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## Factors that Influence Sustainable Interest Through Customer Satisfaction When Using the Bank Raya Application

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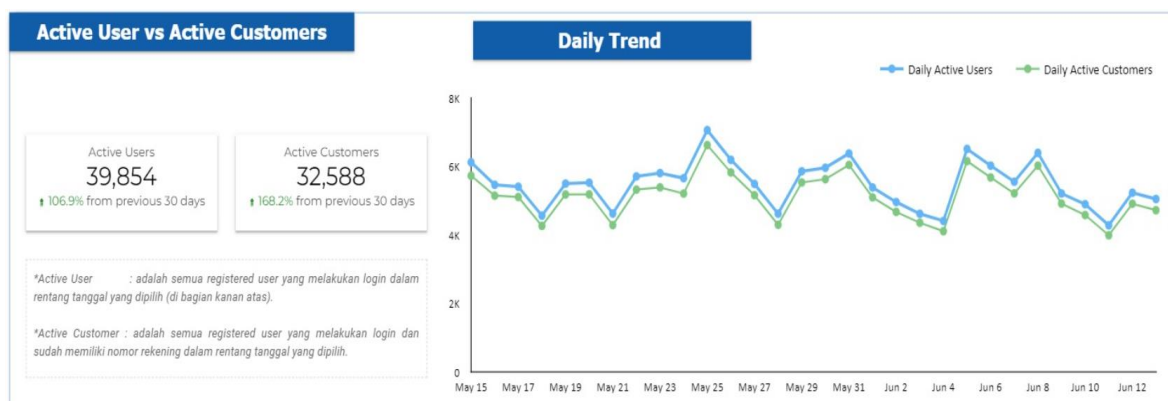
**Abstract:** This research aims to analyze the influence of product quality, promotion and service quality on sustainable interest mediated by customer satisfaction when using the Bank Raya Application. The population subjects of this research were PT. Bank Raya Indonesia, Tbk, while the subjects used as samples were 137 respondents. This research design uses quantitative methods. The data collection technique uses a questionnaire. This research was conducted using the SEM-PLS analysis method. The research results show that Product Quality has a significant positive effect on Continuing Interest in using the Bank Raya Application, promotions do not have a significant influence on Continuing Interest in using the Bank Raya Application. Service Quality has a significant positive effect on Continuing Interest in using the Bank Raya Application, there is no significant influence between Promotion and Customer Satisfaction on using the Bank Raya Application. Service Quality has a significant effect on Customer Satisfaction when using the Bank Raya Application. Customer satisfaction has a significant effect on continued interest in using the Bank Raya application. Product Quality Influences Sustainable Interest through the mediation of Customer Satisfaction when using the Bank Raya Application. Promotion does not mediate the relationship between Customer Satisfaction and Continued Interest in using the Bank Raya Application. Service Quality significantly influences Sustainable Interest through the mediation of Customer Satisfaction with the use of the Bank Raya Application.

**Keywords:** Product Quality, Promotion, Service Quality, Continuous Interest, Customer Satisfaction

### INTRODUCTION

The massive development of technology and information encourages humans to be able to adapt to changes in the existing social order, norms and systems. The massive development of technology in the current era has made changes in various sectors of life, such as: education, health, social culture and the economy. Each sector is competing to utilize information and communication technology systems as a response to developments. It is proven that all activities in today's life sectors cannot be separated from the use of the internet.

One sector that really takes advantage of developments in technology and information is the banking sector, namely by improving services to customers to attract as many customers as possible by offering ease of service through the digitalization process. Bank Raya which is a subsidiary company of PT. Bank Rakyat Indonesia (Persero) innovates by providing products and services that are relevant to customer needs. The presence of the Raya application is expected to reach customers in remote areas of Indonesia. Through the Bank Raya application, Bank Raya has introduced digital banking services that are easy and comfortable for customers to use. The following is a picture of active users of the Raya Application in June 2023:



