



## THE INFLUENCE OF SERVICE QUALITY AND SECURITY ON CUSTOMER SATISFACTION AND LOYALTY IN BRILINK SERVICES IN INDONESIA

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**Abstract:** *The development of agent-based financial services has continued to grow with the presence of BRILink as an extension of Bank Rakyat Indonesia (BRI) in providing financial services across various regions, including areas with limited access to formal banking. This study examined the dimensions of service quality, specifically the effect of tangibles, reliability, responsive, assurance, empathy and security on the customer satisfaction and the effect towards customer loyalty on the BRILink service users in the province of Lampung. A survey was conducted amongst BRILink customers using a quantitative approach where data was collected through a structured questionnaire. Three hundred respondents were interviewed, whose data was then analyzed using the SEM LISREL 8.80 method. The period of this research was between September and November of 2025. Research shows that each of the six attributes which make up service quality - these are tangibles, reliability, responsiveness, assurance, empathy and security have a positive impact on customer satisfaction, with reliability being the most significant. Customer satisfaction has been found to play a crucial role in boosting customer loyalty. Customers who have had a good experience with BRILink are likely to use the company again and also to recommend the services they received to their friends. A key outcome of the research findings is the importance of strengthening service quality and security. This can be achieved through services that are both responsive and reliable, physical facilities that are adequate, professional attitudes and empathetic staff. Also important are secure transactions. A significant factor in improving customer satisfaction and customer loyalty towards BRILINK's services is the company's ability to improve these dimensions.*

**Key Words:** *BRILink, Service Quality, Security, Customer Satisfaction, Customer Loyalty*

1.INTRODUCTION

Customer loyalty plays a crucial role in the banking service industry as it reflects the sustainability of the relationship between banks and their customers. Loyal customers tend to continue using banking services over the long term, conduct repeat transactions, and voluntarily recommend the service provider to others (Ing et al., 2020; Raza et al., 2020). Such loyalty does not emerge instantly; rather, it develops gradually through repeated service interactions and the accumulation of positive customer experiences, which ultimately lead to customer satisfaction (Al-dweeri et al., 2019; Alnaim et al., 2022). Within service industries, particularly banking, customer satisfaction is widely recognized as a key mechanism linking service quality to customer loyalty (Abror et al., 2020; Supriyanto et al., 2021).

Service quality in banking is commonly assessed through several dimensions, including reliability, responsive, assurance, empathy, and tangibles (Boonlertvanich, 2019). Services that are reliable and delivered promptly, supported by professional behavior and adequate physical facilities, contribute significantly to building customer trust. Alongside these dimensions, transaction security has become an increasingly important concern, especially in digital and agent-based banking services. Customers now place greater emphasis on secure, transparent, and low-risk financial transactions as part of their overall service evaluation (Ashiq & Hussain, 2024).

In Indonesia, Bank Rakyat Indonesia (BRI) introduced BRILink as an agent-based banking service aimed at expanding financial inclusion and improving access to banking services in rural and underserved areas. While BRILink has successfully expanded the reach of formal banking services and continues to dominate the agent banking market, its implementation at the agent level still faces a number of service-related challenges. These challenges are experienced directly by customers and are closely associated with the quality-of-service delivery provided by BRILink agents.

Findings from the customer satisfaction survey conducted by the BRI Research Institute in 2024 indicate that customer dissatisfaction with certain aspects of BRILink services persists. As presented in Table 1.1, customer complaints relate to several service dimensions, including reliability, responsiveness, agent empathy, physical conditions of service locations, and transaction security. These findings suggest that although BRILink plays a strategic role in expanding banking access, continuous improvement in service quality remains essential to enhance customer satisfaction and sustain long-term customer loyalty.

Table -1: Reasons for Customer Dissatisfaction with BRILink Services

| Alasan                                                                   | Category    | 2022           | 2023 | 2024 |
|--------------------------------------------------------------------------|-------------|----------------|------|------|
|                                                                          |             | (Dalam Persen) |      |      |
| No agent available near home                                             | Reliability | 32             | *    | 69   |
| Agent location is far from home                                          |             | 17             | 27   | 31   |
| Agent service is unfriendly/poor                                         |             | 8              | *    | 14   |
| Slow handling of problems                                                |             | -              | 23   | 39   |
| Room is uncomfortable / too hot                                          |             | -              | -    | 8    |
| Agent location is too crowded                                            |             | -              | -    | 7    |
| Agent location is quiet / no transactions                                |             | -              | -    | 7    |
| Transaction process is slow                                              |             | 12             | 17   | 24   |
| Lack of trust in the agent                                               |             | -              | -    | 3    |
| Not familiar with the agent                                              |             | 8              | 13   | 16   |
| BRILink agent location is unsafe                                         |             | -              | -    | 6    |
| Tanda * indicates that data were not available in detail for that year.  |             |                |      |      |
| Tanda - indicates that no respondents mentioned the reason in that year. |             |                |      |      |

