

THE INFLUENCE OF E-SERVICE QUALITY AND ELECTRONIC WORD OF MOUTH (E-WOM) ON CUSTOMER SATISFACTION IN USING THE BRKS MOBILE APPLICATION IN PEKANBARU

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ABSTRACT

Advances in information technology have driven significant transformation in the banking industry, including in the provision of Sharia-based mobile banking services. This study aims to empirically analyze the effect of e-service quality and electronic word of mouth (E-WOM) on the satisfaction of BRKS Mobile app users in Pekanbaru. This study uses a quantitative approach with a survey method and involves 100 respondents selected through purposive sampling. The research instruments were validated through validity and reliability tests, while hypothesis testing was conducted using multiple linear regression through SPSS software version 27. The results show that both variables have a positive and significant effect on customer satisfaction, both partially and simultaneously. The R^2 value of 0.255 indicates that 25.5% of customer satisfaction variation is explained by these two variables. These findings emphasize the importance of digital service quality and electronic word of mouth in enhancing user experience and provide strategic implications for the development of technology-based Islamic banking services and social trust.

Keywords: E-Service Quality, Electronic Word of Mouth, Customer Satisfaction, BRKS Mobile.

INTRODUCTION

The development of the industrial revolution today has had a major impact on digital change in various fields. This rapid transformation is marked by the emergence of innovations that can change human interaction patterns, both in social and personal relationships. Technological developments and new innovations have not only given rise to various forms of media but also have an impact on almost all aspects of life. The changes that occur are not always positive, because in some cases they can cause problems for the welfare of society (Ihsani & Febriyanti, 2021).

One of the most prominent forms of transformation is digitization, which significantly affects people's habits, especially in accessing information and electronic-based services. Digitization also drives growth in various sectors, including the economy. However, technological developments have also increased competition in the financial industry, requiring continuous innovation in the implementation of digital transformation. In order to survive and compete, the right concept is needed, given that there are fundamental differences between the digital economy and the conventional economy in terms of implementation and use. Therefore, financial institutions are required to undergo digital transformation in order to remain relevant and able to thrive in the digital economy era (Muhammad Ismail Sha Maulana et al., 2022).

Internet technology facilitates banking transactions and significantly affects customer satisfaction, which is defined as the extent to which company performance meets or exceeds expectations (Maya Salma et al., 2021). To enhance satisfaction and loyalty, Bank Riau Kepri Syariah has introduced digital banking innovations, notably the BRKS Mobile application. This platform enables secure and convenient transactions through smartphones, supported by access codes and PIN authentication (Hamzah Muchtar et al., 2022). Customer satisfaction is influenced primarily by service quality and electronic word of mouth Kotler & Keller in (Helwin Yunus, Zulkarnain, 2023), highlighting the importance for banks to prioritize reliable services and robust mobile banking security.

Mobile banking is a banking service that utilizes technology to provide convenience and efficiency in conducting financial transactions, thereby enhancing customer satisfaction

and experience (Muzdalipah & Mahmudi, 2023). Digital banking is no longer merely an option but a necessity for providing fast, secure, and contemporary services that meet the demands of the times (Putri et al., 2025). Mobile banking is not a new concept in Indonesia, as it has become a banking innovation to compete with companies worldwide. Therefore, banking institutions strive to satisfy their customers by offering facilities that enable them to conduct transactions or manage their businesses through mobile banking services. Mobile banking in Indonesia appears to be increasingly successful, as commercial transactions conducted via mobile networks are considered relatively secure, given that user identities can be easily verified and mobile numbers are typically used by only one individual (Hamzah Muchtar et al., 2022).

