banking	Customer satisfaction	Customer loyalty
Bank fees	0.761			
E-Banking	0.472	0.732		
Customer satisfaction	0.391	0.310	0.845	
Customer loyalty	0.677	0.558	0.661	0.765

Based on Table 4 of the discriminant validity test, it can be concluded that the AVE root of each variable construct is higher than the correlation between its constructs.

Table 5: Cronbach's alpha and Composite reliability

	Cronbach's Alpha	Composite Reliability
Bank fees	0.813	0.872
E-Banking	0.852	0.889
Customer satisfaction	0.801	0.880
Customer loyalty	0.855	0.893

Table 5 demonstrates that the Cronbach alpha and composite reliability values obtained by all constructs are excellent, that is, more than 0.7, indicating that the

overall construct indicators are extremely reliable or have passed the reliability test, thus the structural inner model may be continued.

Inner Model Evaluation Direct Effect

Table 6: Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
E-Banking -> Customer loyalty	0.238	0.238	0.044	5.377	0.000
E-Banking -> Customer satisfaction	0.161	0.160	0.053	3.054	0.002
Bank fees -> Customer loyalty	0.395	0.391	0.048	8.258	0.000
Bank fees -> Customer satisfaction	0.315	0.320	0.054	5.843	0.000
Customer satisfaction -> Customer loyalty	0.432	0.436	0.044	9.910	0.000

Table 6 shows the value of the e-banking path coefficient at 0.238, which is a positive value with a significance of 5 percent t-count = 5.377 > 1.96, and a p value value of 0.000 is lower than 0.05, which means that e-banking has a positive and significant effect on customer loyalty. This means that the greater the use of e-banking, the greater the increase in customer loyalty. The value of the e-banking path coefficient of 0.161 is a positive value with a significance of 5 percent t-count = 3.054 > 1.96, and a p value of 0.002 is lower than 0.05, which means that e-banking has a positive and significant effect on customer satisfaction. This means that the greater the use of e-banking, the greater the increase in customer satisfaction. The value of the bank fee path coefficient is 0.395, which is a positive value with a significance of 5 percent t-count = 8.258 > 1.96, and a p value value of 0.000 is lower than 0.05, which means that the bank fee has a positive and significant effect on customer loyalty. This means that the higher the fee, the more it will increase customer loyalty significantly. The value of the bank fee path coefficient is 0.315, which is a

positive value with a significance of 5 percent t-count 5.843 > 1.96 and a p value value of 0.000, which is lower than 0.05. It means the bank fee has a positive and significant effect on customer satisfaction. The higher the fee, the more it will increase customer satisfaction significantly. The value of the customer satisfaction path coefficient is 0.432, which is a positive value with a significance of 5 percent t-count = 9.932 > 1.65 and a p value of 0.000, which is lower than 0.05. This means that customer satisfaction has a significant and positive effect on customer loyalty. This indicates that the higher customer satisfaction, the more it will increase customer loyalty significantly.

Table 7: R Square

Constructs	R Square
Customer satisfaction	0.173
Customer loyalty	0.686

According to Hair (2011), a value of R Square > 0.75 suggests a robust model, R Square > 0.5 indicates a moderate model, and R Square > 0.25 indicates a poor model (see Ghazali & Latan, 2014). Based on Table 7, the value of R Square on Customer

Satisfaction of 0.173 suggests that the model developed reveals a poor model and a customer loyalty of 0.686, which means that

the model formed is included in the moderate category.

Table 8: f Square

	Bank fees	E-banking	Customer satisfaction	Customer loyalty
Bank fees			0.094	0.353
E-banking			0.024	0.136
Customer satisfaction				0.492
Customer loyalty				

According to Chin (1998), f square values of 0.02, 0.15, and 0.35 may be interpreted as signifying that the latent variable predictors have small, medium, and large structural level implications, respectively (see Ghazali & Latan, 2016). According to Table , the

value of f Square, or the largest effect size on customer satisfaction and customer loyalty, is 0.492, encompassing large categories. The category with the least effect size on customer satisfaction is e-banking, with a value of 0.024.