Source: BRI Research Institute, 2024

Based on the results presented in Table 1.3, customer dissatisfaction with BRILink services in 2024 shows a noticeable increase and has become more varied compared to previous years. This trend reflects actual conditions in the field, where many areas still lack BRILink agents within a convenient distance, forcing customers to travel relatively far to conduct transactions. The limited number of agents also contributes to long queues and overcrowded service points, which in turn leads to longer transaction processing times. In addition, interactions between agents and customers do not always reflect friendly and empathetic service behavior, as indicated by complaints related to agent attitudes. From a responsiveness perspective, although some technical issues are being handled more effectively, network disruptions and slow transaction processes remain common, particularly during peak hours. Furthermore, the physical conditions of agent locations often integrated into small shops or residential premises mean that transaction comfort and security are not always adequately ensured. Overall, BRILink service challenges

continue to center on limited accessibility, the quality of agent–customer interactions, service speed, and the comfort and security of service facilities. If these issues are not managed consistently, they may undermine customer satisfaction and weaken long-term customer loyalty.

Lampung Province provides a relevant empirical setting for this study due to its extensive BRILink agent network and diverse geographic characteristics. Despite the strategic importance of agent-based banking, previous studies report mixed findings on service quality, customer satisfaction, and loyalty. While several studies confirm a directly and indirectly service quality influence on loyalty through satisfaction and trust (Boonlertvanich, 2019; Meesala & Paul, 2018), others find that certain dimensions, such as reliability, do not significantly affect satisfaction, indicating inconsistent empirical results (Jamal Ali et al. 2021.). The inconsistencies underline further empirical investigation.

Accordingly, this study aims to examine the effects of service quality dimensions and transaction security on customer satisfaction and their subsequent impact on customer loyalty in BRILink services in Lampung Province. The study is expected to contribute to the literature on service quality and agent-based banking, while also offering managerial insights to support service performance improvement and the sustainability of customer loyalty in emerging market contexts.

## 2. LITERATURE REVIEW

### 2.1 Reliability

Reliability in digital banking services is crucial to influence customer satisfaction (Deng et al., 2010; Meesala & Paul, 2018). The system ability to show the functions in accordance with customers' expectations, including service stability, accuracy in transaction processing, and minimal technical disruptions (Supriyanto et al., 2021). When a banking application is able to deliver secure, fast, and timely transactions without technical errors, customers satisfied to perceive the service as dependable (Chang et al., 2009; Keshavarz & Jamshidi, 2018). Conversely, technical failures or service delays can lead to significant customer dissatisfaction (Kumar et al., 2021).

Empirical findings by (Supriyanto et al., 2021) indicate digital banking systems reliability significantly effect on customer satisfaction, suggesting that dependable systems enhance customer experiences and strengthen relationships between customers and banks. Systems that are fast, secure, and free from disruptions contribute to higher satisfaction levels, while service consistency particularly in terms of system reliability is closely associated with long-term customer satisfaction (Alnaim et al., 2022; Rahi et al., 2020). Furthermore, empirically shows reliability has a statistically significant affects customer satisfaction, as reported in previous studies (Boonlertvanich, 2019; Meesala & Paul, 2018)

Therefore, it can be concluded that the more reliable a digital banking service system is, the higher the likelihood that customers satisfied with service experience, which in turn leads to greater customer loyalty. The hypothesis is:

**H1:** Reliability has a significant effect on customer satisfaction.

### 2.2. Assurance

Assurance is key service quality dimension in banking, related to employees' knowledge, courtesy, and ability to instill trust and security in customers (Chang et al., 2009; Keshavarz & Jamshidi, 2018; Kim, 2011). When customers perceive that they are served by competent and friendly staff and receive assurance regarding the security of their funds and the confidentiality of personal information, where the customer trust the bank and feel satisfied with the services provided (Keshavarz & Jamshidi, 2018).