Table 1. Growth in the Number of Customers and Users of BRKS Mobile

Year	BRKS Mobile users
2020	18.227
2021	40.955
2022	119.704
2023	184.723
2024	239.139

Source: Riau Kepri Syariah Bank Pekanbaru (2024)

The table above shows that the number of BRKS Mobile app users continues to increase. This indicates that customers who are aware of advances in technology and information are very keen on e-banking services. Banks are taking advantage of this phenomenon to provide mobile banking services, which allow customers to conduct banking transactions wherever they want using the internet (Lestari et al., 2024). The presence of various mobile banking applications in Indonesia shows an increase in the use of mobile banking along with public awareness of the convenience and ease of managing finances in the modern era. Behind its rapid development, there are various complaints and problems faced by customers, such as features that are difficult to use, menus that are not intuitive, complicated administrative processes, and unstable networks. This causes customer dissatisfaction and affects the quality of e-banking services.

The Internet has also engendered a new communication model known as electronic word of mouth (E-WOM) (Yuniawan et al., 2021). This phenomenon signifies a shift from conventional communication practices toward a more advanced and effective form of next-generation communication (Anis Afaf Azizah, 2024). Electronic Word of Mouth (E-WOM) functions as an instrument for the rapid dissemination of information through the Internet, with a primary emphasis on consumers. Online reviews serve as a valuable resource for both firms and consumers. Whether positive or negative, such reviews have the potential to influence product sales and encourage consumers to engage in E-WOM activities to obtain product-related information or to facilitate purchasing decisions, particularly when consumers demonstrate a stronger reliance on E-WOM owing to their assessment of risks associated with consumption.

Two factors that influence customer satisfaction with the Bank Riau Kepri Syariah mobile banking application are the variables of e-service quality and electronic word of mouth (E-WOM). Zeithaml et al argue in (Vicramaditya, 2021) that e-service quality is the overall online service provided by a company, including the provision of product information, transaction processes, and responsive and effective customer service. The e-service quality variable includes ease of use of the application, response speed, and system smoothness. Customer dissatisfaction can be influenced by issues such as application maintenance, cardless transaction failures, and transaction disruptions. To improve the user experience, technical improvements and better maintenance management are needed. Service quality and electronic word of mouth (E-WOM) are two factors that can influence user satisfaction with the Bank Riau Kepri Syariah mobile banking application. Service quality relates to the ease of use of the application, response speed, system

security, and issues such as transaction failures. Magdalena & Joalis argue in (Aisyah Nur Rahmadina & Irmayanti Hasan, 2024) that a website's ability to enable effective and efficient transactions, purchases, and distribution is known as quality service (e-service quality). When the facts match customer expectations, customer satisfaction will be achieved (Maya Salma et al., 2021). Ladhari argues in (Aisyah Nur Rahmadina & Irmayanti Hasan, 2024) that there are six indicators of e-service quality : reliability, responsiveness, privacy/security, quality of information (benefit), usability, and web design. Meanwhile, Electronic Word Of Mouth (E-WOM) is a way for internet users to share and receive product information via the internet (Anjani, 2022).

Based on the explanation, it can be concluded that the current problem is similar to the previous problem. This study aims to determine how e-service quality and electronic word of mouth (E-WOM) affect satisfaction in using the BRKS Mobile application. In this regard, the author is interested in conducting research entitled "The Effect of E-Service Quality and Electronic Word of Mouth (E-WOM) on Customer Satisfaction in Using the BRKS Mobile Application in Pekanbaru".

LITERATURE REVIEW

Theory Technology Acceptance Model (TAM)

This study uses the Technology Acceptance Model (TAM) assisted by a smart application (BSKS Mobile). The Technology Acceptance Model was first proposed by Davis et al (1989) and developed from the Theory of Rational Action (TRA) (Amalia & Hastriana, 2022). TAM is one of the most popular theories used to measure acceptance and understanding of new technology use. The TRA model can be applied because the decision made by individuals to accept a technology or information system is a conscious action that can be explained and predicted by their behavior. When viewed from the perspective of the BRKS Mobile application, the TAM theory can be applied to understand customer perceptions of the ease of use and usefulness of the BRKS Mobile application. The better the E-Service Quality, the higher the customer satisfaction and the more likely they are to use the application continuously. If the E-Service Quality is good, the E-WOM will also be positive, which will increase the trust and interest of other customers to use the BRKS Mobile application.