Indirect Effect

Table 9: Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
E-banking -> Customer satisfaction					
E-banking -> Customer loyalty	0.069	0.070	0.024	2.842	0.005
Bank fees -> Customer satisfaction					
Bank fees -> Customer loyalty	0.136	0.140	0.027	5.085	0.000
Customer satisfaction -> Customer loyalty					

(p-value < 0.05)

Table 9 displays the magnitude of the coefficient of indirect effect of e-banking on customer loyalty through customer satisfaction, which is 0.069, a positive value with a significance of 5 percent t-count 2,842 > 1.96 and a p value of 0.005, which is less than 0.05. This indicates that customer satisfaction is capable of mediating the link between e-banking and customer loyalty.

The coefficient of indirect effect of bank fees on customer loyalty through customer satisfaction is 0.136, which is a positive value with a significance of 5 percent t-count 5,085 > 1.96 and a p value of 0.000, which is less than 0.05. This suggests that customer satisfaction might mediate the influence of bank fees on customer loyalty.

Total Effect

Table 10: Total Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
E-banking -> Customer satisfaction	0.161	0.160	0.053	3.054	0.002
E-banking -> Customer loyalty	0.307	0.308	0.048	6.342	0.000
Bank fees -> Customer satisfaction	0.315	0.320	0.054	5.843	0.000
Bank fees -> Customer loyalty	0.532	0.531	0.045	11.749	0.000
Customer satisfaction -> Customer loyalty	0.432	0.436	0.044	9.910	0.000

Table 10 shows the value of the coefficient of total effect on the e-banking variable of 0.307, which is obtained from the value of

the direct effect coefficient $X1 \rightarrow Y$ of 0.238 plus the value of the indirect effect coefficient $X1 \rightarrow Z \rightarrow Y$ of 0.069, resulting

in a total effect of 0.307. This is a positive value, with a t-statistic of $6,342 > 1.96$ and a significance value of 0.000 lower than 0.05, meaning that the customer satisfaction variable is proven to be able to mediate the relationship between e-banking and customer loyalty. The value of the coefficient of total effect on the bank fees variable is 0.532, which is obtained from the value of the direct effect coefficient $X2 \rightarrow Y$ is 0.395 plus the value of the indirect effect coefficient $X2 \rightarrow Z \rightarrow Y$ is 0.136, thus producing a total effect of 0.532, which is a positive value, with a t-statistic of $11,749 > 1.96$, and a significance value of 0.000 lower than 0.05, which means that the customer satisfaction variable proved to be able to mediate the relationship of bank fees to customer loyalty.

DISCUSSION

The effect of e-banking on customer loyalty

The bank offers e-banking services as an alternate method for customers to execute financial transactions in order to suit their requests and requirements. Smartphone users may use e-banking to access banking goods and services. With the exception of cash deposits and withdrawals, customers may conduct e-banking transactions 24 hours a day, 7 days a week without having to visit a bank or ATM. This will have a beneficial effect on customer loyalty. This positive effect is due to the benefits customers receive from the ease of use of e-Banking; thus, if the use of E-Banking is problem-free, it will result in customer loyalty.

The effect of e-banking on customer satisfaction

New technological advances in banking goods and services will make it simpler for customers to conduct different financial activities, including through electronic media, often known as e-Banking. E-Banking is a service offering that utilizes the complexity of GPRS (General Package Radio Services) technology to expedite

banking transactions for its consumers, thus improving customer satisfaction. This effect is a result of the benefits customers receive from the ease of use of E-Banking; thus, if using E-Banking is problem-free, customer happiness will result. The empirical study supports the work of Ahmad's (2014) study, which found that e-banking has a significant and positive effect on customer satisfaction.

The effect of bank fees on customer loyalty

In order for a bank to successfully sell a service, its fees must be suitably established. Cost perception might impact customer loyalty. A favorable opinion of fees will benefit the bank, and vice versa. The more favorable a customer's impression of fees, the greater his or her loyalty. Affordable administrative fees for each transaction's payment may have a good effect on the business and its customers. From the company's viewpoint, this might be advantageous for the fees paid. Consumers who are happy with their transactions, on the other hand, are ready to pay administrative fees since the fees are fairly inexpensive. As a result, these fees will foster customer loyalty, and customers will continue to use independent ATMs. Customers' ability to transact is positively impacted by these reasonable rates, which increases customer loyalty. The empirical study supports the findings of Hameed (2020), Kaura (2014), and Cikici (2019), that fees have a positive and significant impact on customer loyalty.

