



## **Customer Satisfaction Mediates Digital Banking Quality and Features on Reuse Intention: HSBC Indonesia Case**

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### **ABSTRACT**

This study aims to examine the role of E-Service Quality and Internet Banking Features in influencing reuse decisions, with customer satisfaction acting as a mediating variable. The research focuses on Internet Banking users of HSBC Indonesia, Tomang Branch. A quantitative approach was employed using Structural Equation Modeling (SEM) with Partial Least Squares (PLS). A total of 200 respondents were selected using non-probability sampling and responded to a Likert-scale-based questionnaire. The results indicate that both E-Service Quality and Internet Banking Features do not have a direct significant effect on reuse decisions. However, they significantly influence customer satisfaction, which in turn has a strong direct impact on reuse decisions. Furthermore, customer satisfaction effectively mediates the relationship between E-Service Quality and Internet Banking Features on reuse intention. The findings suggest that enhancing privacy protection, ease of access, and interface design can improve customer satisfaction and drive customer loyalty in digital banking. The study is limited by its single institution focus and geographic scope, which may affect the generalizability of the findings. Future research is encouraged to include multiple banks and broader regional contexts to validate these results.

**Keywords:** *Customer Satisfaction; Digital Banking Loyalty; E-Service Quality; Internet Banking; Reuse Intention.*

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### **INTRODUCTION**

The rapid development of digital technology has significantly transformed various sectors, including the banking industry. One of the most prominent innovations is Internet Banking, which enables customers to conduct financial transactions online without visiting physical branches. This innovation has reshaped the interaction between banks and their customers, with efficiency, speed, and convenience emerging as key factors influencing users' preferences for banking services (Islam et al., 2023).

In Indonesia, the adoption of digital banking has experienced exponential growth. According to data from Bank Indonesia (2023), digital banking transactions have exceeded 10 billion per year, with consistent double-digit annual growth, particularly among urban, tech-savvy users. In this context, E-Service Quality becomes increasingly vital in shaping the user experience. It encompasses various dimensions such as usability, system reliability, privacy, responsiveness, and design quality delivered through digital platforms (Harahap, 2020).

Nevertheless, the success of Internet Banking adoption is not solely determined by technological features but also by the level of customer satisfaction. As recent studies have confirmed, high service quality and ease of use play crucial roles in shaping customer satisfaction, which subsequently drives repeated usage behavior. For instance, Alfath et al. (2024) found that both service quality and ease of use significantly influence customer loyalty, but only through the mediating role of satisfaction in the context of BRILink users in Indonesia. Similarly, Sianipar et al. (2023) demonstrated that digital customer experience alone does not directly impact loyalty unless it generates emotional engagement and satisfaction. These findings reinforce the idea that customer satisfaction serves not merely as an outcome of service delivery, but as a central mechanism linking perceived service quality to behavioral loyalty, especially in digital financial services where reliability, usability, and perceived value are critical.

Moreover, Internet Banking Features themselves—such as the ability to open accounts, make interbank transfers, and access financial products like deposits and investments—play a critical role in shaping customer perceptions of service value. When these features are intuitive, secure, and tailored to user needs, the likelihood of sustained usage increases. The integration of advanced features with user-centered design is crucial to ensuring that technological capabilities translate into tangible user benefits.

Several prior studies have investigated the relationship between E-Service Quality, Internet Banking Facilities, customer satisfaction, and reuse intentions. For instance, Khatoon et al. (2020) demonstrated that electronic service quality significantly affects repurchase decisions through the mediating role of customer satisfaction. Similarly, Gupron (2021) emphasized that user interaction quality and transaction ease are major drivers of digital loyalty. These findings highlight the importance of a comprehensive service experience in building long-term user engagement in digital financial platforms.

However, there remains a gap in the literature regarding the direct and indirect effects of E-Service Quality and Internet Banking Features on reuse decisions, particularly in the context of multinational financial institutions operating in Indonesia. Much of the existing research has been conducted within local contexts or focused on domestic fintech services. Therefore, it is essential to re-examine these relationships within an international banking environment such as HSBC, which maintains high standards of digital security and service performance.