E-Service Quality

Zeithaml et al argue in (Vicramaditya, 2021) that e-service quality is the quality of electronic services, which can be defined as the quality of electronic media services. E-service quality encompasses a range of services that include information about the products or services offered, distribution, purchasing methods, and customer complaint services. All of these services are provided by companies that have businesses or ventures whose systems are mostly internet-based. Service quality in terms of reliability, assurance, responsiveness, empathy, and tangibles still receives complaints from customers who feel uncomfortable and dissatisfied with the quality of services at the Islamic bank (Wahyi et al, 2022).

Quoted from (Asnaniyah, 2022), Zeithaml, et al. (2017) argue that there are seven indicators that determine e-service quality: 1) Efficiency, which refers to the ease and speed with which consumers can find information on the website; 2) Fulfillment, which refers to the website's ability to deliver products and services accurately and correct any errors that occur during transactions; 3) System availability, which refers to the bank's ability to meet consumer needs for available products and services; 4) Privacy, which refers to the credibility of the website in storing customer personal data and building customer trust; 5) Responsiveness is the timeliness of the website's response to customers when conducting online transactions; 6) Assurance/trust is the company's ability to provide compensation to consumers if the products or services are unsatisfactory; 7) Contact is the availability of service features that allow consumers to interact with the company.

Electronic Word of Mouth (E-WOM)

Word of Mouth (WOM) is communication from person to person that discusses a particular product, service, or company. The internet has given rise to a new model of communication called electronic word of mouth (e-WOM) (Yuniawan et al., 2021). Electronic Word Of Mouth (E-WOM) is a tool for sending information quickly via the internet and focuses on consumers. Online reviews can be beneficial for both parties, companies and consumers. Reviews, whether negative or positive, can influence product sales and encourage consumers to engage in E-WOM to obtain information about products or make purchasing decisions, especially if consumers trust E-WOM more because they consider the risks associated with purchasing (Arih Jannati, 2024).

Through electronic word of mouth, customers who do not know each other and have never met before can share information about the goods or services they have purchased. Goyette et al. (2010) argue in (Nafisah, 2023) that E-WOM indicators are divided into three categories, namely : Efficiency in E-WOM is the amount of consumer income written on social networking sites (a.Frequency of accessing information from social networking sites; b. Frequency of interaction with social networking site users; c. Number of comments made by social networking site users). Valence of opinion is consumers' positive or negative opinions about products, services, and brands (a. Positive comments from social networking site users, b. Recommendations from social networking site users). Content is the information on social networking sites related to products and services (a. Information on the variety of products to be offered; b. Information on quality; c. Information on the prices offered).

Satisfaction

Mowen (1995) argues that customer satisfaction is the customer's perception of a product or service after acquisition and after use. In other words, customer satisfaction is a post-purchase evaluation resulting from a particular purchase choice. Customer satisfaction is a feeling of happiness or disappointment that a person obtains when comparing the results (performance) of a product with their expectations. Therefore, whether a customer feels satisfied or not depends heavily on how well the product functions (Ismulyaty et al., 2022).

Ranjbarian et al. (2012) argue in (Ramadani, 2022) that there are five indicators of customer satisfaction, namely: Convenience, Online shopping can save time and effort by making it easier to find sellers, search for products, and get deals. Merchandising, to make better purchasing decisions and achieve higher levels of online satisfaction, more and better-quality information is available online. Site Design, A good website design includes good organization and easy navigation, such as a clean screen layout, easy search paths, and fast presentation). Security, Security is about how a website proves itself trustworthy to its users. Good, smooth online service can increase customer confidence. This is important because when buying something online, there is no interpersonal interaction, so customers need to pay attention to transaction security. It is also important for customer privacy because customers may be concerned that their personal information and transactions could be accessed or stolen. Serviceability, General comments about website design, competitive product prices, product availability, product condition, timely delivery, product return policy, customer support, customer order confirmation via email, and activities.

