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THE INFLUENCE OF DIGITAL BANKING AND CUSTOMER SERVICE QUALITY ON CUSTOMER EXPERIENCE AND CUSTOMER LOYALTY AT BANK SINARMAS PEKANBARU BRANCH

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Abstract

This study aims to analyze the effect of Digital banking and Customer service Quality on Customer experience and Customer Loyalty at Bank Sinarmas KC Pekanbaru, as well as to examine the role of Customer experience in mediating the effects of Digital banking and Customer service Quality on Customer Loyalty. This study employed a quantitative approach with a sample of 200 respondents who were customers of Bank Sinarmas KC Pekanbaru. The data were analyzed using the Partial Least Square-Structural Equation Modeling (PLS-SEM) method with the assistance of SmartPLS. The results show that Digital banking has no significant effect on Customer experience or Customer Loyalty. Customer service Quality has a positive and significant effect on Customer experience, but has no significant effect on Customer Loyalty. Furthermore, Customer experience has a positive and significant effect on Customer Loyalty. The results of the indirect effect analysis indicate that Customer experience does not mediate the effect of Digital banking on Customer Loyalty and does not mediate the effect of Customer service Quality on Customer Loyalty. Therefore, Customer experience plays a direct role in increasing Customer Loyalty, while improving Customer service Quality contributes more to creating a positive customer experience.

Keywords: Digital Banking, Customer Service Quality, Customer Experience, Customer Loyalty.

INTRODUCTION

In the era of globalization and rapid technological advancement, various industrial sectors are experiencing dynamic changes in their operational activities. Advances in information and communication technology have driven the development of various innovations that influence people's lifestyles across economic, social, and business aspects. These changes require organizations to adapt to evolving circumstances in order to maintain their existence and competitiveness. Furthermore, the increasing number of internet users and digital devices has created both new opportunities and challenges for companies in conducting their business activities. Increasingly intense competition in the banking industry requires companies to maintain and improve their financial performance. One of the indicators frequently used to assess a company's success in conducting its operational activities is the level of profit generated (Fadilla et al., 2024). Profit reflects a company's ability to manage its available resources to generate returns and maintain business sustainability. In the banking industry, profit growth is an important concern because it demonstrates the effectiveness of fund management and a bank's ability to respond to various changes in economic conditions (Pangesti, 2024).

Based on the development of the number of loyal customers at Bank Sinarmas Pekanbaru Branch during the 2021–2025 period, fluctuations were observed. In 2021, the number of loyal customers was recorded at 1,945 and increased to 1,988 in 2022. However, in 2023, the number declined to 1,926 customers. Subsequently, the number of loyal customers increased again to 2,085 in 2024 and continued to rise to 2,138 in 2025. These fluctuations indicate that although Bank Sinarmas Pekanbaru Branch succeeded in increasing the number of loyal customers during several periods, challenges remain in maintaining customer loyalty consistently. Based on the results of a preliminary survey involving 50 customers of Bank Sinarmas Pekanbaru Branch, several issues related to customer loyalty were identified. Specifically, 18% of respondents stated that Bank Sinarmas was not their primary choice for conducting various financial transactions, while 26% reported that they did not use Bank Sinarmas services repeatedly. These findings indicate that some customers have not yet developed a full commitment to choosing and continuously using Bank Sinarmas services. This condition suggests that customer loyalty still needs to be strengthened. Therefore, Bank Sinarmas Pekanbaru Branch needs to pay attention to the quality of customer service and create positive

customer experiences in order to increase trust and satisfaction, as well as encourage customers to continue using its services repeatedly.

Based on the results of the preliminary survey conducted among 50 customers of Bank Sinarmas Pekanbaru Branch, most respondents provided positive assessments of their customer experiences, particularly regarding the physical conditions of the service facilities. This is demonstrated by the fact that 43 respondents (86%) stated that the Bank Sinarmas service area was clean, while 7 respondents (14%) expressed the opposite. In addition, 39 respondents (78%) stated that the lighting in the Bank Sinarmas service area was adequate, whereas 11 respondents (22%) disagreed. These findings indicate that the customer experience related to the cleanliness and lighting of the service area was relatively satisfactory. Nevertheless, some respondents did not provide positive assessments of these two aspects. Therefore, Bank Sinarmas Pekanbaru Branch needs to continue improving the quality of its service environment to provide a more comfortable, secure, and pleasant experience for every customer. Several studies have demonstrated that customer experience influences customer loyalty. A positive customer experience creates favorable impressions among customers through convenience, comfort, and satisfaction when using banking services. Such positive experiences subsequently encourage customers to continue using banking services over the long term. This is supported by Fadilla et al. (2024), Lantang and Keni (2021), Nugroho et al. (2025), Samara and Susanti (2023), and Susanto et al. (2023), who found that customer experience has a positive effect on customer loyalty. However, these findings differ from those of Rafli and Yunanto (2024), who found that customer experience has a negative effect on customer loyalty. In addition to customer experience, another factor that is presumed to influence customer loyalty is the quality of customer service provided to customers.

