

The influence of electronic service quality on customer loyalty with trust as mediating variable on e-banking user

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ABSTRACT

This study aims to analyze how the influence of electronic service quality on customer loyalty with trust as a mediating variable on e-banking users of Bank Rakyat Indonesia in Padang City. This study was conducted using quantitative methods. The population of this research is all customers of Bank Rakyat Indonesia in Padang City who use e-banking services. The research sample was 230 respondents. This study uses a structural equation model (SEM) test with smart-PLS 3.0 software. The results of this study include: (1) reliability has no effect on customer loyalty, (2) privacy and security have no effect on customer loyalty, (3) website design has no influence on customer loyalty, (4) customer service and support have a significant influence on customer loyalty, (5) reliability has a significant indirect effect on customer loyalty with trust as a mediating variable, (6) privacy and security have a significant indirect effect on customer loyalty with trust as a mediating variable, (7) website design has a significant indirect effect on customer loyalty with trust as a mediating variable, (8) customer service and support has a significant indirect effect on customer loyalty with trust as a mediating variable.



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INTRODUCTION

Currently, the banking world is a field that must be maintained as a financial institution in the economy. This is because banks function as collectors of public funds and channel them back to the public for various purposes or are known as financial intermediaries. Intense competition and customer demand have moved the banking industry to further challenges. Competition in the banking industry is a form of growth from the banking industry towards a more professional direction, both competition between government, private, national, and foreign banks.

Bank Rakyat Indonesia (BRI) in delivering banking services has made changes to using e-banking to provide convenience for customers in transacting. E-banking is the automatic delivery of bank services and products directly to customers through electronic media and interactive communication channels.

According to the e-marketer research institute, the country's internet user population reached 83.7 million people in 2014 and grew rapidly to 112 million people in 2017, making Indonesia the 6th in the world. (Kementerian Komunikasi dan Informatika, 2014). This must-have greatly influenced the development of e-banking users in Indonesia. Based on data Otoritas Jasa Keuangan (2015) explains that the current data on e-banking users is quite convincing, it can be seen that the current use of e-

banking has increased by 270%, from 13.6 million users in 2012 to 50.4 million users in 2016. While the transaction frequency of e-banking users increased by 169%, the number of transactions in 2012 was 150.8 million, an increase of 405.4 million in 2016.

An initial survey was also conducted on 30 e-banking users in Padang City to assess their loyalty. The results of the initial survey showed as many as 50% of respondents stated that they would not survive using Bank Rakyat Indonesia e-banking in the future which indicated that there was still a lack of loyalty, therefore it needed to be improved and this became a phenomenon in this study which discussed loyalty.

Loyalty is a form of behavior from customers, loyal are people who make repeat purchases regularly, buy between product or service lines, suggest to others, and say that the product is better than competitors. Loyalty can be formed if the customer is satisfied with the level of service received and intends to continue the relationship. Having a loyal customer key is an asset and a bank's success because it can increase company profits, retaining all existing customers, in general, will be more profitable than finding new customers, because attracting customers requires quite a lot of costs, can be five times the cost retain an existing customer. To be able to retain loyal customers, the quality of services provided by the company should develop following information technology as a means of achieving the success of the company or institution. This is evidenced by research by Selvaraj & Salem (2012) which finds that service quality has a significant positive effect on customer loyalty.

E-service quality has four dimensions: reliability, privacy and security, website design, customer service, and support (Shankar & Jebarajakirthy, 2019). This measurement is done by comparing the expected service expectations with the services received by the customer. The service of quality service or product, of course, will have an impact on trust for its users, and the continuous satisfaction received by customers will create loyal behavior to the bank. (Budiman *et al.*, 2020). Another factor that also influences the level of loyalty is trust (Sarwar *et al.*, 2012). Customer trust in a company is considered as a trust in quality and taste by relying on the services offered. Therefore, trust is considered an important component in establishing relationships between organizations and their customers.

Trust is very influential on the relationship between banks and their customers and can also influence customer behavior in the future. By fulfilling the promise by the bank, it will increase the good name and reputation of the bank in the eyes of customers. The improvement of the bank's reputation will cause customers to be consistent in repurchasing their products and ultimately will increase customer loyalty (Ozdemir *et al.*, 2020).

