The influence of e-trust, e-satisfaction and perceived value toward e-loyalty customers generation Y on mobile banking Bank Syariah Indonesia

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ABSTRAK

Penelitian ini bertujuan untuk menganalis (1) Pengaruh e-trust terhadap e-loyalty pada pengguna mobile banking Bank Syariah Indonesia. (2) Pengaruh e-satisfaction terhadap e-loyalty pada pengguna mobile banking Bank Syariah Indonesia (3) Pengaruh perceived value terhadap e-loyalty pada pengguna mobile banking Bank Syariah Indonesia. Populasi dalam penelitian ini adalah seluruh pengguna mobile banking Bank Syariah Indonesia dan sampel pada penelitian ini adalah pengguna mobile banking Bank Syariah Indonesia yang sudah menggunakan mobile banking Bank Syariah Indonesia lebih dari satu kali. Jumlah sampel pada penelitian ini sebanyak 140 responden. Data dikumpulkan melalui penyebaran kuesioner secara online dan pengolahan data dilakukan melalui software SPSS. Hasil penelitian ini menunjukan bahwa. (1) E-trust berpengaruh secara positif dan signifikan terhadap e-sloyalty pada pengguna mobile banking Bank Syariah Indonesia. (2) E-satisfaction berpengaruh secara positif dan signifikan terhadap e-loyalty pada pengguna mobile banking Bank Syariah Indonesia. (3) Perceived value berpengaruh secara positif dan signifikan terhadap e-loyalty pada pengguna mobile banking Bank Syariah Indonesia..

ABSTRACT

This study aims to analyze (1) the effect of e-trust on e- loyalty on Bank Syariah Indonesia mobile banking users. (2) The effect of e-satisfaction on e-loyalty on Bank Syariah Indonesia mobile banking users (3) The effect of perceived value on e-loyalty on Bank Syariah Indonesia mobile banking users. The population in this study were all mobile banking Bank Syariah Indonesia users and the sample in this study were all mobile banking Bank Syariah Indonesia users who had use more than once. The sample size in this study was 140 respondents. Data was collected through the distribution of online questionnaires and data processing was carried out through SPSS software. The results of this study indicate that (1) E-trust has a positive and significant effect on e-loyalty of all mobile banking Bank Syariah Indonesia users. (2) E-satisfaction has a positive and significant effect on e-loyalty of all mobile banking Bank Syariah Indonesia users. (3) Perceived value has positive and significant effect on e-loyalty of all mobile banking Bank Syariah Indonesia users..

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INTRODUCTION

Mobile banking is a transaction service through a smartphone that makes it easy for customers to transact in a very fast and short time, can be accessed anywhere and anytime. Electronic banking is customer access to bank services by secure intermediaries without any physical presence (Daniel et al., 2004). The payment system through mobile banking is that transactions are processed electronically, in which case money is stored, used and paid for in the form of digital information, and the transfer process can be done easily by initializing the use of electronic payments. With the ease of facilities provided by the bank, the bank will expect trust, satisfaction and loyalty from customers in using the various facilities provided. And every bank must have a very smart innovation in order to win the banking competition.

The development of electronic-based payments or mobile banking in Indonesia has changed some consumer behavior, one of which is the habit of making payments via the internet that can be done anywhere and anytime while still connected to the internet and no longer need to go to an ATM or bank to make banking transactions. One of the banks in Indonesia that has made changes to information technology is Bank Syariah Indonesia.

Bank Syariah Indonesia is the result of a merger of Islamic banking, namely Bank Rakyat Indonesia Syariah, Bank Mandiri Syariah, and Bank Negara Indonesia Syariah. This Indonesian Islamic Bank was established on February 1, 2021. The reason for the establishment of Bank Syariah Indonesia is because Islamic banking in Indonesia is very far behind compared to conventional banking and also proves that Indonesia is a Muslim-majority country.

Loyalty are customers who use a product or service continuously and recommend others to use the company they use. This behavior will occur if the customer is loyal to a product or service. Retaining old customers is more profitable than new customers, because the cost of attracting new customers is very large. So, Bank Syariah Indonesia must be able to set a strategy to create customer loyalty because when this bank has been merged, there are still many ex-BNI Syariah and BRI Syariah customers who have not migrated to Bank Syariah Indonesia. And the occurrence of Indonesian Sharia Bank customers has decreased.

