

THE INFLUENCE OF E-SERVQUAL AND E-TRUST ON E-LOYALTY: THE ROLE OF E-SATISFACTION AS AN INTERVENING ON ISLAMIC MOBILE BANKING CUSTOMERS

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ABSTRACT

Research Aims: This study aims to analyze the effect of e-trust and e-service quality on loyalty through e-satisfaction of Islamic mobile banking users. The purpose of this study is to investigate the impact of trust and service quality on consumer loyalty through consumer satisfaction in the context of mobile banking.

Design/methodology/approach: The sampling method used in this study was nonprobability sampling with a purposive sampling technique. The data was collected from 151 respondents who met the assessment criteria and were supposed to use mobile banking at least twice. This study used Structural Equation Model (SEM) analysis techniques, which were estimated by SmartPLS 3.0.

Research Findings: The results show that e-service quality and e-trust have a positive effect on e-satisfaction; e-trust and e-satisfaction have a positive effect on e-loyalty; e-service quality does not affect e-loyalty; e-satisfaction can mediate the relationship between e-service quality and e-trust to e-loyalty; age and gender cannot moderate the relationship between e-satisfaction and e-loyalty

Keywords: e-trust, e-service quality, e-satisfaction, e-loyalty, age, gender, Islamic mobile banking

INTRODUCTION

Advances in information technology and the internet are highly utilized in the banking world. With information technology, customers can easily access transaction services and access information via the internet. The increasing number of internet users will provide opportunities for increasing customers (Rachadika et al., 2020). This opportunity was used by Islamic banking to introduce mobile banking services. Mobile

banking is a banking service that aims to provide smoothness and convenience in conducting banking transactions. Mobile banking is very popular because customers expect services that are effective and simple. Customers are no longer required to come to the office and queue to make transactions.

Nowadays, customers' demand and desire for banking services is increasing, and they want to take advantage of them anywhere, anytime, without the constraints of cost-effective time or place (Hammoud et al., 2018). In 2021, the volume of digital banking transactions reached 513.7 million, an increase of 41.53 percent compared to the previous year (Rantung, 2021). Islamic bank needs loyal customers because loyal customers will become assets. Customers who have a high level of loyalty will provide benefits in the form of creating long relationships. According to (Hur et al., 2011) e-loyalty is defined as the willingness of consumers to visit the website again with or without the occurrence of online transactions. The efforts that need to be made in building consumer loyalty through online purchases (E-loyalty) are quite difficult (Widowati, 2016). Therefore, there are various factors to form e-loyalty, including e-service quality, e-trust and e-satisfaction.

(Ranjbarian et al., 2012) posit that e-satisfaction is the result of how customers perceive online convenience, business/transaction methods, site design, security and services. Customers who are satisfied with the goods/services, will easily form an intention to make a repurchase then the customer will often purchase services/goods, and increasingly loyal to these goods and services. By measuring the company's customer satisfaction, it will find out how much satisfaction is felt by customers (Rofiah & Wahyuni, 2017).

E-service quality is the difference between a customer's expectations for service performance priorities that the service faces and their expectations about service performance (Sasono et al., 2021). E-service quality is very important for banks to provide efficient banking services to customers. The services offered by this bank need to be provided in order to continue to compete to provide the highest quality services. The strategy set to maintain customer loyalty is by providing good service, so that company management must pay attention to quality in accordance with consumer desires (Rofiah & Wahyuni, 2017). In maintaining the electronic loyalty of customers, mobile banking users also need trust. Trust is one of the important components in the formation of long-term relations between producers and consumers (Erwin & Sitinjak, 2017). E-trust is defined as the consumer's willingness to accept from vulnerabilities present in online transactions (Wilis & Nurwulandari, 2020). Trust is an ethical behavior related to the availability to trust the trusted party and hope that the trusted party will act in the right way.

This study has two moderation variables, namely gender and age. Gender and age are one of the demographic factors that have been widely used as moderation variables. This is because demographic characteristics also influence consumer choices and patronage and differences in attitudes. Men and women often process and evaluate information differently (Bhaduri & Ha-Brookshire, 2015). Age is an important factor in influencing consumer behavior and plays a role in attitudes and behaviors towards products or services (Thaichon et al., 2016).

