

THE INFLUENCE OF INTERNET BANKING AND TRUST ON SATISFACTION AND ITS IMPACT ON CUSTOMER LOYALTY AT BCA PEMUDA SEMARANG

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Abstract

Banking has an important role in economic activities in a country, including collecting funds from the public and channeling them back to the community. With the advancement of technology, banks began to use the internet network to facilitate transactions with customers. The purpose of this study was to examine and analyze the effect of internet banking on customer satisfaction, to examine and analyze the effect of trust on customer satisfaction and to examine and analyze the effect of satisfaction on customer loyalty. The method used in this study is a type of quantitative method. The result of this research is that Internet banking is proven to affect customer satisfaction, with a regression coefficient of 0.415 and sig. 0.000 is less than 0.05. Trust is proven to affect customer satisfaction, with a regression coefficient of 0.505 and sig. of 0.000 is smaller than 0.05, and customer satisfaction is proven to affect customer loyalty, with a regression coefficient of 0.865 and sig. by 0.000 is smaller than 0.05.

Keywords: Internet Banking, Trust, Satisfaction, and Loyalty

Background

The banking business is a dynamic sector. Managers must be more careful because the banking business has a high impact on various factors including customer loyalty. Banks can experience a decrease in customers and even withdrawals from other banks when customers lose confidence in the bank. If this happens, it will result in losses for the bank. The client will withdraw the money deposited in the bank and will then cause major ongoing problems for the bank's business operations (Andesra, 2016).

Customers will check and see which banks offer the biggest products or services. What can be provided to customers is not only the main service that can be provided by the bank but grows in the second demand, where customers see the bank towards the products or services offered so that the bank strives to improve. The number of customers must go well because customers now we need a bank that can really work as a partner and consultant that can serve customers properly and correctly. The determination and speed of service at a low cost is the expectation of customers. Therefore, banks must accept and strive to create an atmosphere of customer enthusiasm or accept the existence of a trusted bank and do not act on other banks through excellent service or better maximum performance for customers in order to compete better (Rachman, 2015).

Banks have an important role in the economy and the city including collecting money from the people distributing it throughout the country. Before the development of any digital technology, for any business people would come to the bank to be based and fill a lot of space. The word really doesn't work well. So banks started to make changes by applying online business technology (Zainul, Zaida Rizqi, 2020).

Currently, the development of technology and information is developing rapidly and can be utilized by anyone, including banks. The Internet is a familiar information technology and is also part of human culture because it is always used to access and use internet technology. The behavior of the snagat community has changed due to the development of technology. Appaun information can be easily accessed by people from rural to urban communities, all of whom can access easily because there is a network in the form of the internet. With these developments, people can choose any product according to their needs (Zainul, Zaida Rizqi, 2020).

The use of information technology in different companies is a competitive advantage that refers to the ability of information technology to improve infrastructure in competitive areas. The power of information technology built on the basis of information technology will have many benefits, including the ability to reduce costs, improve the quality, efficiency and speed of data processing while the ability to create financial information for greater decision making. Reliable in an increasingly competitive business environment (Mentayani, Ida, 2016).

With the advancement of technology, banks began to use the internet to support businesses and customers. The banking industry must develop products from information technology to provide satisfactory service to customers. The main purpose of the development of information technology is to change the future of human beings for the better, simpler, cheaper, faster and safer. The success of banking in the competition depends on the performance of providing services to customers (Zainul, Zaida Rizqi, 2020).

In Indonesia there are companies that work to determine the quality of a product that has a well-known brand because many customers choose individually with the highest quality mark (TBI). The top brand index is an award that gives customers the best type of choice. The highest score record is based on the results of surveys with customers. The higher the index score, the more likely it is that buyers are to buy a brand they like.