The level of quality of service provided will lead to a high level of trust in the customers themselves. Research conducted by Chu (2012) shows a positive effect of service quality on trust. This shows that the higher the service quality, the higher the trust so that it can lead consumers to form a loyal attitude. The relationship between service quality variables and customer trust can be positioned as having a positive relationship. In the literature, it is explained that the higher the service quality and customer trust, the higher customer loyalty (Chu, 2012).

LITERATURE REVIEW

Customer loyalty

Loyalty refers to the likelihood of customers returning to the organization and their willingness to be partners for the organization (Jeon & Jeong, 2017). In general, customer loyalty has been referred to as the relationship between customer attitudes, repeat purchases, and financial performance (Kandampully *et al.*, 2015). Loyalty is assumed as a deep commitment to repurchase or subscribe to a product or service consistently in the future so that there will be repeated purchases of the same product even though there are situational influences and various marketing efforts that have the potential to result in product switching. Customer loyalty is defined as a genuine responsibility or promises to repurchase a selected product/service continuously in the future and lead to repeated shopping activities

for the same type of goods, even though it is influenced by situations and businesses that have the potential to result in customer loyalty. a behavior change (Neupane, 2015).

Trust

According to Chinomona (2014) Trust is the behavior of consumers who strongly believe in a product or service from a company because the product or service provides good benefits for them. Trust is the initial foundation of a business. A business transaction activity between two or more parties will be realized if both of them trust each other. This trust is not easily recognized by business partners or other parties, but must be formed from the beginning and must be proven. Trust has been considered as an important thing in various transaction activities by sellers with buyers and it is all done so that customer satisfaction can be achieved as desired. (Yousafzai et al., 2003). Trust is a company's commitment to cooperate with business partners. Trust has several interpersonal and inter-organizational factors such as competence, consistency, honesty, and kindness. Building trust can be difficult in online situations, companies impose very strict rules on online business partners they work with than on other partners. Buyers feel that they will not get the right quality service or product delivered to the right place at the desired time, and the other way round (Kotler & Keller, 2012).

Electronic service quality

The quality of electronic services depends on the consumer's view of the quality of the service provided, the quality of service in response to difficulties, and the level of consumer satisfaction (Zarei et al., 2019). Hussain (2014) states that the quality of electronic services includes dimensions namely achievement, attractiveness, trustworthiness, attributes, structure, accountability, reliability, popularity, information storage probability, customization, system integration and security, empathy, product/service differences, information, and web store strategy. In contrast to the traditional way of trading, the Internet assists consumers in several features of a product such as a price, product functionality, and product quality, and thus helps consumers to obtain detailed information to compare several products they want to buy. Quality is something related to products, services, people, processes, and the environment that can meet or exceed the expectations that have been expected by consumers. Based on the above definition, it can be interpreted that service quality is the service provider's efforts in fulfilling customer desires and efforts to provide the best service in terms of delivery accuracy to be able to meet customer expectations..(Jamal *et al.*, 2019).

The effect of reliability on customer loyalty

In research conducted by Wolfinbarger & Gilly (2003) found that reliability has a significant positive effect on customer loyalty, and according to Sacconi et al (2014) states that the available of error and free service, and accuracy in delivering the promised services influence the customer to remain loyal to the service provider. Based on the statement above, the writer hypothesizes that reliability affects customer loyalty.

The effect of privacy and security on customer loyalty

In research, Shankar & Jebarajakirthy (2019) found that privacy and security have a significant positive effect on customer loyalty. In research Thaichon et al., (2014) found that privacy and security have a significant positive effect on customer loyalty. The author hypothesizes that privacy and security affect customer loyalty based on the statement above.

The effect of website design on customer loyalty

Previous research has proven that there is a relationship between website design and customer loyalty. In research. Wijiutami & Octavia (2017) states that website design has a total effect on customer loyalty. In other research (Winnie, 2014) found that website design has a significant positive effect on customer loyalty. Based on the statement above, the author hypothesizes that website design affects customer loyalty.

The effect of customer service and support on customer loyalty

In research conducted by Kursunluoglu (2011) and Nazim (2021) shows that there is a significant positive effect of customer service and support on customer loyalty. The writer hypothesizes that customer service and support affect customer loyalty based on the statement above.

