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The Influence of User Experience, E-Service Quality, and Consumer Satisfaction on the Loyalty of Brimo App Users: A Case Study of Universitas Stekom Students

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ABSTRACT

The increasing use of mobile banking highlights the importance of understanding the factors that influence customer loyalty, particularly among university students who rely on digital financial services for routine transactions. However, the extent to which user experience, electronic service quality, and consumer satisfaction contribute to loyalty among students using BRImo requires further examination. This study aimed to analyze the effects of user experience, electronic service quality, and consumer satisfaction on the loyalty of Universitas STEKOM students using BRImo. A quantitative approach with a cross-sectional design was employed, involving 75 active students selected through purposive sampling based on their experience using BRImo for at least three months and conducting routine transactions. Data were collected using a structured questionnaire consisting of 20 items measured on a five-point Likert scale, with five items representing each construct. The data were analyzed using SPSS through validity and reliability testing, classical assumption tests covering multicollinearity, residual normality, heteroscedasticity, autocorrelation, and outliers, and ordinary least squares multiple linear regression, including partial t-tests and a simultaneous F-test at a significance level of 0.05. The results showed that user experience had a positive and significant effect on loyalty. Electronic service quality also had a positive and significant effect on loyalty, as did consumer satisfaction. These findings highlight the importance of delivering a positive user experience, reliable electronic services, and satisfactory banking interactions to strengthen loyalty among student users. The study provides practical insights for BRImo service providers in developing user-centered digital banking strategies to maintain customer relationships and encourage continued application use.

1. Introduction

The development of digital technology has transformed the financial services industry, with mobile banking increasingly serving as a primary channel for financial transactions. This transformation requires banks to provide digital services that are accessible, reliable, secure, and responsive to users' needs. In Indonesia, the expansion of digital financial services reflects the growing importance of technology-mediated banking interactions. Bank Indonesia (2024) reported that the value of digital banking transactions in Indonesia reached IDR 63,803.77 trillion in 2024, representing year-on-year growth of 9.11%. The importance of electronic service quality in mobile banking adoption and usage is also reflected in research examining the relationship between perceived service quality and actual mobile banking use (Az-Zahra et al., 2023). These developments highlight the need for banks to continuously improve the quality of digital interactions, particularly in terms of interface usability, service reliability, and the overall user experience.

BRImo, the mobile banking super-app developed by PT Bank Rakyat Indonesia (Persero) Tbk, represents an important example of this digital transformation. According to an internal report by Bank Rakyat Indonesia (BRI, 2024), BRImo had more than 40 million users in the first quarter of 2025, while its transaction volume reached IDR 5,057 trillion by November 2024. Although these figures demonstrate the substantial adoption of the

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application, maintaining user loyalty remains an important challenge amid competition from other banking applications and financial technology providers. Customer loyalty in the banking sector is an important research concern, as evidenced by a meta-analytic examination of the factors associated with banking customer loyalty (Bühler et al., 2024). The number of users alone does not necessarily indicate sustained loyalty, as continued engagement may depend on users' experiences with the application, their perceptions of electronic service quality, and their overall satisfaction.

University students represent a relevant segment for examining these relationships because they interact with digital technologies and may use mobile banking to support routine financial transactions. Previous research on Indonesian Islamic banks has examined the relationship between mobile banking service quality and customer satisfaction, highlighting the relevance of service performance in shaping users' evaluations (Fianto et al., 2021). Similarly, research in the Lebanese banking sector has investigated the relationship between electronic banking service quality and customer satisfaction (Hammoud et al., 2018). In the context of BRImo, understanding the factors associated with loyalty among Universitas STEKOM students can provide insights into how digital banking services can better meet users' expectations. Three factors are particularly relevant: user experience (UX), electronic service quality (E-Service Quality), and consumer satisfaction. UX concerns users' perceptions and experiences when interacting with an application, including usability and interface interactions. The User Experience Questionnaire provides a structured approach to evaluating users' perceptions of interactive products (Laugwitz et al., 2008). E-Service Quality concerns users' assessments of the reliability, responsiveness, security, and accessibility of services delivered electronically. Consumer satisfaction reflects users' overall evaluations of their experiences with a service. Evidence from mobile banking research also indicates that customer satisfaction and loyalty warrant examination alongside users' readiness to adopt technology (Ho et al., 2025).