When E-trust, E-satisfaction and Perceived Value are formed, E-loyalty is created (Raza et al., 2020) because true customer loyalty is driven by a strong and trusting relationship between the customer and the business. According to (Raza et al., 2020), customer satisfaction and loyalty increase TQM when system quality and information quality are outstanding in the banking industry. E-loyalty is the occurrence of customer loyalty to the company they trust, they feel satisfied and create good value from customers with the company. If the customer is satisfied and trusts, there will be an intention to reuse or E-loyalty to the company. And this is very profitable for the company because if you have loyal customers, the company will get big profits. Keeping customers loyal to the company is more difficult than establishing relationships with new customers.

Customer loyalty is very important for a bank. Banks must be able to create customer loyalty in accordance with the facilities provided and that is not enough satisfaction. Because if the customer is only satisfied with the services provided, it does not achieve customer loyalty, it means nothing. Therefore, companies must know how to make customers not switch to other banks and make customers more loyal to their company. Creating customer loyalty is not easy and requires a strong strategy in managing it. A bank must also understand what customers need and what expectations are wanted by customers for now and in the future.

E-trust and E-satisfaction of generation Y or Millennium generation (1980-1995) customers are very important for Bank Syariah Indonesia, because they are dominantly already working and need a bank that can fulfill their trust and satisfaction. Especially now that many companies are collaborating with Bank Syariah Indonesia. If E-trust and customer E-satisfaction are formed, it will have a huge impact

on progress and opportunities for Bank Syariah Indonesia. According to Kotler & Keller in Setiawan, et al (2016: 3), consumer satisfaction is the level of consumers' feelings of pleasure or disappointment resulting from comparing the product's perceived performance (or results) with their expectations. But with the convenience provided by mobile banking, there are still many customers who are still afraid to use mobile banking because of fraud and also they are afraid of the inefficient use of mobile banking because there are bigger problems and this will lead to distrust of customers to use mobile banking.

Customer Perceived Value according to Kotler (2008:60) is perceived value occurs when the customer's assessment of a product is based on the perception or expectation received and the facilities provided. Good Perceived Value will occur if customers feel E-trust, E-satisfaction and will also increase E-loyalty from customers in accordance with their expectations. And the bank must establish Perceived Value from customers, especially generation Y because this is where customer loyalty is formed and also generation Y people really need banking that can be trusted, especially for Islamic banking. But currently, generation Y customers have not yet created their perceived value when using BSI Mobile. Because, there are still pieces that are taken from the customer's account and the BSI Mobile does not explain a clear explanation. Regarding the impact of perceived value on customers, Kumar and Lim (2008) found that the perceived emotional value of cellular services has a greater impact on the satisfaction of Generation Y.

LITERATURE REVIEW

E-loyalty

Loyalty is a positive attitude from customers towards a product or service, brand, store, etc. which is reflected in consistent repurchase intentions (Tjiptono, 2016). Loyalty has a very big influence in doing business and having loyal customers will always use products or services that are facilitated by the company (Kotler & Keller, 2004).

Customer loyalty is a very big asset for the company. If the company has loyal customers, they must provide good service from the products on offer. Internet banking provides convenience, less service fees, easier to manage bank account details, and variety that appeals to busy people, as time can be saved (Keamanan et al., 2020). The author further mentions that Internet banking allows customers to be more flexible because they can access products and services 24/7 without difficulty.

The E-loyalty indicator in this study was adopted from previous research conducted by David (2013);
1. Say Positive Things
   Positive remarks to others about service providers, such as in the form of reviews or stories of experiences about the service provider.
2. Recommend Friends
   Inviting close friends or family to try to enjoy the service provider because of the positive experiences that have been felt.
3. Continue Purchasing
   Attitudes to buy continuously by consumers to service providers so that there is a repetition based on loyalty because of the positive feelings that have been felt by consumers.

E-trust

According to (Berraies et al., 2017) E-trust is the psychological state of customers towards their expectations that online banks behave positively. The failure of the internet in banking is caused by a lack of consumer confidence in electronic channels (Stewart 1999). Customers' trust in banks leads to trust

when they make transactions on the internet, how companies can maintain their commitments with customers, protect the interests of customers, and can also provide benefits to customers.

The e-trust indicator in this study was adopted from previous research by Di & Jember, (2011);
1. Ability
2. Benevolence
3. Integrity

E-satisfaction

E-satisfaction, namely consumer expectations for products and services provided and able to be fulfilled by a product (Kotler & Armstrong, 2007). So, consumers will give a certain response to give results about their expectations when using the product. Oliver (2005), argues that customer satisfaction is a consumer's evaluation of the function of a product or service, and the product or service has succeeded in meeting lower and higher demand than expected at a satisfactory level. in other words, the features of the product play an important role in increasing customer satisfaction. So, customer satisfaction depends on the difference between the perceived performance and expectations, if the performance is lower than expectations then the consumer will feel satisfied or dissatisfied, if the performance exceeds expectations then the consumer will feel very satisfied.