LITERATURE REVIEW

There are various factors that influence the formation of e-loyalty to consumers. (Sativa & Astuti, 2016) uses three factors that shape loyalty including e-service quality, e-trust and e-satisfaction. The main purpose of their research was to analyze the effect of e-trust and e-service quality on e-satisfaction and its impact on e-loyalty. The study used structural equation model (SEM) analysis techniques, which were estimated by AMOS 21.0. The results show that e-trust has a positive and significant effect on e-satisfaction; the quality of e-service has a positive and significant effect on e-satisfaction; e-satisfaction has a positive impact and has a significant effect on e-loyalty; the quality of e-service has a positive influence and significant effect on e-loyalty; but e-trust does not significantly affect e-loyalty.

There are other studies that use the variables of e-service quality and customer satisfaction to determine the level of consumer loyalty (Amin, 2016). The study aims to examine the quality of internet banking services and their implications for electronic customer satisfaction and electronic customer loyalty. This study proposes a model to understand the effect of quality internet banking services on e-customer satisfaction and e-customer loyalty in developing countries. Its construction truly reflects the dynamism of customer banking relationships and a better understanding of the attitude of internet banking will help bankers in implementing more effective marketing strategies. The results also show that the internet quality of banking services consisting of four dimensions has appropriate reliability and each dimension has a significant positive relationship with the quality of internet banking services. The findings found that the relationship between internet banking service quality, e-customer satisfaction and e-customer loyalty was significant.

(Al-dweeri et al., 2017) conduct research on e-service quality, e-trust, e-satisfaction and e-loyalty in online stores. the purpose of the study analyzed the role of online satisfaction and e-trust as a mediator in the relationship between electronic quality of service (e-SQ) and online loyalty (integrating elements of behavior and attitudes), in the context of e-shopping. As a result, the three dimensions are the main explanatory factors of e-SQ, namely efficiency, privacy, and customer service. In addition, it is generated that satisfaction mediates the relationship between e-SQ and behavioral and attitude loyalty.

According to (Putra et al, 2018) The application of quality E-Service Quality, shows a good company, so that customers will feel comfortable and get E-Satisfaction in the future. Consumers who are satisfied with the product, will tend to be loyal to the product. (Putra et al, 2018) conducting research on the effect of e-service quality on e-loyalty through e-satisfaction of banking customers who use the E-Banking application in Kediri City. Based on testing, it was found that E-Service Quality has a positive and significant effect on E-Satisfaction, E-Service Quality has a positive and significant effect on E-loyalty both directly and mediated by E-Satisfaction.

(Rintasari & Farida, 2018) Conducting research to determine the influence between e-trust and e-service quality on e-loyalty through e-satisfaction. The sample used is an e-commerce user. In this study, it is stated that e-loyalty can be increased through high e-satisfaction. Because e-satisfaction affects e-loyalty. And there are several things that need to be considered to increase satisfaction, namely with the appearance of the e-commerce

website, service satisfaction E-commerce guarantee, service satisfaction, and after-sales service satisfaction is considered unsatisfactory.

(Budiman et al 2020) researched related to e-service quality of e-satisfaction and e-loyalty of online independent users. The results showed that the e-loyalty of online independent user customers is determined by the quality of service of the e-banking system provided, in the sense that good service quality will make an e-banking user loyal. E-satisfaction acts as a mediating variable between e-service quality and e-loyalty. These results show that the high and low feeling of satisfaction and loyal attitude of users of the online standalone system are influenced by the quality of service of the online standalone system.

Loyalty is formed by (Kasih & Moeliono, 2020) e-satisfaction which is related to other aspects. In the research, e-service quality and e-trust are factors that influence e-loyalty in this research. In addition, (Kasih & Moeliono, 2020) added the e-satisfaction variable as an intervening variable. The results of his research prove that the variables of e-service quality, e-trust, e-satisfaction and e-loyalty are in the good category. The results of his research prove that e-service quality and e-trust have an influence on e-satisfaction and e-service quality and e-trust have an influence on e-loyalty with e-satisfaction as an intervening variable. The success of a website's service and trust leads to customer satisfaction.