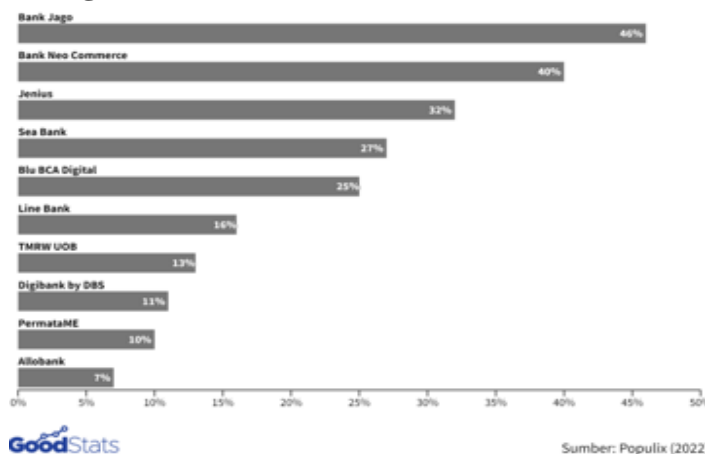
Source: Bank Raya position in June 2023

This is inseparable from the persistence of Bank Raya management in planning the marketing of Bank Raya products. With promotions via social media, endorsements and Out Of Home (OOH). According to Kotler and Armstrong (2014:77) promotion is an activity that communicates the advantages of a product and persuades customers to buy a product.

Furthermore, the quality of the service features on the Bank Raya Application can make it easier for customers to manage personal finances and make payments for customer needs. Service quality is an important factor in determining customer satisfaction. By offering services on the Bank Raya Application that are easy and comfortable, customers will feel like they are needed and cared for. Meanwhile, satisfaction with the services provided will foster continued interest in Bank Raya customers to reuse the Bank Raya Application.

However, the efforts made by Bank Raya management to introduce the Raya Application have not been optimal. This can be seen from the results of a survey conducted by Populix in 2022, here are several digital banks that are best known to the Indonesian people:

### The Digital Bank Most Known to Indonesian Consumers



Source: Populix in 2022

Based on data sources, survey results and previous research results (Research Gap) are very diverse and what differentiates them from previous studies are the variables, research objects, number of samples and conditions, so the author raises the following research topic: The Influence of Product Quality, Promotion and Quality Services for Sustainable Interest Mediated by Customer Satisfaction on Using the Bank Raya Application.

## **LITERATURE REVIEW**

### **1. Product Quality**

Product quality according to Kotler and Armstrong (2016: 253-254), Product Quality (Product Quality) Product quality is the ability of a product to perform its functions. These capabilities include durability, reliability, precision, ease of operation and repair, and other attributes that are valuable to the product as a whole. Meanwhile, according to Kotler (2013: 149), there are 8 indicators of product quality, Performance, Durability, Conformance to Specifications, Features, Reliability, Aesthetics, Impression of Quality (Perceived Quality) and Serviceability.

### **2. Promotion**

According to Mamang (2013: 18), promotions are all types of marketing activities aimed at encouraging consumer demand for products offered by producers or sellers. Meanwhile, according to Malau (2017:103), promotion is one of the determining factors for the success of a marketing program. And according to Sangadji in the book Consumer Behavior (2013:18) there are 4 (four) types of promotional indicators, namely Advertising, Personal Sales, Sales Promotion and Publicity.

### **3. Service Quality**

According to Arianto (2018:83) Service quality is focused on meeting needs and requirements, as well as on timeliness to meet customer expectations. However, according to Kotler (2005: 153) service quality is a model that describes the condition of customers in forming expectations about services from past experiences, word of mouth promotions and advertising by comparing the service they expect with what they receive/feel. According to Parasuraman in (Tjiptono and Chandra, 2016: 137) there are 5 (five) determining indicators in service quality, namely Reliability, Responsiveness, Assurance, Empathy, and Physical Evidence (Tangible).