Based on data from the top brands indeks in 2016-2018, the categories of savings products in Indonesia are the STAGES of BCA, BRItama, Tabungan Mandiri, BRI Simpedes, and BNI Taplus. BCA is number one because it is one of the private banks that has been established for a long time and has the largest assets compared to other private banks. In addition, his achievements so far have been recognized and received several awards. Achievements of PT. Bank Central Asia Tbk is again engraved thanks to its commitment to building the right banking solutions for customers in the midst of the current massive digital transformation. However, due to the covid-19 pandemic in March 2020, it had an impact on the number of customers which decreased. Based on data, Bank BCA customers in 2020 experienced a decrease of 0.67%. The decline in the number of customers shows that the loyalty of BCA Pemuda bank customers is decreasing. The stuttering needs to be further researched so that the management can control the internal and external factors that can affect the failure.

Customer loyalty is a customer's decision to continue to be a long-term customer of a bank (Lovelock, Christopher H., 2018) often customer loyalty will only continue as long as the customer considers the customer to be a better profit compared to other service providers. If the first bank disappoints customers or if competitors begin to offer real value, the risk is that the customer will move to another bank or the customer will not be stable in terms of the old product.

There are many factors that can affect customer loyalty. According to (Tumbel, 2016) in their research they say that one of the factors that can affect customer loyalty is satisfaction,

meaning that year satisfaction affects customer loyalty. However, research (Annisa, 2018) states that satisfaction has no effect on customer loyalty.

Customer satisfaction is the short-lived emotional response of a customer to the performance of a particular service (Lovelock, Christopher H., 2018) basically the business goal is to create a satisfied customer base. The creation of customer satisfaction can provide a number of benefits, including a harmonious relationship between the bank and the customer, providing a good basis for repurchase and building customer loyalty, and creating healthy and useful advice for the bank.

Banks will often check whether their products are better than competitors' products, so customers will choose to buy them. This hope can be created due to the impact of various factors, such as advertising, past experiences, customer promises, and more. When buying and putting in the products purchased, customers will understand the value they receive. If the understanding is greater than or at least one thing expected before the purchase then the customer is satisfied. If not then what happens is dissatisfaction. Based on the description above, the author wrote a writing with the title the influence of internet banking and trust on satisfaction and its impact on customer loyalty at BCA Pemuda Semarang.

The purpose of this study is to test and analyze the effect of internet banking on customer satisfaction, to test and analyze the effect of trust on customer satisfaction and to test and analyze the effect of satisfaction on customer loyalty.

Method

This type of research is quantifiable. The population in this study was customers of Bank BCA Pemuda Jl. Pemuda No. 90-92 Semarang until March 2022, which amounted to 2,586. part of the population was used as a sample, so the sample used was some customers of Bank BCA Pemuda Jl. Pemuda No. 90-92 Semarang. Based on the calculation of the sample using the Michel isac formula, a sample of 96 customers was obtained.

The technique in sampling is random or random. Through the following criteria: (1) active customers of BCA Pemuda bank more than 1 year (2) customers who are at least 17 years old or are adults and (3) actively use internet banking at least 1 time a month. The type of data used is primary data and the data collection technique used is to use a questionnaire. The questionnaire in this study used a likert scale with a grade of 5. The variables in this study are internet banking (X1) and trust as (X2), as well as variables of satisfaction (Y1) and customer loyalty (Y2).

Testing of research instruments is carried out using validity tests and reliability tests. While the data analysis method uses multiple regression. And the data will be tested hypotheses, T tests and F tests to determine the influence of each variable.

Results and Discussion

Research Results

1. Respondent Overview

This research takes the title of the influence of internet banking and trust on satisfaction and its impact on customer loyalty at BCA Pemuda Semarang. On the basis of the title, respondents were obtained by distributing questionnaires to BCA youth customers in Semarang with a total of 96 customers. The clients who are the respondents of the research will be described as in the following table.