One of the factors influencing customer experience and customer loyalty is digital banking. Digital banking plays an important role in shaping customer experiences because accessible, informative, and relevant digital marketing strategies can provide added value in interactions between banks and customers. When digital banking activities are able to meet customers' informational and promotional needs, the experiences they perceive are likely to improve. Positive customer experiences subsequently contribute to the development of customer loyalty, as customers tend to continue using the same services on an ongoing basis. This has been demonstrated by Marniwati and Suryadi (2025) and Chantena and Wulandari (2023), who found that digital banking has a positive effect on customer experience. However, these findings differ from those of Maskur et al. (2025), who reported that digital banking has a negative effect on customer experience. Studies conducted by Padila (2025) and Pasupati et al. (2025) also indicate that digital banking has a positive effect on customer loyalty. In contrast, Setiagraha et al. (2023) found that digital banking has no significant effect on customer loyalty.

Another factor identified in the literature as influencing customer experience and customer loyalty is customer service quality. Customer service quality plays an important role in creating positive customer experiences because fast, responsive, and expectation-consistent services can improve customers' comfort when interacting with banks. When customer service quality is able to meet customer expectations, customer experience is likely to improve, thereby contributing to long-term customer loyalty. This has been demonstrated by Putri et al. (2023) and Samuel and Sutanto (2020), who found that customer service quality has a positive effect on customer experience. However, these findings differ from those of Ramadhan et al. (2025), who found that customer service quality has a negative effect on customer experience. Research conducted by Fadilla et al. (2024) and Grace and Efriyanto (2025) also indicates that customer service quality has a positive effect on customer loyalty. In contrast, Rafli and Yunanto (2024) reported that customer service quality has a negative effect on customer loyalty. The objective of this study is to examine and analyze the effects of digital banking and customer service quality on customer experience and customer loyalty, the effect of customer experience on customer loyalty, and the role of customer experience in mediating the effects of digital banking and customer service quality on customer loyalty at Bank Sinarmas Pekanbaru Branch.

LITERATURE REVIEW

Customer Loyalty

According to Fadilla et al. (2024), customer loyalty is a strong commitment demonstrated by customers to consistently reuse services or conduct transactions with their preferred bank, despite various external factors, such as particular circumstances or marketing strategies implemented by other banks, that may influence their decisions. According to Lantang and Keni (2021), the indicators of customer loyalty are repurchase, retention, and referral.

Customer Experience

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According to Putri et al. (2023), customer experience refers to the experiences perceived by customers as a result of their interactions with a company, which are subsequently compared with their prior expectations. When the experience received meets or exceeds customer expectations, customers are likely to provide a positive assessment of the company. According to Nugroho et al. (2025), the indicators of customer experience are sense experience, feel experience, think experience, act experience, and relate experience.

Digital Banking

According to Loelmo and Pandya (2024), digital banking is a form of banking service transformation that integrates digital technology into every aspect of banking operations, enabling customers to access services anytime and anywhere in real time. According to Pangesti (2024), the indicators of digital banking are ease of use, service speed, security, and accessibility.

Customer Service Quality

According to Sofian and Handoyo (2024), customer service quality refers to one of the services provided to customers in relation to the products or services offered. Customers perceive customer service quality as high when they rely on the services provided and wish to establish long-term relationships with the company. According to Sofian and Handoyo (2024), the indicators of customer service quality are reliability, responsiveness, assurance, empathy, and tangibles.

The Influence of Variables and Hypotheses

The Effect of Digital Banking on Customer Experience

Digital banking plays an important role in shaping customer experience because digital banking services that meet quality standards are able to address customers' needs and expectations. High-quality digital banking services provide ease of access, transaction speed, and convenience in conducting various banking activities, allowing customers to experience direct benefits from their use.

This is supported by studies conducted by Marniwati and Suryadi (2025), Chantena and Wulandari (2023), and Bhatnagr and Rajesh (2025), which found that digital banking has a positive effect on customer experience. However, these findings differ from those of Maskur et al. (2025), who reported that digital banking has a negative effect on customer experience.

H1: Digital banking has a positive effect on customer experience at Bank Sinarmas Pekanbaru Branch.

The Effect of Customer Service Quality on Customer Experience

Customer service quality plays an important role in shaping customer experience because high-quality services are able to consistently meet customers' needs and expectations. Good customer service quality provides ease of access to information, prompt responses to customer needs, and convenience throughout every interaction with the company, thereby creating a positive customer experience.