### **4. Consumer Satisfaction**

According to Tjiptono (2008: 24) Consumer Satisfaction, namely the creation of customer satisfaction, can provide several benefits, including the relationship between the company and its customers becoming harmonious, providing a good basis for repeat purchases and creating customer loyalty, and forming a word of mouth recommendation (word of mouth). mouth) which is profitable for the company. Indicators of customer satisfaction, according to Indrasari (2019:92), are Conformity to Expectations, Interest in Returning and Willingness to Recommend.

### **5. Technology Acceptance Model (TAM)**

The first TAM model that has not been modified uses five main constructs, namely as follows:

#### **a. Perception of Technology Usefulness**

The construct of perceived usefulness of technology is defined as the extent to which a person believes that using a technology will improve his work performance.

From this definition it is known that perceived usefulness of technology is a belief about the decision-making process (Jogiyanto, 2007).

b. Perceived Ease of Use

Perceived ease of use is defined as the extent to which a person believes that using a technology will be free of effort (Davis et al, 1989). The point is that if someone believes that an information system is easy to use, then he will use it. From its definition, it can be seen that this construct is a form of belief about the decision-making process (Jogiyanto, 2007).

c. Attitude towards Behavior or Attitude Toward Using Technology.

Attitude towards behavior is defined as a person's positive or negative feelings if they have to carry out the behavior to be determined. According to Mathison (1991), it is defined as the user's evaluation of his interest in using the system.

d. Behavioral Intention (Behavioral Interest) or Behavioral Intention to Use (Behavioral Interest in Using Technology)

Behavioral interest is a person's desire (interest) to carry out a certain behavior. A person will carry out a behavior (behavior) if they have an interest or desire (behavioral intention) to do so (Jogiyanto, 2007).

e. Behavior or Actual Technology Use

Behavior is an action that a person performs. In the context of information technology systems, behavior is the actual use of technology. Because actual usage cannot be observed by researchers, this construct is replaced with perceived usage. Igarria, Guimaraes & Davis (1995) used perceived usage which was measured by the amount of time spent interacting with a technology and the frequency of its use.

Based on several empirical research results above, the research hypothesis is as follows:

1. Product Influence on Continuous Interest/Repurchase Decisions of Raya Application Users.

According to research conducted by Wardani (2022) which states that there is a positive and significant influence between product quality on repurchase decisions. According to Anwar (2021), product quality influences repurchase interest.

H1: The higher the product quality, the higher the continued interest in using the Bank Raya Application.

2. The Effect of Promotions on Continuing Interest/Repurchase Decisions on Using the Bank Raya Application

According to research conducted by Wardani (2022) which states that direct sales promotions have a positive and significant influence on repurchase decisions. According to the research results of Muiz, et al (2019), Sales Promotion has a direct effect on repurchase interest.

H2: The better the promotion used, the higher the level of continued interest/repurchase in using the Bank Raya application.

3. The Influence of Service Quality on Continuing Interest/Repurchase Interest in Using the Bank Raya Application

According to research conducted by Anwar and Wardani (2021), service quality has a positive and significant effect on customers repurchase interest. According to research results by Bahar and Sjaharuddin (2021), service quality influences repurchase interest.

H3: The higher the quality of the service provided, the greater the continued interest in using the Bank Raya Application.

4. The Influence of Product Quality on Customer Satisfaction

According to research conducted by Jannah (2016) which states that product quality has a significant positive effect on customer satisfaction. The better the product quality, the better customer satisfaction will be. According to Setianingsih, et al (2021) say that product quality has a positive and significant effect on customer satisfaction.

H4: The higher the product quality, the greater the satisfaction of Bank Raya customers.

5. Effect of Promotion on Customer Satisfaction

According to research conducted by Prabayu, et al (2018), promotions have a significant effect on customer satisfaction. If promotions are increased, it can increase customer satisfaction. According to research from Kartini, et al (2021) that promotions have a significant influence on consumer satisfaction.

H5: The better the promotion given, the greater the satisfaction of Bank Raya customers.