Despite the increasing importance of mobile banking, several issues warrant further investigation. First, the specific experiences of university students, particularly those studying at institutions such as Universitas STEKOM, require greater empirical attention in the context of digital banking loyalty. Although research has examined customer satisfaction and loyalty in BCA mobile banking (Lelasari & Bernarto, 2023), findings from other banking applications and user populations may not fully explain loyalty among BRImo student users. Second, the relationships between UX, E-Service Quality, and loyalty need to be examined simultaneously to clarify the contribution of each factor. A systematic review and meta-analysis of customer loyalty in the banking industry provides a broader basis for understanding loyalty-related research while highlighting the importance of examining this phenomenon across different contexts (Kim et al., 2024). In addition, research on customer experience management in banking emphasizes the relevance of managing users' experiences to strengthen loyalty (Makudza, 2020). However, the relative contributions of UX and E-Service Quality, when consumer satisfaction is modeled as an independent variable rather than exclusively as a mediating variable, require further investigation in the specific context of BRImo users.

The central research problem concerns the extent to which UX, E-Service Quality, and consumer satisfaction influence BRImo user loyalty among Universitas STEKOM students. Although application adoption and transaction activity demonstrate the relevance of mobile banking, these indicators do not independently establish whether users develop sustained loyalty. Research on mobile banking service quality and customer satisfaction among deposit money bank customers in Port Harcourt further demonstrates the relevance of investigating service quality in different banking environments (Nwachukwu et al., 2022). It is therefore necessary to examine whether students' experiences when interacting with BRImo, their evaluations of the application's electronic service quality, and their overall satisfaction are significantly associated with their loyalty. Furthermore, research on mobile banking has examined the relationship between customer engagement, loyalty, and application usage, indicating the importance of understanding users' ongoing relationships with digital banking services (Pernamawati et al., 2023). Research comparing the User Experience Questionnaire and the System Usability Scale in mobile banking applications also demonstrates the relevance of evaluating user experience and usability

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in this context (Setiyawati & Bangkalang, 2022). The present study addresses this problem by examining the individual and simultaneous effects of the three independent variables on loyalty within a defined population of active university students who use BRImo.

This study aims to analyze the influence of UX, E-Service Quality, and consumer satisfaction on BRImo user loyalty among Universitas STEKOM students. Specifically, it seeks to (1) examine the effect of UX on BRImo user loyalty, (2) examine the effect of E-Service Quality on BRImo user loyalty, and (3) examine the effect of consumer satisfaction on BRImo user loyalty. These objectives provide a focused basis for evaluating the relationships between the three independent variables and user loyalty. Evidence from research on mobile banking usability and customer loyalty also supports the relevance of investigating usability-related factors in understanding users' continued engagement with banking applications (Susanti & Parera, 2021).

The study draws on the Technology Acceptance Model (TAM), the E-S-QUAL framework, UX frameworks, and the Expectation-Confirmation Paradigm to establish its conceptual foundation. TAM provides a perspective for understanding technology acceptance, while E-S-QUAL informs the assessment of electronic service quality. UX frameworks support the examination of users' interactions with the application, and the Expectation-Confirmation Paradigm offers a basis for understanding satisfaction following service use. The broader technology acceptance literature also emphasizes the role of perceived usefulness and perceived ease of use in explaining information technology acceptance (Venkatesh & Davis, 2000). Integrating these perspectives allows the study to examine UX, E-Service Quality, and consumer satisfaction as distinct factors associated with loyalty. The study employs a quantitative cross-sectional survey of active Universitas STEKOM students who use BRImo, with purposive sampling to select eligible respondents. Data are collected through a structured questionnaire and analyzed using SPSS, including validity and reliability assessments, classical assumption tests, and multiple linear regression to examine partial and simultaneous relationships. The regression analysis follows established econometric principles for estimating relationships between dependent and independent variables (Gujarati & Porter, 2009).

