

To cite this article: T. MeldiKesuma (2023). The Effect Of E-Service Quality On E-Loyalty Mediated By Customer Trust In E-Banking Users In Banda Aceh. International Journal of Education, Business and Economics Research (IJEBER) 3 (4): 82-94

## THE EFFECT OF E-SERVICE QUALITY ON E-LOYALTY MEDIATED BY CUSTOMER TRUST IN E-BANKING USERS IN BANDA ACEH

T. MeldiKesuma

Management, Faculty of Economics and Business, Univeritas Syiah Kuala, Darussalam, Banda Aceh,

<https://doi.org/10.59822/IJEBER.2023.3406>

### ABSTRACT

This research was conducted to determine the effect of e-service quality on e-loyalty, e-service quality on customer trust, customer trust on e-loyalty, and to determine the role of customer trust in mediating the effect of e-service quality on e-loyalty. Sampling uses the no probability sampling method by convenience sampling. The research method used is a quantitative method by distributing 100 questionnaires in electronic and hard copy form to Bank Rakyat Indonesia (BRI) customers who use e-banking in Banda Aceh. The data analysis technique used is SEM using SmartPLS 3.0. From the results of this research, it was found that e-service quality significantly affected e-loyalty, e-service quality significantly affected customer trust, customer trust significantly affected e-loyalty, and custom trust indirectly mediated the effect of e-service quality on e-loyalty partially.

**KEYWORDS:** e-loyalty, e-service quality, customer trust, e-banking.

© The Authors 2023  
Published Online: July 2023

Published by International Journal of Education, Business and Economics Research (IJEBER) (<https://ijeber.com/>) This article is published under the Creative Commons Attribution (CC BY 4.0) license. Anyone may reproduce, distribute, translate and create derivative works of this article (for both commercial and non-commercial purposes), subject to full attribution to the original publication and authors. The full terms of this license may be seen at: <http://creativecommons.org/licences/by/4.0/legalcode>

### 1. Introduction

The internet phenomenon that is increasingly widespread from day to day makes many changes in the environment around us, especially in the pattern of community behavior. The presence of the internet makes everything practical and easy to reach. Only with electronic devices in hand, like smartphones, all can be accessed anywhere and anytime. This phenomenon is inseparable from the rapid development of technology and information. The development of the digital industry has an important influence on the progress and innovation of current banking activities. It is not only in accessing daily information; people also want practical things in banking activities. Answering this challenge, many banks in Indonesia are innovating from traditional banking to electronic banking.

According to Supriyono (2010), the rapid advances in computer technology such as hardware, software, host to host systems; network systems and data communications have had a tremendous impact on banking services electronically. Cost efficiency helps banks to provide banking services on the internet with transaction costs that are far lower than traditional methods (Akter and Ali, 2012).

The presence of electronic banking or e-banking is a facility that provides convenience for customers in conducting banking activities wherever and whenever. E-banking is an electronic-based financial service utilizing the advancement of information and technology. Various factors including competitive costs, customer service, and demographic considerations motivate banks to evaluate their technology and assess their electronic banking strategies (Harriet, 2012).

Pikkarainen et al., (2004) argue that e-banking is an internet portal that allows customers to use various banking services from paying bills to investing. One of the largest banks in Indonesia, PT. Bank Rakyat Indonesia, hereinafter abbreviated as BRI, first adopted e-banking in 2019. BRI E-banking services include Internet Banking, BRI SMS / Mobile Banking, ATM BRI.

According to Bressolles&Durrieu (2011), e-service quality is the convenience of getting information between consumers and electronic-based service providers. By providing good services and in accordance with what is expected by the customer, it will lead to customer confidence in using e-banking services. Trust is something that is needed to build and maintain strong relationships.

Trust arises when someone has confidence in reliability and integrity towards service providers (Kim, Ferrin, and Rao, 2009). For this reason, banks must provide maximum service to maintain good relationships with customers so banks can have customer's loyalty. Customer loyalty is the peak achievement of banking businessman. Customers who are satisfied with the quality of service and loyal will not hesitate to become the spreader of the good news that always spreads the good about the banking products they use.