(Santika et al., 2020) conducted research with the aim of knowing the role of e-satisfaction in mediating the influence of e-service quality and e-wom on e-loyalty in online marketplace customers in Denpasar City. According to santika, the higher the level of e-loyalty, the higher the awareness of consumers to continue to use and recommend this online service. This research shows that there is a positive influence of e-wom on e-loyalty.

(Wilis & Nurwulandari, 2020) conducted research with the aim of analyzing the influence of E-Service Quality, E-Trust, Price, Brand Image on E-Satisfaction, and E-Loyalty Online Travel Agent Traveloka. They used 182 respondents. The results of the analysis showed that each variable (E-Service Quality, ETrust, Price, Brand Image) had a positive and real effect on E-Satisfaction and E-Loyalty to Traveloka Online Travel Agents.

(Sasono et al., 2021) conducted research with the aim of analyzing the role of online satisfaction and e-trust as mediators in the relationship between electronic quality of service (e-SQ) and online loyalty in the context of electronic shopping. Using a sample of 302 website users amazon.com in Jordan the results of this study found Three dimensions to be the main explanatory factors of e-SQ, namely efficiency, privacy, and customer service. In addition, it was confirmed that satisfaction mediates the relationship between e-SQ and behavior and attitude loyalty.

(Prahara & Wardhana, 2020) conducting research that aims to determine the influence of service quality consisting of Efficiency, Reability, Fulfilment, Privation, Responsiveness to E-Customer satisfaction in Pekanbaru. The sample used in this study was 100 lazada users who had conducted an assessment. The results obtained, namely E-service quality affect user e-satisfaction. With good e-service quality, it will have a significant influence on the e-satisfaction of lazada site users.

RESEARCH METHOD

The population in this study is islamic bank customers in Yogyakarta City. Sample determination using nonprobability sampling with purposive sampling technique with criteria for islamic mobile banking users in Yogyakarta City and have used mobile banking at least 2 times. The sample size was taken using a formula (Hair et al., 2010) which is a minimum sample size of 5-10 times the indicator variable. In this study there were 19 indicators, then 19 multiplied by 5 ($19 \times 5 = 90$).

This study used primary data with a questionnaire-shaped data collection technique. The analysis technique used in this study is the Structural Equation Model (SEM) which is operated through the SmartPLS 3.0 program. Partial least squares (PLS) is an SEM (Structural Equation Modeling) equation model that can directly analyze latent variables, index variables, and measurement errors (Wiyono, 2011). PLS is used to explain the presence or absence of relationships between latent variables (predictions) (Hair et al., 2017)

Table 1 Variable Operating Definition

No	Variable	Definition	Indicator	Measuring Instruments
1	<i>E-service quality</i>	<i>e-service quality</i> is an assessment and provides an evaluation of the quality of services in the virtual market.	1. <i>Personal needs</i> 2. <i>Site Organization</i> 3. <i>User Friendliness</i> 4. <i>Efficiency of website</i>	<i>Likert Scale</i>
2	E-Trust	<i>E-trust</i> defined as an attitude of convincing expectation in an online risk situation whose vulnerability will not be exploited.	1. <i>Security</i> 2. <i>Privacy</i> 3. <i>Integrity</i> 4. <i>Advanced payment</i> 5. <i>Fulfillment of promise</i>	<i>Likert Scale</i>
3	<i>E-satisfaction</i>	<i>E-satisfaction</i> is a convenience based on consumers when using the facilities and services provided by the company, online.	1. <i>Convenience</i> 2. <i>Merchandising</i> 3. <i>Site Design</i> 4. <i>Security</i> 5. <i>Serviceability</i>	<i>Likert Scale</i>
4	<i>E-loyalty</i>	<i>e-loyalty</i> as the intention of consumers to visit the website again with or without the occurrence of online transactions.	1. <i>Repeat Purchase</i> 2. <i>Retention</i> 3. <i>Referrals</i> 4. <i>Positive Review</i> 5. <i>Willingness to Pay More</i>	<i>Likert Scale</i>
5.	<i>Gender</i>	<i>Gender</i> is a set of characteristics that are bound to and distinguish between masculinity and femininity.	Dummy Variable 0 : Female 1: Male	Nominal Scale
6.	<i>Age</i>	<i>Usia</i> is the length of time lived or existed (from birth or existed)	Dummy Variable 0: If under 25 years old 1: If over 25 years old	Nominal Scale