This is supported by studies conducted by Putri et al. (2023), Samuel and Sutanto (2020), Silalahi et al. (2024), Sitorus et al. (2026), and Yusria and Juliana (2025), which found that customer service quality has a positive effect on customer experience. However, these findings differ from those of Ramadhan et al. (2025), who found that customer service quality has a negative effect on customer experience.

H2: Customer service quality has a positive effect on customer experience at Bank Sinarmas Pekanbaru Branch.

The Effect of Digital Banking on Customer Loyalty

Digital banking plays an important role in shaping customer loyalty because digital banking services that meet quality standards are able to consistently address customers' needs and expectations. High-quality digital banking services provide ease of access, transaction speed, and convenience in conducting various banking activities, allowing customers to feel supported and encouraging them to use these services more frequently. System reliability, data security, and comprehensive digital banking features also strengthen customers' positive perceptions of the services provided.

This is supported by studies conducted by Padila (2025), Pasupati et al. (2025), Irmawati and Mochlasin (2025), and Rachmawati and Fitriyadi (2025), which indicate that digital banking has a positive effect on customer loyalty. However, these findings differ from those of Setiagraha et al. (2023), who found that digital banking has a negative effect on customer loyalty.

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H3: Digital banking has a positive effect on customer loyalty at Bank Sinarmas Pekanbaru Branch.

The Effect of Customer Service Quality on Customer Loyalty

Customer service quality plays an important role in shaping customer loyalty because high-quality services are able to consistently meet customers' needs and expectations. Good customer service quality provides ease of access to information, prompt responses to customer needs, and convenience throughout every interaction with the company, allowing customers to feel supported and develop positive experiences.

This is supported by studies conducted by Fadilla et al. (2024), Grace and Efriyanto (2025), and Sofian and Handoyo (2024), which indicate that customer service quality has a positive effect on customer loyalty. However, these findings differ from those of Rafli and Yunanto (2024), who found that customer service quality has a negative effect on customer loyalty.

H4: Customer service quality has a positive effect on customer loyalty at Bank Sinarmas Pekanbaru Branch.

The Effect of Customer Experience on Customer Loyalty

Customer experience plays an important role in shaping customer loyalty because a positive experience is able to consistently meet customers' needs and expectations. A positive customer experience provides convenience in interactions, comfort throughout service processes, and a pleasant experience when using banking services, allowing customers to feel satisfied and supported in their activities.

This is supported by studies conducted by Fadilla et al. (2024), Lantang and Keni (2021), Nugroho et al. (2025), Samara and Susanti (2023), and Susanto et al. (2023), which found that customer experience has a positive effect on customer loyalty. However, these findings differ from those of Rafli and Yunanto (2024), who found that customer experience has a negative effect on customer loyalty.

H5: Customer experience has a positive effect on customer loyalty at Bank Sinarmas Pekanbaru Branch.

The Effect of Digital Banking on Customer Experience Through Customer Loyalty

The effect of digital banking on customer experience may occur through customer loyalty as an intervening variable. Digital banking services that provide ease of access, transaction speed, system security, and comprehensive features can encourage customers to continue using banking services and maintain their relationship with Bank Sinarmas. The loyalty developed through the use of these services may subsequently influence customers' experiences when interacting with and using banking products and services.

This is supported by studies conducted by Marniwati and Suryadi (2025), Chantena and Wulandari (2023), and Bhatnagr and Rajesh (2025), which found that digital banking has a positive effect on customer experience. In addition, studies conducted by Fadilla et al. (2024), Lantang and Keni (2021), Nugroho et al. (2025), Samara and Susanti (2023), and Susanto et al. (2023) found that customer experience has a positive effect on customer loyalty. Based on these findings, customer experience is presumed to mediate the relationship between digital banking and customer loyalty.

H6: Customer experience mediates the effect of digital banking on customer loyalty at Bank Sinarmas Pekanbaru Branch.

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The Effect of Customer Service Quality on Customer Experience Through Customer Loyalty

Customer service quality can influence customer experience not only directly but also through customer loyalty as an intervening variable. Customer service that provides prompt, friendly, and responsive assistance, while effectively resolving customer problems, can encourage customers to continue using Bank Sinarmas services and maintain their relationship with the bank. The loyalty developed through these interactions may subsequently influence customers' experiences when using banking products and services.

This is supported by studies conducted by Putri et al. (2023), Samuel and Sutanto (2020), Silalahi et al. (2024), Sitorus et al. (2026), and Yusria and Juliana (2025), which found that customer service quality has a positive effect on customer experience. Furthermore, studies conducted by Fadilla et al. (2024), Lantang and Keni (2021), Nugroho et al. (2025), Samara and Susanti (2023), and Susanto et al. (2023) found that customer experience has a positive effect on customer loyalty. Based on these findings, customer experience is presumed to mediate the effect of customer service quality on customer loyalty.