This study focuses on Internet Banking users of HSBC Indonesia, specifically at the Tomang branch, as the analytical unit. HSBC is a leading global bank offering sophisticated digital banking services, including a wealth dashboard, global account access, and 128-bit Secure Socket Layer (SSL) encryption. These features reflect a high standard of privacy and functionality that are expected to influence customer

satisfaction and behavioral intentions. Given the typical profile of HSBC customers – many of whom are within the productive age range and engage in complex financial activities – this research is well-positioned to assess whether digital service quality and banking features effectively shape decisions to reuse Internet Banking services.

Accordingly, this study aims to explore how E-Service Quality and Internet Banking Features influence reuse decisions, both directly and indirectly through customer satisfaction. By doing so, it seeks to contribute theoretically to the understanding of digital service adoption in the banking sector and provide practical insights for improving customer retention through enhanced digital service strategies.

## LITERATUR REVIEW

### *E-Service Quality and Customer Satisfaction*

E-Service Quality (E-ServQual) has been developed as a comprehensive framework to evaluate the quality of services delivered via internet platforms. It reflects a site's ability to facilitate effective and efficient online transactions, particularly in Internet Banking contexts (Chase et al., 2020).

Research by Tarigan (2020) indicates a significant positive relationship between E-Service Quality and Customer Satisfaction. The study found that the higher the perceived electronic trust and service quality, the greater the consumer satisfaction – both during and after online transactions. These findings are further supported by Hoang and Le (2024) and Duc (2022), who demonstrate that service quality factors – such as ease of access, system usability, personalization, and responsiveness – positively influence customer satisfaction in digital banking environments. Their research emphasizes that beyond functionality, digital service quality must incorporate elements of user experience design and interface intuitiveness to meaningfully impact customer perceptions. Based on this empirical evidence, the following hypothesis is proposed:

**H1: E-Service Quality has a significant effect on Customer Satisfaction.**

### *Internet Banking Features and Customer Satisfaction*

Internet Banking is widely recognized as the use of digital platforms – typically via a bank's website or mobile application – to conduct financial transactions online. Its core benefits include transactional convenience, real-time access, and the ability to manage finances remotely, making it an essential component of modern banking systems (Islam et al., 2023; Syahrani et al., 2023). Recent studies also emphasize that Internet Banking features function as key service delivery touchpoints; when these features align with customer expectations – such as speed, security, and reliability – overall satisfaction improves significantly (Cahaya & Siswanti, 2020; Ayinaddis et al., 2023). Therefore, the second hypothesis is formulated as follows:

**H2: Internet Banking Features have a significant effect on Customer Satisfaction.**

### *Customer Satisfaction and Reuse Decision*

Customer satisfaction is a well-established predictor of behavioral intentions in service industries. For example, Slack and Singh (2020) found that higher levels of satisfaction directly enhance customer loyalty and continued usage behavior across various service sectors. Similarly, Trần and LE (2020) demonstrated that satisfaction

not only stems from quality service experiences but also plays a mediating role between perceived service value and behavioral intentions. Satisfaction, therefore, functions both as an outcome of service performance and as a strategic lever for long-term customer retention. Accordingly, the third hypothesis is proposed:

**H3: Customer Satisfaction has a significant effect on Reuse Decision.**

*E-Service Quality and Reuse Decision*

Beyond its impact on satisfaction, E-Service Quality also directly influences users' willingness to reuse digital banking services. Kaur et al. (2021) and Jiang and Taşkın (2022) argue that features such as system convenience, digital security, and overall platform reliability play a crucial role in building user trust, which in turn enhances customers' intentions to continue using digital banking services. Their findings highlight that perceived risk and technological trust are critical mediators between service features and customer loyalty in digital environments. This leads to the formulation of the following hypothesis:

**H4: E-Service Quality has a significant effect on Reuse Decision.**

*Internet Banking Features and Reuse Decision*

Pratama (2020) suggests that the perceived usefulness and ease of use of Internet Banking Features significantly contribute to user adoption. This finding is reinforced by Ozili (2021), who highlights that users' willingness to engage with digital banking services depends not only on functionality, but also on their perception of data security, privacy, and institutional trust. Similarly, Thamrin, Dewayani, and Fidyah (2020) emphasize that internal psychological factors—such as users' previous experiences, attitudes, and digital confidence—play a more decisive role in shaping continued usage than technical features alone. Thus, the fifth hypothesis is proposed:

