ANALYSIS OF THE INFLUENCE OF SITE ORGANIZATION, RELIABILITY, RESPONSIVENESS, USER FRIENDLINESS, PERSONAL NEED, AND EFFICIENCY ON ELECTRONIC CUSTOMER SATISFACTION AND ELECTRONIC CUSTOMER LOYALTY ON M-BANKING CUSTOMERS OF BANK MESTIKA IN MEDAN CITY

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Abstract: In line with the development of information technology, the services provided by the Bank have evolved towards digital banking services (Digital Banking). This service is more oriented towards meeting customer needs by fully utilizing digital technology through devices and applications (software) as delivery channels. In addition, digital banking services can be accessed anytime and anywhere, and minimize direct interaction with Bank employees. This also aims to increase the efficiency of operational activities and the quality of the Bank's services to its customers.

This study aims to analyze the effect of Site Organization, Reliability, Responsiveness, User Friendliness, Personal Need, and Efficiency on Electronic Customer Satisfaction and Electronic Customer Loyalty on M-Banking Customers of Bank Mestika in Medan City. The sample used in this study has the characteristics of male and female customers of Bank Mestika who have an m-banking application in Medan City with a total of 125 respondents. Processing and analyzing data in this study is by using SPSS version 25 as software for processing data.

These empirical findings indicate that from the data processing that has been carried out, on the Bank Mestika M-Banking object the results of 5 hypotheses are accepted there is a significant relationship between Site Organization, User Friend-liness, Personal Need, Efficiency, to Electronic Customer Satisfaction, and Electronic Customer Satisfaction to Electronic Customer Loyalty. In addition, there are 2 hypotheses that are rejected, namely the relationship between Reliability, Responsiveness to Electronic Customer Satisfaction.

IndexTerms - **Site Organization, Reliability, Responsiveness, User Friendliness, Personal Need, Efficiency Electronic Customer Satisfaction, Electronic Customer Loyalty**

I. INTRODUCTION

The Financial Services Authority (OJK) recorded a surge in mobile banking usage of up to 300% in 2021. One of the triggers is due to the effects of the Covid pandemic and the massive development of digital banking product services. The increase in mobile banking transactions increased by more than 300% from 2016 to August 2021, including internet banking transactions from 2016 to August 2021, increased by 50%. Another thing that is quite significant is electronic money transactions, namely in 2015-2020 which increased by almost 47%, from IDR 5.28 trillion to IDR 204.9 trillion. (idxchannel.com, downloaded on April 28, 2022). The Covid-19 pandemic has encouraged an increase in people's acceptance and preference in online shopping. In line with that, banks continue to expand and simplify the digital payment system and accelerate digital banking services. This makes digital payment and financial transactions grow. Regulators and bankers are increasingly optimistic that this transaction will continue to grow until the end of 2022. (keuangan.kontan.co.id, downloaded on April 28, 2022).

Bank Indonesia (BI) continues to strengthen payment system policy that is fast, easy, cheap, secure and reliable and inclusive in order to stimulate economic growth. BI Governor Perry Warjiyo noted that the value of digital banking transactions in the first quarter of 2022 increased by 34.90% year on year (yoy), while for the whole of 2022 it is projected to increase 26.72% (yoy) to reach Rp 51,729 trillion. Bank Indonesia will continue to encourage payment system innovation, including in order to support government programs and accelerate the National Economic Recovery (PEN), while accelerating an inclusive and efficient Digital Economy and Finance (EKD) through non-cash payment system policy. One of them is by continuing efforts to expand BI-FAST services through mobile banking and improve communication to the public and related institutions. (merdeka.com, downloaded on April 28, 2022).

PT. Bank Mestika Dharma Tbk is a bank headquartered in Medan, North Sumatra, domiciled on Jl. Zainul Arifin No. 118. PT. Bank Mestika Dharma Tbk established since 1955 is a Private Foreign Exchange Commercial Bank and the only regional bank that has gone public and is listed on the Indonesia Stock Exchange (IDX) with the code BBMD, listed since July 8, 2013. PT. Bank Mestika Dharma Tbk in conducting its business remains focused on the bangking retail business by prioritizing prudential bangking principles and good risk management supported by professional service services by improving service quality. PT. Bank Mestika Dharma Tbk already has 12 Sub-Branch Offices and 11 Cash Offices and 70 ATM units located in the largest cities in the North Sumatra, Pekanbaru, Batam, Jambi, Jakarta, Surabaya and Palembang regions. (bankmestika.co.id, downloaded on April 29, 2022).

It can be seen from all the explanations above that this research is important for PT. Bank Mestika due to the rapid development of technology today and the increasing prevalence of small banks that implement digital banks in their banking system. Therefore, this research focuses on site organization, reliability, responsiveness, user friendliness, personal needs, efficiency, electronic customer satisfaction and electronic customer loyalty. So that this research can help Bank Mestika in developing e-channels in banking services in the future.