Empirical evidence from (Jamal Ali et al., 2021) indicates that assurance positively significant affects customer satisfaction in conventional banking services. Similarly, research by (Boonlertvanich, 2019) supports the finding that the assurance dimension significantly influences customer loyalty with customer satisfaction, particularly in the context of banking services. In face-to-face service settings, politeness, confident body language, and the ability to clearly explain products and procedures represent tangible manifestations of assurance directly perceived by customers. (Abror et al., 2020) assert that customers who feel emotionally and transactionally secure when interacting with bank staff tend to exhibit higher levels of satisfaction and stronger loyalty toward the bank. Furthermore, (Kim, 2011) emphasize that assurance also encompasses the ability to communicate information clearly and accurately, which contributes to the formation of positive customer service quality perceptions. Therefore, banks need to ensure that all service personnel are equipped with excellent service training develops positive customer perceptions of service quality. The hypothesis is:

**H2:** Assurance has a significant effect on customer satisfaction.

### 2.3. Tangible

Tangibles are the physical elements, including facilities, equipment, staff, and materials that form customers' first impression of service quality (Abror et al., 2020; Boonlertvanich, 2019). Tangibles provide a first impression of service quality, as they reflect the professionalism and readiness of the service provider (Kim, 2011). Customers tend to feel more satisfied and confident when the banking environment appears professional, clean, and modern, as it reflects the bank's seriousness and commitment to serving and valuing its customers (Abror et al., 2020; Boonlertvanich, 2019; Supriyanto et al., 2021).

Several empirical studies indicate that the tangibility dimension contributes significantly to customer satisfaction (Boonlertvanich, 2019). Research by (Abror et al., 2020) reveals that physical facilities and service environment comfort in conventional banks positively affects customer satisfaction. Similarly, (Boonlertvanich, 2019; Supriyanto et al., 2021) stated interior design, cleanliness, and employee appearance directly influence customers' perceptions of service quality that enhances

customer satisfaction. Tangibility also serves as an initial indicator for customers in assessing the professionalism and credibility of banks in delivering services (Abror et al., 2020). The hypothesis proposed:

**H3:** Tangible has a positive and significant effect on customer satisfaction.

## 2.4. Empathy

Empathy is dimensions in the SERVQUAL model that related to a company's ability to understand customers' individual needs provide sincere and personalized attention (Supriyanto et al., 2021). Empathy is reflected in friendly attitudes, attentiveness, and personalized communication delivered by service providers to their customers. When customers feel understood and genuinely cared for, they are more likely to have a positive service experience, which in turn increases their level of satisfaction.

Several previous studies support the existence of a positive relationship between empathy and customer satisfaction. (Boonlertvanich, 2019) states that empathy contributes significantly to enhancing customer satisfaction, particularly in the service sector. A study by (Abror et al., 2020) also demonstrates that empathy has a positive effect on customer satisfaction in modern retail services. Similar findings are reported by Tjiptono (2014), who argues empathy fosters positively customer perceptions of overall service quality. The hypothesis proposed:

**H4:** Empathy has a positive and significant effect on customer satisfaction

## 2.5. Responsive

The prompt and efficient handling of customer requests or complaints (Ngo Vu & Nguyen Huan, 2016). It is a service quality dimension reflects how quickly and effectively a company addresses customer needs, questions, and problems (Boonlertvanich, 2019).

Responsiveness empirically has significant effect on customer satisfaction, particularly when firms respond quickly and accurately to customer demands (Deng et al., 2010; Meesala & Paul, 2018). Studies conducted by (Chang et al., 2009; Keshavarz & Jamshidi, 2018) demonstrate that responsiveness enhances customer satisfaction and customer loyalty. It aligns with service quality theory, where responsiveness as a key factor shaping customers' evaluations of service performance.

According to (Meesala & Paul, 2018) also indicates responsiveness significantly affects on patient satisfaction. When organizations respond promptly and professionally, customers feel valued and cared for, which ultimately increases their overall satisfaction. Previous studies further confirm that high levels of responsiveness positively impact customer satisfaction, with evidence showing that customer satisfaction tends to increase when service delivery is characterized by strong responsiveness (Supriyanto et al., 2021; Ul Haq & Awan, 2020). Additionally, (Ashiq & Hussain, 2024), responsiveness significantly influences e-satisfaction. The hypothesis is :

**H5:** Responsive has a significant effect on customer satisfaction.

## 2.6. Security

A crucial element in digital services, especially in banking. According (Ashiq & Hussain, 2024), website security that effectively protects personal data and transaction information from unauthorized access as the key indicator in assessing the reliability of digital services. When customers perceive that their information is well protected, their satisfaction with the service tends to increase (Flavián & Guinalú, 2006; Undale et al., 2021). The higher protection level lead to greater customer trust and satisfaction (Eneizan et al., 2020) security and privacy serve as fundamental pillars in building customer trust in digital banking services. Banks' efforts to prevent data theft and unauthorized disclosure of personal information is crucial to create positive service experience.