6. The Influence of Service Quality on Customer Satisfaction

According to research conducted by Setianingsih (2019), service quality has a positive and significant effect on customer satisfaction. The better the quality of service, the higher customer satisfaction, and vice versa. According to research by Haryanto (2013), service quality influences customer satisfaction.

H6: The higher the service quality, the greater the satisfaction of Bank Raya customers.

7. The Influence of Customer Satisfaction on Raya Application User Loyalty.

According to research conducted by Pangestu and Sukresna (2021), Customer Satisfaction has a positive effect on the continued interest of OVO Digital Wallet (e-wallet) users in Semarang City. Furthermore, research from Wardana (2022) shows that customer satisfaction has a significant influence on repeat purchase decisions at 200 Cafes and Food in Malang City.

H7: The higher customer satisfaction will increase the continued interest of Bank Raya Application users.

8. Product Influence on Continuous Interest in Using the Bank Raya Application Through Customer Satisfaction.

According to research conducted by Wardani (2022), product quality indirectly has a positive and significant influence on repurchase decisions which are mediated by customer satisfaction. According to research by Bahar and Sjaharuddin (2019), product quality will influence customer satisfaction which will then shape consumers repurchase interest.

H8: The higher the product quality, the greater the continued interest of Bank Raya Application users, mediated by customer satisfaction.

9. Effect of Promotion on Continuous Interest in Using the Bank Raya Application Through Customer Satisfaction.

According to research conducted by Wardani (2022) which states that sales promotions indirectly have a positive and significant influence on repurchase decisions which are mediated by customer satisfaction. According to research conducted by Fiona (2020), promotion has an influence on interest in reusing Gopay.

H9: The better the promotion, the more interest in continuing to use the Bank Raya Application, mediated by Customer Satisfaction.

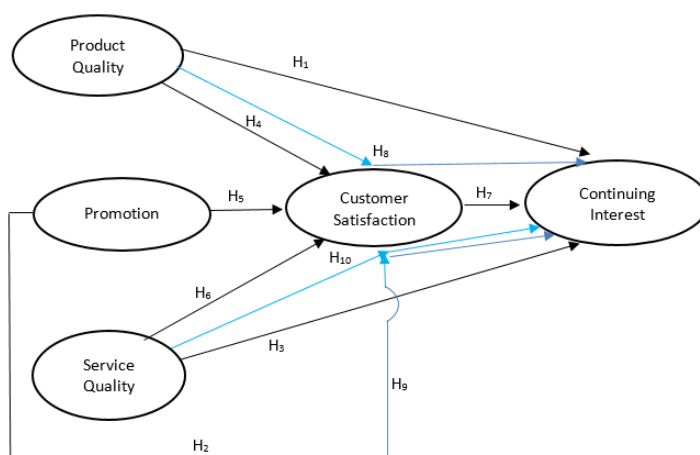
10. The Influence of Service Quality on the Continuous Interest of Raya Via Application Users Customer Satisfaction.

According to research conducted by Pangestu and Sukresna (2021), Service Quality indirectly has a positive and significant influence on sustainable interest which is mediated by customer satisfaction. According to research by Marsha, et al (2021), customer satisfaction is able to mediate the influence of electronic service quality on repeat purchase intention.

H10: The higher the quality of service will increase continued interest in using the Bank Raya Application, mediated by customer satisfaction.

According to Sugiyono (2018), the thinking framework is the basis for researchers based on scientific theories which are analyzed critically and systematically to debate the relationship between the variables studied, the relationship between these variables is used to formulate hypotheses.

Model Framework of thinking as follows:



**METHOD**

This research uses a quantitative research method with a causality design in it, namely knowing the influence of the independent variables used in this research, namely Product Quality, Promotion and Service Quality on the dependent variable, namely Sustainable Interest which is mediated by Customer Satisfaction.

According to Sugiyono (2018: 13) Quantitative research is a research method based on positivistic (concrete data), research data in the form of numbers that will be measured using statistics as a calculation test tool, related to the problem being studied to produce a conclusion. According to Fauzi (2019:43), causal research aims to obtain evidence of cause and effect. In this research, researchers try to describe one or several factors that cause a problem.