But in practice, it is not easy to obtain customer trust. One of the challenges of e-banking for customers is a matter of trust (Harriet. 2012), where they must provide information about their personal data online in order to use e-banking services. There are several risks that are considered by customers in using e-banking services in their banking activities. One of the risks that can be caused in e-banking services is fraud or crime in electronic banking services that occur because of the malicious intent of a person / group of people who have the ability in the field of information technology and / or utilizing the negligence of the bank and the customer, so as to make the bank or customer the victim who is harmed.

In the world of banking, the development of fraud is quite surprising; it can be seen from the more frequent occurrence of several cases that harm banks such as cases of customer fund fraud and fictional credit transfers using skimming techniques on credit / debit cards, phishing internet banking, spyware, bot (robot), pharming, spoofing, key logger, and sniffing. Fraud is part of cybercrime or internet crime.

To avoid the risk of fraud, banks must be able to improve security and good service quality so that customers believe in using e-banking. So that with good quality and customer trust, customer loyalty will be easily obtained. Based on the background above, the researchers put forward the research objectives as follows: 1) To find out how much influence of E-Service Quality has on E-Loyalty on E-BankingBRI users in Banda Aceh, 2) To find out how much influence of E-Service Quality Customer Trust in E-BankingBRI users in Banda Aceh, 3) To find out how much influence of Customer Trust has on E-Loyalty on E-BankingBRI users in Banda Aceh, 4) To find out how much indirect influence of E-Service Quality has on E-Loyalty on E-BankingBRI users in Banda Aceh through Customer Trust.

## **2. Literature Review**

### **2.1. E-Banking**

E-banking is a bank product or service available through e-channel or electronic channels which includes internet banking, telephone banking and other electronic channels (Hadadi, Faqihi, and Al-Ahmadi, 2012). According to Ghane, Fathian, and Gholamian, (2011), e-banking is a means of information or services provided by banks to customers through the internet or media / electronic devices, and is one of the important and significant developments in the financial services sector. Hassan et al., (2014), explained e-banking as the automatic delivery of new and traditional banking products and services directly to customers through interactive and electronic communication channels.

### **2.2. E-Loyalty**

According to Asgari et al., (2014), e-loyalty is a good attitude and customer commitment to the electronic business that is generated in repeating shopping behavior. Customer loyalty is one of the ways to build a competitive advantage in e-banking to achieve higher profits. According to Shergill and Li (2005), e-loyalty is the intention of consumers to re-use e-banking based on their experiences and expectations in the past. E-loyalty according to Oliver (1999) in Hur, Jae and Joseph, (2011) is commitment strongly held by consumers to repurchase or subscribe to a product or service that is liked consistently in the future that will cause repeated use of the brand, it is independent of situational influences and marketing efforts that have the potential to cause changes or changes in consumer behavior.

### **2.3. Customer Trust**

Trust is one of the main pillars of relationship marketing (Tjiptono, 2014). Consumer trust is a belief of one party regarding the intent and behavior of the other party. Sheth and Mittal (2002) in Halim (2015) say that trust is the most crucial factor in each relationship, while influencing commitment. Trust arises when someone has confidence in reliability and integrity towards service providers (Kim et al., 2009). With the existence of trust, it will make cooperation easier.

### **2.4. E-Service Quality**

Tjiptono (2014) explains that e-service quality or E-SERQUAL is the latest model from SERQUAL developed by Zeithaml, Parasuraman and Malhotra (2000). According to Zithaml et al., (2000), e-service quality is the efficiency and effectiveness obtained by customers in electronic services.

According to Bressolles&Durrieu (2011), e-service quality is the convenience of getting information between consumers and electronic-based service providers.

## **2.5. The Effect of Inter-Variable**

### **2.5.1. The Effect of E-Service Quality on E-Loyalty**

The research conducted by Akbar et al. (2016), shows that e-service quality has a positive and significant effect on e-loyalty. It is obtained the significance value of the research with a tcount value of  $20.5798 > 1.96$  and the value of path coefficients is positive which is equal to 0.7041 which shows that the relationship between e-service quality on e-loyalty is positive and significant.

Furthermore, Rinaldy et al. (2017) in his research entitled “The Influence of Service Quality on Mobile Banking Customer Loyalty in Banda Aceh with Customer Trust, Customer Satisfaction, Customer Commitment, and Customer Value as Mediation Variables”, showed the results that service quality has positive and significant effect on customer loyalty

Research conducted by Laurent (2016) also shows the same results that e-service quality has a positive effect on customer loyalty. Furthermore, Ghane et al. (2011) found a significant result of the effect of e-service quality on e-loyalty. Asgari (2014), in his research also showed that e-service quality had a positive and significant effect on e-loyalty. Based on the results of the research above, the hypothesis that can be concluded is as follows: E-Service Quality has an effect on E-Loyalty.