Furthermore, (Tandon et al., 2017), security significantly influences customer satisfaction in e-commerce. Related to (Beldad et al., 2010) in the digital banking sector and (Rita et al., 2019) in online hotel booking applications, all of which indicate perceived security directly affects customer satisfaction. Security mechanisms such as two-factor authentication, strong encryption, and transparent privacy policies could enhance customers' positive digital services perception (Pee et al., 2018).

The security in e-banking is not only understood as technical data protection but also as customers' perceptions of how securely a platform safeguards their personal and financial information. (Beldad et al., 2010; Liu et al., 2005) assert perceived security, through data encryption and two-factor authentication significantly effect on customer trust and the intention to continue using mobile banking services. Similar results are found by (Ul Haq & Awan, 2020), perceived security positively related to users' trust in e-banking services in Indonesia. (Ashiq & Hussain, 2024) security systems enhance customer trust and influence decisions to adopt digital banking services. Recent trends indicate that e-banking security has been strengthened through advanced technologies such as multi-factor authentication, biometrics, artificial intelligence-based fraud detection, and blockchain (Rahi et al., 2020; Yousafzai et al., 2003a)

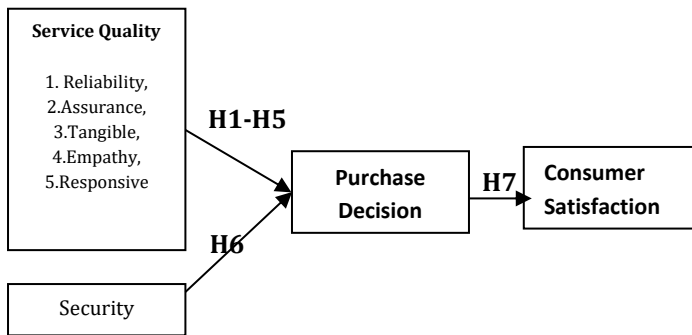
(Yousafzai et al., 2003b) reinforce the notion that protecting customer information contributes significantly to increased satisfaction through security and trust development. Moreover, the security assurances provided by banks shape customers' positive perceptions of service credibility. To conclude, the higher protection perceived level by customers regarding to personal data and digital transactions, the higher customer satisfaction level. Therefore, the hypothesis is:

**H6:** Security has a positive and significant effect on customer satisfaction.

## 2.7. Loyalty

Customer Satisfaction significantly influences on behavioral loyalty, namely consumers' tendency to make repeat purchases and remain loyal to a particular brand or service (Ing et al., 2020). Numerous previous studies support it. According to (Abror et al., 2020) shows increased Customer Satisfaction significantly enhances customer loyalty, as satisfied consumers tend to continue using the same products or services. In addition, research by (Yen & Lu, 2008) also finds Customer Satisfaction positively effect on customer loyalty, indicating positive consumer experiences encourage them to be loyal in particular brand. Furthermore, a meta-analysis conducted by (Keshavarz & Jamshidi, 2018) Customer Satisfaction positively affects loyalty, including retention and repeat purchase. The hypothesis:

**H7:** Customer satisfaction has a positive and significant effect on Loyalty.



**Fig -1:** Conceptual Framework

## 3. METHODOLOGY

This study uses a quantitative approach to analyze data statistically (Hair et al., 2019). It implements the causal research to examine the relationship. Malhotra (2016), data was collected through a structured questionnaire based on respondents' actual experiences.

This study applies stratified purposive sampling, whereby respondents are deliberately selected from each stratum (branch) based on defined criteria. The criteria used are:

(1) customers who have conducted transactions at BRILink at least twice.

(2) customers who reside in Lampung Province.

Referring to Roscoe's rule of thumb as cited in Sekaran (2003), an appropriate sample size ranges from more than 30 to less than 500 respondents, with larger samples providing more accurate goodness-of-fit results. Accordingly, the study involved 300 respondents, with data gathered from September to November 2025 and analyzed using Structural Equation Modeling (SEM) through LISREL.

## 4. RESULT AND DISCUSSION

### 4.1 Convergent Validity Result

It aims to assess the extent to which observed variables (measurement indicators) are correlated within the same construct. The validity is evaluated by examining the factor loadings of each indicator. Factor loadings are deemed adequate when they exceed 0.70, and the Average Variance

Extracted (AVE) value should > 0.50 to demonstrate satisfactory convergent validity Hair et al. (2019).