**H5: Internet Banking Features have a significant effect on Reuse Decision.**

*The Mediating Role of Customer Satisfaction*

The mediating role of Customer Satisfaction in the relationship between service features and user behavior has been widely examined. Khatoon et al. (2020) demonstrate that E-Service Quality positively influences Reuse Decision through satisfaction, suggesting that users are more likely to remain loyal when their expectations are consistently met. Based on these studies, the sixth hypothesis is developed:

**H6: Customer Satisfaction mediates the relationship between E-Service Quality and Reuse Decision.**

Similarly, Ayinaddis et al. (2023) provide evidence that Internet Banking Facilities indirectly affect reuse decision through customer satisfaction, emphasizing that meeting user expectations and delivering consistent service quality are key factors in fostering long-term engagement and customer loyalty in digital financial environments. This leads to the final hypothesis:

**H7: Customer Satisfaction mediates the relationship between Internet Banking Features and Reuse Decision.**

Based on the development of the above hypothesis, the model of this study is as follows:

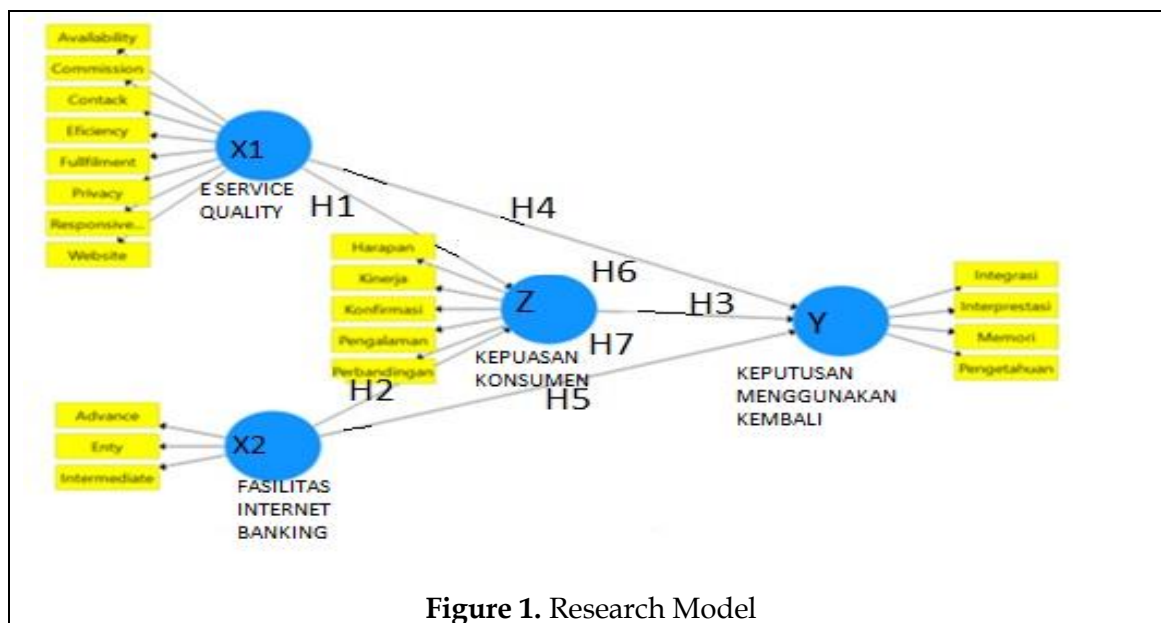


Figure 1. Research Model

## METHOD

### Research Design

This study applied a quantitative descriptive design to investigate the relationships between four main constructs: E-Service Quality, Internet Banking Features, Customer Satisfaction, and Reuse Decision. The research was conducted in Tomang, West Jakarta, focusing on users of HSBC Indonesia's Internet Banking service.