Measurement of research variables was carried out using an interval scale. According to Umar (2021:113) The interval scale is a scale that assigns numbers to classifications or categories of objects that have ordinal measurement properties, plus one other property, namely the same distance or interval and is a characteristic of the object being measured. The sampling technique in quantitative research is the Convenience Sampling technique because it was chosen based on considerations of ease in giving questionnaires to respondents and time constraints in the research. (Okky research, 2018). The type of data used for this research is Primary Data.

Testing this research hypothesis uses a Structural Equation Model (SEM) approach based on Partial Least Square (PLS). According to Santoso (2014) SEM is a multivariate analysis



technique which is a combination of factor analysis and regression (correlation) analysis, which aims to test the relationship between variables in a model, whether between indicators and their constructs, or the relationship between constructs.

**RESEARCH RESULT**

**Measurement Model Analysis (Outer Model Analysis)**

The results of the first validity test, namely the analysis of the average variance extracted (AVE) value for each research variable, are shown in the table below.

Variable	Value AVE	Conclusion
Customer Satisfaction	0.654	<i>Valid</i>
Service Quality	0.620	<i>Valid</i>
Product quality	0.581	<i>Valid</i>
Continuing Interest	0.669	<i>Valid</i>

Then it can be concluded that all variables have met the requirements for validity analysis as determined by (Hair et al., 2023).

The results of reliability testing for each variable using composite reliability criteria are shown in the table below:

Variable	Composite Reliability	Information
Customer Satisfaction	0.850	Reliable
Service Quality	0.936	Reliable
Product Quality	0.943	Reliable
Continuing Interest	0.934	Reliable
Promotion	0.909	Reliable

It can be seen that the composite reliability value of each variable has exceeded the minimum limit value that has been set, namely 0.7. Thus, it can be said that the reliability of the model in this research has been met.

**Structural Model Analysis (Inner Model Analysis)**

The r-squared value test was carried out to determine the magnitude of the influence exerted by the independent variable on the dependent variable. The R-Squared test results in this research are shown in the table below:

Variable	Value R-Square	Conclusion
Customer Satisfaction	0.686	Strong Influence
Continuing Interest	0.820	Strong Influence

In carrying out predictive relevance (Q2) testing, if the predictive relevance (Q2) value is above 0, it can be concluded that the dependent variable in this study is able to predict the model well. Meanwhile, if the predictive relevance value (Q2) turns out to be smaller than 0, then It was concluded that the dependent research variable in this study was not able to predict the model well. The results of predictive relevance testing (Q2) on the model are shown in the table below:

Variable	Value	Predictive Relevance (Q <sup>2</sup> )	Information
Customer Satisfaction	0.434		Dependent Variables can Predict Research Models
Continuing Interest	0.546		Dependent Variables can Predict Research Models

**Discussion**

**The higher the product quality, the higher the continued interest in using the Bank Raya application.**

Test results using SmartPLS software showed that the higher the product quality, the higher the continued interest in using the Bank Raya Application. These results are in line with a number of studies conducted by previous researchers which concluded that there is a positive and significant influence between product quality on repurchase decisions. (Wardani, 2022; and Anwar, 2021).

According to Kotler and Keller (2016), product quality is the ability of a product to provide results or performance that match, or even exceed, what customers want. Every company that wants to meet customer needs and desires will try to make quality products. Therefore, product quality is one of the key factors for success. Quality also acts as a differentiator for customers between company products and competitors' products in an industry.

This indicates that quality is a measure of the level of complete consumer satisfaction. A product or service is said to be of quality if the company is able to provide and fulfill what consumers expect and want for a product or service. If the consumer's hopes and desires have been accepted, the consumer will repurchase a product.