**Table -2:** Convergent Validity Result

| VARIABLE     | INDICATOR | FACTOR LOADING | AVE  | RESULT |
|--------------|-----------|----------------|------|--------|
| RELIABILITY  | R1        | 0,75           | 0,66 | Valid  |
|              | R2        | 0,79           |      | Valid  |
|              | R3        | 0,78           |      | Valid  |
| ASSURANCE    | A1        | 0,69           | 0,64 | Valid  |
|              | A2        | 0,76           |      | Valid  |
|              | A3        | 0,71           |      | Valid  |
| TANGIBLE     | T1        | 0,72           | 0,63 | Valid  |
|              | T2        | 0,77           |      | Valid  |
|              | T3        | 0,82           |      | Valid  |
| EMPHATY      | E1        | 0,77           | 0,57 | Valid  |
|              | E2        | 0,76           |      | Valid  |
|              | E3        | 0,75           |      | Valid  |
| RESPONSSIVE  | RS1       | 0,80           | 0,54 | Valid  |
|              | RS2       | 0,76           |      | Valid  |
|              | RS3       | 0,76           |      | Valid  |
| SECURITY     | S1        | 0,78           | 0,55 | Valid  |
|              | S2        | 0,76           |      | Valid  |
|              | S2        | 0,72           |      | Valid  |
| SATISFACTION | SAT1      | 0,66           | 0,51 | Valid  |
|              | SAT2      | 0,61           |      | Valid  |
|              | SAT3      | 0,65           |      | Valid  |
| LOYALTY      | L1        | 0,66           | 0,52 | Valid  |
|              | L2        | 0,64           |      | Valid  |
|              | L3        | 0,67           |      | Valid  |

The loading factors are > 0.70 and AVE > 0.50, so the indicators are valid and reliable to analyse respective constructs.

### 4.2. Reliability Result

$R^2$  aims to analyse the is specific latent independent variables explain latent dependent variables

**Table -3:** Reliability Result

| VARIABLE     | CRONBACH'S ALPHA | COMPOSITE REALIABILITY | RESULT   |
|--------------|------------------|------------------------|----------|
| Reliability  | 0,839            | 0,954                  | Reliabel |
| Assurance    | 0,864            | 0,710                  | Reliabel |
| Tangible     | 0,799            | 0,857                  | Reliabel |
| Emphaty      | 0,828            | 0,927                  | Reliabel |
| Responsive   | 0,850            | 0,985                  | Reliabel |
| Security     | 0,839            | 0,913                  | Reliabel |
| Satisfaction | 0,851            | 0,947                  | Reliabel |
| Loyalty      | 0,756            | 0,835                  | Reliabel |

All constructs have Cronbach's Alpha and Composite Reliability > 0.70, where good internal consistency and reliable measurement of the latent variables.

### 4.3. Coefficient Determination ( $R^2$ )

$R^2$  indicates how well latent independent variables explain latent dependent variables.

**Table -4:** Coefficient Determination ( $R^2$ )

| Varibel               | $R^2$ |
|-----------------------|-------|
| Customer Satisfaction | 0,96  |
| Loyalty               | 0,67  |

The structural model is assessed using the coefficient of determination ( $R^2$ ), which reflects how much variance in endogenous variables is explained by exogenous variables

(Hair et al., 2019). Customer Satisfaction shows a high  $R^2$  of 0.96, where it largely explained by Reliability, Assurance, Tangibles, Empathy, Responsiveness, and Security. Meanwhile, Customer Loyalty has  $R^2$  of 0.67, where 67% Customer Satisfaction of its variance.

#### 4.4. Overall Model Fit Result

Table 5 summarizes goodness-of-fit evaluation. Several fit indices are assessed such as RMR, RMSEA, GFI, NFI, NNFI, CFI, IFI, RFI, and AGFI. The results show 0.020 RMR value meets the criteria for a good model fit under the recommended threshold of 0.05. Likewise, the RMSEA value of 0.0087 indicates an excellent fit, satisfying the recommended cutoff  $< 0.08$ . Furthermore, the fit indices namely NFI, NNFI, CFI, IFI, RFI, GFI, and AGFI also exceed the acceptable standards.

The goodness-of-fit results indicate that the model is well specified, robust, and suitable for hypothesis testing. Consequently, the model is appropriate for interpreting the proposed causal relationships within the research framework.