The concept that customer satisfaction will drive increased profits is that satisfied consumers will be willing to pay more for the "product" they receive, more tolerant of price increases. This will certainly increase the profits of company and consumer loyalty to the company. Satisfied consumers will buy companies selling other "products" and have become effective "marketers" through word of mouth. This can help increase the company's sales and credibility. An increase in market share is not always associated with an increase in customer satisfaction, even in many cases, on the contrary, the company's market share is getting bigger. But in fact, consumer satisfaction is on the decline.

The e-satisfaction indicator in this study was adopted from previous research conducted by (Anderson & Srinivasan, 2003) namely:
1. Expectations of the services provided
2. Satisfaction in the services provided.
3. Interested in using applications from other banks/companies.

Perceived Value

According to Zeithaml (1988), perceived value is the overall assessment of the product (or service) utility determined by the customer's perception of what is received and what is provided. In service, this involves a comparison between what one gets and what one has to give up in order to receive the service. Therefore, the perceived value of mobile banking services in this study means customers' overall perceptions of customer satisfaction and loyalty when using mobile banking. They seek to maximize their value by basing purchase intention on cognitive processes.

The perceived value indicator in this study was adopted from previous research conducted by (Tjiptono, 2014), namely:
1. Emotional Value
2. Sosial Value
3. Quality or performance
4. Price or value for money

Research Model and Hyphotheses

E-trust and E-loyalty

Trust is the main thing for companies to be able to create long-term relationships with customers. According to (Setiawan, 2016) trust can make customers interested in using internet banking and can also keep customer data secrets. Therefore, this is what companies must pay attention to, because building customer trust is not an easy thing for companies. Therefore, the hypothesis is:

H1: E-trust has a positive and significant effect on e-loyalty.

E-satisfaction and E-loyalty

Satisfaction is a consumer's attitude towards the goods or services they use (Widyartono, 2020). E-loyalty depends on the consumer's perception of a product's quality. If consumers are satisfied, then they will be loyal to a product or service. According to Murali et al. (2016) customer satisfaction will lead to customer loyalty. Based on the explanation we have the second hypothesis that is:

H2: E-satisfaction has a positive and significant effect on e-loyalty.

Perceived Value and E-loyalty

The value felt by the customer is the consumer's expectation of an item or service for the quality offered by the company and this can affect customer loyalty (Gale, 1994). The higher the consumer's assessment of an item or service, the higher the relationship with the customer in the long term. Because the costs incurred by the company are very large if attracting new customers rather than retaining old customers. This is evidenced by Damayanti's research (2014: 7) that the value perceived by customers has a significant influence on customer loyalty. From the statement above we have the third hypothesis that is:

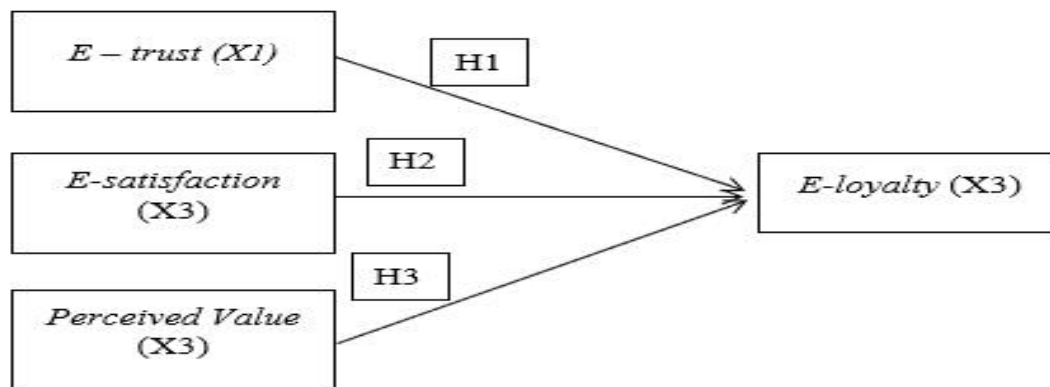**H3:** Perceived Value has a positive and significant effect on e-loyalty.

