

Service Quality, Privacy, and Reliability Influencing Loyalty Through Satisfaction in The Use of BAAC Mobile Application in Si Sa Ket Province

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Abstract

This research aims to 1. investigate the impact of service quality, privacy, and reliability on user satisfaction with the BAAC Mobile application, 2. examine the influence of service quality, privacy, reliability, and satisfaction on loyalty towards the BAAC Mobile application, and 3. explore how service quality, privacy, and reliability affect loyalty through satisfaction with the BAAC Mobile application. The sample consisted of 500 users of the BAAC Mobile application from 20 branches of the Bank for Agriculture and Agricultural Cooperatives (BAAC) in Si Sa Ket Province, using a stratified random sampling method. The instrument used was a questionnaire, and the statistics employed included mean, percentage, standard deviation, and analysis of direct and indirect effects. The findings revealed that 1. service quality, privacy, and reliability directly influence satisfaction with the BAAC Mobile application, 2. privacy, reliability, and satisfaction directly affect loyalty towards the BAAC Mobile application, and 3. service quality, privacy, and reliability influence loyalty through satisfaction with the BAAC Mobile application.

Keywords: Service Quality, Privacy, Reliability, Satisfaction, Loyalty, BAAC Mobile Application Users

Introduction

Currently, banks in Thailand, whether commercial or state banks, have adapted and developed using electronic banking systems (E-banking), which is a form of electronic banking. This system offers customers access to various banking services such as bill payments, investments, money transfers, utility payments, payment for goods and services, loan applications, card blocking, checking account balances, and requesting account statements, among others. The use of E-banking provides convenience for those who find it

difficult to visit a bank physically, as transactions can be performed over the internet network anytime, anywhere. The advancement of technology has significantly changed people's lifestyles; where previously one had to travel to a bank for financial transactions, now money transfers, payments for goods, or other financial transactions can be done from anywhere via the internet. However, this convenience, if not used cautiously, could lead to potential issues, including scams such as being tricked into installing malware, creation of fake emails and websites to phish for victims' information. Furthermore, fraud schemes have evolved over time, including random phone calls or SMS messages by impersonating government officials or organizations to appear credible, then concocting stories to deceive victims, with the ultimate goal of extracting money from their accounts by any means possible. Common pretexts used by scammers include claims of account seizure/debt on credit cards, involvement in drug trafficking or money laundering, tax refunds, winning a large prize, phishing for personal information, and erroneous transfers (Bank of Thailand, 2023).

The Bank for Agriculture and Agricultural Cooperatives (BAAC) is a state enterprise under the supervision of the Ministry of Finance, Thailand. It has developed information systems to meet the service needs of its customers in various aspects, steadfastly and continuously improving financial services in response to ever-changing situations. Prioritizing convenience and security for customers in financial transactions is paramount. BAAC has offered Mobile Banking services through the BAAC A-Mobile application since 2018. In 2022, BAAC A-Mobile was upgraded to BAAC A-Mobile Plus, and most recently, in 2023, it was further developed into BAAC Mobile. Specifically, in the lower northeastern region, there are currently 498,556 users of BAAC Mobile, with 61,290 of those in Si Sa Ket Province, accounting for 57.75% of the original customers. Si Sa Ket Province has the highest percentage of users who have migrated to BAAC Mobile in the lower northeastern branch, followed by Amnat Charoen Province at 56.56% and Ubon Ratchathani Province at 55.80% (Bank for Agriculture and Agricultural Cooperatives, 2023).

It is evident that despite the various risks associated with electronic financial transactions in today's cashless society, customers still prefer to conduct their financial transactions through Mobile Banking for daily convenience. However, as the banking business market and financial institutions offering various financial services adopt digital innovations, creating new phenomena such as FinTech and new financial services provided by non-banking entities challenging traditional banking continuously, the Bank for Agriculture and Agricultural Cooperatives (BAAC) must develop modern systems that cover a wide range of services to always meet user demands. This development aims to create satisfaction and loyalty among users of BAAC Mobile services. Therefore, the researcher intends to conduct a study on the influence of service quality, privacy, and reliability on loyalty through satisfaction with using the BAAC Mobile application in Si Sa Ket Province.