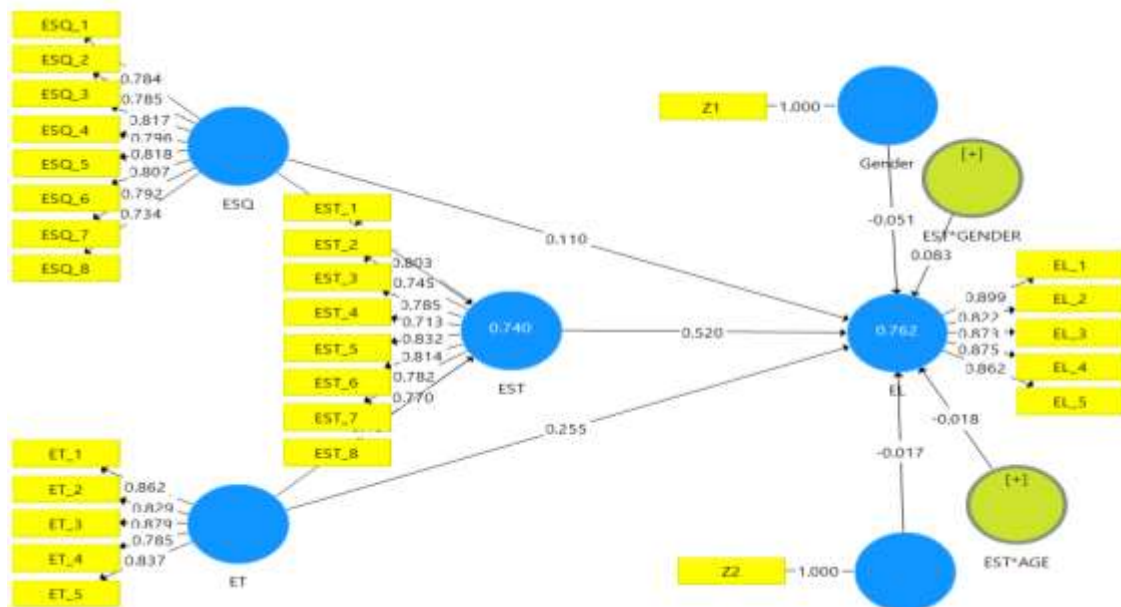
RESULTS AND DISCUSSIONS

From the questionnaire distributed by the researchers obtained 155 respondents. The number was eliminated according to the sample criteria so that 151 respondents who met the criteria were obtained. Here is the characteristic data of respondents.

Table 2 Research Results

No.	Demographic Characteristics	Category	Frequency (people)
1	Gender	a. Male b. Female	61 90
2	Age	a. 17-25 b. 26-35 c. 36-45 d. > 45	71 61 16 3
3	Domicile	Yogyakarta	151
4	Job	a. Students b. Civil Servant / Employees of SOEs c. Private Employees d. TNI/POLRI e. Self-employed f. Others	56 14 48 1 23 5
5	Income	a. < 1.000.000 b. 1.000.000 - 5.000.000 c. > 5.000.000	43 87 21
6	Islamic Mobile Banking	a. Bank Islamic Indonesia b. BCA Islamic c. Bank Muamalat d. Bank Mega Islamic e. Others	99 33 21 11 2

Figure 1 shows the outer model of this study.