This research was conducted based on the research gap, the first research gap is the influence of the site organization on customer satisfaction. Research results (Muh. Fauzan Saputra, 2021) shows that site organizations do not have a significant influence on customer satisfaction. The influence of site organization and customer satisfaction is not significant because respondents from Syariah Banking customers in Indonesia are more focused and prioritize the trust of online banking services. In addition to trust, Syariah Banking customers in Indonesia also prioritize the level of social responsibility of service providers, so as to create a sense of security and comfort in transacting using Islamic banking e-channel services.

The second research gap is the effect of efficiency on customer satisfaction. The results of the study (Hariansyah, Wardani and Herlambang, 2019) show that efficiency does not have a significant influence on satisfaction. The insignificant effect of efficiency and satisfaction is because the respondents / customers of Bank BRI focus more on responsiveness variables, such as the speed and effectiveness of Bank BRI in responding to problems faced by its customers in using BRI mobile transaction services so that the variable efficiency of BRI mobile application features and services is not considered. Therefore, this study was conducted to provide certainty of the influence between site organization and efficiency on customer satisfaction whether it has a significant influence or vice versa on the Bank Mestika m-banking application. For these two research gaps, this research becomes increasingly interesting to conduct research to ascertain the influence of site organization variables on customer satisfaction and the effect of efficiency on customer satisfaction whether it has a significant influence or not.

II. LITERATURE REVIEW

2.1.1 Mobile Banking

With the advancement in information technology, it has changed the traditional bank credit delivery system. Currently, financial institutions provide their services through different channels, such as banks, ATM machines, Internet Banking and M-Banking (Shankar, Jebarajakirthy and Ashaduzzaman, 2020). M-Banking is a service from the banking sector that allows customers to conduct banking transactions via smartphones. Entering the era of digital banking, financial institutions are currently using M-Banking as a strategy to attract customers as expected and maintain competitive value in the Bank to meet the needs of its customers (Tam and Oliveira, 2016). M-Banking itself allows customers to access account balances, pay bills, transfer funds, and perform other financial services, anytime and anywhere (Tam and Oliveira, 2016).

Mobile Banking as a service provided by banks or other financial institutions that allows its customers to conduct financial transactions remotely using mobile devices such as smart phones or tablets. (Darlington, Jennifer and Laurence Bekwele, 2022).

2.1.2 Site Organization

Site organization is a web aesthetic, colors, parts and images can improve the quality of electronic banking and improve the overall user experience and satisfaction. (Raza et al., 2020). This site organization includes websites, such as web content layouts, content updates, and navigation capabilities. (Nimako, Gyamfi and Wandaogou, 2013). Site organization design interface how mobile banking provides useful information in an understandable design. (Fianto, 2021). A site organization is a site/page that is first viewed by a customer. First impressions and interesting visual aspects are one of the company's strategies. (Nugraha, 2021).

H1: Site Organization has a significant effect on Electronic Customer Satisfaction (ECS) on the use of Bank Mestika m-banking in Medan City

2.1.3 Reliability

Reliability is the company's ability to provide services as promised accurately and trusted. Performance must be in accordance with customer expectations which means punctuality, the same service or at will without any errors, and with high accuracy. (Hayati and Israhayati, 2019). Reliability, the company's ability to fulfill promises (promises) completely, precisely and accurately to consumers, for the products offered. Reliability (trust) is directly related to the characteristics: the ability to show honesty not lies, the ability to provide services consistently, the commitment to provide services consistently. Reliability is the main dimension of shaping the impression (impression) of consumers. The company's ability to meet the dimension of reliability directly creates customer satisfaction.

According to Priansa (2017: 57) Reliability is the ability to provide the promised service immediately, accurately and satisfactorily. Reliability refers to the ability to perform services properly, precisely and accurately. (Hana and Miranti, 2021). Reliability is the ability to perform the promised service reliably and accurately. This relates to the ability to provide the service that customers expect in terms of speed (how fast transactions are made), accuracy (how correct transactions are in terms of withdrawing money) and whether the equipment operates 24 hours as expected. (Ejigu, 2016).

H2: Reliability has a significant effect on Electronic Customer Satisfaction (ECS) in the use of m-banking at Bank Mestika in Medan City

2.1.4 Responsiveness

Responsiveness, which is the ability to help consumers and provide services quickly. If you look more deeply at the fast response service in a restaurant, it can be seen from the ability of employees who are quick to provide services to consumers quickly to handle their complaints. (Apriyani and Sunarti, 2017). According to Sangadji and Sopiah (2013: 100), responsiveness is the ability or desire of employees to help provide the services needed by consumers.