Objective

1. To investigate the influence of service quality, privacy, and reliability on customer satisfaction with the use of the BAAC Mobile application in Si Sa Ket Province.
2. To examine the impact of service quality, privacy, reliability, and satisfaction on loyalty towards the BAAC Mobile application in Si Sa Ket Province.

3. To explore how service quality, privacy, and reliability affect loyalty through satisfaction with the BAAC Mobile application in Si Sa Ket Province.

Literature Review

The concept of Service Quality comprises three main ideas: Customer Satisfaction, Service Quality, and Customer Value (Cronin and Taylor, 1992; Oliver, 1993; Zeithaml, Parasuraman, and Berry, 1988). Based on these foundational ideas, customer satisfaction towards a service is a psychological behavior that an individual has towards the received or perceived service (Oliver, 1993). Cronin and Taylor's perspective is that satisfaction or dissatisfaction involves comparing the service experience with the expectations held at the time of the service, which aids in measuring service quality. Literature review shows that service quality positively influences customer satisfaction and loyalty (Monchantha, 2019, p. 2981-2996; Laohasiripanya, 2017, p. 53-55), leading to the following hypotheses:

H1: Service Quality influences satisfaction.

H2: Service Quality influences loyalty.

The concept of Privacy and Cyber Security are inseparably related. Nowadays, data stored digitally or traditionally is highly valuable, potentially leading to personal data breaches or leaks affecting privacy, security, reputation, and organizational trust. Thus, data privacy and security protection have become increasingly critical (Personal Data Protection Act, 2019). If online banking providers guarantee secure transactions and protect personal data privacy, consumers are more likely to trust them (Thaichon et al., 2014; Shankar and Kumari, 2016). Literature review finds that data privacy protection, financial data protection, and secure transactions positively influence customer satisfaction in Pakistan (Haq & Awan, 2020) and privacy in responsiveness and contact correlates with Netflix streaming service users' loyalty (Pinyopanitchakarn, 2020), leading to the following hypotheses:

H3: Privacy influences satisfaction.

H4: Privacy influences loyalty.

The concept of Reliability refers to the service provider's ability to deliver services accurately and consistently as promised (Parasuraman et al., 2005, p. 23). In the context of electronic services, consistent quality service delivery (Pakdil, 2012), error-free service availability, and accurate service delivery as promised encourage customer retention. Reliability is also a key feature in EBSQ, influencing positive customer responses to various E-banking services (Blut et al., 2015). Literature review indicates that service providers' reliability in delivering accurate, consistent, and efficient services influences customer satisfaction factors in Malaysia (Koay, 2022) and trust in K-Mobile Banking's straightforwardness and consistency positively affects loyalty (Boonma, 2019), leading to the following hypotheses:

H5: Reliability influences satisfaction.

H6: Reliability influences loyalty.

The concept of Satisfaction is when a product or service meets customer expectations, leading to increased and frequent purchases and referrals (Pearson and Johnson, 1978). "The difference between prior expectations and post-consumption perception" results in satisfaction if the perception is positively different from expectations, but dissatisfaction if it's negatively

different, also being an emotional response to the overall product or service experience (Oliver, 1980). Literature review finds that customer satisfaction with product or service features that meet needs satisfactorily, both below and above expectations, significantly positively impacts customer loyalty in the case of Sharia Banking in Indonesia (Saraswati, 2022) and consistent service satisfaction in Grab Food application correlates directly with user loyalty (Weeraphong, 2022), leading to the following hypothesis:

H7: Satisfaction influences loyalty.

The concept of Loyalty is the desire to repeatedly use a product or service and have a positive attitude towards the brand, which increases with positive attitudes and satisfaction, leading to referrals and enhanced loyalty. Loyalty can be divided into two types: 1) Emotional Loyalty and 2) Rational Loyalty (Gamble, Stone, and Woodcock, 1989), with loyalty being the service provider's ability to make users feel pleased to choose their products and services as their first choice (Caruana, 2002), leading to continuous and consistent use due to satisfaction.