The effect of reliability on customer loyalty with trust as mediation

In terms of using e-banking, e-banking users do not experience direct interaction with bank employees. Therefore, building and maintaining customer trust is very necessary (Lifen Zhao et al., 2010). Therefore, customer trust is used as an important factor of customer loyalty to e-banking which serves as the initial foundation in building and maintaining long-term relationships between customers and the company (Hong & Cho, 2011). Trust serves to improve long-term customer relationships with the company, with trust will have an impact on increasing customer loyalty to the company (Kassim & Asiah Abdullah, 2010). The first dimension of e-service quality relates to reliability. All customers want banking transactions that are timely and without errors from the bank (Kim et al., 2009). If customers get accurate and timely e-banking services, it will build their trust in e-banking services and will be in their loyalty to the bank in the future. The authors hypothesize that reliability affects customer loyalty through trust based on the above statement. Based on the statement above, the author hypothesizes that reliability affects customer loyalty through trust.

The effect of privacy and security on customer loyalty with trust as mediation

Privacy and security issues are also the main concerns of consumers who are interested in using e-banking services (Shankar, 2016). If the e-banking service provider ensures a secure e-banking platform to complete financial transactions and guarantees customer privacy such as personal information, then consumers will trust the e-banking provider and will be loyal to them (Cases et al., 2010). Based on the statement above, the authors hypothesize that privacy and security affect customer loyalty through trust.

The effect of website design on customer loyalty with trust as mediation

Website design, in terms of e-banking, fast transactions, and processing of content pages that are regularly updated on the e-banking website system and the appearance of the e-banking website. all of this will build customer trust in e-banking service providers and the end customers will continue to be loyal to e-banking service providers in the future (Thaichon et al., 2014). On research by Nazim (2021) proves that website design has a significant positive effect on loyalty through trust. Based on the statement above, the author hypothesizes that website design affects customer loyalty through trust.

The effect of customer service and support on customer loyalty with trust as mediation

Customer service and support, In the context of e-banking, the empathetic behavior of the responsive customer service team will make customers more trusting, and easy access to their services and commitment to solving customer questions all increase trust in customer e-banking providers. As a result, customers will develop a long-term relationship with them. In research conducted by Shankar & Jebarajakirthy (2019) and Nazim (2021) prove that there is a positive relationship between customer service and support for customer loyalty through trust. Based on the statement above, the author hypothesizes that customer service and support affect customer loyalty through trust.

In this study, we will examine the independent variables, namely e-service quality and trust as mediating variable that affects the dependent variable, namely customer loyalty. To facilitate research, we propose a conceptual scheme for research guidelines, as shown in Figure 1.

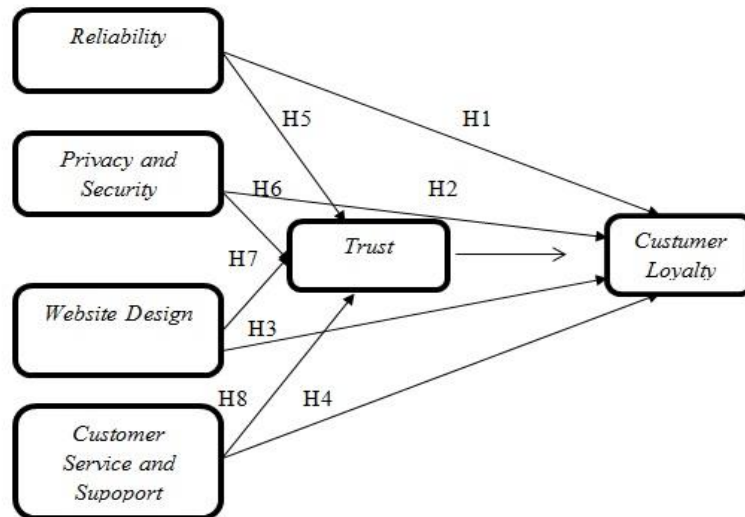


Figure 1. Conceptual-Framework

Based on figure 1, the hypotheses in this study are:

- H1 : Reliability has a significant effect on customer loyalty
- H2 : Privacy and security has a significant effect on customer loyalty
- H3 : Website design has a significant effect on customer loyalty
- H4 : Customer service and support has a significant effect on customer loyalty
- H5 : Reliability has a significant effect on customer loyalty with trust as mediation
- H6 : Privacy and security has a significant effect on customer loyalty with trust as mediation
- H7 : Website design has a significant effect on customer loyalty with trust as mediation
- H8 : Customer service and support has a significant effect on customer loyalty with trust as mediation

METHOD

The type of research we use is a quantitative research method. The population in this study were all Bank Rakyat Indonesia e-banking users in the city of Padang, and the study was conducted in June 2021. In calculating the number of samples in this study, it can be determined using the formula Hair et al., (2018) so that the number of samples used is 230 people. The method used for this sample is a non-probability sampling method and a purposive sampling technique, namely taking samples that are used based on consideration of several research criteria to improve sample accuracy. (Sugiyono, 2013). The analytical technique used is the SEM analysis method using the Smart-PLS software.