Practically, the findings can help BRImo service providers identify aspects of the digital banking experience that are relevant to strengthening student loyalty. Improvements in application usability, service reliability, responsiveness, security, and the overall user experience may help providers better address users' needs and expectations. Academically, the study contributes context-specific evidence concerning the relationships between UX, E-Service Quality, consumer satisfaction, and loyalty in Indonesian mobile banking. Its distinctive contribution lies in examining these three factors simultaneously among Universitas STEKOM students, with consumer satisfaction modeled as an independent variable rather than exclusively as a mediating mechanism.

2. Literature Review

2.1. Conceptual and Theoretical Foundations

2.1.1. User Experience (UX)

Hassenzahl (2010) conceptualizes user experience (UX) as the holistic experience that emerges from users' interactions with a digital system, encompassing both pragmatic qualities, such as usability and efficiency, and hedonic qualities, such as stimulation and emotional responses. In mobile banking, UX reflects users' experiences throughout the application journey, including navigation, transaction processes, and perceived security. Pragmatic aspects, such as ease of use, from hedonic aspects associated with users' emotional responses. In this study, UX is assessed using the User Experience Questionnaire (UEQ), covering attractiveness, perspicuity, efficiency, dependability, stimulation, and novelty. A positive user experience is expected to strengthen loyalty by making digital banking interactions more convenient and engaging.

2.1.2. E-Service Quality

Parasuraman et al. (2005) developed the E-S-QUAL framework to evaluate electronic service quality through efficiency, system availability, fulfillment, and privacy, complemented by the E-RecS-QUAL dimensions of responsiveness, compensation, and contact for recovery-related service experiences. In mobile banking, service quality also concerns the accessibility, usability, design, reliability, and security of digital transactions. This study applies an extended electronic service

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quality perspective to assess students' perceptions of BRImo services. Higher perceived service quality is expected to encourage loyalty by providing reliable and satisfactory digital banking experiences.

2.1.3. Consumer Satisfaction

Oliver (1999) conceptualizes consumer satisfaction as an evaluation arising from the comparison between prior expectations and perceived service performance. In mobile banking, satisfaction reflects users' overall assessments of whether an application meets their transactional needs and expectations. The relationship between service reliability, responsiveness, and user satisfaction in electronic service contexts. In this study, consumer satisfaction is measured through overall satisfaction with BRImo, the fulfillment of user expectations, and willingness to recommend the application. As an independent variable, satisfaction is expected to have a direct positive relationship with customer loyalty.

2.1.4. Customer Loyalty

Oliver (1999) defines loyalty as a commitment to continue using a preferred product or service consistently over time. In mobile banking, customer loyalty can be reflected in the intention to continue using BRImo, willingness to recommend the application, and resistance to switching to competing services. Positive relationship between satisfaction and loyalty among mobile banking users. Accordingly, this study conceptualizes customer loyalty as the outcome variable influenced by UX, E-Service Quality, and consumer satisfaction.

2.2. Review of Empirical Studies

Previous reports provide contextual evidence of BRImo's market presence and the growing relevance of mobile banking in Indonesia. Tricruise Marketing Indonesia reported that BRImo had 33.5 million users in the first quarter of 2024, while GoodStats Data reported that BRImo accounted for 27% of the Indonesian mobile banking market. These figures demonstrate the application's market presence but do not directly establish the factors that determine continued user loyalty. ResearchGate indicates that perceived usefulness and credibility influence mobile banking usage, with 61% of respondents aged 12–23. This finding highlights the relevance of examining digital banking behavior among younger users, although usage intention and actual loyalty represent distinct outcomes. Collectively, these sources provide contextual support for investigating the relationships among UX, E-Service Quality, consumer satisfaction, and loyalty. However, the available information does not provide sufficient methodological and statistical details to compare effect sizes or establish the relative strength of these relationships across studies.