The concept of a Mediator is a variable that mediates the causal relationship between independent and dependent variables, acting as a third variable that changes the relationship between them by explaining the relationship (Baron & Kenny, 1986). Literature review shows that service quality delivered by businesses, including reliability, responsiveness, assurance, empathy, and tangibles, indirectly affects loyalty through mediators such as perceived value and satisfaction (Durongdumrongchai, 2018), and privacy and security mechanisms, data transaction security, financial guarantees, and payment system security lead to customer loyalty through satisfaction in using M-Banking in Sri Lanka (Navarathne, 2021), and reliability in immediate problem or complaint resolution, consistent banking transactions, and sufficient application security influence loyalty through user satisfaction in Livin' by Mandiri in Indonesia (Hariyanto, 2022), leading to the following hypotheses:

H8: Service Quality influences loyalty through satisfaction.

H9: Privacy influences loyalty through satisfaction.

H10: Reliability influences loyalty through satisfaction.

Research Methodology

The population used in this study comprises users of the BAAC Mobile application from 20 branches of the Bank for Agriculture and Agricultural Cooperatives (BAAC) in Si Sa Ket Province, totaling 61,290 individuals (Bank for Agriculture and Agricultural Cooperatives, 2023).

The sample group used for analysis was calculated based on the ratio of sample units to the number of parameters or variables according to the formula by Hair et al. (2010). The suitable sample size for multivariate statistical analysis should be at least 10 to 20 times the number of indicators. In this study, with 50 observed variables from the questionnaire, the minimum sample size should be approximately 500 samples.

Sampling units from the population, knowing the total population number, with an equal chance of being selected for the sample group, was done using the Proportional Stratified Random Sampling method.

The tool used in this study was a questionnaire, serving as the instrument for data collection. The questions were divided into six sections: personal information, service quality, privacy, reliability, satisfaction, and loyalty.

The research instrument creation process began with the researcher studying concepts, theories, and related research to establish a basis for selecting variables that encompass the objectives. This foundation informed the construction of a questionnaire aligned with the research framework and defined its scope. The draft questionnaire was presented to an advisor for verification and adjustment based on their recommendations to ensure accuracy and appropriateness. Following this, five experts were consulted to review the questionnaire's correctness and content validity, and their feedback was analyzed to determine the Index of Item Objective Congruence (IOC). The review yielded an IOC value of 1, indicating that the questionnaire items were congruent and capable of measurement. A trial run of the questionnaire was conducted with a non-sample population of 50 individuals in Ubon Ratchathani Province to determine the reliability of each item using Cronbach's Alpha Coefficient, which resulted in an overall reliability score of 0.96.

For data collection, the researcher issued external letters to obtain permission for research data collection from 20 branches of the Bank for Agriculture and Agricultural Cooperatives (BAAC) in Si Sa Ket Province. The aim was to cooperate in gathering data from users of the BAAC Mobile application in the area. The questionnaire was prepared in both paper and online formats (Google Form), complete with a QR Code, and data was collected from a sample of 500. The researcher distributed the questionnaires to the sample group at predetermined locations, providing explanations about the objectives and clarifying any questions before distribution.

Data analysis was conducted after the questionnaires were collected and verified for accuracy and completeness. The data were coded and entered into a computer for processing with statistical software IBM SPSS Statistics 26 and jamovi-2.3.28.0. Descriptive analysis was used to calculate means and standard deviations, factor analysis was performed to examine the grouping of measurement scales, and correlation coefficients were calculated for discriminant validity. Direct, indirect, and total effects were analyzed using GLM Mediation Analysis. The results of the hypothesis testing were then summarized.

Research Findings

The results of the factor analysis to examine the grouping of measurement scales for service quality, privacy, and reliability influencing loyalty through satisfaction in using the BAAC Mobile application in Si Sa Ket Province are explained in Table 1.