Table 1. Operational Variable

No	Variables	Indicators	Scale	Source
1	Customer loyalty (Y)	1. Attitude Loyalty 2. Behavioral Loyalty	Likert	(Ouyang, 2010)
2	E-service quality (X)	1. Reliability 2. Privacy and Security 3. Website Design 4. Customer Service and Support	Likert	(Shankar & Jebarajakirthy, 2019)

No	Variables	Indicators	Scale	Source
3	Trust (Z)	1. Commitment 2. Caring 3. Experience 4. Profitable 5. Resource	Likert	(Shankar & Jebarajakirthy, 2019)

Source: Processed data (2021)

RESULTS AND DISCUSSION

Characteristics of respondents

The primary data that we collected using the questionnaire instrument has been distributed via google form to Bank Rakyat Indonesia e-banking users in Padang City as many as 248 questionnaires. From the number of questionnaires distributed, 230 questionnaires meet the criteria as shown in table 2.

Table 2. Characteristic of Respondent

Characteristic	Category	Amount	Percentage
Gender	Male	114	49,56%
	Female	116	50,44%
Age	<21 years old	10	04,34%
	21 - 30 years old	177	76,95%
	31 - 40 years old	23	10,00%
	41 - 50 years old	17	07,39%
	>50 years old	3	01,34%
Education Level	Secondary School	4	01,73%
	High School	125	54,34%
	Diploma	32	13,91%
	Bachelor Degree	69	30,00%
	Master Degree	0	0.0%
	Doctoral Degree	0	0.0%
Profession	Student/College Student	90	39,13%
	Civil Servant	4	01,73%
	State Own Company Employee	30	13,04%
	Privat Employees	49	21,30%
	Entrepreneur	57	24,78%
	Other	0	0.0%
Income per month	< 1,000,000 IDR	58	25,21%
	1,000,001 IDR – 1,500,000 IDR	30	13,04%
	1,500,001 IDR – 2,000,000 IDR	13	05,65%
	2,000,001 IDR – 2,500,000 IDR	11	04,78%
	2,500,001 IDR – 3,000,000 IDR	37	04,78%
	> 3,000,000 IDR	81	35,21%

Source: Processed data (2021)

Validity test

Validity testing aims to prove that each variable is different from one another. according to Hair, et al., (2018) measurement can be declared valid if it meets the criteria, namely the AVE value is the same or more than 0.5. Table 3 shows the value of the average variance extracted (AVE).

Table 3. Discriminant Validity Result - AVE

Variable	AVE
E-Service Quality (X)	
Reliability (X1)	0.847
Privacy and Security (X2)	0.891
Website Design (X3)	0.879
Customer Service And Support (X4)	0.883
Trust (Z)	0.861
Customer Loyalty (Y)	0.872

Source: Processed data (2021)

In table 3, it can be seen that the AVE value in each variable has met the required rule of thumb, namely the AVE value > 0.50 . So, this research can be said to be valid and meet convergent validity.

Reliability test

According to Sekaran & Bougie (2016), reliability testing is an indication of the stability and consistency of the instrument measuring the concept and helps assess the certainty of a measurement. A variable is said to be real if the Cronbach alpha value is > 0.6 .

Table 4. Cronbach's Alpha dan Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability
Customer Loyalty	0.963	0.971
Reliability	0.940	0.957
Privacy and Security	0.939	0.961
Website Design	0.954	0.967
Customer Service and Support	0.967	0.974
Trust	0.968	0.974

Source: Processed data (2021)

Based on table 4, it can be seen that the output of the Cronbach alpha and composite reliability values for each variable has exceeded the number 0.6. This is by the rule of thumb where the value of Cronbach alpha and composite reliability, each of which must be greater than 0.6, means that the data in the table above can be declared reliable.