In smartPLS there are three criteria, namely convergent validity, discriminant validity and composite reliability. Convergent validity can be evaluated by looking at the outer loading and AVE values. The indicator is considered valid if it has an AVE value above 0.5 or shows the entire outer loading > 0.7 . In this study, each structure had an AVE value greater than 0.5. The validity of the discriminant is measured by looking at the value of the AVE of each item on the indicator with the condition that the AVE value for a good model, which is > 0.5 which means that the variable manages to explain more than half of the variants. The discriminant validity test can be determined by looking at the cross loading value. A configuration is said to be valid if the cross loading value is more than 0.7. The study already has a cross loading value above 0.70 and has a higher cross loading value compared to other constructs. Thus, the indicators that form variable constructs can be said to be valid. If the value of composite reliability and Cronbach alpha is above 0.70 then the construct is declared reliable (Hair et al., 2017). This study showed that the composite reliability and Cronbach Alpha values of each latent variable were higher than 0.7. Composite reliability that is worth between 0.70 and 0.90 can be said to be satisfactory (Hair et al., 2017).

Table 3 Explaining the results of hypothesis

Hypotheses		<i>T-statistics</i> (O/STDEV)	P- Values	Description
H1	<i>E-service quality -> E-satisfaction</i>	4,654	0,000	Accepted
H2	<i>E-Trust -> E-satisfaction</i>	5,075	0,000	Accepted
H3	<i>E-satisfaction -> E-loyalty</i>	4,687	0,000	Accepted
H4	<i>E-service quality -> E-loyalty</i>	1,021	0,308	Rejected
H5	<i>E-Trust -> E-loyalty</i>	2,905	0,004	Accepted
H6	<i>E-service quality -> E-loyalty (E-satisfaction)</i>	3,390	0,001	Accepted
H7	<i>E-Trust -> E-loyalty(E-satisfaction)</i>	3,382	0,000	Accepted
H8	Moderation Gender -> <i>E-loyalty</i>	1,803	0,072	Rejected
H9	Moderation Age -> <i>E-loyalty</i>	0,370	0,711	Rejected

Based on the results of data processing that has been carried out from the nine hypotheses proposed, there are six hypotheses that are accepted because they meet the requirements, namely the p-values < 0.05 and the t-statistical value > 1.97 . There are three hypotheses that were rejected because they did not meet the requirements, including E-service quality of E-loyalty, Gender Moderation and Age Moderation.

DISCUSSION

This study aims to examine the influence of the variables e-service quality, e-trust and e-satisfaction as factors that shape the e-loyalty of customers who use Islamic mobile banking and also to test whether the age and gender variables can moderate the relationship between e-satisfaction and e-loyalty. Based on the tests obtained the result that the first hypothesis was accepted. Thus e-service quality in mobile banking has a

positive impact on the e-satisfaction of mobile banking users. This is in line with research conducted by (Tobagus, 2018) that the relationship between e-service quality and e-satisfaction has a unidirectional relationship. The better the level of e-service quality, the e-satisfaction of online users will also increase.

Hypothesis 2 in this study is accepted, where e-trust has a positive and significant influence on the e-satisfaction of Islamic mobile banking users. The statement is in line with the research conducted by (Melani, 2021). Trust in online sites plays an important role because logically consumers have a higher level of risk perception than non-online transactions in terms of payments, and personal information (Prahiawan et al., 2021). The emergence of trust in Islamic mobile banking services can increase customer satisfaction when transacting through Islamic mobile banking.

Similar to the previous two hypotheses, the third hypothesis in this study is accepted. This means that e-satisfaction has a positive and significant effect on the e-loyalty of Islamic mobile banking users. The results of this study are in line with research conducted by (Budiman et al., 2020) that e-satisfaction has a positive and significant effect on e-loyalty. If the customer is satisfied, then the loyalty will automatically increase and the customer will choose a service provider for a longer period of time (Budiman et al., 2020). The provision of complete features in one application will make customers feel satisfied and will return to using the mobile banking.