H7: Customer experience mediates the effect of customer service quality on customer loyalty at Bank Sinarmas Pekanbaru Branch.

METHOD

Population and Sample

The population in this study consists of all loyal customers of Bank Sinarmas Pekanbaru Branch in 2025, totaling 2,138 customers. The sample size was determined using the Slovin formula with a margin of error of 10%, resulting in the following sample calculation:

$$n = \frac{N}{(1 + N(e)^2)}$$

$$n = \frac{2.138}{(1 + 2.138(0.10)^2)}$$

$$n = 95.53$$

Based on the calculation results, the sample size was rounded to 96 respondents. However, to obtain more adequate data and optimize the research findings, the sample size in this study was determined to be 120 respondents. The sampling technique used in this study was purposive sampling, which involves selecting respondents based on specific criteria relevant to the research objectives. The criteria for respondents in this study were as follows:

1. Customers of Bank Sinarmas Pekanbaru Branch.
2. Loyal customers of Bank Sinarmas Pekanbaru Branch.
3. Have previously used Bank Sinarmas digital banking services.
4. Willing to participate as respondents in the study.

Data Analysis Techniques

Data analysis in this study was conducted using two applications, namely SPSS and SmartPLS. SPSS was used to conduct validity testing, reliability testing, and descriptive analysis to assess the characteristics and quality of the respondent data. Subsequently, SmartPLS was used to evaluate the outer model, including convergent validity, discriminant validity, and construct reliability. The inner model was assessed using (R^2, f^2, and Q^2). Hypothesis testing was also conducted to examine both direct and indirect effects (mediation).

RESULTS AND DISCUSSION

Research Results

Respondent Characteristics

Based on the results of the questionnaire distributed to 120 respondents who were Bank Sinarmas customers and had been customers for more than one year, the respondent characteristics were analyzed according to age, gender, employment status, place of residence, income, and the Bank Sinarmas products used. In terms of age, the respondents were predominantly in the 21–30 age group, consisting of 64 respondents (53.33%), followed by those aged 31–40 years, totaling 23 respondents (19.17%); 41–50 years, totaling 18 respondents (15.00%); over 50 years, totaling 10 respondents (8.33%); and 20 years or younger, totaling 5 respondents (4.17%). Based on gender, there were 73 male respondents (60.83%) and 47 female respondents (39.17%). In terms of employment status, the majority of respondents were entrepreneurs or traders, totaling 47 respondents (39.17%), followed by private-sector employees or state-owned enterprise (SOE) employees, totaling 39 respondents (32.50%); students, totaling 12 respondents (10.00%); farmers, fishermen, or laborers, totaling 9 respondents (7.50%); civil servants, members of the Indonesian National Armed Forces (TNI), or members of the Indonesian National Police (Polri), totaling 8 respondents (6.67%); and housewives and respondents with other occupations, totaling 5 respondents (4.16%). In terms of place of residence, the largest proportion of respondents came from Payung Sekaki District, totaling 33 respondents (27.50%), while the remaining respondents were distributed across various districts in Pekanbaru City. Regarding monthly income, the largest group of respondents earned more than IDR 9,000,000 per month, totaling 37 respondents (30.83%), followed by respondents with monthly incomes ranging from IDR 3,000,000 to IDR 5,000,000, totaling 36 respondents (30.00%). Meanwhile, based on the Bank Sinarmas products used, the majority of respondents used savings products, totaling 59 respondents (49.17%), followed by mutual funds, totaling 33 respondents (27.50%), and time deposits, totaling 28 respondents (23.33%).

Respondents' Responses

Based on the responses of 120 respondents to the research variables, the overall findings indicate very positive assessments across all variables examined. The Customer Loyalty variable (Y2) obtained a mean score of 4.43, indicating that respondents demonstrated a high level of loyalty toward Bank Sinarmas, particularly in terms of recommending Bank Sinarmas to others. The Customer Experience variable (Y1) obtained a mean score of 4.52, indicating that respondents had a very positive experience while using Bank Sinarmas products and services. Furthermore, the Digital Banking variable (X1) obtained the highest mean score of 4.73, indicating that respondents perceived Bank Sinarmas' digital banking services as easy to use, fast, accessible, and capable of providing protection for customer data. Meanwhile, the Customer Service Quality variable (X2) obtained a mean score of 4.75, which also falls within the very good category.