The effect of bank fees on customer satisfaction

Cost is the amount of value customers trade for the advantages of possessing or using a service whose value is decided by the buyer or seller (via negotiation) or set by the bank for a charge that is the same for all customers. Cost perception relates to how effectively and meaningfully consumers comprehend cost information. This influences consumer satisfaction. Customers' ability to transact is enhanced by

these reasonable fees, which increases customer satisfaction. This study supports the findings of Hameed (2020), Kaura (2014), and Cikici (2019), that fees have a positive and statistically significant influence on satisfaction.

The effect of e-banking on customer loyalty through customer satisfaction

E-Banking is a service offering that utilizes the complexity of technology to expedite banking transactions for its consumers, thus improving customer satisfaction. With the exception of cash deposits and withdrawals, customers may conduct e-banking transactions 24 hours a day, 7 days a week without having to visit a bank or ATM. This will have a beneficial effect on customer loyalty. The satisfaction of customers who utilize banking services generates customer loyalty. The customer loyalty of a bank is influenced by the number of satisfied customers who utilize its financial services, which has an impact on the business's longevity. Customer satisfaction is crucial for businesses because it encourages consumers to remain loyal, return, and even refer new customers. If consumers are dissatisfied, they will likely not notify, recommend, or even tell others about their dissatisfaction. Therefore, by improving the use of e-banking, customer satisfaction will increase and customer loyalty to banking firms will increase.

The effect of bank fees on customer loyalty through customer satisfaction

Cost perception refers to the extent to which consumers comprehend cost information and derive meaning from it, hence influencing customer happiness. Cost perception might impact customer loyalty. A positive opinion of fees will benefit the bank. The more positive a customer's impression of fees, the greater his or her loyalty. Cost perception might impact customer loyalty. If customers are required to pay fees, even if they can afford to do so, their loyalty will decrease. This is due to the administrative fees associated with each

transaction. The customer loyalty of a bank is influenced by the number of satisfied customers who utilize its financial services, which has an impact on the business's survival. Consumers' satisfaction is crucial to the success of a firm since satisfied customers remain loyal, return, and even refer new customers. On the other hand, if consumers are dissatisfied, they will likely not tell other customers about it or promote it. Therefore, the better the bank's application of fees, the more satisfied customers will be, and the more loyal they will be to the bank's goods. Hameed's study (2020) found that fees have a significant and positive effect on customer satisfaction and loyalty.

The effect of customer satisfaction on customer loyalty

A person's degree of satisfaction is determined by comparing the perceived performance or outcomes of a product or service to their expectations. From the perspective of consumers, the contrast between expectations and execution results in either satisfaction or dissatisfaction. If the service meets or surpasses the client's expectations, he or she will be satisfied, which might result in customer loyalty. In contrast, if the performance falls below the customer's expectations, they will feel disappointed or unsatisfied. Client loyalty is an expression and continuance of consumer satisfaction in using a company's facilities and services and in continuing to be a customer (Lupiyoadi, 2019). Customer loyalty is generated by a sense of contentment with banking services. The customer loyalty of a bank is influenced by the number of satisfied customers who utilize its financial services, which has an impact on the business's sustainability. Customers who are satisfied are crucial to the success of a business, since they are more likely to remain loyal, return, and even refer friends. When consumers are dissatisfied, they will likely not communicate, suggest, or even tell other customers about their dissatisfaction. This

study supports the findings of Kaura (2014) and Albari (2019) that satisfaction has a positive and significant influence on customer loyalty.

CONCLUSION AND SUGGESTION

The findings of the preceding explanation suggest that e-banking has a positive and significant impact on customer loyalty. Customer loyalty is positively and significantly affected by bank fees. Customer loyalty is positively and significantly influenced by customer satisfaction. Customer satisfaction is positively and significantly affected by e-banking. Customer satisfaction is positively and significantly affected by bank fees. Customer satisfaction may serve as a mediator between e-banking and customer loyalty or as a mediator between bank fees and customer loyalty at Bank XXX. The primary reason for the reduction in e-banking use is that e-banking cannot reduce transaction time. It is envisaged that the application system will continue to be improved by examining the employed operating system, the program's storage capacity, and its technical structure so that the transaction process may occur. When utilizing e-banking, reduce the number of steps a transaction requires. Customers' view of e-banking as a hardship is mostly responsible for the decline in perceived cost. It is anticipated to lower transaction processing administrative fees. The primary reason for the decline in customer loyalty is the failure to encourage customers to use e-banking services. In order to encourage the public to use e-banking, brand ambassadors on social media platforms such as Facebook, Instagram, and YouTube will be used. It is anticipated that administrative fees would remain stable throughout the transaction procedure. It is recommended that future studies study variables other than this one so that the findings gained are more diverse. If another researcher wants to look into the same variable, it is likely that he or she will add or change the independent variables.