TABLE 1. DESCRIPTION OF RESPONDENTS

No.	Respondent Identity Description	Frequency	Percentage
Gender			
1.	Man	57	59,4
2.	Woman	39	40,6
Age			
1.	21 – 30 years	33	34,4
2.	31 – 40 years old	40	41,7
3.	41 – 50 years old	12	12,5
4.	> 50 years	11	11,5
Education			
1.	Junior High School	6	6,3
2.	High School	51	53,1
3.	D3	1	1,0
4.	S1	37	38,5
5.	Graduate	1	1,0

Work			
1.	Civil servants	7	7,3
2.	Private	75	78,1
3.	Self employed	14	14,6
Average transactions with e-banking			
1.	2 – 5 million	50	52,1
2.	5 – 7.5 million	20	20,8
3.	7.5 – 10 million	11	11,5
4.	> 10 million	15	15,6
Old Use of e-banking			
1.	1-< 2 yrs	1	1,0
2.	2-< 3 yrs	4	4,2
3.	3-< 4 yrs	11	11,5
4.	4-< 5 yrs	3	3,1
5.	> 5 yrs	77	80,2
Customer Categories			
1.	Regular	74	77,1
2.	Credit	22	22,9
Internet Banking Usage In A Month			
1.	> 5 x	96	100.0

Source: Processed Primary Data, 2022

Based on the description of respondents in table 4.1, it shows that most of the respondents are male (59.4%), aged 31 – 40 years (41.7%), have a high school education (53.1%), work as private employees (78.1%), average transactions with e-banking 2 – 5 million (52.1%), long time using e-banking for ≥ 5 years (80.2%), regular customer categories (77.1%), and using internet banking per month >5 (100%).

2. Description of Research Results

The description of the results of the study was used to see respondents' assessment of the variables of *internet banking*, trust, customer satisfaction, and customer loyalty, which were based on the average value (mean), median, mode, minimum and maximum. The results of the descriptive analysis can be seen in table 2.

TABLE 2. DESCRIPTIVE STATISTICS

Variable	Indicators	Mean	Median	Mode
<i>Internet Banking</i>	X1.1	3,31	3,00	3
	X1.2	3,30	3,00	3
	X1.3	3,81	4,00	4
	X1.4	3,79	4,00	4
	X1.5	3,57	4,00	4
	X1.6	3,51	4,00	4
<i>Internet Banking</i>		3,55	3,50	3,50
Belief	X2.1	3,84	4,00	4
	X2.2	3,85	4,00	4
	X2.3	3,35	3,00	3
	X2.4	3,55	4,00	4
	X2.5	3,59	4,00	4
	X2.6	3,39	3,00	3
Belief		3,60	3,50	3,33
Customer Satisfaction	Y1.1	3,26	3,00	3
	Y1.2	3,61	4,00	4
	Y1.3	3,63	4,00	4
	Y1.4	3,25	3,00	3
Customer Satisfaction		3,44	3,50	3,25
Customer Loyalty	Y2.1	3,63	4,00	4
	Y2.2	3,55	4,00	4
	Y2.3	3,17	3,00	3
	Y2.4	3,19	3,00	3
	Y2.5	3,21	3,00	3
	Y2.6	3,31	3,00	3
	Y2.7	3,54	4,00	4
Customer Loyalty		3,37	3,29	3,14

Source: Processed Primary Data, 2022

Based on the statistical description in table 2 shows the following results:

1. In the *internet banking* variable, it gets a mean value of 3.55 and is rounded to the number 4 which means that the respondent gives a statement agreeing with *internet banking* because it is accurate to make digital transactions and easy to use at any time.

2. In the trust variable, it gets a mean trust value of 3.60 and is rounded to number 4 which means that the respondent gave a statement agreeing with the trust in Bank BCA Pemuda Semarang because it provides good service to customers.
3. In the customer satisfaction variable, it gets a mean value of 3.44 and is rounded to the number 3 which means that the respondent gave a neutral statement regarding satisfaction with Bank BCA Pemuda Semarang, which means that there are factors that are satisfactory and that are still unsatisfactory to customers.
4. In the loyalty variable, customers get a mean value of 3.37 and rounded to number 3 which means that respondents provide a neutral statement regarding loyalty to Bank BCA Pemuda Semarang, which means that they can continue to be customers of Bank BCA Pemuda Semarang but can also change to customers of other banks if they offer more attractive services and facilities.

3. Validity Test

The validity test is used to find out whether or not the questionnaire is valid to be used, the following is a table containing the results of the questionnaire validity test used in the study, the results show as follows.