### **2.5.2. The effect of E-Service Quality on Customer Trust**

In the research conducted by Rinaldy et al., (2017), it shows that service quality has a positive and significant effect on customer trust. This is indicated by the acquisition of an estimate coefficient of 0.222 ( $p = 0.00$ ) with a tcount of  $3,217 > 1,967$ . Based on the data analysis that has been conducted, the results obtained that there is a positive and significant effect of service quality variables on customer satisfaction (H3). This is indicated by the acquisition of estimated coefficient of 0.254 ( $p = 0.00$ ) with a tcount of  $3.577 > 1.967$ .

Furthermore Emelyildiz (2017), the results of the research conducted show that service quality has a positive and significant effect on consumer trust. Chu et al. (2012) in his research results also found that e-service quality has an effect on e-loyalty. Then the hypothesis can be concluded as follows: E-Service Quality has an effect on Customer Trust.

### **2.5.3. The Effect of Customer Trust on E-Loyalty**

Pinontoan Research (2013) entitled “The Effect of E-Banking, Service Quality, Communication Quality and Trust in Customer Loyalty”, shows that trust has an effect on customer loyalty. It is obtained a tcount of 2,800, where tcount is greater than the table value of 2,000, meaning that the variable trust has an effect on customer loyalty. In the research conducted by Rinaldy et al. (2017), customer trust has a positive and significant effect on customer loyalty. Ghane et al., (2011), in his research also showed that trust has a significant effect on loyalty. Thus it can be concluded that the research hypothesis is as follows: Customer Trust has an effect on E-Loyalty.

#### **2.5.4. Indirect Effect of E-Service Quality on E-Loyalty through Customer Trust**

Research conducted by Rinaldy et al., (2017), customer trust indirectly affects in full (full mediation) causality relationship of service quality to customer loyalty. This is indicated by the acquisition of the estimate coefficient value of 0.061 ( $p = 0.016$ ) of the total effect (c) of 0.275, the direct effect (c') of 0.025 ( $p = 0.738$ ) with the sobel value of 2.398 and the multiple mediation value of 0.250 ( $p = 0.004$ ). Ghane et al., (2011) in his research also showed that e-service quality has an indirect influence on the formation of e-loyalty through trust. Based on the description above, the following hypotheses are as follows: E-Service Quality has indirect effect on E-Loyalty through Customer Trust.

#### **2.6. Framework of Thought**

To provide a clearer description of the relationship between each factor / variable that influences other factors, a correct frame of thought is formed. Based on a review of the theoretical foundation and previous research, a framework of thought can be drawn up in this research.

### **3. Research method**

#### **3.1. Research Location and Object**

This research was conducted on customers who use BRI e-banking in Banda Aceh. This research is an explanation to test hypotheses to obtain answers to all problems or assumptions. The object of this research relates to e-service quality that influences the formation of e-loyalty through customer trust.

#### **3.2. Population and Sample Withdrawal**

The population in this research are all customers who use BRI e-banking. Sampling in this research uses a no probability sampling method, which is a sampling technique that does not provide equal opportunities for each element (member) of the population to be selected as members of the sample (Sugiyono, 2016). The type chosen is convenience sampling, namely sampling is conducted based on convenience and comfort, meaning that researchers take samples anywhere that is easily accessible with conditions according to the criteria of respondents in this research.

Hair (2006) suggests that the number of research samples that are not known to be exact population numbers, then set at least five times the analyzed variables or question indicators. The number of indicators of questions / statements from this research amounted to 12, then the results of the sample calculation were obtained ie  $5 \times 12 = 60$  respondents. From the results of these calculations obtained 60 respondents, the researcher rounded up into hundreds, to become 100 respondents.

#### **3.3. Data Collection Technique**

In this research, data collection was conducted by distributing questionnaires. The questionnaire to be given to respondents is a questionnaire in electronic and hard copy form. The questionnaire contains statements relating to the e-service quality, customer trust, and e-loyalty variables.