Acknowledgement: None

Conflict of Interest: None

Source of Funding: None

REFERENCES

1. Albari, A., & Kartikasari, A. (2019). The influence of product quality, service quality and price on customer satisfaction and loyalty. *Asian Journal of Entrepreneurship and Family Business*, 3(1), 49-64.
2. Arjuna, S. Absah, Y., & Sembiring, B.K.F. (2021). The Analyst of Group Dynamics and Leadership Styles on the Employee's Performance through Social Interaction as the Intervening Variable of Coffee Shops in Medan. *International Journal of Research and Review*, 8(1), 624-636.
3. Arnada, S.T., Lumbanraja., & P. Rini, E. S. (2021). Analysis of Talent Management and Self-Efficacy Of Employee Performance Through Career Development at PT. Pos Indonesia (Persero) Binjai Region. *International Journal of Research and Review*, 8(12), 606-613.
4. Aulia, D, Rini, E.S., & Fadli. (2021). The Influence of Gamification, E-Service Quality and E-Trust on Onlie Purchase Decision with Online Purchase Intention as Intervening Variable at the Marketplace Shopee in Medan City. *International Journal of Research & Review*, 8(8): 546-558
5. Azliani, T., Tarmizi, H. B., & Siahaan, E. (2022). The Effect of Employee Placement and Work Environment Through Work Spirit on ASN Performance at BAPPEDA Aceh Tamiang District.
6. Banuari, N., Absah, Y., & Siahaan, E. (2021). Analyze the Influence of Talent Management and Knowledge Management on Employee Performance through Employee Retention as Intervening Variable at PT Bhandha Ghara Reksa Divre I Medan. *International Journal of Research and Review*, 8(9), 189-204.
7. Butar-Butar, T. T. R., Fachrudin, K. A., & Syahputra, S. A. (2021). Analysis of the Effect of Profitability and Leverage on Firm Value with Dividend Policy as an Intervening Variable in Business Index Companies 27, 2016-2019 Period. *International Journal of Research and Review*, 8(2), 264-269.