R-square

The R-square value can be used to measure how far the influence of certain independent variables is on the dependent variable. The estimated value of R-square can be seen in table 5.

Table 5. R-Square

Variable	R Square	R Square Adjusted
Customer Loyalty	0.922	0.920
Trust	0.949	0.948

Source: Processed data (2021)

Based on table 5, it can be seen that the R-square value for the customer loyalty variable is 0.922. This indicates that 92.2% of customer loyalty variables can be influenced by e-service quality and trust, while the rest is influenced by other variables. Then the R-square value for the trust variable is 0.949. this indicates that 94.9% of the trust variable is influenced by the e-service quality variable, while the rest is influenced by other variables

Hypothesis testing

Hypothesis testing was carried out after all the data had met the measurement requirements using the bootstrapping method on the SmartPLS 3.0 software. according to Hair et al. (2018), a hypothesis can be accepted if the level of significance <0.05 or the t-value exceeds the critical value of 1.96. So, it can be seen the influence of the independent variable on the dependent variable in Table 6.

Table 6. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values	Hypothesis
Customer Service and Support -> Customer Loyalty	0.286	0.280	0.089	3.223	0.001	Accepted
Privacy and Security -> Customer Loyalty	0.059	0.065	0.100	0.590	0.555	Rejected
Reliability -> Customer Loyalty	0.137	0.132	0.106	1.287	0.199	Rejected
Website Design -> Customer Loyalty	-0.107	-0.085	0.102	1.045	0.297	Rejected

Source: Processed data (2021)

Based on the summary of the results of the direct influence test, it is known that all hypotheses can be accepted as shown in the table above that the p-values of each hypothesis are below the significance level <0.05 .

1. The customer service and support variable have a significant direct effect on customer loyalty with a t-statistic of 3.223 which is greater than the t-table (1.96).
2. The privacy and security variable has no effect on customer loyalty with a t-statistic of 0.590 which is smaller than the t-table (1.96).
3. The reliability variable has no effect on customer loyalty with a t-statistic of 1.287 which is smaller than the t-table (1.96).
4. The website design variable has no effect on customer loyalty with a t-statistic of 1.045 which is greater than the t-table (1.96).

Table 7. Calculation of coefficients of indirect variables

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic s	P Values	Hypothesis
Customer Service and support -> Trust -> Customer Loyalty	0.119	0.114	0.057	2.106	0.036	Diterima
Privacy and Security -> Trust -> Customer Loyalty	0.128	0.128	0.047	2.727	0.007	Diterima
Reability -> Trust -> Customer Loyalty	0.143	0.142	0.072	1.983	0.048	Diterima
Website Design -> Trust -> Customer Loyalty	0.201	0.190	0.053	3.803	0.000	Diterima

Source: Processed data (2021)

1. The customer service and support variable have a significant indirect effect on customer loyalty through trust with a t-statistic of 2.106 which is greater than the t-table (1.96).
2. The privacy and security variable has a significant indirect effect on customer loyalty through trust with a t-statistic of 2.727 which is greater than the t-table (1.96).
3. The reliability variable has a significant indirect effect on customer loyalty through trust with a t-statistic of 1.983 which is greater than the t-table (1.96).
4. The website design variable has a significant indirect effect on customer loyalty through trust with a t-statistic of 3.803 which is greater than the t-table (1.96).

Based on the results of hypothesis testing above, we can write a discussion that discusses the results and purposes of this study, as follows:

The effect of customer service and support on customer loyalty

The results for customer service and support (X1) have a significant effect on customer loyalty with the results of the track coefficient 0.286 with t-statistics > t-table > 1.96, which is 3.223. Then the conclusion of the hypothesis is accepted. This proves that customer service and support affect customer loyalty. These findings are also supported by research conducted by Shankar & Jebarajakirthy (2019) which shows a significant positive relationship between customer service and support variables on customer loyalty. Further research Kursunluoglu (2011) also identified that customer service and support had a positive influence on customer loyalty.

The effect of privacy and security on customer loyalty

The results for privacy and security (X1) have no effect on customer loyalty with a track coefficient of 0.059 with t-statistics < t-table < 1.96, which is 0.590. Then the conclusion of the hypothesis is rejected. This proves that privacy and security do not affect customer loyalty. These findings are also supported by research conducted by Intyaswati (2017) and Nazim (2021). In this study, it was found that consumer privacy and security did not affect loyalty.