### Preliminary Survey

Before distributing the final questionnaire, a preliminary survey was conducted with 20 active HSBC Internet Banking users to validate the relevance of the selected constructs. The results revealed that 60% of respondents experienced performance-related issues, 30% reported unmet expectations, and 10% cited negative prior experiences. These findings confirmed the importance of investigating Customer Satisfaction as a mediating variable.

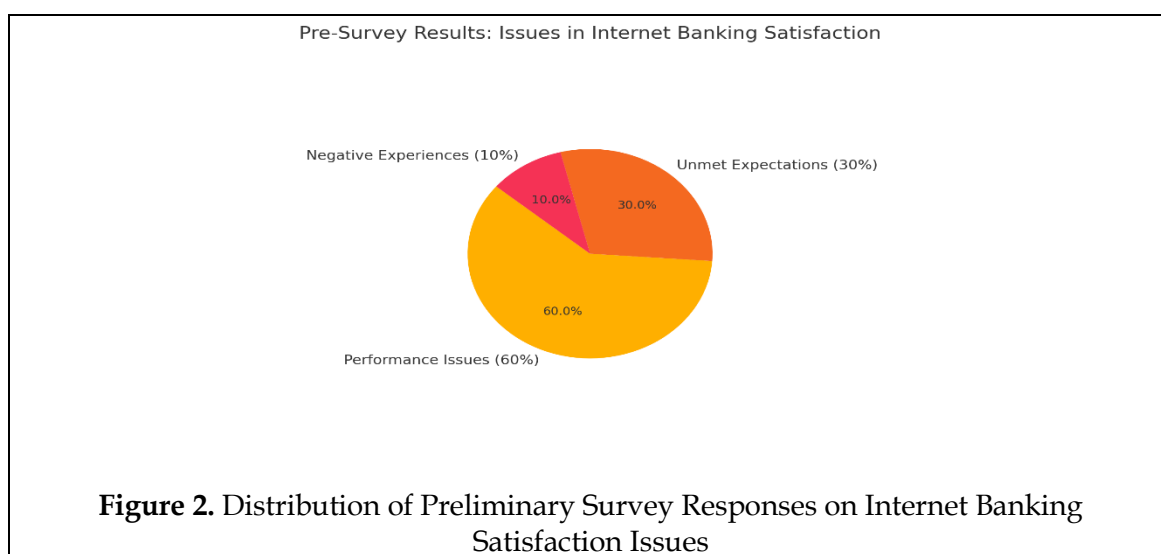


Figure 2. Distribution of Preliminary Survey Responses on Internet Banking Satisfaction Issues

### *Population and Sampling*

The target population included HSBC Internet Banking users at the Tomang Branch. As the total population size was unknown, the sample size was calculated using Hair et al. (2021)'s rule of thumb, which recommends at least five respondents per observed indicator. With a total of 40 items across all constructs (16 for E-Service Quality, 6 for Internet Banking Features, 10 for Customer Satisfaction, and 8 for Reuse Decision), the minimum required sample size was determined to be 200 respondents. A non-probability sampling technique was used for participant recruitment.

### *Instrumentation*

The primary data collection instrument was a structured questionnaire, designed using validated scales from previous studies and distributed via Google Forms. Responses were measured using a 4-point Likert scale (1 = strongly disagree, 4 = strongly agree), generating interval data suitable for SEM analysis. The sources for each construct are outlined below:

**Table 1.** Measurement Instruments and Their Sources

<b>Construct</b>	<b>Number of Items</b>	<b>Source</b>
E-Service Quality	16	Harahap (2020)
Internet Banking Features	6	Bank Indonesia (2018)
Customer Satisfaction	10	Priansa (2017)
Reuse Decision	8	Peter & Olson (2020)

### *Data Collection Procedure*

Data were collected online via Google Forms, targeting respondents with experience using HSBC's Internet Banking system. Participation was anonymous and voluntary. All responses were treated as primary data, collected specifically for the purposes of this study.