8. Cakici, A. C., Akgunduz, Y., & Yildirim, O. (2019). The impact of perceived price justice and satisfaction on loyalty: the mediating effect of revisit intention. *Tourism Review*.
9. Chin, W. W. (1998). The partial least squares approach to structural equation modeling. *Modern methods for business research*, 295(2), 295-336.
10. Doublert, B. (2014). Panduan Riset Perilaku Konsumen. *Jakarta: Penerbit Gramedia Pustaka*.
11. Efron, B., Rogosa, D., & Tibshirani, R. (2015). Resampling Methods of Estimation, vol. 19.
12. Fadha, M.A., Absah, Y., & Gultom, P. (2021). Analysis of The Influence of Employee Empowerment, Work Collectivity, and employee engagement on Organizational Citizenship Behavior at the BKPSDM Office in Langsa City, Aceh, Indonesia. *International Journal of Research and Review*, 8(3), 692-702.
13. Fahmi, I. (2015). Manajemen Perbankan Konvensional dan Syariah. *Jakarta: Mitra Wacana Media*.
14. Fauzi, A., & Rini, E. S. (2022). the Effect of E-Service Quality and Customer Satisfaction on Repurchase Intention Through Online Consumer Review as Intervening Variables in the Marketplace Shopee. *Journal Research of Social, Science, Economics, and Management*, 1(6), 669-679.
15. Fitria, F., Fachrudin, K. A., & Silalahi, A. S. (2021). Comparison of Determinants of Capital Structure in Lippo Group and Bakrie Group Companies Listed on the Indonesia Stock Exchange. *International Journal of Research & Review*, 8(2): 83-88
16. Ghozali, I. (2016). Desain penelitian kuantitatif dan kualitatif untuk akuntansi, bisnis, dan ilmu sosial lainnya. *Semarang: Yoga Pratama*.
17. Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of Marketing theory and Practice*, 19(2), 139-152.
18. Hameed, I., Dastageer, M. I., & Shahab, A. (2020). Impact of brand image, price image and service quality on customer satisfaction: analysis of apparel companies in Karachi. *International Journal of Advanced Research*, 8(1), 627-637.
19. Harahap, A. S., Rini, E. S., & Fadli. (2021). Effect of Attractions, Social Media, Quality of Service and Facilities on Revisit Interest with Customer Satisfaction as Intervening Variables to Geopark Kaldera Toba in Sianjur Mulamula Village. *International Journal of Research and Review*, 8(8): 342-348.
20. Harris, I., Rini, E. S., & Sembiring, B. K. F. (2022). The Influence of Financial Technology and Quality of Service on Satisfaction and Loyalty on Employees of Bank CIMB Niaga Bukit Barisan Branch on Grab App Users. *International Journal of Research & Review*, 6(2): 65-77.
21. Hendrawan A, Fauzi, A., & Sembiring, B.K.F (2021). Effect of Service Quality and Company Image on Customer Loyalty with Satisfaction Customers as Intervening Variables (Case Study of Brilink Agent PT Bank Rakyat Indonesia (Persero) TBK. Medan Region Office). *International Journal of Research and Review*, 8(8): 196-202.
22. Henseler, J., Ringle, C. M., & Sinkovics, R. R. (2009). The use of partial least squares path modeling in international marketing. In *New challenges to international marketing*. Emerald Group Publishing Limited.
23. Herman, H. Absah, Y., & Lumbanraja, P. (2020). Effect of Organizational Commitment and Organizational Justice on Employee Performance with Work Stress as an Intervening Variable in the General Department of PT. Indonesia Asahan Aluminum (Inalum) Kuala Tanjung, North Sumatra. *International Journal of Research and Review*, 7(12): 475-410
24. Holmes, M. (2009). *Marketing Mix: Product, Price, Distribution & Promotion*. America: Prentice Hall Jersey University Press.
25. Huda, A.N. Dalimunthe, R.F., & Silalahi, A.S. (2022). The Effect of Emotional Intelligence, Cooperations and Self Efficacy on Employee Turnover Intention through Job Satisfaction in PT. XYZ. *The International Journal of Business Management and Technology*, 6(3): 102-116.
26. Indah, D. R. (2016). Pengaruh E-Banking dan Kualitas Pelayanan terhadap Loyalitas Nasabah pada PT. Bank BNI'46 Cabang Langsa. *Jurnal Manajemen dan Keuangan*, 5(2), 545-554.