Data Analysis

Validity and Reliability Tests

Table 2. Validity Test Results for Each Variable

Variabel	Pernyataan	*CITC* (> 0.30)	*Loading Factor* (>0.60)	AVE (>0.50)	Validitas
Digital banking (X_1)	X1.1	0.939	0.956	0.926	Valid
	X1.2	0.919			Valid
	X1.3	0.907	0.962		Valid
	X1.4	0.886			Valid
	X1.5	0.944	0.974		Valid
	X1.6	0.921			Valid
	X1.7	0.932	0.958		Valid
	X1.8	0.829			Valid
Kualitas Layanan *Customer service* (X_2)	X2.1	0.940	0.987	0.951	Valid
	X2.2	0.976			Valid
	X2.3	0.917	0.980		Valid
	X2.4	0.953			Valid
	X2.5	0.928	0.984		Valid
	X2.6	0.939			Valid
	X2.7	0.940	0.984		Valid
	X2.8	0.944			Valid
	X2.9	0.931	0.941		Valid
	X2.10	0.863			Valid
Loyalitas Nasabah (Y_1)	Y1.1	0.864	0.942	0.908	Valid
	Y1.2	0.888			Valid
	Y1.3	0.898	0.934		Valid
	Y1.4	0.782			Valid
	Y1.5	0.839	0.963		Valid
	Y1.6	0.834			Valid
Customer experience (Y_2)	Y2.1	0.879	0.940	0.867	Valid
	Y2.2	0.863			Valid
	Y2.3	0.907	0.874		Valid
	Y2.4	0.780			Valid
	Y2.5	0.899	0.964		Valid
	Y2.6	0.775			Valid
	Y2.7	0.839	0.957		Valid
	Y2.8	0.811			Valid
	Y2.9	0.772	0.939		Valid
	Y2.10	0.843			Valid

Source: Processed Data (2026).

Based on Table 2, the results of the validity test indicate that all statement items for the Digital Banking (X1), Customer Service Quality (X2), Customer Loyalty (Y1), and Customer Experience (Y2) variables were declared valid. This is evidenced by the Corrected Item-Total Correlation (CITC) values for each statement item, which were greater than 0.30, as well as the factor loading values, all of which

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exceeded 0.60, thereby meeting the established validity criteria. Furthermore, the Average Variance Extracted (AVE) values for each variable were also above 0.50, namely 0.926 for the Digital Banking variable, 0.951 for the Customer Service Quality variable, 0.867 for the Customer Loyalty variable, and 0.908 for the Customer Experience variable. These values indicate that each construct is capable of explaining the variance of its indicators adequately and has met the criteria for convergent validity. Therefore, it can be concluded that all statement items for each research variable have met the validity requirements and are suitable for use in subsequent research analyses.

SPSS Reliability Test

Table 3. PLS Reliability Test Results

Variabel	*Cronbach's Alpha* (>0.60)	*CR* (>0.70)	Keterangan
Digital banking (X_1)	0.973	0.980	Reliabel
Kualitas Layanan *Customer service* (X_2)	0.987	0.990	Reliabel
Loyalitas Nasabah (Y_1)	0.950	0.967	Reliabel
Customer experience (Y_2)	0.961	0.970	Reliabel

Source: Processed Data (2023).

Based on Table 3, the reliability test results indicate that all variables in this study, namely Digital Banking (X1), Customer Service Quality (X2), Customer Loyalty (Y1), and Customer Experience (Y2), have Cronbach's Alpha values above the minimum threshold of 0.60 and Composite Reliability (CR) values above the minimum threshold of 0.70. These results indicate that all variables demonstrate good internal consistency and meet the reliability criteria. Therefore, all variables in this study are declared reliable, indicating that the measurement instruments used are suitable for further research analysis.