### *Data Analysis Technique*

To examine the hypothesized model, Structural Equation Modeling (SEM) using the Partial Least Squares (PLS) method was applied. This technique allows the assessment of both direct and indirect relationships among latent variables. The following criteria were used for model evaluation:

- Convergent Validity:** Outer loadings  $\geq 0.7$  and AVE  $\geq 0.5$ .
- Discriminant Validity:** Assessed via Fornell-Larcker Criterion ( $\sqrt{\text{AVE}} > \text{inter-construct correlations}$ ).
- Reliability:** Measured by Cronbach's Alpha and Composite Reliability, with thresholds  $\geq 0.7$  ( $\geq 0.6$  acceptable for exploratory studies).
- Model Fit:**  $R^2$  values interpreted as 0.75 (strong), 0.50 (moderate), and 0.25 (weak) as per Hair et al. (2021).
- Hypothesis Testing:** Significance confirmed if  $t > 1.96$  and  $p < 0.05$ , following S.



## RESULT AND DISCUSSION

The researcher used a google form by distributing a questionnaire online to 200 respondents by grouping respondents based on certain factors because each respondent has diverse characteristics. Based on the results of the calculation, it can be concluded that male respondents reached 112 people (56%), respondents with the most age of 26-34 years, namely 88 people (44%), respondents based on work as staff reached 130 people (65%), and respondents based on the last education of Bachelor, namely 108 people (54%).

### Validity and Reliability Tests

In the validity test, it can be seen using the convergent validity test (outer loading)