**Table -5:** Goodness of Fit Model Result

| INDEKS | GOODNESS OF FIT | KRITERIA          | KETERANGAN |
|--------|-----------------|-------------------|------------|
| RMR    | 0,020           | $\leq 0,05$       | Good fit   |
| RMSEA  | 0,0087          | $\leq 0,08$       | Good fit   |
| ECVI   | 0,67            | 0,66;0,76         | Good fit   |
| AIC    | 6572,53         | $\approx 2070,00$ | Good fit   |
| NFI    | 0,98            | $\geq 0,90$       | Good fit   |
| NNFI   | 1,00            | $\geq 0,90$       | Good fit   |
| PNFI   | 0,79            | $\leq 0,90$       | Good fit   |
| CFI    | 1,00            | $\geq 0,90$       | Good fit   |
| IFI    | 1,00            | $\geq 0,90$       | Good fit   |
| RFI    | 0,98            | $\geq 0,90$       | Good fit   |
| GFI    | 0,96            | $\geq 0,90$       | Good fit   |
| AGFI   | 0,94            | $\geq 0,90$       | Good fit   |

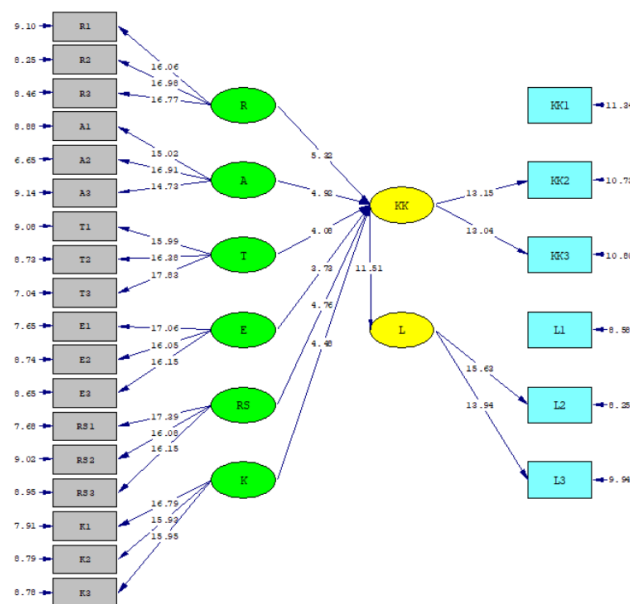
Other fit indices such as GFI and AGFI  $> 0.90$ , indicate strong explanatory power, while CFI, NFI, NNFI, IFI, and RFI values  $> 0.90$  confirm a good fit to the data. Overall, the model fulfills all key goodness-of-fit criteria and related to hypothesis testing.

Table 5 shows that the RMSEA value of 0.0046 indicates an excellent model fit, as it is  $< 0.08$  threshold. GFI and AGFI  $> 0.90$  reflect strong explanatory power, while CFI, NFI, NNFI, IFI, and RFI  $> 0.90$  confirm a good fit relative to the null model. Overall, all key goodness-of-fit criteria are related, where the model is valid and suitable for hypothesis testing.

#### 4.5. Structural Model

Hypothesis testing aims to examine the t-statistic values and the path coefficients in the model at a 5% significance level. The criteria used for hypothesis testing, as suggested by Malhotra (2010), are as follows: (1) if the calculated t-value  $> 1.96$ , the null hypothesis ( $H_0$ ) is rejected and the alternative hypothesis ( $H_1$ ) is accepted; and (2) if the calculated t-value  $< 1.96$ , the null hypothesis ( $H_0$ ) is accepted and the alternative hypothesis ( $H_1$ ) is rejected.

The results show the structural model adequately captures the research variables relationship, fulfils the required criteria, and suitable for hypothesis testing and achieves the research objectives.



**Fig-2:** Goodness of Fit Model Result

#### 4.4. Hypothesis Testing

It aims to examine the proposed relationships among the research variables and to determine whether the empirical data supports the formulated hypotheses.

**Table -6:** Hypothesis Testing

| HYPOTHESIS     | PATH                                            | COEFFICIENTS | T-<br>TABLE | T-<br>VALUE | RESULT    |
|----------------|-------------------------------------------------|--------------|-------------|-------------|-----------|
| H <sub>1</sub> | Reliability $\Rightarrow$ Consumer Satisfaction | 0,27         | 1,96        | 5,32        | Supported |
| H <sub>2</sub> | Assurance $\Rightarrow$ Consumer Satisfaction   | 0,21         | 1,96        | 4,92        | Supported |
| H <sub>3</sub> | Tangible $\Rightarrow$ Consumer Satisfaction    | 0,19         | 1,96        | 4,08        | Supported |
| H <sub>4</sub> | Emphaty $\Rightarrow$ Consumer Satisfaction     | 0,17         | 1,96        | 3,73        | Supported |
| H <sub>5</sub> | Responsive $\Rightarrow$ Consumer Satisfaction  | 0,24         | 1,96        | 4,76        | Supported |
| H <sub>6</sub> | Security $\Rightarrow$ Consumer Satisfaction    | 0,22         | 1,96        | 4,48        | Supported |
| H <sub>7</sub> | Consumer Satisfaction $\Rightarrow$ Loyalty     | 0,82         | 1,96        | 11,51       | Supported |