Each answer has a score to describe or respondent's opinion about the item statement or question that was asked. The researcher provides an alternative choice of answers starting from the choice strongly agree that given a value of 1 to strongly agree with the value of 5.

### 3.4. Operational Variables

The operational variables in this research are e-service quality as exogenous / free / independent (X) variable, customer trust variables as mediating / intervening (Z) variables, and e-loyalty as endogenous / bound / dependent (Y) variables,

### 3.5. Data Analysis Equipment

Data analysis equipment in this research is a component-based Structural Equation Modeling (SEM) or variant in the form of Partial Least Square (PLS) with smartPLS 3.0 software. PLS is an indeterminacy factor of strong analysis method, because it does not require certain data assumptions, the number of samples used is relatively small (30-100), can be used to confirm the theory, and help to obtain latent variable values for prediction purposes (Ghozali, 2011).

In this research, there are intervening or mediating variables, namely customer trust. According to Baron and Kenny (1986) a variable is called intervening if these variables also influence the relationship between predictor variables (independent) and criterion variables (dependent).

## 4. Finding and Discussion

**Respondent Characteristic**, This research involved 100 respondents who were BRI customers who used E-Banking in Banda Aceh. The results of distributing questionnaires to respondents were then processed to analyze. In this section, we will explain the data of respondents based on gender, age, level of education, occupation, monthly income, how long to use BRI e-banking and what BRI E-Banking products are used by respondents.

**Evaluation of the Measurement Model (Outer Model)**, Construct Validity Test Results, There are two components to test construct validity, namely convergent validity determined by loading factor and AVE. The second component is discriminant validity, which can be said to meet the requirements if the AVE root is greater than the inter-construct correlation.

**Test of Convergent Validity**, Figure1 below shows the output of the indicator loadings, dependent variable, independent variables, and mediation variables that are measured reflectively and simultaneously using the SmartPLS 3.0 program.

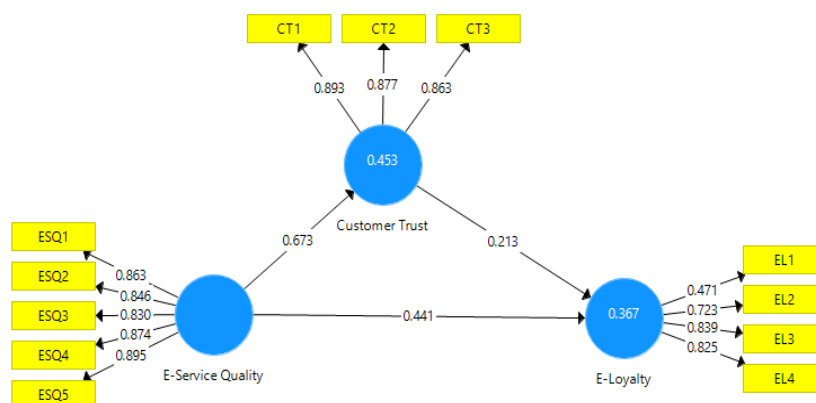


Figure 1: Output Indicator Loading



Figure 1 above explains that output indicator loadings for each indicator of each variable has fulfilled the convergent validity requirements for reflective constructs with a loading factor above 0.6 because in this research the author uses a loading factor value above 0.5 and each indicator has a loading value qualifies for convergent validity. While one indicator, EL 1 is not feasible or does not meet the loading factor requirements, because it has a loading value below 0.50 which is equal to 0.471 so the EL1 indicator is eliminated in the model.

Figure 2 below will explain the output indicator loadings after removing one EL1 indicator as follows:

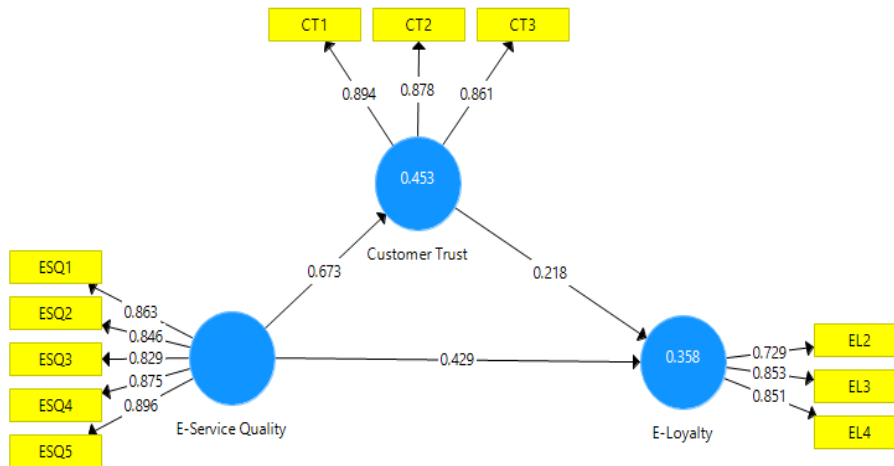


Figure 2: Output Indicator Loading

Furthermore, look at the AVE output. Constructs that have good convergent validity are if the AVE value is more than 0.5 (Hair et al., 2014). The following are the results of the AVE output:

**Table 1:** The Average Variance Extracted

<i>Indicator</i>	<i>Average Variance Extracted (AVE)</i>
<i>Customer Trust</i>	0,771
<i>E-Loyalty</i>	0,661
<i>E-Service Quality</i>	0,743

From the table above, it can be known that each variable has an AVE value of more than 0.5. So, it can be concluded that each variable has good convergent validity.

**Test of discrimination validity**, Evaluation of discriminant validity is conducted through 2 stages, namely looking at the cross loading value and comparing the correlation value between the construct and the AVE root. In table 2, the following discriminant test will be explained using cross loading:

**Table 2:** The Cross Loading Output

<i>Indicator</i>	<i>Customer Trust</i>	<i>E-Loyalty</i>	<i>E-Service Quality</i>
<i>CT1</i>	0,894	0,434	0,606
<i>CT2</i>	0,878	0,485	0,566
<i>CT3</i>	0,861	0,415	0,600
<i>EL2</i>	0,344	0,729	0,448
<i>EL3</i>	0,351	0,853	0,459
<i>EL4</i>	0,521	0,851	0,494
<i>ESQ1</i>	0,574	0,493	0,863
<i>ESQ2</i>	0,585	0,448	0,846
<i>ESQ3</i>	0,560	0,456	0,829
<i>ESQ4</i>	0,588	0,577	0,875
<i>ESQ5</i>	0,593	0,499	0,896

The criteria in cross loading are that each indicator that measures its construct must be correlated higher with its construct compared to other constructs (Yamin and Kurniawan, 2011).

The next evaluation is comparing the correlation between constructs and AVE root. The results of the correlation between variables and AVE roots will be explained in the following tables 3 and 4:

**Table 3:** The correlation between constructs

	<i>Customer Trust</i>	<i>E-Loyalty</i>
<i>Customer Trust</i>		0,218
<i>E-Loyalty</i>		
<i>E-Service Quality</i>	0,673	0,429

**Table 4:** AVE roots

<i>Indicator</i>	<b>AVE</b>	<b>AVE roots</b>
<i>Customer Trust</i>	0,771	0,878
<i>E-Loyalty</i>	0,661	0,813
<i>E-Service Quality</i>	0,743	0,842

Because the AVE root value of the three variables above is greater than the correlation value between variables, it can be said that the variables in this research have good discriminant validity.

Reliability Test Results, Reliability test in this research uses two measures of reliability of research instruments, namely reliability composite and cronbach's alpha. Composite reliability must be above 0.70 and cronbach's alpha is above 0.60 (Abdillah and Jogiyanto, 2015). Reliability test results can be seen in Table 5 below:



**Table 5:**Reliability test

No	Variables	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>	etc
1	<i>Customer Trust</i>	0,851	0,910	Reliable
2	<i>E-Loyalty</i>	0,742	0,854	Reliable
3	<i>E-Service Quality</i>	0,913	0,935	Reliable

Testing of Structural Models (Inner Model), Testing the inner model or structural model is conducted to see the relationship between constructs, significance values and R-Square from the research model. The following is the R-Square value in the construct:

**Table 6:**The R-Square output

Variables	R Square
Customer Trust	0,453
E-Loyalty	0,358

Table 6 above explains that the value of 0.453 for customer trust constructs, which means that e-service quality is able to explain the variance of customer trust by 45.3%. The value of R square is also found in e-loyalty which is influenced by customer trust and e-service quality that is equal to 0.358 which means that customer trust and e-service quality are able to explain the satisfaction variance of 35.8%.