According to Priansa (2017: 57) Responsiveness is the desire of staff to help consumers and provide responsive services. Responsiveness is a willingness to help customers and to provide services quickly. Or it can be said that the help obtained by customers when there are e-banking complaints such as accounts are argued at the same time but the money has not been successfully sent, internet banking cannot be used for a long period of time or days. This problem is of particular concern, because customers feel that the service provided is below their expectations (Ejigu, 2016).

H3: Responsiveness has a significant effect on Electronic Customer Satisfaction (ECS) on the use of Bank Mestika m-banking in Medan City.

2.1.5 User Friendliness

Ease of use is also defined as the degree to which one believes that using technology is easy and requires no effort to use it. (Grace, 2020). The perceived ease of use can be understood as the extent to which it is easy or not to use a particular system. Therefore, ease of use can also be defined that the perception of ease of use as an assessment of consumers where the technology they will apply will be easy to learn and easy to use (Keni, 2020).

A person's perception of the ease of use of information technology indicates the extent to which the person believes that the use of a technology can make it easier to complete work. (Adhiputra, 2015). Ease of use is an individual's level of trust refers to the belief that an information technology is not difficult to use, easy to understand and does not require special skills to operate it. (Rahadi and Zainal, 2015). The ease of use of technology means that its operation and technology are uncomplicated and require minimal effort mentally and physically. (Fianto, 2021) .

H4: User Friendliness has a significant effect on Electronic Customer Satisfaction (ECS) on the use of m-banking at Bank Mestika in Medan City

2.1.6 Personal Needs

According to Priansa (2017:55), personal needs are the basic needs of a consumer which include physical, social and psychological needs. Maslow's hierarchy explains that there are different types of important human needs that may be related to the perception of online banking, for example security, a sense of belonging and a need for preference. (Muh. Fauzan Saputra, 2021).

Personal needs are the personal needs of customers. The central concept applied is that management can manage customer requests, understand customer needs and express its services. (Nugraha, 2021). Personal needs are personal needs so banking authorities need to pay special attention to customers' personal needs about what they want and how they can meet their needs. (Raza et al., 2020). Persoanl needs pay attention to the needs for service users such as loyalty, security needs, which can be said to be the privacy of service users. (Fiki Andrayani and Aslamatis Solekah, 2021).

H5: Personal Need has a significant effect on Electronic Customer Satisfaction (ECS) on the use of m-banking at Bank Mestika in Medan City

2.1.7 Efficiency

Efficiency is generally one of the main factors required in operating a website. Efficiency as the ease of customers and speed in accessing and utilizing the website. In other words, Efficiency can be considered as saving time and convenience of website users. (San, Yee and Qureshi, 2020). Website efficiency can be defined as a website's ability to offer relevant information to consumers to help consumers get the products they want with minimal effort. (Al-khayyal, Alshurideh and Al, 2020).

Efficiency refers to how the ease, accessibility, and speed of the system can facilitate transactions and other functions. (Yusfiarto, 2021). Efficiency is the ability of customers to access the website, search for the desired product and information related to the product, and leave the site with minimal effort. (Ulum and Muchtar, 2018).

H6: User Friendliness has a significant effect on Electronic Customer Satisfaction (ECS) in the use of m-banking at Bank Mestika in Medan City

2.1.8 Customer Saticfaction

According to Hasan (2013: 89) customer satisfaction is a concept that has long been known in marketing theory and applications, customer satisfaction is one of the essential goals for business activities, seen as one of the best indicators to achieve profit in the future, being a trigger for efforts to increase customer satisfaction.

2.1.9 Customer Loyalty

According to Priansa (2017:215) the purpose of business is essentially to create and retain the company's consumers. Loyal consumers are the most important and valuable asset for the company. Consumer loyalty is a long-term commitment of consumers, which is manifested in loyal behavior and attitude towards the company and its products, by consuming regularly and repeatedly, so that the company and its products become an important part of the consumption process carried out by consumers.

There are various definitions of customer loyalty, and one of them refers to the behavior developed by the customer, called the repurchase behavior, thus taking into account all the experiences that the customer experiences during the use of products and services from the provider (Fida et al., 2020). Customer loyalty is defined as a commitment to continue buying a product or service that is consistently preferred regardless of situational factors and marketing efforts that may result in switching behaviors. (Chiguvi, 2016). Loyalty is a positive attitude and consumer interest that is based on feeling like the brand or feeling familiar with the brand and having the pride of being a user of a certain brand and consumers buying the brand consistently, which can be seen from the commitment of consumers to continue to use the brand. (Bian et al., 2019).

H7: Electronic Customer Satisfaction (ECS) has a significant effect on Electronic Customer Satisfaction (ECS) in the use of m-banking at Bank Mestika in Medan City

III. RESEARCH ISSUE AND METHODOLOGY

The sampling method used by convenience sampling is a non-probability sampling method (Heiberger and Holland, 2015). Where, the subject is chosen because accessibility is convenient so that the researcher has the freedom to choose the sample that is the fastest, in the case of filling out the questionnaire and sending the questionnaire is carried out through docs.google.com/forms.