HYPOTHESIS

The Influence of E-Service Quality Perception on Customer Satisfaction in Using the BRKS Mobile Application

This is supported by a previous study conducted by Vahlevi & Indra Vitaharsa, (2022) entitled "The Influence of Mobile Banking Service Quality on Customer Satisfaction and Loyalty of State-Owned Banks in Makassar." The results of the study indicate that mobile banking service has a positive and significant effect on customer satisfaction. In other

words, the better the quality of mobile banking services, the higher the level of customer satisfaction. Good E-Service Quality creates a positive perception of the company's services, which in turn can increase customer loyalty. These findings also reinforce the understanding that E-Service Quality represents a continuous effort by companies to improve processes, products, and services in order to achieve maximum customer satisfaction. H_0 = E-Service Quality has no effect on customer satisfaction in using the BRKS Mobile application. H_a = E-Service Quality has an effect on customer satisfaction in using the BRKS Mobile application.

The Influence of Electronic Word of Mouth Perception on Customer Satisfaction in Using the BRKS Mobile Application (H2).

This is supported by a previous study conducted by Nafisah, (2023) entitled "The Influence of Service Quality and Electronic Word of Mouth (E-WOM) on Customer Satisfaction Using BSI Mobile (A Study on Customers of PT Bank Syariah Indonesia Banda Aceh)." The results of the study showed that service quality and electronic word of mouth simultaneously have a significant effect on customer satisfaction in Banda Aceh. Furthermore, partial tests indicated that both variables also have a significant individual effect, with a significance value of 0.000 ($0.000 < 0.05$). Electronic Word of Mouth is an interactive and highly effective marketing medium. Through this platform, customers can voluntarily share positive reviews or comments based on their personal experiences with a product or service. To ensure that Electronic Word of Mouth continues to generate positive effects, companies must maintain the consistency of their product and service quality. Consequently, positive reviews or experiences shared by customers on social media can encourage potential customers to try the product or service. As a result, a positive flow of Electronic Word of Mouth not only stimulates consumer interest and decision-making but also enhances customer satisfaction with the offered products or services. H_0 = Electronic Word of Mouth (E-WOM) has no effect on customer satisfaction in using the BRKS Mobile application. H_a = Electronic Word of Mouth (E-WOM) has an effect on customer satisfaction in using the BRKS Mobile application.

The Influence of E-Service Quality Perception and Electronic Word of Mouth Perception on Customer Satisfaction in Using the BRKS Mobile Application (H3)

This finding is supported by a study conducted by Depari, (2023) entitled "The Influence of E-Service Quality and E-WOM on Customer Satisfaction of Shopee Users (A Case Study on Housewives in Tanjung Anom Purchasing Fashion Products)." The results of the study showed that both E-Service Quality and E-WOM have a positive and significant effect on customer satisfaction among housewives shopping for fashion products on Shopee. Similarly, the present study strengthens the relevance of the concepts of E-Service Quality and Electronic Word of Mouth in the context of Islamic banking applications. Within BRKS Mobile, E-Service Quality includes aspects such as access speed, system reliability, ease of navigation, transaction security, and data protection. Meanwhile, Electronic Word of Mouth reflects how customers perceive information, reviews, and recommendations obtained from digital platforms or media. Therefore, Bank Riau Kepri Syariah needs to continuously improve service quality in the BRKS Mobile application, both technically and non-technically. In addition, the bank should also utilize digital marketing strategies to encourage the spread of positive information from customers. Through these efforts, customer satisfaction and loyalty are expected to increase in the long term. H_0 = E-Service Quality and Electronic Word of Mouth (E-WOM) simultaneously have no effect on customer satisfaction in using the BRKS Mobile application. H_a = E-Service Quality and Electronic Word of Mouth (E-WOM) simultaneously have an effect on customer satisfaction in using the BRKS Mobile application.