2.3. Identification of the Research Gap

Three research gaps motivate this study. First, the specific relationship between digital banking experiences and loyalty among university students, particularly Universitas STEKOM students using BRImo, requires further investigation. Second, the simultaneous examination of UX, E-Service Quality, and consumer satisfaction as independent variables may provide a more integrated understanding of the factors associated with customer loyalty. Third, existing contextual reports primarily describe application adoption and market presence, while the available evidence does not adequately establish how these three factors influence loyalty within the specific student population examined. Therefore, this study addresses these gaps by empirically examining the individual and simultaneous effects of UX, E-Service Quality, and consumer satisfaction on BRImo customer loyalty among Universitas STEKOM students.

2.4. Development of the Conceptual Framework

The conceptual framework proposes that UX, E-Service Quality, and consumer satisfaction are independent variables, while customer loyalty is the dependent variable. UX is expected to influence loyalty through the quality of users' interactions with the application. E-Service Quality is expected to influence loyalty through users' perceptions of service reliability, responsiveness, security, and accessibility. Consumer satisfaction is expected to influence loyalty through users' overall evaluations of BRImo's performance in meeting their expectations. These relationships are examined both individually and simultaneously to determine whether the three independent variables significantly explain variations in customer loyalty.

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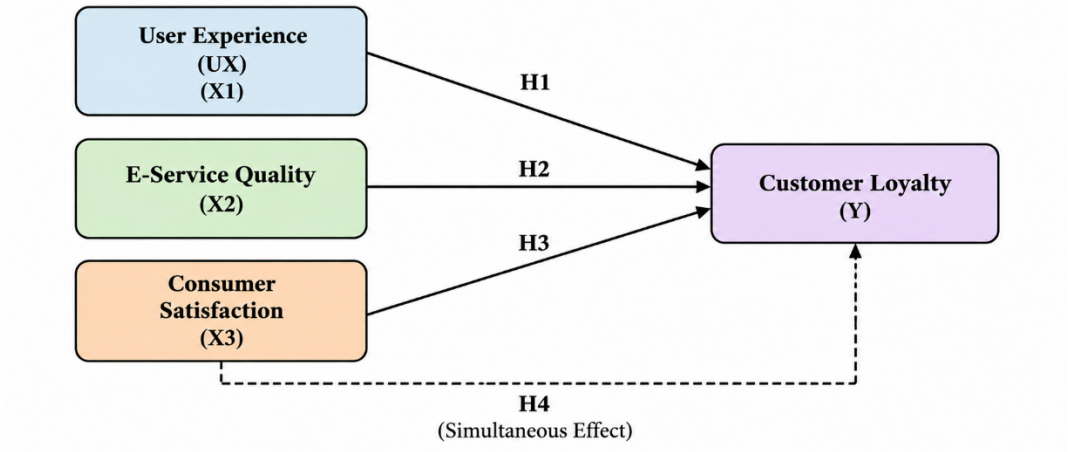


Fig. 1. Conceptual Framework of the Study

The three independent variables are also examined simultaneously in relation to customer loyalty.

2.5 Hypotheses or Research Propositions

Based on the theoretical foundations and contextual evidence discussed above, the following hypotheses are proposed:

H1: User Experience has a positive effect on customer loyalty among Universitas STEKOM students using BRImo.

H2: E-Service Quality has a positive effect on customer loyalty among Universitas STEKOM students using BRImo.

H3: Consumer Satisfaction has a positive effect on customer loyalty among Universitas STEKOM students using BRImo.

H4: User Experience, E-Service Quality, and consumer satisfaction simultaneously have a significant effect on customer loyalty among Universitas STEKOM students using BRImo.

3. Research Methods

3.1. Research Design

This study employed a quantitative approach with a cross-sectional design to examine the effects of User Experience (UX) (X1), E-Service Quality (X2), and Consumer Satisfaction (X3) on Customer Loyalty (Y) among Universitas STEKOM students using the BRImo application. The cross-sectional design enabled data collection at a single point in time, while multiple linear regression using the ordinary least squares (OLS) method was used to examine the relationships between the independent variables and customer loyalty. Data processing and statistical analyses were performed using SPSS.