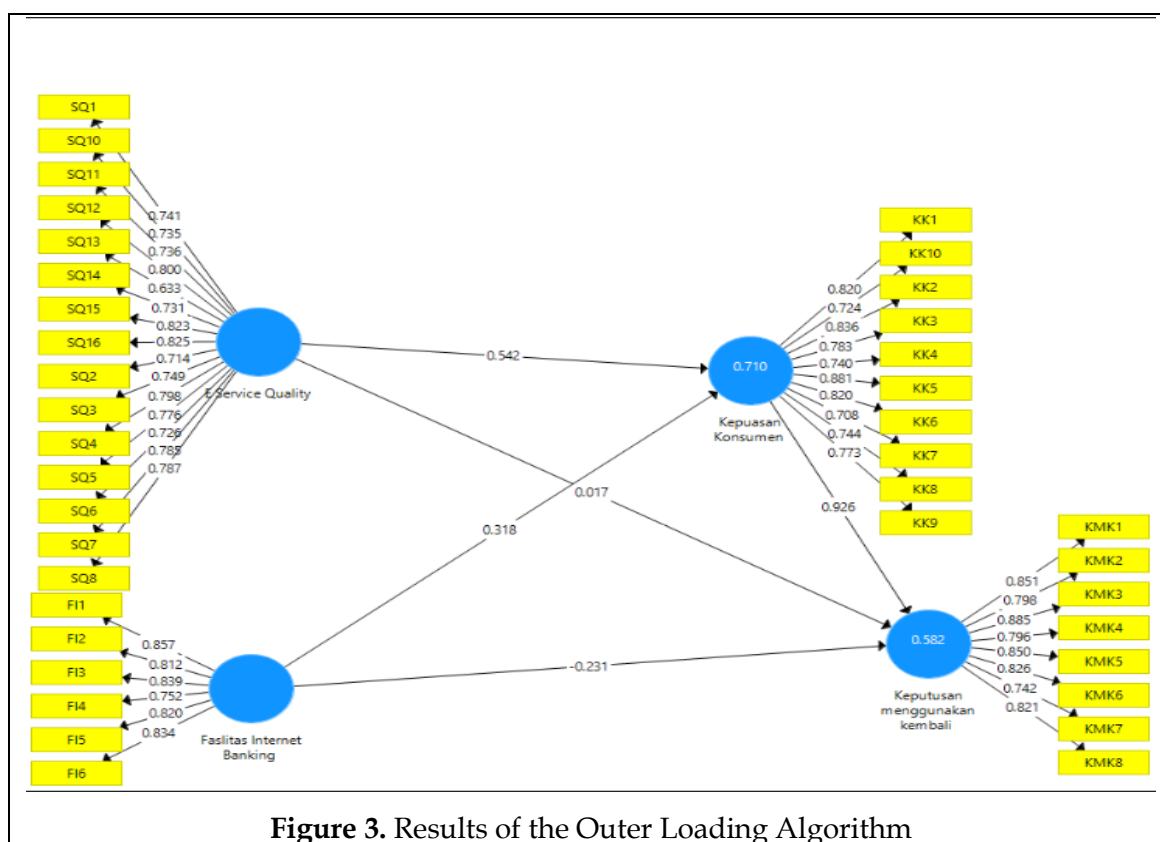


Figure 3. Results of the Outer Loading Algorithm

The figure above shows that each metric has validity according to the load factor value criteria. In particular, the value of the load factor of the component should exceed 0.7, however, values between 0.6 and 0.7 are still acceptable (Hair et al., 2021) and AVE should exceed 0.5. The results show a positive relationship between the construction and its indicators. The results of the external charging analysis showed that all metrics applied to the variables of e-service quality, internet banking facilities, consumer satisfaction, and reuse decisions. Therefore, it can be concluded that the four variables have good convergent validity.

**Table 2.** Path Coefficient Value

	<i>Original Sample (O)</i>	<i>T Statistics ( O/STDEV )</i>	<i>P Values</i>
<b><i>E Service Quality -&gt; Customer Satisfaction</i></b>	0,542	3,698	<b>0,000</b>
<b><i>Internet Banking Facilities -&gt; Customer Satisfaction</i></b>	0,318	2,164	<b>0,031</b>
<b><i>Customer Satisfaction -&gt; Reuse Decision</i></b>	0,926	11,030	<b>0,000</b>
<b><i>E Service Quality -&gt; Reuse Decision</i></b>	0,017	0,116	<b>0,908</b>
<b><i>Internet Banking Facilities -&gt; Reuse Decision</i></b>	-0,231	1,620	<b>0,106</b>

Source: Data processed by SmartPLS, 2024

The first hypothesis test where H0 is rejected and H1 is accepted from the path coefficient value from table 4.14 above, there is a direct influence between the e service quality variable on consumer satisfaction, obtained a t-statistical value of 3.698 and a p-value of 0.000. Because the t-statistics value > 1.96, and the p-value < 0.05, there is a significant direct influence between e-service quality and customer satisfaction. This means that every variable of service quality will increase, then consumer satisfaction will also increase.

The second hypothesis test where H0 is rejected and H2 is accepted from the path coefficient value from table 4.14 above can be seen that there is a direct influence between the variables of Internet Banking Facilities internet banking on consumer satisfaction, obtained a t-statistics value of 2.164 and a p-value of 0.031. Because the t-statistical value > 1.96, and the p-value < 0.05, there is a significant direct influence between Internet Banking Facilities and consumer satisfaction. This means that every variable of Internet Banking Facilities increases, so consumer satisfaction will also increase.

The third hypothesis test where H0 is rejected and H3 is accepted from the path coefficient value from table 4.14 above, there is a direct influence between the consumer satisfaction variable on the reuse decision obtained a t-statistical value of 11,030 and a p-value of 0.000. Since the t-statistics value > 1.96, and the p-value < 0.05, there is a significant direct influence between consumer satisfaction and reuse decisions. This means that every consumer satisfaction variable increases, so the decision to reuse will also increase.

Statistical analysis revealed that E-Service Quality does not have a significant direct effect on the Reuse Decision ( $t = 0.116$ ,  $p = 0.908$ ), leading to the rejection of Hypothesis 4. This result suggests that enhancements in perceived service quality – such as better website design, improved privacy, or faster responsiveness – do not automatically translate into users' willingness to reuse HSBC's Internet Banking services. This finding stands in contrast to several prior studies. For instance, Julia et al. (2024) and Gao et al. (2024) reported a positive and significant influence of e-service quality on customers' intention to repurchase or reuse digital financial services, with customer satisfaction playing a crucial mediating role. Kaur et al. (2021) further emphasized that aspects such as convenience, transactional speed, and digital security critically shape users' trust and subsequent reuse decisions in online banking. A potential explanation for this divergence may lie in the contextual expectations of the user group, including their trust level, digital literacy, and prior experiences with



technology-based services. Many customers at HSBC, particularly in urban and high-income segments, might view high-quality service delivery as a basic expectation rather than a differentiating factor. When service quality is perceived as “standard,” its motivational power diminishes, and other factors such as trust, perceived usefulness, or previous satisfaction become more decisive in influencing reuse decisions. Another possibility is that users may have experienced inconsistencies between the perceived service quality and actual service performance, which erodes the link between perception and behavior. In this light, the relationship may be indirect, operating through satisfaction rather than exerting a standalone influence—consistent with the significant mediation result found in H6.