SEM-PLS Model Evaluation

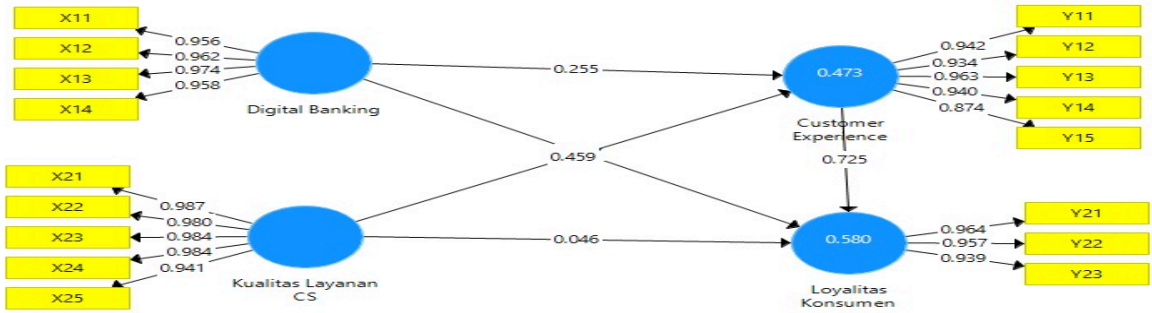

Figure 1. SEM-PLS Model Test Results

Multicollinearity Test Results

Table 4. Multicollinearity Test Results

Variabel	VIF	Keterangan
Digital banking (X_1) → *Customer experience* (Y_1)	3.530	Tidak Terjadi Multikolinearitas
Kualitas Layanan *Customer service* (X_2) → *Customer experience* (Y_1)	3.530	Tidak Terjadi Multikolinearitas
Digital banking (X_1) → Loyalitas Nasabah (Y_2)	3.653	Tidak Terjadi Multikolinearitas
Kualitas Layanan *Customer service* (X_2) → Loyalitas Nasabah (Y_2)	3.929	Tidak Terjadi Multikolinearitas
Customer experience (Y_1)→ Loyalitas Nasabah (Y_2)	1.897	Tidak Terjadi Multikolinearitas

Source: Processed Data (2026).

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Table 4 shows that there are no indications of multicollinearity in the research data used. This is evidenced by the Variance Inflation Factor (VIF) values of all independent variables, which are below 10.

Structural Model Analysis (Inner Model)

Coefficient of Determination Test (R^2)

Table 5. Results of the Coefficient of Determination Test (R^2)

Variabel	R Square	R Square Adjusted
Customer experience (Y_1)	0.473	0.464
Loyalitas Nasabah (Y_2)	0.580	0.570

Source: Processed Data (2026).

Based on Table 5, the Adjusted R-Square value for the Customer Experience variable (Y1) is 0.464. This indicates that the independent variables in this study are able to explain approximately 46.40% of the variance in Customer Experience, while the remaining 53.60% is influenced by other factors outside the variables examined. Meanwhile, for the Customer Loyalty variable (Y2), the Adjusted R-Square value is 0.570, indicating that the independent variables are able to explain approximately 57% of customer loyalty, while the remaining 43% is explained by other factors not included in the research model.

Predictive Relevance Test

Table 6. Predictive Relevance Test Results

Variabel	Q^2	Keterangan
Customer experience (Y_1)	0.406	*Predictive Relevance*
Loyalitas Nasabah (Y_2)	0.496	*Predictive Relevance*

Source: Processed Data (2026).

Based on Table 6, the results of the predictive relevance test (Q^2) indicate that the Customer Experience (Y1) and Customer Loyalty (Y2) variables have Q^2 values greater than 0. This indicates that the research model has good predictive relevance in predicting the endogenous variables examined. Therefore, the Q^2 values for the Customer Experience (Y1) and Customer Loyalty (Y2) variables demonstrate that the model has adequate predictive relevance. Consequently, the research model is considered capable of predicting observed values effectively.

Effect Size (f^2) Test

Table 7. Effect Size Test Results

Variabel	f - Square	Keterangan
Digital banking (X_1) → *Customer experience* (Y_1)	0.035	Kecil
Kualitas Layanan *Customer service* (X_2) → *Customer experience* (Y_1)	0.113	Besar
Digital banking (X_1) → Loyalitas Nasabah (Y_2)	0.000	Kecil
Kualitas Layanan *Customer service* (X_2) → Loyalitas Nasabah (Y_2)	0.001	Kecil
Customer experience (Y_1)→ Loyalitas Nasabah (Y_2)	0.660	Besar

Source: Processed Data (2026).

Based on Table 7, the results of the effect size (f^2) test indicate that the relationships between Digital Banking (X1) and Customer Experience (Y1), Digital Banking (X1) and Customer Loyalty (Y2), and Customer Service Quality (X2) and Customer Loyalty (Y2) have f^2 values classified as small. This indicates that these variables make relatively small contributions to changes in the endogenous variables. Meanwhile, the relationships between Customer Experience (Y1) and Customer Loyalty (Y2), as well as Customer Service Quality (X2) and Customer Experience (Y1), have f^2 values classified as large. This indicates that Customer Experience makes a strong contribution to Customer Loyalty. Therefore, the results of the effect size test indicate that Customer Experience makes the largest contribution to explaining changes in Customer Loyalty, while the other variable relationships make relatively small contributions within the research model.