3.2. Research Context and Setting

The study was conducted among Universitas STEKOM students in Semarang, Indonesia, focusing on their use of BRImo, a mobile banking application developed by PT Bank Rakyat Indonesia (Persero) Tbk. This research context was selected to examine how students' experiences, perceptions of electronic service quality, and satisfaction relate to loyalty toward a digital banking application.

3.3. Population and Sample / Research Participants

The study population consisted of Universitas STEKOM students who had used BRImo at least once during the preceding six months. Purposive sampling was employed based on three inclusion criteria: (1) being a Universitas STEKOM student, (2) having used BRImo within the preceding six months, and (3) being willing to complete the questionnaire. The sample comprised 75 respondents (N = 75), with the sample size determined based on Green (1991) rule of thumb. Although this approach provided a basis for determining the sample size, its adequacy should also be considered in relation to the number of predictors and the statistical power required for the regression analysis.

3.4. Data Sources and Data Collection

This study used primary data collected through structured online and/or printed questionnaires. The questionnaire consisted of 20 items, with five items measuring each of the four constructs: UX, E-Service Quality, Consumer Satisfaction, and Customer Loyalty. Before completing the questionnaire, respondents received information about the research objectives, the

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voluntary nature of participation, anonymity, and researcher contact details. The collected responses were screened for completeness, inconsistencies, and extreme values before further analysis.

3.5. Measurement of Variables and Research Instruments

The research instrument used a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Each construct score was calculated as the average of its five corresponding items. UX measured respondents' experiences when interacting with BRImo, E-Service Quality assessed their perceptions of the application's electronic service quality, Consumer Satisfaction reflected their overall satisfaction with the application, and Customer Loyalty measured their intention to continue using and recommend BRImo. The questionnaire also included an informed consent section. The specific wording and sources of the measurement items should be documented in the final instrument to support transparency and replication.

3.6. Data Analysis Techniques

The data were analyzed using SPSS through descriptive statistics, construct score calculation, classical assumption testing, and multiple linear regression. The regression model was specified as follows:

$$Y = B_0 + B1X1 + B2X2 + B3X3 + e$$

where (Y) represents Customer Loyalty, (X_1) represents User Experience, (X2) represents E-Service Quality, (X3) represents Consumer Satisfaction, (B0) is the constant, (B1)–(B3) are the regression coefficients, and (e) is the error term.

Partial effects were evaluated using t-tests, while simultaneous effects were assessed using the F-test. The significance level was set at (alpha = 0.05). The coefficient of determination (R2) and adjusted R2) were used to evaluate the model's ability to explain variation in customer loyalty. The regression results were reported using unstandardized coefficients (B), standardized coefficients (β), t-values, p-values, (R2), adjusted R2, and F-values.

Classical assumption tests covered multicollinearity, residual normality, homoscedasticity, and autocorrelation. Multicollinearity was assessed using the variance inflation factor (VIF), with VIF < 5 used as a general guideline. Residual normality was examined using histograms and Q–Q plots, homoscedasticity was assessed through residual-versus-predicted-value plots, and autocorrelation was evaluated using the Durbin–Watson test, for which a value around 2 generally indicates no substantial autocorrelation.

3.7. Validity, Reliability, and Trustworthiness

Instrument quality was assessed through validity and reliability testing. Validity testing was intended to determine whether the questionnaire items adequately represented their respective constructs, while internal consistency was evaluated using Cronbach's alpha. A value of ≥ 0.70 was considered adequate. Before the main data collection, a pilot test involving 10–20 separate respondents was planned to assess the instrument's reliability. The pilot respondents were separate from the main sample. The main dataset was also screened for missing responses, inconsistencies, and extreme values to support the quality of the subsequent statistical analysis.

3.8. Ethical Considerations

The study adhered to ethical principles intended to protect respondents and maintain academic integrity. Participation was voluntary, and respondents were informed of the study's purpose before completing the questionnaire. Anonymity was maintained, and data were stored securely and used solely for academic purposes. The questionnaire included informed consent information and researcher contact details.

