

## V. CONCLUSION AND IMPLICATION

### A. Conclusion

Based on the results of regression analysis and discussion, it can be concluded as follows:

1. Mobile banking service quality has a positive influence on e-satisfaction.
2. Mobile banking service quality has a positive influence e-trust.
3. Mobile banking service quality has a positive influence on customers' loyalty.
4. E-satisfaction has a positive influence on customers' loyalty.
5. E-trust has a positive influence on customers' loyalty
6. E-trust has a positive influence on e-satisfaction.
7. E-satisfaction mediates the influence of mobile banking services quality on customers' loyalty.
8. E-trust mediates the influence of mobile banking services quality on customers' loyalty
9. E-satisfaction no mediates the influence of e-trust on customers' loyalty.

### B. Implication

As an effort to increase the customers' loyalty, management of branch offices of banks in Purwokerto need to pay attention on mobile banking services quality, the customers' e-satisfaction and e-trust. The ways can be done by make the easy procedure and registration process for mobile banking

service in according to the customers' needs and expectations, apply the mobile banking service system that is easy and fast which supported by the employee of customer service who understand the importance of mobile banking service quality for the customers, build the communication with the customers who use mobile banking services, follow up the consumer complaints related to the mobile banking services problems or error system, provide security and convenience to the consumers associated with the mobile banking services provided.

Refers to the limitations of this study, further researches need to extend studies and develop the research model by incorporate the other independent variables, mediator and moderator variables. Further researches also need develop wider study object to produce the better result of study more generally and objectively.