TABLE 3. VALIDITY TEST RESULTS

KMO	Sig. <i>Bartlett's test</i>	Variable	Component Matrix	Information
		<i>Internet Banking</i>		
0,885	0,000	Indicator 1	0,839	Valid
		Indicator 2	0,877	Valid
		Indicator 3	0,840	Valid
		Indicator 4	0,844	Valid
		Indicator 5	0,844	Valid
		Indicator 6	0,872	Valid
		Belief		
0,892	0,000	Indicator 1	0,767	Valid
		Indicator 2	0,780	Valid
		Indicator 3	0,873	Valid
		Indicator 4	0,767	Valid
		Indicator 5	0,834	Valid
		Indicator 6	0,861	Valid
		Customer Satisfaction		
0,802	0,000	Indicator 1	0,870	Valid
		Indicator 2	0,751	Valid
		Indicator 3	0,804	Valid
		Indicator 4	0,886	Valid
		Customer Loyalty		
0,907	0,000	Indicator 1	0,719	Valid
		Indicator 2	0,724	Valid
		Indicator 3	0,804	Valid

		Indicator 4	0,806	Valid
		Indicator 5	0,871	Valid
		Indicator 6	0,893	Valid
		Indicator 7	0,798	Valid

Source: Processed Primary Data, 2022

The results of the validity test in the table above show that all indicators in each variable have met the validity requirements, namely if the value of each item is more than 0.05 and the sig < 0.05, it can be concluded that the variables of internet banking, trust, customer satisfaction, and customer loyalty are validly used as a variable measuring instrument.

4. Reliability Test

After the validity test is carried out, then the variable measuring instrument is carried out a reliable test to find out that the measuring instrument used by handla as a variable measuring instrument. After testing the results in the table below.

TABLE 4. RELIABILITY TEST RESULTS

Variable	Result <i>Cronbach's Alpha</i>	Information
<i>Internet Banking</i>	0.919 > 0.70	Reliable
Belief	0.896 > 0.70	Reliable
Customer Satisfaction	0.849 > 0.70	Reliable
Customer Loyalty	0.908 > 0.70	Reliable

Source: Processed Primary Data, 2022

Based on the table above, it can be concluded that all variables have shown relabel because the value is above 0.70, then all measuring instruments are declared reliable or reliable to use.

5. Regression Analysis Test

The following are the results of multiple regression analysis tests:

TABLE 5. REGRESSION ANALYSIS RESULTS

Variable Equations	<i>Adjusted R Square</i>	Test - F		Coefficient (β)	Test -t		Information
		F	Sig.		t	Sig.	
The Effect of <i>Internet Banking</i> on Customer Satisfaction	0,776	165,698	0,000	0,415	4,597	0,000	Hypothesis Accepted
The Effect of Trust on Customer Satisfaction				0,505	5,594	0,000	Hypothesis Accepted
The Effect of Customer Satisfaction on	0,745	278,972		0,865	16,702	0,000	Hypothesis Accepted

Customer Loyalty							
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Source: Processed Primary Data, 2022

1. Internet Banking Regression Analysis and Trust in Customer Satisfaction

Based on the regression results in table 5, a multiple linear regression equation can be made as follows:

$$Y_1 = 0.415 X_1 + 0.505 X_2$$

The equation can be interpreted as follows:

- a. *Internet banking* (b_1) = 0.415, the positive value obtained shows that every time there is an increase in *internet banking*, it will increase customer satisfaction.
- b. Trust (b_2) = 0.505, the positive value obtained shows that every time there is an increase in trust, it will increase customer satisfaction.

2. Regression Analysis of Customer Satisfaction with Customer Loyalty

Based on the regression results in table 5, a multiple linear regression equation can be made as follows:

$$Y_2 = 0.865 Y_1$$

The equation shows customer satisfaction (b_3) = 0.865, the positive value obtained shows that every time there is an increase in customer satisfaction, it will increase customer loyalty.

6. Model Feasibility Test

Model tests are carried out to see whether or not the model of the regression equation between the independent variables and the dependent variables is good or not. The test uses the coefficient of determination and the test – F.