3.9. Research Procedure

The research procedure comprised several stages. First, the research objectives and variables were established, and the questionnaire was prepared. Second, the pilot test was planned using 10–20 respondents who were not included in the main sample. Third, eligible Universitas STEKOM students were recruited through purposive sampling, and data were collected using online and/or printed questionnaires. Fourth, the responses were screened for missing data, inconsistencies, and extreme values. Fifth, validity and reliability assessments were conducted, and construct scores were calculated. Finally, descriptive statistics, classical assumption tests, multiple linear regression, and hypothesis testing were performed using SPSS.

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Missing data accounting for less than 5% per item were handled using mean imputation, whereas respondents with more than 20% missing data were excluded through listwise deletion. These procedures were specified to address incomplete responses before the main regression analysis.

3.10. Methodological Limitations

This study has several methodological limitations. First, the sample consisted of 75 respondents. Although the sample size was determined with reference to Green (1991) rule of thumb, a larger sample could provide greater statistical power and more precise estimates. Second, purposive sampling limits the generalizability of the findings to students outside the selected population and to other BRImo user groups. Third, the cross-sectional design captures responses at a single point in time and therefore cannot establish temporal or causal relationships. Finally, reliance on self-reported questionnaire data may introduce response bias. Future research could address these limitations by using larger and more diverse samples, probability-based sampling where feasible, and longitudinal research designs.

4. Results and Discussion

4.1. Research Results

4.1.1. Sample Description and Descriptive Statistics

This study involved 75 Universitas STEKOM students who had used the BRImo application for more than three months and conducted transactions at least once a week. Descriptive statistics showed that all variables had mean values above 3.50, indicating generally positive respondent perceptions of User Experience, E-Service Quality, Consumer Satisfaction, and Consumer Loyalty. The descriptive statistics are presented in Table 1.

Table 1. Descriptive Statistics of Research Variables

Variable	Mean	Standard Deviation	Min	Max	Interpretation
User Experience	4.38	0.56	3.0	5.0	Good
E-Service Quality	4.27	0.68	1.0	5.0	Good
Consumer Satisfaction	3.70	0.68	1.0	5.0	Good
Consumer Loyalty	4.25	0.67	1.0	5.0	Good
User Experience	4.38	0.56	3.0	5.0	Good

Source: Research data.

4.1.2. Data Quality and Preliminary Analysis

The validity test results indicated that all questionnaire items had calculated r-values exceeding the r-table value of 0.227. The calculated r-values ranged from 0.661 to 0.828 for User Experience, 0.763 to 0.853 for E-Service Quality, 0.663 to 0.820 for Consumer Satisfaction, and 0.739 to 0.811 for Consumer Loyalty. Therefore, all items were considered valid.

The reliability test results are presented in Table 2. All constructs had Cronbach's alpha values above 0.70, indicating acceptable internal consistency (Hair et al., 2019).

Table 2. Reliability Test Results

Construct	Number of Items	Cronbach's Alpha	Criteria	Note
User Experience	5	0.773	0.70	Reliable
E-Service Quality	5	0.873	0.70	Reliable
Consumer Satisfaction	5	0.784	0.70	Reliable
Consumer Loyalty	5	0.839	0.70	Reliable

Source: Research data.

Classical assumption testing indicated that the residuals were normally distributed, with an Asymp. Sig. value of 0.249 (> 0.05). No multicollinearity was identified because all VIF values were below 5 and tolerance values exceeded 0.10. The Glejser test produced significance values of 0.784 for User Experience, 0.799 for E-Service Quality, and 0.922 for Consumer Satisfaction, indicating no evidence of heteroscedasticity. The Durbin–Watson value of

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2.220 indicated no substantial autocorrelation. The results are summarized in Table 3.

Table 3. Summary of Classical Assumption Tests

Test	Result	Remarks
Normality	Sig. 0.249 > 0.05	Normal
Multicollinearity	VIF 1.084–1.275; Tolerance 0.784–0.922	No multicollinearity
Heteroskedasticity	Sig. 0.784–0.922 > 0.05	No heteroscedasticity
Autocorrelation	Durbin–Watson 2.220	No autocorrelation

Source: Research data.