**The better the promotions used, the higher the level of continued/repurchase interest in using the Bank Raya application.**

Test results using SmartPLS software showed that the promotions used by Bank Raya had no effect on continued interest/repurchases in using the Bank Raya Application. These results are in contrast to a number of studies conducted by previous researchers which concluded that sales promotions directly have a positive and significant influence on repeat purchase decisions. (Wardani, 2022; and Muiz et al, 2019).

The results of this research indicate that the promotions that have been carried out by the company have had several difficulties for consumers in accessing or understanding the promotional information presented. Next, companies need to increase ease of access and popularity of news to ensure promotional information can be well received by the target audience. So that promotions or information about products can be reached by the target market optimally, and consumers can accept the products offered. According to Tjiptono (2020), promotions aimed at final buyers, in the form of product searches and trials, will be more effective if the marketing strategy is to increase the number of users or look for new customers.

**The higher the quality of the services provided, the greater the continued interest in using the Bank Raya application.**

Test results using SmartPLS software showed that the higher the quality of the service provided, the greater the continued interest in using the Bank Raya application. These results are in line with a number of studies conducted by previous researchers which concluded that service quality has a positive and significant effect on customers repurchase interest. (Anwar and Wardani, 2021; Bahar and Sjahrudin, 2021).



According to Tjiptono (2020) service quality reflects the comparison between the level of service delivered by the company compared to customer expectations. The results of this research indicate that the use of service quality that has customer-perceived quality can influence customer repeat purchases, because when customers feel the service quality meets expectations or exceeds expectations, it can lead to repeat purchases or continued demand for the product/service. which is offered. Customers who feel happy will show behavior by using products or services in a sustainable manner (continues) continuously from time to time. For this reason, quality service is needed to keep customers using the Bank Raya Application.

### **The higher the product quality, the greater the customer satisfaction at Bank Raya.**

Test results using SmartPLS software showed that the higher the product quality, the greater the satisfaction of Bank Raya customers. These results are in line with a number of studies conducted by previous researchers which concluded that product quality has a positive and significant effect on customer satisfaction. (Jannah, 2016; Setianingsih, 2021).

According to Kotler (2008), a high level of product quality will result in high consumer satisfaction. Satisfaction will encourage consumers to buy and re-consume the product, or conversely, feelings of dissatisfaction will cause consumers to be disappointed.

The results of these tests indicate that product quality has a real influence on consumer satisfaction. This is because the product quality variable indicator has a big influence on the Raya Application indicator which is safe, comfortable and easy to use in financial transactions. So that the Bank Raya application is considered good by customers, in accordance with the wishes expected by customers. Customer expectations that have been fulfilled on the Bank Raya Application will provide satisfaction for users of the Bank Raya Application.

### **The better the promotions provided, the more Bank Raya customer satisfaction will increase.**

Test results using SmartPLS software showed that the promotions used by Bank Raya had no effect on Bank Raya customer satisfaction. These results are in contrast to a number of studies conducted by previous researchers which concluded that promotions have a significant effect on customer satisfaction. (Prabayu, et al, 2018; Kartini, et al, 2021).

According to Swastha (2001), promotion is a one-way flow of information or persuasion created to direct a person or organization to action that creates an exchange in marketing. The results of this research are due to the promotion variable indicators, namely the difficulty of reaching consumers in accessing Bank Raya promotions and the popularity (famous) of the news. This indicates that customers are less interested in the promotions offered by Bank Raya, therefore customers do not or have not felt satisfied with the products offered.

### **The higher the service quality, the greater the customer satisfaction at Bank Raya.**

Test results using SmartPLS software showed that the higher the service quality, the greater the satisfaction of Bank Raya customers. These results are in line with a number of studies conducted by previous researchers which concluded that service quality has a positive and significant effect on customer satisfaction. (Setianingsih, 2019; Haryanto (2013).

According to Ratnasari and Aksa (2011), service quality can influence consumer satisfaction. Satisfaction depends on the quality of the company's service, because the higher the service quality, the higher the level of consumer satisfaction that will result. This proves that service quality influences customer satisfaction so that it becomes a response to customers for what they have received.