Table 1: Results of Factor Analysis

Latent Variable	Observed Variable	Factor Loading	Eigenvalue/ Cumulative	KMO/ (P-Value)
Service Quality : SQ	SQ1 - SQ10	0.44 - 0.70	2.96/29.70	0.82/(0.00)
Privacy : PC	PC1 - PC10	0.49 - 0.64	3.37/33.70	0.81/(0.00)
Reliability : RL	RL1 - RL10	0.52 - 0.66	3.65/36.50	0.83/(0.00)
Satisfaction : SF	SF1 - SF10	0.52 - 0.67	3.71/37.10	0.82/(0.00)
Loyalty : LO	LO1 - LO10	0.49 - 0.64	3.41/34.20	0.85/(0.00)

From Table 1, the factor analysis of the indicators in the questionnaire tested on a sample of 500 samples, the researcher analyzed using the Varimax rotation method and set the eigenvalues greater than 1.0 (Revelle, W., 2019). It was found that all indicators could be grouped together, and every indicator of each measurement scale had a weight in the same single component as follows: Service Quality (SQ) had Factor Loadings ranging from 0.44 to 0.70, an Eigenvalue of 2.96, and a KMO value of 0.82. Privacy (PC) had Factor Loadings ranging from 0.49 to 0.64, an Eigenvalue of 3.37, and a KMO value of 0.81. Reliability (RL) had Factor Loadings ranging from 0.52 to 0.66, an Eigenvalue of 3.65, and a KMO value of 0.83. Satisfaction (SF) had Factor Loadings ranging from 0.52 to 0.67, an Eigenvalue of 3.71, and a KMO value of 0.82. Lastly, Loyalty (LO) had Factor Loadings ranging from 0.49 to 0.64, an Eigenvalue of 3.41, and a KMO value of 0.85.

The results of the correlation coefficient analysis for examining the discriminant validity between variables can be explained as follows in Table 2.

Table 2: Results of the Multicollinearity Analysis

Collinearity Statistics		
	VIF	Tolerance
SQ	4.82	0.20
PC	5.76	0.17
RL	6.48	0.15
SF	6.82	0.14

From Table 2, the results of the analysis for high commonality linearity check for independent variables, namely service quality, privacy, reliability, and satisfaction, it was found that the minimum tolerance value was 0.14 and the maximum was 0.20, both of which are above the minimum threshold of Tolerance greater than 0.10. The Variance Inflation Factor (VIF) values ranged from a minimum of 4.82 to a maximum of 6.82, all below the threshold of 10, indicating that each variable is not redundant with others. Therefore, there is no issue of high multicollinearity.

The results of the analysis for direct effect, indirect effect, and total effect of service quality, privacy, and reliability on loyalty through satisfaction in using the BAAC Mobile application in Si Sa Ket Province, using the GLM Mediation Model, can be explained as follows in Table 3:

Table 3: Results of the Analysis for Direct Effect, Indirect Effect, and Total Effect

Type Effect	Path	Estimate	SE	β	z	p
Direct	SQ \Rightarrow LO	-5.69	0.04	-5.36	-0.01	0.99
	PC \Rightarrow LO	0.21	0.04	0.20	4.63**	0.00
	RL \Rightarrow LO	0.34	0.04	0.35	7.47**	0.00
Component	SF \Rightarrow LO	0.37	0.04	0.38	7.77**	0.00
	SQ \Rightarrow SF	0.32	0.03	0.29	8.48**	0.00
	PC \Rightarrow SF	0.21	0.04	0.21	5.25**	0.00
	RL \Rightarrow SF	0.45	0.04	0.46	11.98**	0.00
Indirect	SQ \Rightarrow SF \Rightarrow LO	0.12	0.02	0.11	5.73**	0.00
	PC \Rightarrow SF \Rightarrow LO	0.08	0.01	0.08	4.35**	0.00
	RL \Rightarrow SF \Rightarrow LO	0.17	0.02	0.17	6.52**	0.00
Total	SQ \Rightarrow LO	0.11	0.04	0.11	2.77**	0.00
	PC \Rightarrow LO	0.29	0.04	0.28	6.22**	0.00
	RL \Rightarrow LO	0.51	0.04	0.53	11.93**	0.00