In this study, researchers will use snowball sampling techniques. According to Sugiyono (2015:392) snowball sampling is a sampling technique for data sources, and at first the number is small, over time it becomes large. This is done because from a small number of data sources it has not been able to provide complete and certain data, so look for other people who can be used as data sources. The application of snowball sampling in this study was carried out by distributing questionnaires that will be distributed to customers who use Bank Mestika m-banking in Medan Indonesia. The characteristics of the respondents determined are men and women aged 18 years and over and have used the Bank Mestika m-banking application at least 1 time in the last 3 months.

The sample that will be used in this study is as many as 120 respondents taken from the number of indicators as many as 25 times with the number of respondents per indicator, namely 5 getting the results of 120 respondents, therefore the questionnaire that will be distributed is 120 keusioner or more because not all questionnaires distributed have been successfully collected according to the researcher's expectations. In accordance with the snowball sampling theory, the process will be repeated until the expected number of samples can be reached.
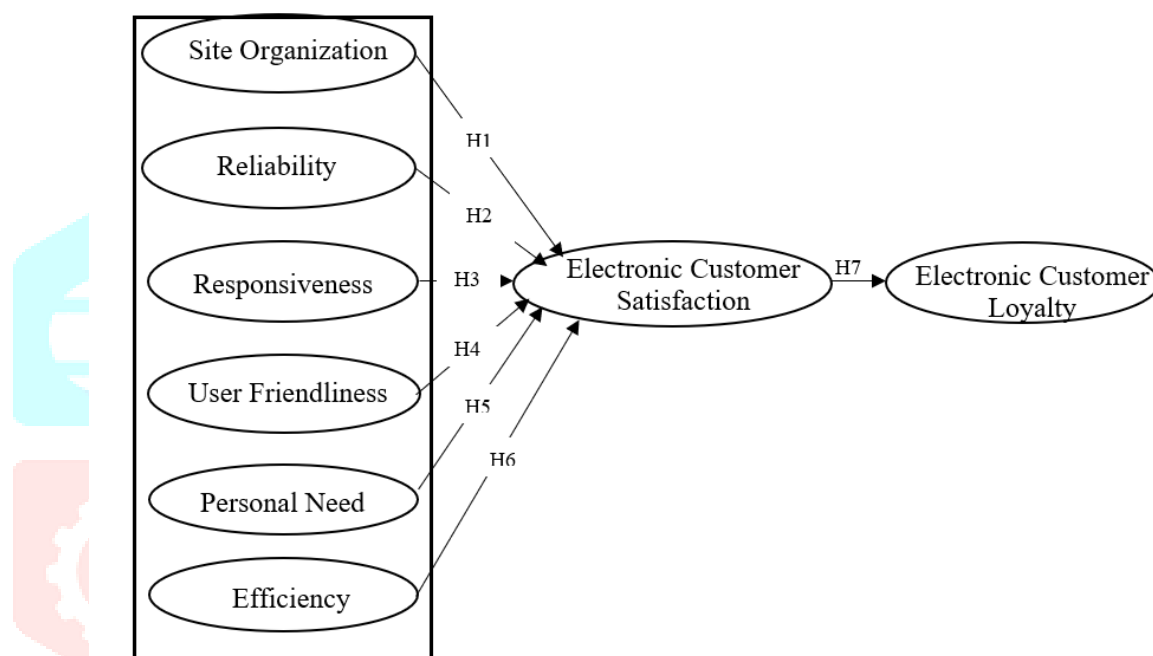

Figure 3.1 Research Model
Source: Researcher, 2022.

IV. FINDING AND DISCUSSION

4.1 Characteristics of Respondents

Alarge percentage of respondents who use the Bank Mestika m-banking application in Medan City are 44.2% or 53 respondents with an age group of 35-50 years, while 38.3% or 46 respondents with an age group of 18-35 years, and 17.5% or 21 respondents with an age group of 50-60 years. So, it can be concluded that the majority of users of the m-banking application at Bank Mestika in Medan City are customers with an age group of 35-50 years because in that age group they are customers who are still relatively productive and easily accept technological changes in the banking world. most of the genders of respondents who use the m-banking application at Bank Mestika in Medan City are women, namely 64% or 53.3 respondents, while the rest are 56% or 46.7 respondents who are male. So, it can be concluded that the majority of respondents who use m-banking applications in this study are female.