Hypothesis Test, Hypothesis testing is based on the t-statistic value in the display of the bootstrapping output of the smartPLS 3.0 program with the t-table value. If t-statistic is higher than t-table value, it means that the hypothesis is supported. The test uses a significance level of 5%, and uses the number of respondents (n) of 100 so that it has a t-table value of 1.98. To reject / accept the hypothesis using probability then Ha is accepted if the p-value is smaller than 0.05.

Hypothesis 1, e-service quality has an effect on e-loyalty. The first step, researchers estimate the direct effect model of the effect of e-service quality variable on e-loyalty with results as in table 7 as follows:

**Table 7:**Path Coefficient in Direct Effect Test Models without Involving Mediation Variables

Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
E-Service Quality ->E-Loyalty	0,578	0,564	0,106	6,420	0,000

In table 7 above, the e-service quality variable on e-loyalty has a coefficient of 0.578, the t-statistic value is 6.420 and is greater than t-table which is 1.98 and p-value of 0.000; smaller than 0.05. Then there is a significant direct effect of e-service quality on e-loyalty.

Therefore, Hypothesis 1 states that e-service quality influences e-loyalty received. Thus hypothesis 1 can be proven, meaning that the better the quality of service provided, the higher the level of loyalty possessed.

The results of simultaneous structural model testing can be seen in the following table 8:

**Table 8: Path Coefficient**

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>
<b>Customer Trust -&gt;E-Loyalty</b>	<b>0,218</b>	<b>0,222</b>	<b>0,096</b>	<b>2,269</b>	<b>0,025</b>
<b>E-Service Quality -&gt;Customer Trust</b>	<b>0,673</b>	<b>0,680</b>	<b>0,066</b>	<b>10,123</b>	<b>0,000</b>
<b>E-Service Quality -&gt;E-Loyalty</b>	<b>0,429</b>	<b>0,446</b>	<b>0,108</b>	<b>3,969</b>	<b>0,000</b>

Direct testing has greater results than the simultaneous testing of a coefficient of 0.578 and a t-statistic value of 5.567 which exceeds the t-table requirement of 1.98, simultaneous testing, coefficient of 0.429 and t-statistic value of 3.969; above the t-table value.

Hypothesis 2 is the effect of e-service quality on customer trust. In table 8 above the e-service quality variable on customer trust has a coefficient of 0.673; t-statistic value of 10.123 and greater than t-table which is 1.98 and p-value of 0.000; smaller than 0.05. It shows that the direct influence of e-service quality on customer trust has a significant direct effect. Therefore, Hypothesis 2 which states that e-service quality to customer trust is accepted. Thus, hypothesis 2 can be proven, meaning that the better the quality of services provided, the higher the level of customer trust.

Hypothesis 3 is the effect of customer trust on e-loyalty. It can be seen in table 8 above that the effect of customer trust on e-loyalty is 0.218 with a t-statistic value of 2.269 and smaller than the t-table value which is 1.98 and a p-value of 0.026 which means smaller than 0.05. Thus, hypothesis 3 can be proven. This means that the greater the trust in the bank, the higher the loyalty of the customer.

Hypothesis 4 wants to show the relationship between the e-service quality variable on e-loyalty and customer trust as mediation. The calculation results of SmartPLS 3.0 software show that the direct effect of e-service quality on e-loyalty by involving mediating variables (customer trust) shows a positive influence with beta coefficient value of 0.429 and t-statistic value of 3.969 greater than t-table value, which is 1.98 and the p-value is 0,000, which means it is smaller than 0.05 (table 8).

Furthermore, in testing the direct effect of the e-service quality variable on e-loyalty without involving customer trust shows a positive influence with the beta coefficient of 0.578 with a t-statistic value of 5.461 and greater than t-table of 1.98, p-value equal to 0,000 less than 0.05 (table 8).