F = 582 Sig. = .00 R = 0.90 R² = 0.82 R²_{adj.} = 0.82

**Level of Significance 0.01

From Table 3, it was found that the analysis of the multiple correlation coefficient R is equal to 0.90 (R = 0.90), indicating that service quality (SQ), privacy (PC), reliability (RL), and satisfaction (SF) together predict loyalty (LO) in using the BAAC Mobile application in Si Sa Ket Province by 82.00 percent (Adjusted R² = 0.82).

The analysis of direct effect found that service quality (SQ), privacy (PC), and reliability (RL) have a statistically significant direct effect on satisfaction (SF) at the 0.01 significance level.

The analysis of direct effect found that privacy (PC), reliability (RL), and satisfaction (SF) have a statistically significant direct effect on loyalty (LO) at the 0.01 significance level. Service quality (SQ) does not have a Direct Effect on loyalty (LO).

The analysis of indirect effect found that service quality (SQ), privacy (PC), and reliability (RL) have a statistically significant indirect effect on loyalty (LO) through satisfaction (SF) at the 0.01 significance level.

To summarize, all hypotheses, except for H2, have been confirmed.

The path relationship of service quality, privacy, and reliability influencing loyalty through satisfaction in using the BAAC Mobile application in Si Sa Ket Province is depicted in Figure 1.

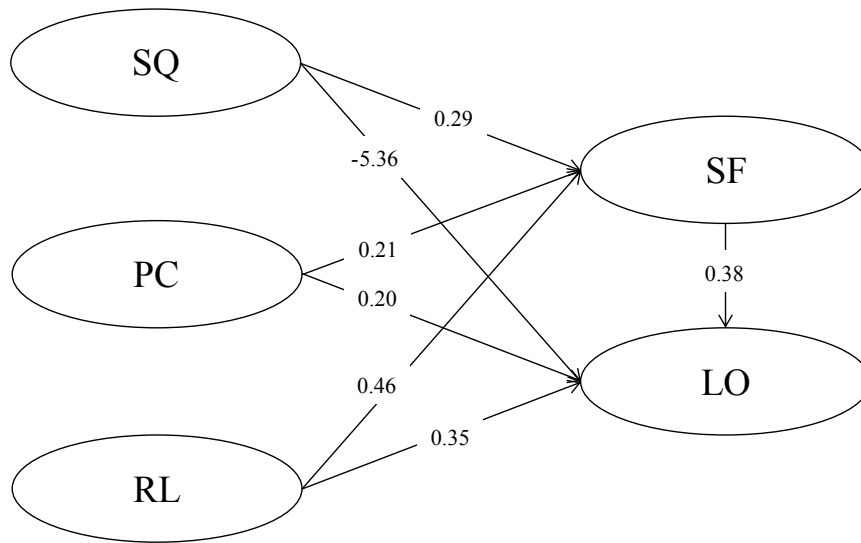


Figure 1: The path relationship of service quality, privacy, and reliability influencing loyalty through satisfaction

Discussion

Service quality analysis revealed that service quality (SQ) directly influences satisfaction (SF), demonstrating that the application's capability to efficiently respond to customer service needs, with speed, a wide range of services, stable and continuous operation without failure, and availability anytime and anywhere, leads to satisfaction with the BAAC Mobile application. This is consistent with Weeraphong's (2022) research, which found that overall electronic service quality influences satisfaction, where users with positive purchasing experiences or overall feelings towards the Grab Food application are satisfied with its service. Saraswati (2022) discovered that guaranteed service quality, tangibility, reality, and responsiveness positively affect customer satisfaction in Sharia Banking in Indonesia. Sulaiman (2021) found that service quality with reliability, responsiveness, tangibility, guarantee, and empathy significantly influences the satisfaction of customers in interest-free banks in Nigeria. Furthermore, the analysis found that service quality (SQ) does not directly influence loyalty (LO) in using the BAAC Mobile application, aligning with Fatikah's (2022) research, which showed that service quality does not impact customer loyalty, while service quality affects loyalty through satisfaction in banking transactions via mobile for Islamic customers in Indonesia. This shows that besides the service response capability of the app being efficient, quick, and failproof, user satisfaction is also essential for generating loyalty.