4.2 Validity Test

Table 4. 1*Electronic Customer Loyalty* **Validity Test Results**

Variable	Item Code	rcount	rtable	Criterion
Electronic	ECL 1	0.578	0.1757	Valid
Customer	ECL 2	0.653	0.1757	Valid
Loyalty	ECL 3	0.640	0.1757	Valid

Source : Data processed 2022

Table 4. 2 *Electronic Customer Satisfaction* **Validity Test Results**

Variable	Item Code	rcount	rtable	Criterion
Electronic Customer Satisfaction	ECS 1	0.625	0.1757	Valid
	ECS 2	0.714	0.1757	Valid
	ECS 3	0.700	0.1757	Valid

Source : Data processed 2022

Table 4. 3 *Site Organization* **Validity Test Results**

Variable	Item Code	rcount	rtable	Criterion
Site Organization	SO1	0.743	0.1757	Valid
	SO2	0.577	0.1757	Valid
	SO 3	0.658	0.1757	Valid

Source : Data processed 2022

Table 4. 4 *Reliablity* **Validity Test Results**

Variable	Item Code	rcount	rtable	Criterion
Reliability	REL 1	0.899	0.1757	Valid
	REL 2	0.683	0.1757	Valid
	REL 3	0.892	0.1757	Valid

Source : Data processed 2022

Table 4. 5 *Responsiveness* **Validity Test Results**

Variable	Item Code	rcount	rtable	Criterion
Responsiveness	REP 1	0.765	0.1757	Valid
	REP 2	0.635	0.1757	Valid
	REP 3	0.675	0.1757	Valid

Source : Data processed 2022

Table 4. 6 *Friendliness User Validity* **Test Results**

Variable	Item Code	rcount	rtable	Criterion
User Friendliness	USFR 1	0.660	0.1757	Valid
	USFR 2	0.780	0.1757	Valid
	USFR 3	0.486	0.1757	Valid

Source : Data processed 2022

Table 4. 7 *Personal Need* **Validity Test Results**

Variable	Item Code	rcount	rtable	Criterion
Personal Need	PENE 1	0.639	0.1757	Valid
	PENE 2	0.733	0.1757	Valid
	PENE 3	0.597	0.1757	Valid

Source : Data processed 2022

Table 4. 8 *Efficiency* **Validity Test Results**

Variable	Item Code	rcount	rtable	Criterion
Efficiency	EFFE 1	0.573	0.1757	Valid
	EFFE 2	0.682	0.1757	Valid
	EFFE 3	0.602	0.1757	Valid

Source: Data processed 2022

From the table above, it can be seen that all the values of the calculated r for validity testing are above the table r number, which is 0.138. Therefore, it can be concluded that all indicators for each variable can be said to be valid in explaining the variables used in this study.

4.3 Reliability Test

Table 4. 6 Reliability Test

No	Variable	Cronbach's Alpha Based on Standardized Items	Critical Number	N of Items	Description
1	*Electronic Customer Loyalty*	0.783	0.6	3	*Reliable*
2	*Electronic Customer Satisfaction*	0.820	0.6	3	*Reliable*
3	*Site Organization*	0.808	0.6	3	*Reliable*
4	*Reliability*	0.909	0.6	3	*Reliable*
5	*Responsiveness*	0.829	0.6	3	*Reliable*
6	*User Friendliness*	0.793	0.6	3	*Reliable*
7	*Personal Need*	0.807	0.6	3	*Reliable*
8	*Efficiency*	0.778	0.6	3	*Reliable*

Source: Data processed, 2022

Based on the results of the table above, all variables have *a Cronbach Alpha* greater than 0.60. So it can be concluded that all variables in this study are reliable.

4.4 Simple Regression Analysis

The regression coefficient for Electronic Customer Satisfaction (ECS) is 0.871 and has a positive sign. This shows that when Elec-tronic Customer Satisfaction (ECS) experiences an increase or decrease by one unit, then Electronic Customer Loyalty will experience an increase or decrease of 0.871 units. This shows the significant influence of Electronic Customer Satisfaction (ECS) on Electronic Customer Loyalty (ECL).

Table 4. 34 Simple Regression Test Results (ECS*ECL)

Variable	Standardized Coefficients
Electronic Customer Satisfaction	0.871

Source : Data processed 2022

4.5 Multiple Regression Analysis

Table 4. 32 Multiple Regression Test Results (SO, REL, REP, USFR, PENE, EFFE,*ECS)

Variable	Standardized Coefficients
Site Organization	0.155
Reliability	0.100
Responsiveness	0.132
User Friendliness	0.219
Personal Need	0.183
Effeiciency	0.219

Source : Data processed 2022

a) The regression coefficient for Site Organization (SO) is 0.155 and has a positive sign. This shows that when the Site Organization (SO) experiences an increase or decrease by one unit, the Electronic Customer Satisfaction will experience an increase or decrease of 0.155 units. This shows the significant influence of Site Organization (SO) on Electronic Customer Satisfaction (ECS).

b) The regression coefficient for Reliability (REL) is 0.100 and has a positive sign. This shows that when Reliability (REL) experiences an increase or decrease by one unit, the Electron-ic Customer Satisfaction will experience an increase or decrease of 0.100 units. This shows the signif-fish influence of Reliability (REL) on Electronic Customer Satisfaction (ECS).