1. Coefficient of Determination

The coefficient of determination is used to measure how much the independent variable is capable of explaining the dependent variable. The result of the coefficient of determination can be seen in the *Adjusted R Square*.

a. Coefficient of *Determination of Internet Banking* and Trust in Customer Satisfaction

Based on table 5 shows that the *Adjusted R Square* value is 0.776. This result can be interpreted to mean that the ability of *internet banking* and trust in explaining customer satisfaction is 77.6% ($0.776 \times 100\%$), while 22.4% ($100\% - 77.6\%$) customer satisfaction is explained by variables other than *internet banking* and trust.

b. Coefficient of Determination of Customer Satisfaction with Customer Loyalty

Based on table 5 shows that the *Adjusted R Square* value is 0.745. This result can be interpreted to mean that the ability of customer satisfaction in explaining customer loyalty is 74.5% ($0.745 \times 100\%$), while 25.5% ($100\% - 74.5\%$) customer loyalty is explained by variables other than customer satisfaction.

2. Test – F

This – F test is used to determine the influence between independent variables on dependent variables together or simultaneously. The presence of simultaneous influences can be seen from the value of the sig. $F \leq 0.05$.

a. Test results - F *Internet Banking* and Trust in Customer Satisfaction

Table 5 shows the test results – F of 165,698 with a sig. 0.000 smaller than 0.05. This shows that *internet banking* and trust have a significant effect on simultaneous customer satisfaction, so the regression model used is good or fit.

b. Test results - F Customer Satisfaction with Customer Loyalty

Table 5 shows the test results – F of 278,972 with a sig. 0.000 smaller than 0.05. This shows that customer satisfaction has a significant effect on customer loyalty, so the regression model used is good or fit.

7. Test the Hypothesis

Hypothesis tests are carried out on the basis of the – t test. This test is used to determine the influence between independent variables on dependent variables individually or partially. The presence of a partial influence can be seen from the sig value. ≤ 0.05 .

1. Test - t *Internet Banking* and Trust Towards Customer Satisfaction

Based on the results of the t-test in table 5, the following proof can be carried out:

a. Test results – t *internet banking* on customer satisfaction obtained sig. 0.000 less than 0.05.

This means accepting the hypothesis that *internet banking* affects customer satisfaction.

b. Test results – t confidence in obtained sig. 0.000 less than 0.05. This means accepting a hypothesis that states trust affects customer satisfaction.

2. Test - t Customer Satisfaction With Customer Loyalty

Based on the results of the t-test in table 5, a sig. of 0.000 is less than 0.05 so as to accept the hypothesis that states customer satisfaction affects customer loyalty.

Discussion

This research aims to see the influence of *internet banking* and trust on satisfaction and its impact on customer loyalty at BCA Pemuda Semarang. Based on the results of the research obtained, it can be further analyzed through the following discussion:

1. The Effect of *Internet Banking* on Customer Satisfaction

The results of the hypothesis test prove that *internet banking* affects customer satisfaction of BCA Pemuda Semarang, with a regression coefficient of 0.415 and a sig. of $0.000 < 0.05$. *Internet banking* is one of the factors that can make it easier for people to access various information through smartphones (Arifin, Ali, 2018). The support of banking services using the internet will facilitate various transaction services for customers because they can use various services and transactions through technological equipment such as mobile phones wherever they are so that it will be more practical, so this will satisfy customers to the availability of *internet banking services*.

This condition is felt by BCA Pemuda Semarang customers, where the existence of *internet banking* services, namely m-BCA, provides various benefits of convenience for banking transactions, namely easy to use at any time because the service is 24 hours and easy to check at any time because it is easily accessible as long as there is a strong internet signal network. The m-BCA service also always updates information about transactions made so that customers will immediately get a report at that time regarding transactions made without having to check through an ATM. Furthermore, it is right in sending the amount of money, and right in calculating the balance, which means promising accuracy in making transactions so as not to harm customers.

With the various advantages offered from the existence of *internet banking*, it will promise practical modern banking transaction services so that customers can get their needs easily and quickly and reliably because the system is always accurate, so this will increase

customer satisfaction of BCA Pemuda Semarang. This is in accordance with the results of research (Hartawan, 2017) and (Arifin, Ali, 2018) which states that *internet banking* affects customer satisfaction.

