



Bublication

Dt

Centificate

INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of

International Journal of Creative Research Thoughts

Is hereby awarding this certificate to

Clauvia Septyani

In recognition of the publication of the paper entitled

ANALYSIS OF THE INFLUENCE OF SITE ORGANIZATION, RELIABILITY, RESPONSIVENESS, USER FRIENDLINESS, PERSONAL NEED, AND EFFICIENCY ON ELECTRONIC CUSTOMER SATISFACTION AND ELECTRONIC CUSTOMER LOYALTY ON M-BANKING CUSTOMERS OF BANK MESTIKA IN MEDAN CITY

Published In IJCRT (www.ijert.org) & Typact Factor by Google Schedar

PAPER ID : IJCRT2301420 Volume II Issue 1 January 2025, Date of Publication: 24-January-2025 Registration ID : 230259

Scholarly open access journals, Feler reviewerd and Referend Journals Inpage factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013







Bublication

Ct

Certificate

INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of

International Journal of Creative Research Thoughts

Is hereby awarding this certificate to

Amelia

In recognition of the publication of the paper entitled

ANALYSIS OF THE INFLUENCE OF SITE ORGANIZATION, RELIABILITY, RESPONSIVENESS, USER FRIENDLINESS, PERSONAL NEED, AND EFFICIENCY ON ELECTRONIC CUSTOMER SATISFACTION AND ELECTRONIC CUSTOMER LOYALTY ON M-BANKING CUSTOMERS OF BANK MESTIKA IN MEDAN CITY

Published In IJCRT (www.ijert.org) & Impact Factor by Google Scholar

PAPER ID : IJCRT2301420 Volume 1/ Issue 1 January 2023, Date of Publication: 24-January-2023 Registration ID : 230259

Scholarly open access journals, Reference and Reference Journals, Inprase factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013





| ISSN: 2320-2882

JCRT



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of

International Journal of Creative Research Thoughts

Is hereby awarding this certificate to

Ronald

In recognition of the publication of the paper entitled

ANALYSIS OF THE INFLUENCE OF SITE ORGANIZATION, RELIABILITY, RESPONSIVENESS, USER FRIENDLINESS, PERSONAL NEED, AND EFFICIENCY ON ELECTRONIC CUSTOMER SATISFACTION AND ELECTRONIC CUSTOMER LOYALTY ON M-BANKING CUSTOMERS OF BANK MESTIKA IN MEDAN CITY

Published In IJCRT (www.ijert.org) & Annaet Factor by Google Scholar

PAPER ID : IJCRT2301420 Registration ID : 230259

Scholarly open access journals, Feorreviewerd and Referent Journals Inpage factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013