c) The regression coefficient for Responsiveness (REP) is 0.132 and has a positive sign. This shows that when Responsiveness (REP) increases or decreases by one unit, Electronic Customer Satisfaction will increase or decrease by 0.132 units. This shows the significant influence of Responsiveness (REP) on Electronic Customer Satisfaction (ECS).

d) The regression coefficient for User Friendliness (USFR) is 0.219 and has a positive sign. This shows that when User Friendli-ness (USFR) increases or decreases by one unit, Electronic Customer Satisfaction will increase or decrease by 0.219 units. This shows the significant influence of User Friendliness (USFR) on Electronic Cus-tomer Satisfaction (ECS).

e) The regression coefficient for Personal Need (PENE) is 0.183 and has a positive sign. This shows that when Personal Need (PENE) increases or decreases by one unit, Electronic Customer Satisfaction will experience an increase or decrease of 0.183 units. This shows a significant personal influence (PENE) on Electronic Customer Sat-isfaction (ECS).

f) The regression coefficient for Efficiency (EFFE) is 0.219 and has a positive sign. This shows that when Efficiency (EFFE) increases or decreases by one unit, the Electron-ic Customer Satisfaction will increase or decrease by 0.219 units. This shows the signif-fish effect of Efficiency (EFFE) on Electronic Customer Satisfaction (ECS).

4.6 T-test

Table 4. 9 t Test Results

Variable	Sig	Standard	Information
SO*ECS	0.019	0.05	Hypothesis accepted
REL*ECS	0.322	0.05	Hypothesis rejected
REP*ECS	0.198	0.05	Hypothesis rejected
USFR*ECS	0.022	0.05	Hypothesis accepted
PENE*ECS	0.018	0.05	Hypothesis accepted
EFFE*ECS	0.002	0.05	Hypothesis accepted
ECS*ECL	0.000	0.05	Hypothesis accepted

Source: Data processed, 2022.

Based on the data processing that has been carried out in the previous Chapter, it was found that the results of 5 hypotheses were accepted. There is a significant relationship between site organizations to electronic customer satisfaction, user friendliness to electronic customer satisfaction, personal need to electronic customer sat-isfaction, efficiency to electronic customer satisfaction, and electronic customer satisfaction to electronic customer loyalty. And the 2 hypotheses that are rejected are that reliability does not affect electronic customer satisfac-tion and responsiveness does not affect electronic customer satisfaction.

V. DISCUSSION

Based on the results of the research and the interpretation of the results of the research calculations that have been described previously, therefore in this section it will be explained about the research results in order to further explain the problems in the research without going out of the context described in the next chapter.

Based on the general description of the respondents, it is said that most of the age of customers who use m-banking at Bank Mestika is as much as 53% in goloongan aged 35-50 years. So, from this data, Bank Mestika can improve several variables by using the age group touted as the target market. One example of a variable that can be improved is the efficiency variable. With a good level of efficiency and madai, customers will feel comfortable when using the m-banking application. This is because the majority of customers want an application that is flexible and easy to understand so that it can create efficiency in making transactions. When application users feel comfortable, they will tend to be loyal and continue to use the application in making transactions.

The output result on the coefficient of determination in model I obtained an R^2 number of 0.921 or 92.1%. This shows that the percentage of contribution of the influence of Site Organization, Reliability, Responsiveness, User Friendliness, Per-sonal Need, and Efficiency on Electronic Customer Satisfaction is 92.1% which means that the free variable can explain 92.1% of the bound variables while the remaining 7.9% is influenced by other variables that are not included in this research model. Then the output result for the coefficient of determination in model II obtained the number R^2 of 0.871 or 87.1%. This shows that the percentage of contribution of the influence of Electronic Customer Satisfaction on the bound variable Electronic Customer Loyalty is 87.1% which means that the free variable can explain 87.1% of the bound variable, while the remaining 12.9% is influenced by other variables that are not included in this research model.

Of the seven hypotheses studied, all hypotheses were accepted. The first hypothesis is that Site Organization has a positive and significant effect on Electronic Customer Satisfaction. This hypothesis is supported by the results of the T test where the significance is worth 0.019 (below 0.05) which indicates that the hypothesis is accepted. This hypothesis is also supported by previous research conducted by (Raza et al., 2020) proving that Site Organi-zation (SO) has a positive and significant effect on Electronic Customer Sat-isfaction (ECS). Where it is explained that the Site Organization is the first attribute to attract clients, therefore the more attractive and well-organized a website is, the more convenient it is for the client to use it and the more satisfied they are waiting for it. From the results of the research, bah-wa has obtained the design of the Mestika bank m-banking page in an attractive visul manner, a well-organized appearance and a very neatly arranged layout of features that make it easier for application users to carry out their financial transactions, which will increase Electronic Customer Loyalty.