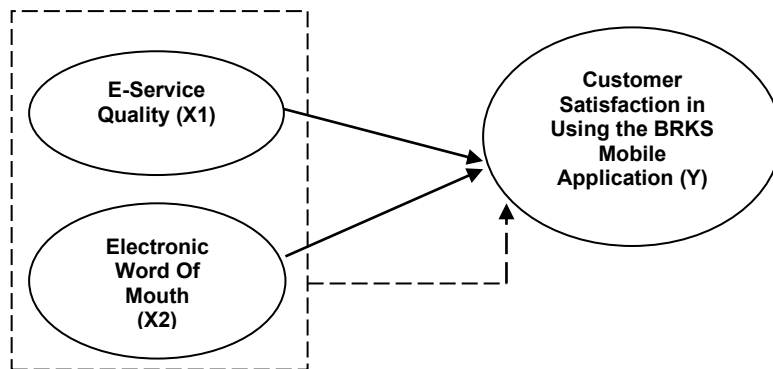


Figure 2. Conceptual Framework
 Source: Author’s elaboration (2025)

METHODS

This research is classified as quantitative research. The sampling technique employed in this study is purposive sampling. Purposive sampling was chosen due to the considerable challenges faced by the researcher in obtaining random samples. As a result, it is expected that the sampling criteria established are truly aligned with the type of research being conducted. The sampling criteria include all customers who use the BRKS Mobile application of Bank Riau Kepri Syariah in the Pekanbaru area. There are approximately 239,139 BRKS Mobile users, with a margin of error of 10% (0.01). Therefore, the sample size will be determined using the formula (i). Description: n = Sample size; N = Population size; d = Precision level / Desired margin of error. Based on the above calculation, it can be concluded that the number of samples used in this study is 99.95, which is rounded up to 100 respondents.

$$n = \frac{N}{N \cdot d^2 + 1} = \frac{239,139}{239,139 \cdot 0,1^2 + 1}$$

$$n = \frac{239,139}{2392,39} = 99,95 \text{ Respondents}$$

(i)

This study involves two variables, namely the independent variable and the dependent variable. According to Situmorang cited in Depari, (2023), the independent variable has the ability to influence the dependent variable and may have either a positive or negative relationship with it in the future. The independent variables in this study are E-Service Quality (X1) and Electronic Word of Mouth (X2), while the dependent variable is Customer Satisfaction (Y). To obtain the research sample, purposive sampling was applied. The objects of research were carefully selected to ensure their relevance to the research problem and objectives. One of the requirements that must be met by respondents is that they have used the BRKS Mobile application and have conducted transactions through the application. The data collection techniques in this study consist of questionnaires, documentation, and observation. Meanwhile, the data analysis technique used is multiple linear regression analysis with IBM SPSS 27, including validity testing, reliability testing, classical assumption testing (normality test, multicollinearity test, and heteroscedasticity test), and hypothesis testing (t-test or partial test, F-test or simultaneous test, and coefficient of determination test R^2).

RESULTS

Research Instrument Testing

Validity Test

Validity testing is conducted to assess whether the data from the questionnaire used is accurate, valid, and reliable. In this process, the comparison between the $r_{Calculate}$

(Pearson Correlation) and r_{table} values is analyzed. The criteria used in this test is to compare the $r_{Calculate}$ value with the r_{table} at a significance level of 0.05 and two-tailed, with a degree of freedom (df) of $n - 2$, which is $100 - 2 = 98$ (where n is the number of respondents). Based on the statistical table, the r_{table} value obtained is 0.196. An item on the questionnaire is considered valid if $r_{Calculate}$ is greater than r_{table} . The validity test results for each question in this study, which involved 100 respondents, are presented in the following Table 2, Table 3, and Table 4.