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Hypothesis Testing

Table 8. Hypothesis Testing Results

Hipo	Hubungan Variabel	T Statistics	t tabel	P Values	Sig	Ket	Ket
H1	*Digital banking* (X_1) → *Customer experience* (Y_1)	1.449	1.980	0.148	0.05	Tidak Signifikan	Ditolak
H2	Kualitas Layanan *Customer service* (X_2) → *Customer experience* (Y_1)	2.952	1.980	0.003	0.05	Signifikan	Diterima
H3	*Digital banking* (X_1) → Loyalitas Nasabah (Y_2)	0.037	1.980	0.970	0.05	Tidak Signifikan	Ditolak
H4	Kualitas Layanan *Customer service* (X_2) → Loyalitas Nasabah (Y_2)	0.228	1.980	0.820	0.05	Tidak Signifikan	Ditolak
H5	*Customer experience* (Y_1)→Loyalitas (Y_2)	6.770	1.980	0.000	0.05	Signifikan	Diterima
H6	*Digital banking* → Loyalitas Nasabah → *Customer experience*	1.272	1.980	0.204	0.05	Tidak Signifikan	Ditolak
H7	Kualitas Layanan *Customer service* → Loyalitas Nasabah → *Customer experience*	2.999	1.980	0.003	0.05	Signifikan	Diterima

Source: Processed Data (2026).

Based on the hypothesis analysis presented in Table 8, the relationships between the variables in the research model can be described as follows. 1. Testing the Effect of Digital Banking on Customer Experience The results of testing the effect of Digital Banking on Customer Experience show a p-value of 0.148 (> 0.05) and a t-statistic of 1.449, which is lower than the t-table value of 1.980 (t-statistic < t-table). Therefore, the proposed hypothesis is rejected. It can be concluded that Digital Banking does not have a significant effect on Customer Experience among Bank Sinarmas customers. 2. Testing the Effect of Customer Service Quality on Customer Experience The results of testing the effect of Customer Service Quality on Customer Experience show a p-value of 0.003 (< 0.05) and a t-statistic of 2.952, which is higher than the t-table value of 1.980 (t-statistic > t-table). Therefore, the proposed hypothesis is accepted. It can be concluded that Customer Service Quality has a significant effect on Customer Experience among Bank Sinarmas customers. 3. Testing the Effect of Digital Banking on Customer Loyalty The results of testing the effect of Digital Banking on Customer Loyalty show a p-value of 0.970 (> 0.05) and a t-statistic of 0.037, which is lower than the t-table value of 1.980 (t-statistic < t-table). Therefore, the proposed hypothesis is rejected. It can be concluded that Digital Banking does not have a significant effect on Customer Loyalty among Bank Sinarmas customers. 4. Testing the Effect of Customer Service Quality on Customer Loyalty The results of testing the effect of Customer Service Quality on Customer Loyalty show a p-value of 0.820 (> 0.05) and a t-statistic of 0.228, which is lower than the t-table value of 1.980 (t-statistic < t-table). Therefore, the proposed hypothesis is rejected. It can be concluded that Customer Service Quality does not have a significant effect on Customer Loyalty among Bank Sinarmas customers. 5. Testing the Effect of Customer Experience on Customer Loyalty The results of testing the effect of Customer Experience on Customer Loyalty show a p-value of 0.000 (< 0.05) and a t-statistic of 6.770, which is higher than the t-table value of 1.980 (t-statistic > t-table). Therefore, the proposed hypothesis is accepted. It can be concluded that Customer Experience has a significant effect on Customer Loyalty among Bank Sinarmas customers.

DISCUSSION

The Effect of Digital Banking (X_1) on Customer Experience (Y_1)

The results of the study indicate that Digital Banking does not have a significant effect on Customer Experience among customers of Bank Sinarmas KC Pekanbaru. This is because digital services have become a basic facility expected by customers, meaning that transaction convenience and application accessibility alone are insufficient to create a better customer experience. Customer Experience is more strongly influenced by the quality of interactions, service delivery, and the comprehensive resolution of customer needs.

These findings are supported by Maskur et al. (2025), who stated that Digital Banking has a negative effect on Customer Experience. However, these results differ from the studies by Marniwati and Suryadi (2025), Chantena

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and Wulandari (2023), and Bhatnagr and Rajesh (2025), which found that Digital Banking has a positive effect on Customer Experience.

The Effect of Customer Service Quality (X_2) on Customer Experience (Y_1)

The results of the study indicate that Customer Service Quality has a positive and significant effect on Customer Experience. This is because friendly, fast, responsive service that is capable of resolving customer problems can create a pleasant experience and increase customer satisfaction during interactions with the bank.

These findings are supported by Putri et al. (2023), Samuel and Sutanto (2020), Silalahi et al. (2024), Sitorus et al. (2026), and Yusria and Juliana (2025), who stated that Customer Service Quality has a positive effect on Customer Experience. However, these results differ from those of Ramadhan et al. (2025), who found that Customer Service Quality has a negative effect on Customer Experience.

The Effect of Digital Banking (X_1) on Customer Loyalty (Y_2)

The results of the study indicate that Digital Banking does not have a significant effect on Customer Loyalty. This is because loyalty is not formed solely by technological convenience but is more strongly influenced by trust, satisfaction, service quality, and long-term relationships between customers and the bank.