The second hypothesis is that Reliability has a significant effect on Electronic Customer Satisfaction. This hypothesis is not supported by the results of the T test where the significance is worth 0.322 (above 0.05) which indicates that the hypothesis is rejected. This hypothesis is also supported by previous research conducted by Paisal showing that reliability does not have a significant influence on customer satisfaction (Paisal, 2013). Where it is explained that by maintaining reliability, internet banking can increase the level of customer satisfaction because the most accurate information that can be relied on is the greater customer satisfaction with the service. From the results of the research, it has been obtained that the Bank Mestika m-banking application is quite reliable because it is free from errors or errors in the system, an adequate security system, and the application of a security system according to security standards in the banking world. However, of all these reliability, it has been determined by major banks in Indonesia. When all these things are fulfilled by the application provider, it will increase Electronic Customer Satisfaction, which is when the customer feels that the application is not easy to hack, and every financial transaction requires customer approval in the form of OTP (one-time pass-word). This is a standardization that has been set by the Financial Services Authority (OJK) as a condition with the aim of protecting the wishes of customers from fraud committed by irresponsible individuals. However, the simultaneous test (F test) states that the variables Site Organization, Reliability, Responsiveness, User Friendliness, Personal Need, and Efficiency simultaneously have a significant effect on Electronic Cus-tomer Satisfaction, so it is important for Bank Mestika to continue to improve and maintain the reliability that has been implemented today.

The third hypothesis is that Responsiveness has a significant effect on Electronic Customer Satisfaction. This hypothesis is not supported by the results of the T test where the significance is worth 0.198 (above 0.05) which indicates that the hypothesis is rejected.

This hypothesis is also supported by previous research conducted by Fuad and Mabrur showing that response-siveness has no influence on customer satisfaction (Fuad and Mabrur). Where it is explained that banks tend to give good responses to their customers and provide services that are in accordance with the customer's concerns. The more internet banking that maintains responsive-ness standards by answering user questions positively and quickly, the more customer satisfaction increases. From the results of the research, cus-tomer service from Bank Mestika has always implemented excellent service by following the SOPs that have been applied such as giving greetings when meeting customers, serving customers with a smile, having an empathetic nature to each customer who experiences m-banking problems. However, all of these services are public services that are applied in the financial industry, especially the banking industry such as Bank BCA, Bank Mandiri, Bank BTPN and so on. However, the simultaneous test (F test) states that the variables Site Organization, Reliability, Responsiveness, User Friendliness, Personal Need, and Efficiency simultaneously have a significant effect on Electronic Customer Satisfaction so that it remains important for Bank Mestika to continue to improve and maintain the responsiveness that has been set at this time.

The fourth hypothesis is that User Friendliness has a significant effect on Electronic Customer Satisfaction. This hypothesis is supported by the results of the T test where the significance is worth 0.022 (below 0.05) which indicates that the hypothesis is accepted. This hypothesis is also supported by previous research conducted by Reza et al showing that user friendliness has a significant influence on customer satisfaction (Raza et al., 2020). Where it is explained that the user-friendly website allows consumers to easily and conveniently access online banking and thus clients compete. From the results of the research, m-banking Bank Mestikav has been obtained in terms of the application of navigation, the application of mu-dah security features is used so that it can increase Electronic Customer Satisfaction when customers feel that the Bank Mestika m-banking application is easy to learn.

The fifth hypothesis is that Personal Need has a significant effect on Electronic Customer Satisfaction. This hypothesis is supported by the results of the T test where the significance is worth 0.018 (below 0.05) which indicates that the hypothesis is accepted. This hypothesis is also supported by previous research conducted by Reza et al. showing that personal needs have a significant influence on customer satisfaction (Raza et al., 2020). Where, when the bank fulfills customer requests and provides services in accordance with customer requests, customers will be satisfied with these services. From the results of the research, it has been obtained that the Bank Mestika m-banking application can meet the needs of application users such as the 24-hour call cen-ter service if there are problems when transacting and product information available on the Bank Mestika m-banking application so as to increase Electronic Customer Satisfaction.

The sixth hypothesis, namely Efficiency, has a significant effect on Electronic Customer Satisfaction. This hypothesis is supported by the results of the T test where the significance is worth 0.002 (below 0.05) which indicates that the hypothesis is accepted. This hypothesis is also supported by previous research conducted by Reza et al showing that efficiency has a significant influence on customer satisfaction (Raza et al., 2020). Where efficiency is the main driver for measuring the quality of internet banking services, therefore, the websites that clients use to interact with banks will be more efficient and satisfied. From the research results obtained by the m-banking application, Bank Mestika provides convenience in running every transaction efficiently by simplifying every step of the transaction without eliminating security features in transactions to increase Electronic Customer Satisfaction.