4.1.3. Main Analytical Results

Multiple linear regression analysis produced the following equation:

$$Y = 2.742 + 0.339X1 + 0.332X2 + 0.218X3$$

where (Y) represents Consumer Loyalty, (X1) represents User Experience, (X2) represents E-Service Quality, and (X3) represents Consumer Satisfaction. The regression coefficients and significance values are presented in Table 4.

Table 4. Multiple Linear Regression Results

Variable	B	Std. Error	Beta	t	p-value
Constant	2.742	3.391	–	0.809	0.421
User Experience	0.339	0.143	0.263	2.366	0.021
E-Service Quality	0.332	0.105	0.349	3.165	0.002
Consumer Satisfaction	0.218	0.107	0.209	2.034	0.046

Source: Research data.

The regression results showed that User Experience had a positive and statistically significant effect on Consumer Loyalty (β = 0.263; p = 0.021). E-Service Quality also had a positive and statistically significant effect (β = 0.349; p = 0.002), as did Consumer Satisfaction (β = 0.209; p = 0.046). The simultaneous test yielded an F-statistic of 10.680 with a reported p-value of less than 0.000. Because a p-value cannot be less than zero, this result should be verified against the original SPSS output and reported as $p < 0.001$ if the output displays 0.000. The model had an R-value of 0.558, an R^2 of 0.311, and an adjusted R^2 of 0.282, indicating that the model explained 31.1% of the variation in Consumer Loyalty.

4.1.4. Hypothesis Testing Results / Key Findings

The hypothesis testing results supported all four proposed hypotheses. H1 was supported because User Experience had a positive and significant effect on Consumer Loyalty (β = 0.263; p = 0.021). H2 was supported because E-Service Quality had a positive and significant effect (β = 0.349; p = 0.002). H3 was supported because Consumer Satisfaction had a positive and significant effect (β = 0.209; p = 0.046). H4 was supported by the simultaneous regression test (F = 10.680; reported p-value < 0.000, requiring verification against the original output). Among the three independent variables, E-Service Quality had the largest standardized regression coefficient (β = 0.349).

4.1.5. Visual Presentation of Results

Tables 1–4 present the descriptive statistics, reliability results, classical assumption tests, and multiple linear regression results, respectively. Together, these tables provide a structured presentation of the data characteristics, instrument quality, regression assumptions, and hypothesis testing outcomes.

4.2 Research Discussion

4.2.1. Interpretation of Key Findings

a. The Effect of User Experience on Consumer Loyalty

User Experience had a positive and significant effect on BRImo user loyalty (β = 0.263; p = 0.021), supporting H1. This finding indicates that a better experience when interacting with the application is

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associated with stronger loyalty among Universitas STEKOM students. Ease of navigation, interface design, and a logical transaction process are relevant aspects of the user experience.

b. The Effect of E-Service Quality on Consumer Loyalty

E-Service Quality had a positive and significant effect on Consumer Loyalty (β = 0.349; p = 0.002), supporting H2. The standardized coefficient was the largest among the three independent variables, indicating that E-Service Quality had the strongest estimated association with loyalty in this model. Application reliability, transaction speed, information accuracy, and security are therefore important considerations in maintaining users' commitment to BRImo.

c. The Effect of Consumer Satisfaction on Consumer Loyalty

Consumer Satisfaction had a positive and significant effect on Consumer Loyalty (β = 0.209; p = 0.046), supporting H3. This finding suggests that satisfaction with application performance and the fulfillment of user expectations are associated with stronger loyalty among student users. H4 was also supported by the reported simultaneous regression test, indicating that the three independent variables jointly contributed to explaining Consumer Loyalty.