2. The Effect of Trust on Customer Satisfaction

The results of the hypothesis test prove that trust affects the satisfaction of BCA Pemuda Semarang customers, with a regression coefficient of 0.505 and a sig. of $0.000 < 0.05$. Trust is the belief that a person will find what one wants in the other party (Daryanto, 2013:279). In terms of service use services, if the service provider is able to provide the right service according to the needs of service users and be honest in providing services, it will make service users feel confident in the services provided and trusted services will make service users feel satisfied.

With a positive influence indicating that the services provided by BCA Pemuda Semarang are trusted, this is what makes customers satisfied. A trusted service can be seen from the indicators that employees write numbers correctly, that is, they never write the wrong transaction amount in the passbook. Employees also calculate the amount of money correctly because it is also supported by the existence of a money counting machine in carrying out tasks so that it is more accurate. Then the services provided are consistent such as according to service hours, friendly employees and always responsive in responding to customer requests.

The services provided also do not differentiate the rights and obligations of customers, namely customers will get their rights such as getting deposit interest as determined but for customers who apply for credit must also continue to pay their obligations to pay installments along with interest on time as determined and all apply to all customers without distinction.

Customer trust is also based on the fact that employees openly provide information as it is, which means that employees are honest in providing services to customers. In addition, there is also customer confidence that BCA is one of the best banks, which can be based on the fact that until now it is still stable in providing banking services to customers so that it is believed that the company's condition is in good condition.

By providing a variety of trusted service values, it will promise reliable services and provide a sense of security in banking transactions, this will satisfy BCA Pemuda Semarang customers. This is in accordance with the results of research (Purwa, 2018) and (Petro, 2019) which state that trust has an effect on customer satisfaction.

3. The Effect of Customer Satisfaction on Customer Loyalty

The results of hypothesis testing prove that customer satisfaction has an effect on customer loyalty at BCA Pemuda Semarang, with a regression coefficient of 0.865 and sig. of $0.000 < 0.05$. Consumer satisfaction is a feeling of pleasure or disappointment felt by consumers after doing something (Kotler P., 2015) Someone who feels their needs can be met when using a service or product then they will feel satisfied and this satisfaction will make them want to continue using the product. or the same service.

The factors that make BCA Pemuda Semarang customers satisfied are based on several indicators such as service as expected, namely that every customer need can be well served, such as when opening an account, applying for credit and when there is a complaint that can be handled deftly by the customer service department. Then I was satisfied with my experience doing transactions at BCA Pemuda, which was based on the fact that the service

was carried out in a neat queue and the employees were able to provide transaction services correctly without any errors that needed to be corrected. The factor that satisfies customers is also based on the existence of supporting facilities such as the availability of many ATMs and for customers who want to come directly to the BCA Pemuda office, a comfortable service room is also provided.

Customers also feel satisfied after using BCA Pemuda services. This shows that overall needs have been met after making transactions at BCA Pemuda. With the satisfaction that is felt, this will make customers loyal because this is an effort to maintain the satisfaction that has been obtained, and if you switch to another bank you will not necessarily get the same satisfaction. This is in accordance with the results of research (Tumbel, 2016) and (Saputra, Eko, 2018) which state that satisfaction affects customer loyalty.

Closing

Conclusion

Based on the results of research on the effect of internet banking and trust on satisfaction and its impact on customer loyalty at BCA Pemuda Semarang, the following conclusions can be drawn:

1. Internet banking is proven to have an effect on customer satisfaction with a regression coefficient of 0.415 and sig. 0.000 is less than 0.05. It can be concluded that increasing internet banking will increase customer satisfaction of BCA Pemuda Semarang.
2. Trust is proven to have an effect on customer satisfaction with a regression coefficient of 0.505 and a sig of 0.000 being smaller than 0.05. It can be concluded that the increasing customer trust will increase customer satisfaction BCA Pemuda Semarang.
3. Customer satisfaction has been shown to have an effect on customer loyalty, with a regression coefficient of 0.865 and a sig of 0.000 less than 0.05. It can be concluded that the higher customer satisfaction, the greater the loyalty of BCA Pemuda Semarang customers.

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