These findings are supported by Setiagraha et al. (2023), who stated that Digital Banking has a negative effect on Customer Loyalty. However, these results differ from the studies by Padila (2025), Pasupati et al. (2025), Irmawati and Mochlasin (2025), and Rachmawati and Fitriyadi (2025), which found that Digital Banking has a positive effect on Customer Loyalty.

The Effect of Customer Service Quality (X_2) on Customer Loyalty (Y_2)

The results of the study indicate that Customer Service Quality does not have a significant effect on Customer Loyalty. This finding suggests that good service does not necessarily make customers loyal, as loyalty is also influenced by sustained satisfaction, trust in the bank, and the benefits received from its products and services.

These findings are supported by Rafli and Yunanto (2024), who stated that Customer Service Quality has a negative effect on Customer Loyalty. However, these results differ from the studies by Fadilla et al. (2024), Grace and Efriyanto (2025), and Sofian and Handoyo (2024), which found that Customer Service Quality has a positive effect on Customer Loyalty.

The Effect of Customer Experience (Y_2) on Customer Loyalty (Y_2)

The results of the study indicate that Customer Experience has a positive and significant effect on Customer Loyalty. This is because the positive experiences perceived by customers while using Bank Sinarmas products and services can increase satisfaction and trust, as well as encourage customers to continue using the bank's services over the long term.

These findings are supported by Fadilla et al. (2024), Lantang and Keni (2021), Nugroho et al. (2025), Samara and Susanti (2023), and Susanto et al. (2023), who stated that Customer Experience has a positive effect on Customer Loyalty. However, these results differ from those of Rafli and Yunanto (2024), who found that Customer Experience has a negative effect on Customer Loyalty.

The Effect of Digital Banking (X_1) on Customer Experience (Y_1) Through Customer Loyalty (Y_2)

The results of the study indicate that Customer Loyalty is unable to mediate the effect of Digital Banking on Customer Experience. This is because Digital Banking has not been able to establish strong customer loyalty, meaning that improvements in digital services do not automatically enhance customer experience through loyalty.

These findings are supported by Setiagraha et al. (2023), who found that Digital Banking has a negative effect on Customer Loyalty. However, these results differ from the studies by Marniwati and Suryadi (2025), Chantena and Wulandari (2023), and Bhatnagr and Rajesh (2025), which stated that Digital Banking has a positive effect on Customer Experience.

The Effect of Customer Service Quality (X_2) on Customer Experience (Y_1) Through Customer Loyalty (Y_2)

The results of the study indicate that Customer Loyalty is able to mediate the effect of Customer Service Quality on Customer Experience. This is because high-quality service can increase customer loyalty, which subsequently strengthens the positive experiences perceived by customers while using Bank Sinarmas services.

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These findings are supported by Putri et al. (2023), Samuel and Sutanto (2020), Silalahi et al. (2024), Sitorus et al. (2026), and Yusria and Juliana (2025), who stated that Customer Service Quality has a positive effect on Customer Experience. In addition, the studies by Fadilla et al. (2024), Lantang and Keni (2021), Nugroho et al. (2025), Samara and Susanti (2023), and Susanto et al. (2023) also indicate that Customer Experience has a positive effect on Customer Loyalty, thereby strengthening the mediating role of customer loyalty.

CONCLUSION

Based on the results of the tests and discussion presented in the preceding sections, the following conclusions can be drawn:

1. Digital banking does not have a significant effect on customer experience among customers of Bank Sinarmas Pekanbaru Branch. This means that although digital banking services have been perceived positively by customers, improvements in digital banking quality have not significantly enhanced the customer experience perceived by customers.
2. Digital banking does not have a significant effect on customer loyalty at Bank Sinarmas Pekanbaru Branch. This indicates that the use and quality of digital banking services do not significantly determine the level of customer loyalty. Customer loyalty may be influenced by other factors beyond the digital banking variables examined in this study.
3. Customer service quality has a positive and significant effect on customer experience among customers of Bank Sinarmas Pekanbaru Branch. This means that the better the quality of service provided by customer service representatives, the more positive the customer experience when interacting with Bank Sinarmas.
4. Customer service quality does not have a significant effect on customer loyalty at Bank Sinarmas Pekanbaru Branch. This indicates that good customer service does not directly increase customer loyalty, as customer loyalty may develop through customer experience and other contributing factors.
5. Customer experience has a positive and significant effect on customer loyalty at Bank Sinarmas Pekanbaru Branch. This means that the more positive the experience customers have when using Bank Sinarmas products and services, the greater their tendency to continue using the services, conduct repeat transactions, and recommend Bank Sinarmas to others.

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