Table 2. Validity Test Results for Perception of E-Service Quality (X1)

E-Service Quality	R Calculate	R Table	Description
X1	0,794		Valid
X2	0,857		Valid
X3	0,851		Valid
X4	0,792	0,196	Valid
X5	0,769		Valid
X6	0,744		Valid
X7	0,852		Valid

Source: Data processed using SPSS27 (2025)

Table 3. Validity Test Results for Perception of *Electronic Word Of Mount* (X2)

Electronic Word of Mount	R Calculate	R Table	Description
X1	0,857		Valid
X2	0,833	0,196	Valid
X3	0,741		Valid

Source: Data processed using SPSS27 (2025)

Table 4. Validity Test Results for Satisfaction Perception (Y)

Satisfaction	R Calculate	R Table	Description
Y1	0,833		Valid
Y2	0,862	0,196	Valid
Y3	0,803		Valid

Source: Data processed using SPSS27 (2025)

Based on the output table from SPSS, it is known that from the 13 statements presented to 100 respondents, all have an $r_{Calculate}$ value higher than the r_{table} . This indicates that all the items in the statement are valid. Therefore, the data is valid and can be used in the subsequent research process.

Reliability Test

The reliability test relates to the level of reliability and consistency of an indicator. Reliability indicates how trustworthy and consistent a measurement instrument is when used repeatedly in research. The Cronbach's Alpha value for the E-Service Quality perception variable (X1) is 0.910, for the Electronic Word of Mouth (E-WOM) perception variable (X2) is 0.731, and for the satisfaction variable (Y) is 0.775. A variable is considered reliable if its Cronbach's Alpha value is greater than 0.60. The results of the reliability test for the 13 statement items are as follows (Table 5).

The Table 5 shows that the Cronbach's Alpha value for the E-Service Quality perception variable (X1) is 0.910, for the Electronic Word of Mouth (E-WOM) perception variable (X2) is 0.731, and for the Satisfaction variable (Y) is 0.775. All of these values are greater than 0.60, which is the minimum threshold for reliability. Therefore, it can be concluded that the questionnaire items used for each variable fall into the reliable category and are capable of producing consistent results.

Table 5. Reliability Test Results

Variabel	Minimalk Cronbach Alpha	Cronbach Alpha
X1		0,910
X2	0,60	0,731
X3		0,775

Source: Data processed using SPSS27 (2025)

Hypothesis Testing

Partial Test (t-test)

Based on the results of the partial test (t-test) in the regression analysis, information was obtained regarding the effect of each independent variable, namely the perception of E-Service Quality (X1) and the perception of Electronic Word of Mouth (E-WOM) (X2), on the dependent variable, Satisfaction (Y). The testing was conducted using the comparison criterion between the calculated t value (t statistic) and the critical t value (t table) at a significance level of 0.050 (two-tailed), with degrees of freedom (df) = $n - k - 1$ = $100 - 2 - 1 = 97$ (where n represents the sample size and k is the number of independent variables). Based on the t distribution, the critical t value was 1.660. The decision rule is as follows: if the calculated t value $< t$ table, then H_0 is accepted; conversely, if the calculated t value $> t$ table, then H_0 is rejected.

The E-Service Quality perception variable (X1) produced a calculated t value of 2.125, with a probability value of 0.036. Since the probability value of 0.036 is less than the significance level (α) of 0.050 and considering that the calculated t value exceeds the critical t value of 1.660, it can be concluded that there is a significant relationship between the perception of E-Service Quality (X1) and customer satisfaction in using the BRKS Mobile application in Pekanbaru.

The Electronic Word of Mouth (E-WOM) perception variable (X2) shows a calculated t value of 3.807 with a probability value of 0.000, which is below the significance level of 0.050 ($\alpha = 0.050$). Therefore, the critical t value is determined to be 1.660. Since the calculated t value (3.807) is greater than the critical t value (1.660), it can be concluded that the perception of Electronic Word of Mouth (X2) significantly influences customer satisfaction in using the BRKS Mobile application in Pekanbaru.

Simultaneous Test (F-test)

The simultaneous test (F-test) was conducted to determine whether the independent variables, namely the perception of E-Service Quality (X1) and the perception of Electronic Word of Mouth (E-WOM) (X2), jointly influence customer satisfaction when using the BRKS Mobile application in Pekanbaru. If the calculated F value exceeds the critical F value at a 5% significance level, it indicates that the independent variables have a significant joint effect on the dependent variable. Conversely, if the calculated F value is lower than the critical F value at the 5% significance level, it suggests that the independent variables do not have a significant joint effect on the dependent variable. The results of the simultaneous testing are presented in Table 6 which displays the outcomes of the F-test.