4.2.2. Comparison with Previous Studies

The positive relationship between User Experience and loyalty is consistent with Hassenzahl (2010), who emphasized the holistic nature of users' experiences when interacting with digital systems. The result for E-Service Quality aligns with the electronic service quality framework developed by Parasuraman et al. (2005), which highlights the importance of service efficiency, reliability, fulfillment, and privacy. Furthermore, the positive relationship between Consumer Satisfaction and loyalty is consistent with Oliver (1999) explanation of satisfaction as an evaluation based on expectations and actual performance. These findings support the relevance of the three constructs in the context of mobile banking, although direct comparisons with recent empirical studies would require additional verified journal references.

4.2.3. Theoretical Contributions

The findings reinforce the relevance of user experience, electronic service quality, and satisfaction in explaining digital banking loyalty. They are consistent with the conceptual perspectives associated with the Technology Acceptance Model, E-SERVQUAL, and Expectation-Confirmation Theory (Oliver, 1999; Parasuraman et al., 2005). By examining the three variables simultaneously among Universitas STEKOM students, the study provides context-specific empirical evidence concerning their relationships with loyalty to a mobile banking application.

4.2.4. Practical and Policy Implications

The findings suggest that BRImo service providers should prioritize reliable transactions, responsive services, secure digital interactions, and user-friendly application design. Because E-Service Quality had the largest standardized coefficient, service reliability and performance warrant particular attention. Universitas STEKOM could also collaborate with BRI to strengthen students' digital financial literacy, particularly regarding safe and effective mobile banking practices.

4.2.5. Integration with the Research Gap

This study addresses the identified contextual gap by examining BRImo loyalty among Universitas STEKOM students rather than relying solely on general indicators of application adoption or market presence. The results demonstrate that User Experience, E-Service Quality, and Consumer Satisfaction each have a positive and significant relationship with loyalty within the sampled population. The findings therefore provide context-specific evidence on the combined relevance of these factors to mobile banking loyalty.

4.2.6. Acknowledgement of Study Limitations

The findings should be interpreted in light of the sample of 75 respondents, purposive sampling, and the cross-sectional design. The sample was limited to Universitas STEKOM students, restricting generalizability to other populations. Furthermore, the study captured perceptions at one point in time and could not establish changes in loyalty over time or confirm causal relationships.

5. Conclusion

5.1. Summary of Key Findings

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This study found that User Experience, E-Service Quality, and Consumer Satisfaction each had a positive and statistically significant effect on the loyalty of Universitas STEKOM students using BRImo. E-Service Quality had the largest standardized regression coefficient, followed by User Experience and Consumer Satisfaction. The three variables jointly contributed to explaining Consumer Loyalty, with an R^2 of 0.311. These findings address the research objectives by identifying three factors associated with loyalty among the sampled student users.

5.2. Theoretical Contributions

The study contributes context-specific evidence regarding the relationships between user experience, electronic service quality, satisfaction, and mobile banking loyalty. The findings reinforce the relevance of the conceptual perspectives associated with the Technology Acceptance Model, E-SERVQUAL, and Expectation-Confirmation Theory in understanding digital banking behavior. The study's contribution lies in examining these three factors together within the Universitas STEKOM student population.

5.3. Practical and Policy Implications

BRImo developers should prioritize service reliability, transaction speed, information accuracy, security, and ease of navigation to improve users' digital banking experiences. Given the relatively larger standardized coefficient for E-Service Quality, improvements in service performance deserve particular attention. Universitas STEKOM could collaborate with BRI to provide digital financial literacy education that promotes safe and effective mobile banking usage.

5.4. Limitations of the Study

The study was limited to 75 Universitas STEKOM students selected through purposive sampling. Consequently, the findings may not be generalizable to other student populations or BRImo users. The cross-sectional design also limits the ability to examine changes in user perceptions over time, while the use of self-reported questionnaire data may introduce response bias.

5.5. Directions for Future Research

Future research should involve larger samples and students from multiple higher education institutions to improve the generalizability of the findings. Researchers could also examine additional variables, including trust, digital security, and perceived risk, to provide a more comprehensive understanding of mobile banking loyalty. Longitudinal research could further clarify how user experience, electronic service quality, and satisfaction relate to loyalty over time.

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