The analysis found that service quality (SQ) has an indirect effect on loyalty (LO) with satisfaction (SF) serving as the mediating variable. This shows that the app's ability to efficiently respond to customer service needs, easy and convenient transaction processing, well-organized menu categories, and modern display screens, along with knowledgeable and friendly staff providing service advice, leads to satisfaction. Once satisfaction is achieved, app users develop a positive attitude towards using the app or the service provider, resulting in a decision to regularly use the app, thereby creating loyalty to the BAAC Mobile

application. This is in line with the research of Durongdumrongchai (2018), which found that service quality delivered by fitness centers to customers, including reliability, responsiveness, assurance, empathy, and tangibility, indirectly affects loyalty through the mediating variables of perceived value and satisfaction. Fatikah (2022) found that service quality with personalized service, well-organized site, user-friendliness, and efficiency influences loyalty through satisfaction as the mediator in the relationship of customers conducting banking transactions via mobile for Islamic customers in Indonesia.

Privacy analysis revealed that privacy (PC) directly influences satisfaction (SF), indicating that the privacy and security of personal data in using the app are critical. Service providers must ensure the protection of personal data, including safeguarding users' transaction behavior data, not sharing data with others without permission, and not misusing the data, leading to satisfaction with the BAAC Mobile application. This is in line with the research by Haq & Awan (2020), which found that the protection of personal data, financial information, and secure transactions positively influence customers' electronic satisfaction in Pakistan. Additionally, the analysis found that privacy (PC) directly influences loyalty (LO) in using the BAAC Mobile application, aligning with Charusiri's (2022) research. This study found that the app's ability to protect user privacy and secure payment channels influences loyalty in using a music streaming application in Bangkok. Pinyopanitchakarn (2020) found that privacy, responsiveness, and contact have a relationship with the loyalty of Netflix streaming service users.

The analysis found that privacy (PC) has an indirect effect on loyalty (LO) with satisfaction (SF) acting as the mediating variable. This indicates that the privacy and security of personal data in using the app, which includes not using data without permission and securing the transmission of data between the app and the users to prevent access by third parties, leads to satisfaction. Once satisfaction is achieved, app users develop a positive attitude towards using the app or the service provider, making it their primary choice for financial transactions, thereby creating loyalty to the BAAC Mobile application. This is consistent with research by Hariyanto (2022), which found that satisfaction mediates the relationship between personalization and the loyalty of *Livein'* by Mandiri users in Indonesia. Furthermore, Navarathne (2021) discovered that privacy and security mechanisms, data security in transactions, financial transaction guarantees, and secure payment systems result in customer loyalty through satisfaction with using M-BANKING during the COVID-19 pandemic in Sri Lanka.

Reliability analysis revealed that reliability (RL) directly influences satisfaction (SF), demonstrating that trust in the app's service standards, efficiency in service delivery that is fast, accurate, and meets expectations, and comprehensive service offerings result in satisfaction with the BAAC Mobile application. This aligns with research by Koay (2022), which found that service reliability, including the ability to deliver services as promised accurately, consistently, and efficiently, influences customer satisfaction factors in Malaysia. Damrongthakoengkiat (2019) discovered that reliability, which creates trust among users through maintaining honesty and adherence to promises, affects the loyalty of mobile phone users in Bangkok. Furthermore, the analysis revealed that reliability (RL) directly influences loyalty (LO), consistent with research by Indrasari (2021), which showed that reliability in terms of quality service, error-free operations, and consistency in fulfilling service promises

is expected from service providers and affects the loyalty of electronic banking users during the COVID-19 pandemic in Indonesia. Boonma (2019) found that trustworthiness and the straightforwardness and clarity of services offered by K-Mobile Banking, always adhering to contracts, positively influence user loyalty in Bangkok.