Coefficient of Determination Test (R^2)

The coefficient of determination (R^2) serves to assess the extent to which the regression model is able to explain the dependent variable through its independent variables. The value of R^2 ranges from 0 to 1. The closer the R^2 value is to 1, the greater the proportion of variation in the dependent variable that can be explained by the independent variables in the model. Conversely, the further the R^2 value is from 1, the smaller the model's ability to explain the dependent variable. The results of the coefficient of determination test are presented in Table 7. The coefficient of determination (R^2) obtained is 0.256, or equivalent to 25.6%. This figure indicates that the perception of E-Service Quality (X1) and the perception of Electronic Word of Mouth (E-WOM) (X2) jointly explain 25.6% of the variability in customer satisfaction when using the BRKS Mobile application. The

remaining 74.4% is influenced by other variables outside the model that were not examined in this study.

Table 6. Results of the Simultaneous Test (F-test)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	62.799	2	31.400	16.644	.000 ^b
	Residual	182.991	97	1.887		
	Total	245.790	99			

Source: Data processed using SPSS27 (2025)

Table 7. Results of the Coefficient of Determination Test (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.505 ^a	.256	.240	1.373

Source: Data processed using SPSS27 (2025)

CONCLUSION

Based on the findings of the study on The Effect of E-Service Quality and Electronic Word of Mouth on Customer Satisfaction in Using the BRKS Mobile Application in Pekanbaru, the following conclusions can be drawn. E-Service Quality has a positive influence on customer satisfaction in using the BRKS Mobile application. This positive influence indicates that the higher the E-Service Quality perceived by customers, the higher the level of satisfaction they experience. Good E-Service Quality creates a positive perception of the company's services, which ultimately can enhance customer loyalty. This finding also supports the understanding that E-Service Quality represents the company's continuous efforts to improve processes, products, and services in order to achieve maximum customer satisfaction. Electronic Word of Mouth (E-WOM) also has a significant influence on customer satisfaction in using the BRKS Mobile application. Perceptions of information, testimonials, and reviews from other users through social media or digital platforms clearly affect user satisfaction with the BRKS Mobile application. Positive Electronic Word of Mouth not only stimulates consumer interest and decision-making but also enhances customer satisfaction with the products or services offered. Simultaneously, E-Service Quality and Electronic Word of Mouth (E-WOM) have a significant influence on customer satisfaction in using the BRKS Mobile application. E-Service Quality encompasses aspects such as access speed, system reliability, ease of navigation, transaction security, and customer data protection. Meanwhile, Electronic Word of Mouth reflects how customers perceive the information, reviews, and recommendations they receive from digital platforms or media. Therefore, Bank Riau Kepri Syariah needs to improve the quality of services in the BRKS Mobile application, both technically and non-technically. In addition, the bank should leverage digital marketing strategies to encourage the dissemination of positive information from customers. Through these efforts, it is expected that customer satisfaction and loyalty will increase in the long term.

Based on the research conducted, several suggestions can be made by the researcher. Suggestions for BRKS Mobile Management, it is recommended to continuously improve the quality of digital services, such as access speed, system reliability, ease of navigation, transaction security, and customer data protection. This is important because service quality has been proven to have a direct impact on user satisfaction. Suggestions for Enhancing the Management of E-WOM, Management should encourage and facilitate positive reviews from users through social media, testimonials on official platforms, or rating and review features within the application. Reviews from other users strongly influence prospective users' perceptions of the BRKS Mobile application. Suggestions for Future Research, this study was only able to explain 25.6% of the variation in customer

satisfaction. Therefore, future researchers are advised to include additional variables such as trust, loyalty, perceived ease of use, or perceived usefulness in order to provide a more comprehensive understanding.

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