The test results of the effect of customer trust on e-loyalty show a positive effect with a beta coefficient value of 0.218 with a t-statistic value of 2.269 and greater than the t-table value of 1.98; p-value of 0,026 which means that it is smaller than 0,05 this causes the mediation requirement to be fulfilled so that Hypothesis 4 is supported and accepted. Based on the results above, it can be seen that customer trust acts as partial mediation because the influence of independent variables on the dependent variable either directly or indirectly is significant, but the effect of independent variables on the dependent variable will decrease when mediation is included (Baron and Kenny, 1986)

## 5. Conclusion and Suggestion

### 5.1. Conclusion

Based on the finding and discussion on the effect of e-service quality on e-loyalty mediated by customer trust in BRI E-Banking users in Banda Aceh, the conclusions are as follow:

1. E-service quality has a significant effect on e-loyalty. Therefore, by continually improving the quality of service, it increases the loyalty of customers.
2. E-service quality has a significant effect on customer trust. The better the quality of service provided by the bank to customers, the higher the trust that customers have in using products offered by banks, especially e-banking.
3. Customer trust has a significant effect on e-loyalty. The greater the customer's trust in the bank, the higher the loyalty of the customer. Therefore, banks should maintain customer trust in order to create a long-term relationship in the form of loyalty.
4. Customer trust partially mediates the relationship between e-service quality on e-loyalty. This means, when customers obtain quality service in accordance with the expectations they want it will lead to trust, so that with such trust the customer decides to be loyal to the bank.

### 5.2. Suggestion

1. The Bank continues to improve service quality and consistently provide the best service to customers, especially in e-banking services. So that the bank can maintain the loyalty of its customers.
2. Always maintain and improve the integrity of the bank to increase customer trust, so that customers feel safe and comfortable in carrying out electronic banking activities.
3. Always maintain trust in order to be able to build and maintain long-term relationships between banks and customers.

## References

- Abdillah, Willy dan Jogiyanto. 2015. *Partial Least Square (PLS) Alternatif Structural Equation Modeling (SEM) dalam Penelitian Bisnis*. Ed. 1. Yogyakarta: ANDI.
- Akbar, Ario Arzaq&TjahjonoDjatmiko. 2016. The Impact of E-Service Quality towards E-Customer Satisfaction and E- Customer Loyalty in Lazada.co.id. *E-Proceeding of Management: Vol.3, No.1*, Page 143.
- Akter, Ayisha&Md. HazratAli. Environmental flow requirements assessment in the Halda River, Bangladesh. *Hydrological Sciences Journal*, Volume 57, 2012 - Issue 2.
- Asgari, Naser, Mohamad Hassan Ahmadi, Mehdi Shamlou, Atefe Rashid Farokhi& Milad Farzin. 2014. Studying the Impact of E-Service Quality on E-Loyalty of Customers in the Area of E-Banking Services. *Journal of Management and Sustainability*, Vol. 4, No. 2.