#### The Effect of Reliability on Customer Satisfaction

The Reliability positively and significantly effect on Customer Satisfaction, as t-value of 5.32 ( $\geq 1.96$ ) and a positive regression coefficient of 0.27. These findings suggest higher level of service reliability provided by BRILink agents leads to greater Customer Satisfaction. In BRILink services, reliability is reflected in the agents' ability to deliver services consistently, accurately, and in a timely manner, while minimizing errors in transaction processing.

#### The Assurance of Reliability on Customer Satisfaction

The Assurance dimension positively and significantly effect on Customer Satisfaction in a t-value of 4.92 ( $\geq 1.96$ ) and a positive regression coefficient of 0.21. Accordingly, the hypothesis regarding the influence of assurance on Customer Satisfaction is accepted. This finding suggests that higher levels of assurance provided by BRILink agents such

as competence, credibility, and the ability to instill confidence lead to increased customer satisfaction.

#### **The Tangible of Reliability on Customer Satisfaction**

The Tangible dimension positively and significantly effect on Customer Satisfaction, as in t-value of 4.08 ( $\geq 1.96$ ) and a positive regression coefficient of 0.19. The result indicates that the physical elements and supporting facilities of BRILink services in Lampung Province have met customer expectations. Performance in this dimension appears relatively consistent; however, several aspects still require improvement to further enhance the overall service experience.

#### **The Empathy of Reliability on Customer Satisfaction**

The Empathy dimension positively and significantly effect on Customer Satisfaction, as indicated by a t-value of 3.73 ( $\geq 1.96$ ) and a positive regression coefficient of 0.17. This finding suggests that BRILink agents in Lampung Province have been able to demonstrate personalized attention, a caring attitude, and effective interpersonal communication that contribute to enhancing customer comfort and satisfaction during transactions.

#### **The Responsive on Customer Satisfaction**

The Responsive dimension positively and significantly effect on Customer Satisfaction, as indicated by a t-value of 4.76 ( $\geq 1.96$ ) and a positive regression coefficient of 0.24.

These findings indicate that higher levels of Responsiveness provided by BRILink agents are associated with increased customer satisfaction. The analysis shows that prompt and appropriate agent responses positively affect customer satisfaction.

#### **The Security on Customer Satisfaction**

The Security dimension positively and significantly effect on Customer Satisfaction, as in a t-value of 4.48 ( $\geq 1.96$ ) and a positive regression coefficient of 0.22.

These findings indicate that higher perceived security during transactions through BRILink agents leads to greater customer confidence and satisfaction. Security is reflected in the agents' consistency in safeguarding customers' personal data, ensuring transaction certainty, and conducting all banking transactions in a safe manner that is free from the risk of misuse. Customers perceive security through clear transaction records, such as printed receipts or digital notifications, as well as through agents' explanations when issues arise, including pending transactions or delayed balance updates. In addition, security is reinforced by standard verification procedures applied by BRILink agents, such as identity matching, OTP requests, and transparent communication of service-related risks. Collectively, these practices create a sense of protection and reduce customer anxiety during transactions conducted via BRILink services.

#### **The Customer Satisfaction on Loyalty**

The Security dimension positively and significantly effect on Customer Satisfaction, as in t-value of 11.51 ( $\geq 1.96$ ) and a positive regression coefficient of 0.82.

These findings indicate that higher Customer Satisfaction with BRILink services particularly in service quality and security significantly increases the likelihood that customers will use service, recommend it to others, and remain loyal rather than switching to alternative financial services. In the context of BRILink, customer satisfaction is

reflected in positive service experiences, such as fast transaction processes, a sense of security, friendly service, and the availability of adequate facilities. Consistent positive experiences help build long-term trust, which forms the foundation of customer loyalty.

Customer loyalty is evident in the tendency to repeatedly use the same BRILink agent, even when alternative services such as ATMs, mobile banking, or competing agents are available. Customers also frequently recommend BRILink agents to family members or neighbors, especially in areas with limited access to formal banking services. This loyalty is further strengthened by the interpersonal relationships developed between customers and agents, including friendliness, willingness to provide assistance beyond peak hours, and consistent service delivery. These findings suggest that loyalty is driven not only by functional service quality but also by emotional factors and interpersonal trust.