The effect of reliability on customer loyalty

The results for reliability (X1) have no effect on customer loyalty with the results of the track coefficient 0.137 with t-statistics < t-table < 1.96, which is 1.287. Then the conclusion of the hypothesis is not rejected. This proves that reliability does not affect customer loyalty. These findings are also supported by research conducted by Kumar (2020) and Pratiwi et al., (2019). In this study, it was found that reliability did not affect loyalty.

The effect of website design on customer loyalty

The results for reliability (X1) have no effect on customer loyalty with the results of the track coefficient -0.107 with $t\text{-statistics} < t\text{-table} < 1.96$, which is 1.045. Then the conclusion of the hypothesis is rejected. This proves that web design does not affect customer loyalty. These findings are also supported by research conducted by Shankar & Jebarajakirthy (2019) and Lin et al (2017). This study shows that website design does not affect customer loyalty.

The effect of customer service and support on customer loyalty with trust as mediation

Based on the hypothesis testing conducted, customer service and support have a positive and significant effect on customer loyalty through trust with a path coefficient of 0.119 with the results of $t\text{-statistics} > t\text{-table} > 1.96$, which is 2.106. We can conclude that the Hypothesis is accepted. We can say that trust successfully mediates the relationship. These findings are also supported by Shankar & Jebarajakirthy (2019) and Nazim (2021). This study shows that there is a positive relationship between customer service and support on customer loyalty indirectly through a trust.

The effect of privacy and security on customer loyalty with trust as mediation

Based on the hypothesis testing conducted, privacy and security have a positive and significant effect on customer loyalty through trust with a path coefficient of 0.128 with the results of $t\text{-statistics} > t\text{-table} > 1.96$ which is 2.727. We can conclude that the Hypothesis is accepted. We can say that trust successfully mediates the relationship. These findings are also supported by Shankar & Jebarajakirthy (2019) and Nazim (2021). This study shows that there is a positive relationship between privacy and security and customer loyalty indirectly through a trust.

The effect of reliability on customer loyalty with trust as mediation

Based on the hypothesis testing conducted, reliability has a positive and significant effect on customer loyalty through trust with a path coefficient of 0.143 with the results of $t\text{-statistics} > t\text{-table} > 1.96$, which is 1.983. We can conclude that the Hypothesis is accepted. We can say that trust successfully mediates the relationship. These findings are also supported by research conducted by Shankar & Jebarajakirthy (2019). Research proves that there is a positive relationship between reliability and customer loyalty indirectly through a trust. Furthermore, research conducted by Van Tonder (2016) states that there is a positive relationship between quality advice and loyalty mediated by customer trust.

The effect of website design on customer loyalty with trust as mediation

Based on the hypothesis testing conducted, web design has a positive and significant effect on customer loyalty through trust with a path coefficient of 0.201 with the results of $t\text{-statistics} > t\text{-table} > 1.96$, which is 3.803. We can conclude that the Hypothesis is accepted. We can say that trust successfully mediates the relationship. In research conducted by Nazim (2021). This study proves that there is a positive relationship between website design and customer loyalty indirectly through customer trust. Furthermore, in research Farkhan et al., (2020) prove that there is a positive relationship between brand experience and customer loyalty indirectly through a trust.

CONCLUSION

Based on the discussion, it can be concluded that: (1) Reliability has no effect on customer loyalty of Bank Rakyat Indonesia e-banking users in Padang City, (2) Privacy and security have no effect on customer loyalty of Bank Rakyat Indonesia e-banking users in Padang City, (3) Website design has no effect on customer loyalty of Bank Rakyat Indonesia e-banking users in Padang City, (4) Customer service and support has a positive and significant effect on customer loyalty of Bank Rakyat Indonesia e-banking users in Padang City, (5) Reliability has a positive and significant effect on customer loyalty of Bank Rakyat Indonesia e-banking users in Padang City through trust as a mediating variable, (6) Privacy and security has a positive and significant effect on customer loyalty of Bank Rakyat Indonesia

e-banking users in Padang City through trust as a mediating variable, (7) Website design has a positive and significant effect on customer loyalty of Bank Rakyat Indonesia e-banking users in Padang City through trust as a mediating variable, (8) Customer service and support has a positive and significant effect on customer loyalty of Bank Rakyat Indonesia e-banking users in Padang City through trust as a mediating variable.

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