In this study, hypothesis 4 was stated in reject, meaning that e-service quality does not affect the e-loyalty of Islamic mobile banking users. According to (Amin, 2016) this can happen if customers do not feel that they are getting good service when using mobile banking, so they feel unfaithful. (Pudjiarti, 2019) said that good service is not a guarantee that customers will feel loyal. Research conducted by (Pudjiarti, 2019) which shows the results that e-service quality also does not have a direct influence on e-loyalty.

Hypothesis 4 (H4) is stated to be accepted, meaning that E-trust has a positive and significant effect on the e-loyalty of Islamic mobile banking users. In the midst of the rampant skimming crimes that occur, customers still feel confident in making transactions and providing personal data to banks. This is in accordance with the answers of respondents, the majority of whom agree that it is safe when transacting through Islamic mobile banking. The results of this study are in line with research conducted by (Kasih & Moeliono, 2020) who examined the e-loyalty of sorabel customers then obtained the results that e-trust affects e-loyalty. (Sativa & Astuti, 2016) said that the higher the customer's trust, the more loyal the website will be.

Based on the test results, the sixth hypothesis in this study was declared accepted. This means that e-service quality has a positive and significant effect on e-loyalty through e-satisfaction. The results of this study are in line with the research conducted by (Sasono et al., 2021) it was found that e-service quality has a positive and significant relationship with e-loyalty through e-satisfaction of internet banking users. These results are also in line with research by Santika which has found that e-service quality has an influence on e-loyalty through e-satisfaction. The better the e-service quality possessed by mobile banking, the more satisfied will be embedded in the minds of customers which can result in customers who use mobile banking will be loyal and continue to retransact through Islamic mobile banking.

Like H6, H7 is also declared accepted where e-trust has a positive effect on e-loyalty through e-satisfaction for Islamic mobile banking users. The results of this study are in line with previous research conducted by (Prakosa & Pradhanawati, 2020) that e-trust has a significant effect on e-loyalty through e-satisfaction. One way to form loyalty is to provide satisfaction and trust to consumers.

The eighth hypothesis in this study is rejected, meaning that gender variables are not proven to strengthen the relationship between e-satisfaction and e-loyalty. In this study, the majority of respondents were female, where according to (Bhaduri & Ha-Brookshire, 2015) men were more loyal than women. This is because the characteristics of women who spend more time evaluating a product than men, and have higher public self-awareness. These results were strengthened by research (Kenny Sugianto, 2017) which found that there was no moderation in the relationship between satisfaction and loyalty. However, contrary to research (Maharany & Santika, 2019) gender is able to moderate the influence of satisfaction on customer loyalty.

Hypothesis Nine studies were rejected, meaning that age variables could not strengthen the relationship between e-satisfaction and e-loyalty. This research shows the results that age is not able to strengthen customer satisfaction in using mobile banking continuously. The results of this study are in line with research (Lu et al., 2021) which suggests that age does not moderate the relationship between e-satisfaction and e-loyalty. Older customers tend to have higher brand loyalty and commitment (Rather & Hollebeek, 2021). In this study, young people were judged to have higher loyalty. The shift in the banking paradigm in the transaction process is also one of the reasons why customers under 25 years old are more loyal.

CONCLUSION

The main conclusions of the study may be presented in a short Conclusions section, which may stand alone or form a subsection of a Discussion or Results and Discussion section. The conclusion section should lead the reader to important matters of the paper. This section can also describe the implications or contributions of the research to the existing literature. Limitations of the research should also be explained here. It should be followed by suggestion or recommendation for further research. The recommendation contains real and feasible recommendations for practitioner, regulator, and further research. (Cambria12). Based on the results of the analysis and discussion that has been previously presented, conclusions can be drawn including, 1) the variables of e-service quality and e-trust have a positive influence on e-satisfaction, the variables of e-satisfaction and e-trust have a significant effect on e-loyalty, the variables of e-service quality and e-trust have a significant effect on e-loyalty through e-satisfaction 2) the variables of e-service quality do not have a significant effect on e-loyalty, age and gender variables cannot strengthen the relationship between e-satisfaction and e-loyalty.

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