The results of this research indicate that in general the data obtained about the Raya Application regarding the quality of service provided to customers received a positive response

so that the Raya Application has done a good job in providing satisfactory service quality for its customers.

### **The higher customer satisfaction, the greater the continued interest of Bank Raya application users.**

Test results using SmartPLS software showed that the higher customer satisfaction, the greater the continued interest of Bank Raya Application users. These results are in line with a number of studies conducted by previous researchers which concluded that customer satisfaction has a positive effect on continued interest. (Pangestu and Sukresna, 2021; Wardana 2022).

According to Tjiptono (2020), increasing customer satisfaction has the potential to lead to long-term and short-term sales growth, as well as market share as repeat purchases. Therefore, companies must be able to identify company consumer behavior which can make consumers accept and be satisfied with the products offered.

The results of this research indicate that if customer satisfaction is realized in accordance with what is expected, it will be profitable for a company. The Bank Raya application seems to have succeeded in building enough trust among its users so that users are willing to recommend it to others. By paying attention to this, it can be related to making customers make repeat purchases/continue their interest in using the Bank Raya Application will be greater.

### **The higher the product quality, the greater the continued interest of Bank Raya application users, mediated by customer satisfaction.**

The results of testing using SmartPLS software showed that the higher the product quality, the greater the continued interest of users of the Bank Raya application, mediated by customer satisfaction. These results are in line with a number of studies conducted by previous researchers which concluded that product quality indirectly has a positive and significant influence on repurchase decisions which are mediated by customer satisfaction. (Wardani; 2022, Bahar and Sjahrudin; 2019).

Consumers who are happy with the products offered by producers and will result in satisfied consumers who will then have an impact on customers will be loyal and continue to use the product, will not be influenced by other products and will recommend the product to others (Lupiyoadi, 2001: 114). Products are the first view that consumers will like an item that is interesting and useful. Quality is a measure of the level of complete consumer satisfaction. A product or service is said to be of quality if the company is able to provide and fulfill what consumers expect and want for a product or service.

The results of this research indicate that there is a positive and significant relationship between Product Quality and Continuing Interest, which is mediated by the level of Customer Satisfaction. This means that when product quality improves, this also increases customer satisfaction, which ultimately influences Continuing Interest.

### **The better the promotion, the greater the continued interest in using the Bank Raya application, mediated by customer satisfaction.**

Test results using SmartPLS software showed that the promotions used by Bank Raya had no effect on continued interest/repurchases in using the Bank Raya Application which was mediated by customer satisfaction. These results are in contrast to a number of studies conducted by previous researchers which concluded that sales promotions indirectly have a positive and significant influence on repurchase decisions which are mediated by customer satisfaction. (Wardani; 2022 and Fiona; 2020). And not with the results of previous research which is in line with the conclusion that sales promotion and service quality have an indirect effect on repurchase interest which is mediated by consumer satisfaction.

According to Lupiyoadi (2001), sales promotion aims to increase the flow of goods and services from producers to final sales, attracting new customers to try the goods on offer which has an impact on the desire to buy the goods repeatedly which causes customers not to switch to the product. other. However, the results of this study indicate that promotional strategies, in this context, may not be strong enough to influence customer satisfaction and continued interest.

### **The higher the service quality, the more sustainable interest in using the Bank Raya application, mediated by customer satisfaction.**

Test results using SmartPLS software showed that the higher the quality of service, the greater the continued interest in using the Bank Raya application, mediated by customer satisfaction. These results are in line with a number of studies conducted by previous researchers which concluded that service quality indirectly has a positive and significant influence on continued interest which is mediated by customer satisfaction. (Pangestu, and Sukresna; 2021, Marsha, et al; 2021).

According to Christopher (2013), customers who are very satisfied or even enjoy the service tend to become loyal supporters of the company. The results of this research indicate that there is a positive and significant relationship between Service Quality and Continuing Interest, which is mediated by Customer Satisfaction. So, good service quality can increase customer satisfaction, which in turn increases their interest in continuing to use the product or service. Thus, these results highlight the importance of considering the mediating impact of customer satisfaction in the relationship between quality factors and consumers' interest in continuing to use a product or service.