- Baron, R. M & Kenny, D.A. 1986. The Moderator-Mediator Variable Distinction in Social Psychological Research: Conceptual Strategic, and Statistical Considerations. *Journal of Personality and Social Psychology*. 51 (6), 1173-1182.
- Bressolles, Grégory& François Durrieu, 2011. Service Quality, Customer Value and Satisfaction Relationship Revisited for Online Wine Websites. *Bordeaux 6th AWBR International Conference, Management School,9-10 June 2011.*
- Chu, Po-Young, Gin Yuan Lee &YuChao. 2012. Service Quality, CustomerSatisfaction, Customer Trust, andLoyalty in E-BankingContext. *Jurnal ofSocialBehaviorandPersonality*, 40(8), 1271-1284.
- Ghane, Soheila, M. Fathian& M. Gholamian, 2011. Full Relationship among E-satisfaction, E-trust, E-service quality and E-loyalty: The Case of Iran E-banking, *Journal of Theoretical and Applied Information Technology*, vol. 33, no. 1.
- Ghozali, Imam. 2011. *Model Persamaan Struktural KonsepdanAplikasidenganProgram AMOS 22.0 Update Bayesian SEM*. Semarang: UNDIP.
- Hadadi, Hadeel Muhammad, Ashwaq Yahya Faqih, &WasheelaJaber Al-Ahmadi. 2012. E-Banking: Benefits & Challenges. Diakses pada 29 Maret 2018.
- Hair, J. F. 2006. *Multivariate Data Analysis Edisi 5*. Jakarta: Gramedia Pustaka.
- Hair, J. F., Hult G. T., Ringle C.M., &Sarstedt M. 2014. *Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. California USA: SAGE Publication Inc.
- Halim, Monica Purnamasari, 2015. Kajian IndikatorKepercayaanKonsumenakanOnline Review pada Proses Keputusan Booking Hotel secara Online. *AKADEMIKA*, Vol. 13. No.1.
- Hassan, Md. Mehedi, Sharjil Ahmed, ProyivaTalukder, Mohammad Didarul Islam Khan, Mamunur Rashid, & Md. Rashedul Islam. 2014. E-Banking: An Introduction. Diakses pada 29 Maret 2018.
- Harriet, Kaumbi. 2012. Effects of Electronic Banking on Customer Satisfaction in the Banking Sector. A Case Study of Commercial Bank Customers in Chuka Town, Tharaka Nithi County. *Journal of Business & Financial Affairs*.
- Hur, Youngjin, Ko Yong Jae, &Valacich, Joseph. 2011. A Structural Model of the Relationships between Sport Website Quality, E-Satisfaction, and E-Loyalty. *Journal of Sport Management*, 25, 458-473.
- Kim, Dan J., Donald L. Ferrin & H. Raghav Rao. 2009. A Trust-Based Consumer Decision-Making Model in Electronic Commerce: The Role of Trust, Perceived Risk, and their Antecedents. *Decision Support Systems*, 44 (2008) 544–564.
- Lauren, Felicia. 2016. PengaruhE-Service QualityTerhadapLoyalitasPelanggan Go-Jek MelaluiKepuasanPelanggan. *Agora*, Vol. 4, No. 2.
- Pikkarainen, Tero, Kari Pikkarainen, HeikkiKarjaluoto dan Seppo Pahnla. 2004. Consumer acceptance of online banking: An extension of the Technology Acceptance Model. Internet Research. Volume 14 · Number 3. 224–235. Diakses 27 Januari 2018, melalui<https://www.researchgate.net/publication/220146845>  
Consumer acceptance of online banking An extension of the Technology Acceptance Model.
- Pinontoan, Wulan. 2013. PengaruhE-Banking, KualitasPelayanan, KualitasKomunikasi dan KepercayaanTerhadapLoyalitasNasabah pada PT. Bank Mandiri Cabang Manado. *Jurnal EMBA*. Vol.1 No.4, Hal. 192-201.
- Rinaldy, Indah Mayasari, PermanaHoneytaLubis,&SorayantiUtami. 2017. PengaruhKualitasPelayananTerhadapLoyalitasNasabah Mobile Banking BNI di Banda Aceh

dengan Kepercayaan Nasabah, Kepuasan Nasabah, Komitmen Nasabah, dan Nilai Nasabah Sebagai Variabel Mediasi. *Jurnal Manajemen*, Volume 1, No. 1, pp. 94- 23.

Supriyono, Rakhmat. 2010. *Desain Komunikasi Visual: Teori dan Aplikasi*. Yogyakarta: Andi.

Shergill, G.S. & Bing Li. 2005. Internet Banking- An Empirical Investigation of a Trust and Loyalty Model for New Zealand Banks.

Sugiyono, 2016. *Metode Penelitian Pendidikan: Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.

Tjiptono, Fandy. 2014. *Pemasaran Jasa: Prinsip, Penerapan, dan Penelitian*. Yogyakarta: ANDI.

Yamin, Sofyan & Heri Kurniawan. 2016. *Generasi Baru Mengolah Data Peneliti dalam Partial Least Square Path Modeling: Aplikasi dengan Software XLSTAT, SmartPLS dan Visual PLS*. Jakarta: Salemba.

Yildiz, Emel. 2017. Effects of Service Quality on Customer Satisfaction, Trust, Customer Loyalty and Word of Mouth: an Application on Cargo Companies in Gümüşhane. *Global Journal of Economics and Business Studies*. Volume: 6, Issue: 12 (81-88).

## Author Profile

**T. Meldi Kesuma**, permanent lecturer at Faculty of Economics and Business University of Syiah Kuala. My field of interest is marketing, specifically marketing communication. I hold a doctorate degree from Universiti Sains Malaysia. I completed my PhD degree from this university in 2015 majoring in Marketing. I have been also actively involved in USAID (The United States Agency for International Development) projects for 10 years. My contribution includes as a communication consultant for projects of DBE (Decentralized Basic Education) and Prioritizing Reform, Innovation, and Opportunities for Reaching Indonesia's Teachers, Administrators, and Students (PRIORITAS). I also hold a Certificate Marketing Communication from the Association of Indonesia Marketing Company. In addition, I also have been awarded a certificate from International Development Group: Research Triangle Institute (RTI) International.