## **5. CONCLUSION**

This study contributes to the service quality literature by empirically confirming the positive and significant effects of Reliability, Assurance, Tangibles, Empathy, Responsiveness, and Security on Customer Satisfaction with BRILink services in Lampung Province. By integrating the Security dimension into the SERVQUAL framework, this research enriches service quality models in the context of agent-based financial services, particularly within inclusive financial systems that rely heavily on trust and transaction security. Reliability emerges as the most dominant factor in shaping customer satisfaction. This finding highlights the importance for BRILink agents to ensure that transactions are processed accurately, consistently, and in a timely manner, while minimizing input errors and service disruptions. In practice, this can be achieved through a strong understanding of standard operating procedures (SOPs), careful verification of transaction data, and adequate system readiness prior to serving customers. Assurance also plays a critical role, indicating that BRILink agents are expected to demonstrate sufficient competence, professionalism, and the ability to provide clear and convincing explanations during transactions in order to foster customer confidence and a sense of security.

Furthermore, the Tangibles, Empathy, and Responsiveness dimensions emphasize the importance of adequate physical facilities, such as clean and comfortable service areas, properly functioning transaction equipment, and a friendly, personalized approach to customer service. In addition, the Security dimension requires agents to consistently apply identity verification procedures, maintain the confidentiality of customer data, and ensure that all transactions comply with established security standards. These practices help reduce customer anxiety and strengthen trust in BRILink services.

The study also demonstrates that Customer Satisfaction has a strong and significant effect on Customer Loyalty. Satisfied customers are more likely to reuse BRILink services, recommend them to others, and remain loyal despite the availability of alternative financial service channels. Therefore, BRILink agents need to continuously build positive and sustainable service experiences through fast, secure, and friendly service delivery, as such experiences form the foundation of long-term trust and customer loyalty.

Despite its contributions, this study has several limitations. The research is limited to BRILink customers in Lampung Province, which may restrict the generalizability of the findings. Additionally, the use of cross-sectional data does not capture changes in customer perceptions over time. Future studies are encouraged to expand the research area, employ longitudinal approaches, and incorporate additional variables such as digital literacy, perceived value, or technological quality to obtain a more comprehensive understanding of customer loyalty in agent-based financial services.

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**Appendix Questionare:****Gender**

1. Male
2. Female

**Age**

1. 17 to 22
2. 23 to 28
3. 29 to 34
4. 35 to 40
5. >46

**Education:**

1. High School diploma or lower education
2. Bachelor's degree
3. Master's degree
4. Doctoral degree

**Occupation:**

1. Student
2. Civil Servant/Military or Police Personnel
3. Private Sector Employee
4. Entrepreneur/Self-employed
5. Housewife
3. Other, please specify.

**Items****Reliability Reference Models by (Boonlertvanich, 2019).**

1. The bank has a providing services as promised.
2. The bank has a handling customer problems reliably.
3. The Bank Delivering services in a timely manner

**Assurance****Assurance Reference Models by (Boonlertvanich, 2019).**

1. The employees are competent in performing their duties.
2. The employees provide a sense of security during transactions.
3. The employees deliver services in an appropriate and professional manner.

**Tangibility****Tangibility Reference Models by (Boonlertvanich, 2019).**

1. Availability of physical facilities that support customer transactions.
2. Adequacy of physical facilities to support service delivery.
3. The extent to which the bank's physical facilities support service comfort and convenience.

**Empathy****Empathy Reference Models by (Boonlertvanich, 2019).**

1. The ability of staff to serve customers effectively.
2. The ability of staff to understand customer needs, providing accurate and appropriate information.

3. The ability of staff to handle or clearly explain any problem situation.

**Responsiveness Reference Models by (Boonlertvanich, 2019).**

1. The ability of staff to provide prompt responses to customer needs or requests.
2. Services provided by staff are easily accessible and do not burden customers with complicated procedures.
3. Staff are responsive and able to handle customer requests effectively and efficiently.

**Security Reference Models by (Ashiq & Hussain, 2024).**

1. Customer personal information is kept confidential by bank staff and agents.
2. The bank ensures customer privacy in every interaction.
3. All transactions conducted through bank agents are carried out securely and are free from the risk of misuse.

**Customer Satisfaction Reference Models by (Boonlertvanich, 2019).**

1. Positive customer perception of the service.
2. Receiving the best possible service that meets customer expectations.
3. Overall, customers feel satisfied with the quality of service received.

**Loyalty Reference Models by (Boonlertvanich, 2019).**

1. Customers will continue to return for services from the bank.
2. Customers will recommend the bank to others.
3. Customers are willing to continue using the bank in the future.