## **CONCLUSIONS AND RECOMMENDATIONS**

Based on the analysis and interpretation of the data presented in the previous chapter, the following ten conclusions can be put forward as follows:

1. Product quality has a significant positive effect on continued interest in using the Bank Raya application. This shows that high quality products can motivate customers to continue using a service or product, highlighting the importance of maintaining or improving product quality in this industry.
2. Promotions do not have a significant influence on Continuous Interest in using the Bank Raya Application. Although promotion is important in marketing strategy, in the context of this research, it is not influential enough in encouraging customers' continued interest.
3. Service quality has a significant positive effect on continued interest in using the Bank Raya application. This confirms that high quality service can encourage customers to remain loyal and continue using it.
4. Product quality has a significant effect on customer satisfaction when using the Bank Raya application. Quality products not only influence customers' initial decisions but also their long-term satisfaction.
5. There is no significant influence between Promotion and Customer Satisfaction on the use of the Bank Raya Application. This suggests that promotional strategies may influence initial awareness, but not enough to influence long-term satisfaction.
6. Service Quality has a significant effect on Customer Satisfaction when using the Bank Raya Application. Customers view high quality service as one of the key factors in their satisfaction.
7. Customer satisfaction has a significant effect on continued interest in using the Bank Raya application. A satisfied customer has a higher tendency to continue using a service or product.

8. Product Quality Influences Sustainable Interest through the mediation of Customer Satisfaction when using the Bank Raya Application. This confirms that customer satisfaction acts as an important mediator between product quality and sustainable interest.
9. Promotion does not mediate the relationship between Customer Satisfaction and Continued Interest in using the Bank Raya Application. This highlights that promotion, in this context, may not be the key factor influencing the relationship.
10. Service Quality has a significant effect on Sustainable Interest through the mediation of Customer Satisfaction with the use of the Bank Raya Application. This shows the importance of ensuring customers are satisfied with the services provided to ensure their interest in continuing use.

The following are several managerial implications that are relevant and can be implemented by Bank Raya:

1. In terms of efforts to maintain and continue to improve the quality of products and services, Bank Raya should:
  - a. To ensure the quality of products and services remains superior in this industry.
  - b. Regular training for staff is also essential to ensure superior customer service.
  - c. Continuing to develop and update mobile applications with user-friendly features will increase customer satisfaction. considering that this research states that the Bank Raya Application service is more popular than queuing at the bank.
  - d. Carry out continuous evaluation and improvement by conducting regular customer satisfaction surveys and responding to feedback received. Investments in customer data analysis can provide valuable insights to improve products and services.
2. In terms of the importance of understanding the characteristics of respondents, Bank Raya should understand customer demographics which will enable Bank Raya to develop more targeted strategies. For example, if the majority of respondents are the younger generation, then digital features and technological innovation can be a priority.
3. Even though promotions do not have a significant influence on satisfaction and continued interest in using the Bank Raya Application, companies should build brand awareness among the public. Bank Raya must consider more innovative promotional strategies or more appropriate segmentation to increase its effectiveness.
4. In terms of increasing customer satisfaction, where research results show that customer satisfaction mediates the relationship between product/service quality and continued interest, companies should always ensure customer satisfaction is not only a short-term goal, but also the key to retaining customers in the long term. Apart from that, rewards for loyal customers can be an effective strategy for retaining customers.

### **Suggestions for Further Research**

1. Promotion as an independent variable, should be more specific, such as promotional costs which will influence continued interest and customer satisfaction as the dependent variable.
2. Research was carried out not only on Bank Raya customers, but also non-customers. This needs to be done to find out the extent of the influence of the independent and dependent variables used in this research.
3. Research is carried out not only on Bank Raya, but it is recommended to research more than one Digital Bank (Bank Jago, Bank Neo, Bank BCA Digital, etc.) so that the results can be compared.

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