The seventh hypothesis is Electronic Customer Satisfac-tion.has a significant effect on Electronic Customer Loyalty. This hypothesis is supported by the results of the T test where the significance is worth 0.000 (below 0.05) which indicates that the hypothesis is accepted. This hypothesis is also supported by previous research conducted by Reza et al showing that Electronic Customer Satisfaction. has a significant influence on customer satisfaction (Raza et al., 2020). Where after the customer has a deep relationship with internet banking services, as a result, the customer will feel satisfied in using internet banking and become a loyal customer. From the results of research obtained by Bank Mestika customers who are satisfied with all the features, convenience and security in carrying out transactions, a technology system that is easy to learn and the provision of 1x24-hour services can increase Electronic Customer Loyalty, namely when customers feel comfortable in using the Bank Mestika m-banking application, na-sabah will become loyal in using the application.

The Electronic Customer Satisfaction variable is formed by the variables Site Organization, Reliability, Responsiveness, User Friendliness, Personal Need, and Efficiency. Where the variables that most dominantly affect Electronic Customer Satisfaction are Userfriendliness and Efficiency variables with a regression coefficient value of 0.219, then other variables that also affect Electronic Customer Satisfaction are Personal Need with a regression coefficient of 0.183, then the Site Organization variable with a regression coefficient of 0.155, then a Responsiveness variable with a regression coefficient of 0.132 and also a Reliability variable with a re-gression coefficient of 0.100 This shows that customers who use the Bank Mestika m-banking application prioritize userfriendliness and efficiency. With a good and adequate level of ease of use and efficiency, customers will feel comfortable when using the m-banking application. This is because the majority of customers want an application that is flexible and easy to understand so that it can create efficiency in making transactions. Therefore, Efficiency plays an important role, so that if Efficiency is implemented properly without reducing the level of security of the application, and makes potential users feel satisfied and helped, Electronic Customer Satisfaction will be formed. Then the Personal Need variable occupies the second position as a variable that has a big influence on Electronic Customer Satisfaction because as a nasa-bah of course requires an m-banking application in carrying out financial transactions for daily needs such as checking account balances, transfers to banks or other banks, paying bills and so on. Therefore, the variable personal need becomes very important in increasing Electronic Customer Satisfaction. The Site Organization variable occupies the third position as a variable that has a great influence on the Electronic Cus-tomer Satisfactiion. This shows that customers who use the Bank Mestika m-banking application really prioritize the appearance of m-banking in a visul attractive appearance that is well organized and the location of features that are very neatly arranged makes it easier for application users to run their unlucky transactions.

The Responsiveness variable occupies the fourth position as a variable that has a great influence on Electronic Customer Satisfaction. In financial transactions using the application, of course, customers want to get fast response services and empathetic services so as to increase Electronic Customer Satisfaction. When customers overcome obstacles in carrying out transactions such as OTP that does not enter, transaction errors and customers get fast response services will certainly cause their own satisfaction in the customer. Therefore, the variables of Responsiveness are very important variables in increasing Electronic Customer Satisfaction. The Reliability variable occupies the fifth position as a variable that has a major influence on Electronic Customer Satisfaction. The implementation of a reliable security system, the provision of adequate information, rare problems / errors when carrying out transactions, and transactions that are carried out on time make customers feel that Bank Mestika's m-banking application can be

relied upon in carrying out its financial transactions. Therefore, the reliability variable is a very important variable in increasing Electronic Customer Satisfaction.

The Electronic Customer Loyalty variable is formed by the Electronic Customer Satisfaction variable which indicates that m-banking application users will loyally use the application if they feel satisfied and helped by the m-banking application. Customer satisfaction of m-banking application users can be formed based on the experience gained while using the application. The implementation of an application that is attractive, easy to understand without compromising the security system and has reliability in meeting customer expectations will certainly cause its own satisfaction in application users. When customers feel satisfaction with the application, of course, customers will be loyal and even recommend terse-but applications to their friends, therefore the Electronic Customer Satisfaction variable is an important variable.

VI. RESEARCH LIMITATION

1.Seeing the limitations about the research object that only takes respondents to users of the Bank Mestika m-banking application in Medan City, it is hoped that the next research will use the same model or be modified so that it can be applied to different objects in order to get more general results on the factors that affect Electronic Customer Loyalty.

2.For further research in the future, it is hoped that it will be able to complement the variables that have existed in this study so that it can further refine the understanding of factors that affect Electronic Customer Loyalty, such as the addition of Perceived Value variables or other variables.

3.Further research can be developed by linking the factors influencing Electronic Customer Loyalty based on age, gender, income level and level of education. Future research can also expand the reach of respondents studied or conduct research in areas that are different from the current research, so that the follow-up research carried out later in the day will be able to provide a broader picture of Electronic Customer Loyalty.

VII. ACKNOWLEDGMENT

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