27. Kaura, V., Prasad, C. S. D., & Sharma, S. (2015). Service quality, service convenience, price and fairness, customer loyalty, and the mediating role of customer satisfaction. *International journal of bank marketing*, 33 (4), 404-442.
28. KhansaKhalishah, I. (2021). Overconfidence And Firm Value. *Turkish Journal of Computer and Mathematics Education (TURCOMAT)*, 12(14), 2208-2216.
29. Kotler, P. (2012). *Manajemen Pemasaran Perspektif Asia (Pertama)*. Yogyakarta: Andi.
30. Laksana, F. (2012). *Manajemen Pemasaran, Graha Ilmu*.
31. Lorenzo, P. (2017). *Managing of Customer Behavior*. New York: Published by McGraw Hill Book Company.
32. Lubis, K. R. A., Rini, E. S., & Sembiring, B. K. F. (2021). The Influence of E-Service Quality and Perceived Value on the Positive E-Word of Mouth through Satisfaction of Customers Users of Internet Banking BRI in the City of Medan. *International Journal of Research & Review*, 8(1): 259-268
33. Lubis, M. I., Sadalia, I., & Silalahi, A. S. (2021). Effect Of Good Corporate Governance, Financial Leverage and Firm Size on Firm Value with Profitability as an Intervening Variable (Case Study of Banking Include in the ASEAN Corporate Governance Score Card Country Reports and Assessments). *International Journal of Research and Review*, 8(1), 509-514.
34. Lupioyadi, R. (2001). *Manajemen pemasaran jasa: Teori dan praktek*.
35. Matondang, M. H., Absah, Y., & Lubis, A. N. (2021). The Effect of Trust in Leader and Communication on Employee Performance through Motivation Pt. Herfinta Farm and Plantation. *International Journal of Research and Review*, 8(1), 663-672
36. Miraza, F.M., Rini, E. S., & Fadli. (2021). Halal Awareness, Social Media Promotion, and Reference Group (Word of Mouth) on Purchase Decision through Purchase Intention as Intervening Variable (Case Studies on MSME in Super Swalayan, Taman Setiabudi Indah, Medan). *International Journal of Research and Review*, 8(6), 347-354.
37. Muller, H. (2013). *Customer Behavior in Research of Marketing*. New Jersey.
38. Nasution, L. S., Sembiring, B. K. F., & Harahap, R. H. (2021). Analysis of the influence of work motivation, locus of control, and organizational commitment to employee performance with Islamic work ethics as a moderating variable. *International Journal of Research and Review*, 8(1), 615-623.
39. Nasution, N. A., Sadalia, I., & Irawati, N. (2022). Behavior Holding Period Determination With Moderating Yield To Maturity In Indonesia And Malaysia Manufacturing Open Companies. *International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration (IJBAS)*, 2(1), 63-66.
40. Nugroho, J. S. (2003). *Perilaku konsumen: Konsep dan implikasi untuk strategi dan penelitian pemasaran*. Jakarta: Penerbit Prenada Media.
41. Oktaviani, A., & Sarkawi, D. (2017). Faktor Yang Mempengaruhi Nasabah Untuk Tetap Menggunakan Fasilitas Internet Banking Pada Bank Central Asia. *Jurnal Pilar Nusa Mandiri*, 13(2), 267-274.
42. Pambudi, B. S. (2014). Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Keamanan dan Ketersediaan Fitur terhadap Minat Ulang Nasabah Bank dalam Menggunakan Internet Banking (Studi pada Program Layanan Internet Banking BRI). *Competence: Journal of Management Studies*, 8(1).
43. Pasaribu, D.A, Absah, Y., & Sinulingga, S. (2021). Analysis of the Impact of Talent Management Practice on Employee Performance with Employee Engagement as an Intervening Variable in Bank XYZ Region I. *International Journal of Research & Review*, 8(1): 342-356
44. Pertiwi, S, Nurbaity, A. & Absah, Y. (2021). The Influence of Service Failure and Service Recovery Towards Customer Loyalty of Firstmedia Service Users with Customer Trust as an Interveing Variable. *International Journal of Research and Review*, 8(1), 693-705.
45. Peter, J. P., & Olson, J. C. (2000). *Consumer behavior: Perilaku konsumen dan strategi pemasaran*. Jakarta: Erlangga.
46. Popp, B., & Woratschek, H. (2017). Consumer-brand identification revisited: An integrative framework of brand identification, customer satisfaction, and