Hypothesis 5 was also rejected, with results showing that Internet Banking Features do not significantly affect Reuse Decision directly ( $t = 1.620$ ,  $p = 0.106$ ). Although the features provided—such as multi-currency account access, deposit tools, and transaction automation—are objectively sophisticated, they did not significantly predict reuse intention among respondents. This result contradicts the findings of Pratama (2020) and Sigdel (2024), who concluded that user-friendly and reliable banking features—such as ease of access, perceived usefulness, and security—play a significant role in driving continued usage of Internet Banking. Their studies emphasize that when digital banking services meet user expectations and minimize perceived risk, customers are more likely to reuse these services consistently. One possible interpretation is that the mere availability of features is insufficient unless users perceive them as relevant, accessible, and valuable to their specific needs. Moreover, the lack of communication or onboarding related to these features, especially for new or less digitally literate users—may reduce their effectiveness. Users who are unaware or untrained in using advanced tools may not experience the benefits, thereby limiting the behavioral impact. Additionally, risk perception and data security concerns might moderate the influence of banking features. Users may be hesitant to engage repeatedly if they feel unsure about transaction safety, especially in a digital environment that lacks face-to-face reassurance. As with E-Service Quality, the significant result found in H7 suggests that Internet Banking Features influence reuse behavior only when mediated by satisfaction, reinforcing the argument that user experience and emotional response are critical bridges between technical quality and behavioral outcome.

**Table 3.** Indirect Effect Results

	Original Sample (O)	T Statistics ( O/STDEV )	P Values
<i>E Service Quality -&gt; Customer Satisfaction -&gt; Reuse Decision</i>	0,502	3,192	0,001
<b>Internet Banking Facilities -&gt; Customer Satisfaction -&gt; Reuse Decision</b>	0,294	2,116	0,035

Source: Data processed by SmartPLS, 2024

The sixth hypothesis test where H0 is rejected and H6 is accepted from the indirect effect value of table 4.12 above, there is an indirect influence between the E service quality variable through consumer satisfaction on the decision to reuse obtained a t-statistical value of 3.192 and a p-value of 0.001. Because the t-statistics value  $> 1.96$ , and the p-value  $< 0.05$ , it can be concluded that there is a significant indirect influence between E service quality through consumer satisfaction on the decision to reuse.

Furthermore, the seventh hypothesis test where H0 is rejected and H7 is accepted from the indirect effect value of table 4 above, it can be seen that there is an indirect influence between the variables of Internet Banking Facilities through consumer satisfaction with the decision to reuse has a t-statistics value of 2.116 and a p-value of 0.035, Because the t-statistical value  $> 1.96$ , and the p-value  $< 0.05$ , it can be concluded that there is a significant indirect influence between Internet Banking Facility Internet Banking through consumer satisfaction with the decision to reuse.

## CONCLUSION

This study explored the influence of E-Service Quality and Internet Banking Features on the Reuse Decision among HSBC Indonesia Tomang Branch customers, with Customer Satisfaction serving as a mediating variable. The findings show that both E-Service Quality and Internet Banking Features significantly affect Customer Satisfaction, which in turn strongly influences users' decisions to reuse the service. However, neither E-Service Quality nor Internet Banking Features had a direct significant effect on reuse behavior, indicating that their impact is primarily indirect – mediated by satisfaction. These results highlight that technical service quality alone may not be sufficient to drive user loyalty. Rather, a satisfying overall experience is essential. From a managerial standpoint, HSBC should focus on improving user-centric design, ensuring privacy, and enhancing communication and feature onboarding to support user trust and satisfaction. To increase reuse behavior, efforts such as refining notification systems, providing comprehensive balance views, and promoting financial dashboard features may be effective. Future studies are encouraged to examine moderating factors such as user trust, perceived risk, or digital literacy, and to compare results across institutions for broader generalizability.

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