Reliability analysis revealed that reliability (RL) indirectly influences loyalty (LO) with satisfaction (SF) serving as the mediating variable. This shows that trust in the app's service, which operates as promised, allows for the retrospective verification of transaction details, exceeding customer expectations, and offers a reliable protection and rights system. In case of any loss due to app usage, the service provider compensates adequately, leading to satisfaction. Once satisfaction is achieved, app users develop a positive attitude towards using the app or service provider, deciding to use the app regularly. This likelihood increases the chance of recommending the app to close acquaintances, fostering loyalty towards the BAAC Mobile application. This aligns with research by Navarathne (2021), which found that reliability in delivering services as promised reliably and accurately, offering services within the agreed timeframe, and providing necessary information for problem-solving and customer inquiries indirectly impacts loyalty. It suggests that customer satisfaction mediates the relationship between reliability and customer loyalty in M-BANKING during the COVID-19 pandemic in Sri Lanka. Hariyanto (2022) discovered that reliability in immediately addressing customer complaints or inquiries, consistent accuracy in banking transactions, and the sufficient security of the Livin' app by Mandiri are factors affecting loyalty through customer satisfaction in Indonesia.

Satisfaction analysis revealed that satisfaction (SF) directly influences loyalty (LO), indicating that positive feelings and impressions received from using the app, which meets expected needs, offers a comprehensive range of services, sets reasonable fees, has user-friendly and fast procedures, and provides excellent service recommendations from staff, lead to a positive attitude and the belief that choosing the service was the right decision. This results in loyalty towards using the BAAC Mobile application. This is consistent with the research findings of Haq & Awan (2020), which showed that customer satisfaction has a positive influence on customer loyalty, where service providers can understand and prioritize customer perceptions and needs, especially for electronic banking platforms during lockdown situations in Pakistan. Milenia (2020) found that customer satisfaction, creating a positive experience and meeting expectations, influences the loyalty of users of JakOne Mobile Banking in Indonesia. Durongdumrongchai (2018) found that overall customer satisfaction, providing services as expected with positive feelings and experiences, impacts loyalty in the context of fitness centers.

Conclusion

The study on loyalty (LO) highlights the significant role of the mediator of satisfaction (SF), as mediator help to understand the process by which independent variables influence dependent variables. From the direct effect analysis, it was found that 1) service quality (SQ), privacy (PC), and reliability (RL) influence satisfaction (SF); 2) privacy (PC), reliability (RL), and satisfaction (SF) influence loyalty (LO). Furthermore, the direct effect analysis revealed that the independent variable of service quality (SQ) does not have a direct effect on the dependent variable, loyalty (LO). However, when examining the indirect effect, it was

found that 3) service quality (SQ), privacy (PC), and reliability (RL) have an influence on loyalty (LO) through satisfaction (SF). This demonstrates that satisfaction (SF) explains the relationship between independent variables and the dependent variable, showing that satisfaction (SF) acts as a third variable that intervenes between the originating variables to transmit influence to the outcome variable (Perfect Mediation Effect).

Suggestions

Creating loyalty is a critical aspect that should not be overlooked in business operations. Beyond seeking new customers to expand the customer base, maintaining existing customers for continuous service use is crucial in business. In the highly competitive financial business environment of today, service providers should prioritize and create awareness in every aspect to enable consumers to utilize information when deciding to use the BAAC Mobile service. This includes the aspect of service quality, where providers should develop the application to facilitate speedy transactions, ensure employees provide professional and friendly service; the aspect of privacy, where providers must assure users that their personal data will be securely protected, not used for other purposes or shared without permission; and the aspect of reliability, where providers should develop an application's transaction system to have standards, allowing transaction details to be checked anytime and offer adequate compensation in case of problems or losses. This will create satisfaction among users, leading to loyalty, where they will return to use the service regularly and engage in word-of-mouth behavior, recommending the application to others. This loyalty from users will reflect positively on the organization's image, yielding sustainable business benefits.

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