- price image and their role for brand loyalty and word of mouth. *Journal of Brand Management*, 24(3), 250-270.
47. Prabowo, A., Lubis, A. N., & Sembiring, B. K. F. (2021). The Effect of Promotion and Servicescape on Impulsive Buying Behavior with Shopping Emotion as Intervening Variables for Consumers Store of Fashion H&M in Sun Plaza Medan, North Sumatera, Indonesia. *International Journal of Research and Review*, 8(2): 235-252.
48. Pratama, A.P. Lumbanraja, P., & Absah, Y. (2021). Effect of Quality and Competence on Satisfaction of Civil Servants for E-Kinerja Users through Perceptions of Ease of Use as an Intervening Variable at the City Government of Banda Aceh in 2020. *International Journal of Research and Review*, 8(1): 243-249
49. Puspitaweni, R., Rini, E. S., & Sembiring, B. K. F. (2021). The Influence of Product Quality and Price on Customer Loyalty of Telkom Users Through Customer Satisfaction in Medan City. *International Journal of Research and Review*, 8(12), 580-586.
50. Putri, C. A., & Ginting, P. (2021). The Influence of E-Service Quality and Relational Marketing on E-Satisfaction in Using Mobile Banking through User Experience at Bank Syariah Mandiri Medan Petisah Branch Office. *International Journal of Research & Review*, 8(8): 587-596.
51. Rahayu, H.S, Ginting, P. Sembiring, B.K.F. (2021). The Influence of Service Quality and Company Image to Customer Loyalty through Corporate Customer Satisfaction on XXX Group. *International Journal of Research & Review*, 8(8): 207-213
52. Ramadhan, H., Lumbanraja, P., & Sinulingga, S. (2021). Analysis of the Effect of Competence and Soft Skill on Employee Performance with Job Satisfaction as Intervening Variable at the Regional Social Services of South Tapanuli Regency. *International Journal of Research & Review*, 8(8): 290-298
53. Ramadhani, A., Fauzi, A., & Absah. Y. (2021). The Influence of Brand Awareness, the Knowledge and Halal Label on Purchase Decisions of Cosmetics Emina through to Reference Group as a Moderating Variable on the Generation Y and Generation Z in the City of Medan. *International Journal of Research and Review*, 8(1): 323-335.
54. Regina, R., Rini, E. S., & Sembiring, B. K. F. (2021). The Effect of Online Customer Review and Promotion through E-Trust on the Purchase Decision of Bukalapak in Medan. *International Journal of Research and Review*, 8(8), 236-243.
55. Rini, E. S., & Absah, Y. (2017). Rational, emotional and spiritual marketing strategies in Shariah banking in Medan, Indonesia. *Banks & bank systems*, (12, No 2), 68-77.
56. Sembiring, S. N., Lumbanraja, P., & Siahaan, E. (2021). The Effect of Leadership, Emotional Intelligence and Social Support on Employee Performance through Job Satisfaction at PT Bank XYZ Regional Credit Card Medan. *International Journal of Research and Review*, 8(1), 673-692.
57. Siagian, M., Rini, E. S., & Situmorang, S. H. (2021). The Effect of Digital Service Quality (Brimo) on Customer Loyalty through Customer Trust and Satisfaction on COVID-19 Situation (PT Bank Rakyat Indonesia Medan Regional Office). *International Journal of Research and Review*, 8(8), 263-271.
58. Stephen, S. (2015). *The Stratified of Consumer In The Service Marketing*. Ohio.
59. Sugiyono, (2018). *Metode Penelitian Bisnis: Pendekatan Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta
60. Sunarto. (2019). *Manajemen Pemasaran*. Yogyakarta: UST Press.
61. Tampubolon, R., Lumbanraja, P., & Silalahi, A. S. (2021). The Effect of Emotional Intelligence and Spiritual Intelligence on Job Satisfaction with Social Interaction is a Moderate Variable in PT Bank Tabungan Negara Medan Branch. *International Journal of Research and Review*, 8(3), 715-730.
62. Tarigan, P. S., Ginting, P., & Siahaan, E. (2021). Effect of Job Stress and Organizational Climate on Turnover Intention with Job Satisfaction as an Intervening Variable for Employees of STMIK STIE Mikroskil. *International Journal of Research and Review*, 8(9), 468-474.
63. Tjiptono, F. (2017). *Perspektif Manajemen & Pemasaran Kontemporer*. Yogyakarta.
64. Tumulo, Y. S., Lumbanraja, P., & Harahap, R. H. (2022). Effect of Changing Employee Readiness and Organizational Citizenship

- Behavior on Employee Performance Through Work Stress on Employees of UPT. Food Plant Protection and Horticulture, North Sumatra. The International Journal of Business Management and Technology. The International Journal of Business Management and Technology, 6(1), 90-106.
65. Verina, R.N., Rini, E. S., & Sembiring, B. K. F. (2021). The Effect of e-Service quality on customer loyalty with customer satisfaction as an intervening variable for Grab Service users in Medan City, North Sumatera, Indonesia. *International Journal of Research and Review*, 8(3), 703-714.
66. Wantara, P., & Tambrin, M. (2019). The Effect of price and product quality towards customer satisfaction and customer loyalty on madura batik. *International Tourism and Hospitality Journal*, 2(1), 1-9.
67. Yani, E., Lestari, A. F., Amalia, H., & Puspita, A. (2018). Pengaruh internet banking terhadap minat nasabah dalam bertransaksi dengan technology acceptance model. *Jurnal Informatika*, 5(1), 34-42.
68. Yunki, B. (2008). Persaingan Citra di Panggung Indonesia. *Top Branding*.
69. Zahara, A.N, Rini, E.S., & Sembiring, B. K. F. (2021).The Influence of Seller Reputation and Online Customer Reviews towards Purchase Decisions through Consumer Trust from C2C E-Commerce Platform Users in Medan, North Sumatera, Indonesia. *International Journal of Research and Review*, 8(2): 422-438.

How to cite this article: Nur Dwi Wulandari, Paham Ginting, Parapat Gultom. The effect of online banking and bank fees on customer loyalty in PT bank XXX (Persero) Tbk, branch XXX, with customer satisfaction as a mediator. *International Journal of Research and Review*. 2022; 9(8): 50-67.
DOI: <https://doi.org/10.52403/ijrr.20220805>