Figure 1. Research Model

METHOD

This type of research is a quantitative descriptive research. The research data is sourced from primary data which collected directly by the researcher. The research data were collected through questionnaires which were distributed randomly online with google forms. The data is calculated using a statistical model, previously the data must be classified in certain categories using certain tables. To make it easier to process and analyze data, in this study using the SPSS (Statistical Package for Social Science) program.

RESULT AND DISCUSSION

Result

To find the equation of the regression line obtained is linear and can be used to find forecasts. Classical assumption test is one of the statistical requirements that must be met for linear multiple regression analysis. The classical assumption test is divided into 4, namely normality test, multicollinearity test, heteroscedasticity test and autocorrelation test.

The way to detect whether the residuals are normally distributed or not is by using Kolmogorov Smirnov (K-S) at 5% alpha. If the significance value of the K-S test is greater than 0.05, it means that it is normal. For more details, the results of the normality test can be seen in the table below:

Tabel 1. Kolmogorov Smirnov Test

		Unstandardized Residual
N		140
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.18638878
Most Extreme Differences	Absolute	.110
	Positive	.110
	Negative	-.060
Kolmogorov-Smirnov Z		1.303
Asymp. Sig. (2-tailed)		.067

a. Test distribution is Normal.

b. Calculated from data.

Source: Primary Data 2021

From table 1 it can be seen that the sig value of 0.067 is greater than greater than 0.05 which is the data of this study is normally distributed. And it can be concluded that the normality test requirements can be fulfilled until statistical testing in the form of t-test (t-test) and F (simultaneous) test can be carried out in this study to test the hypothesis.

Tabel 2. Multikolinearitas Test

Variabel	Tolerance	VIF	Result
E-Trust (X_1)	0,712	1,404	There are no signs of multicollinearity
E-Satisfaction (X_2)	0,681	1,468	There are no signs of multicollinearity
Perceived Value (X_3)	0,671	1,491	There are no signs of multicollinearity

Source: Primary Data 2021

This test aims to test whether the regression model found a correlation between the independent variables. A good regression model should not have a correlation between the independent variables. If the tolerance value is 0.01 and the VIF value is 10, then there is no multicollinearity.

From the results of the above analysis, there are two independent variables with tolerance values X1, X2 and X3 greater than 0.01, then the VIF value for X1, X2 and X3 variables is less than 10, so it can be concluded that there is no multicollinearity in the regression model.

Tabel 3. Heteroscedasticity Test

Variabel	Sig.	α	Result
E-Trust (X_1)	0,926	0,05	There are no symptoms of heteroscedasticity
E-Satisfaction (X_2)	0,929	0,05	There are no symptoms of heteroscedasticity
Perceived Value (X_3)	0,656	0,05	There are no symptoms of heteroscedasticity

Source: Primary Data 2021

The heteroscedasticity test aims to test whether the regression model has an inequality of variance from the residual of one observation to another observation. A good regression model is that there is no heteroscedasticity. From the results of the analysis above, it can be concluded that the value of Sig. X1, X2 and X3 each have a value greater than 0.05, so there is no heteroscedasticity in the regression model.

The autocorrelation test aims to test whether in the linear regression model there is a correlation between the confounding error in period t and the confounding error in period t-1 (previous). If the DW (Durbin Watson) value is between du < DW < 4-du, then there is no autocorrelation in the regression model. Here are the results of the autocorrelation test.

From the results of the above analysis, it can be explained that du = 1.7678 and 4-du = 2.322. From the DW value of 1.861 which is in the range du < DW < 4-du (1.7678 <1.861 <2.322) then there is no autocorrelation in the regression model.

After all the classical assumption tests are met, the data analysis is continued with hypothesis testing using multiple linear regression analysis. By using the SPSS program the following results are;

Tabel 4. Multiple Linear Regression Analysis

Variabel	Unstandardized Coefficients	
	B	Std. Error
(Constant)	2,611	1,016
E-Trust (X_1)	0,245	0,061
E-Satisfaction (X_2)	0,272	0,086
Perceived Value (X_3)	0,250	0,068

Source: Primary Data 2021

Based on table 18, the regression results are obtained as follows:
Y = 2.611 + 0.245 X1 + 0.272X2 + 0.250 X3
From the above equation it can be explained that:

1. If the value of the e-trust, e-satifaction and perceived value variables has a value of 0 then the e-loyalty variable will still be worth 2.611.
2. If the e-trust variable is worth one unit, then the e-loyalty variable will increase by 0.245 units, provided that the e-satisfaction and perceived value variables are constant.
3. If the e-satisfaction variable is worth one unit, then the e-loyalty variable will increase by 0.272 units, provided that e-trust and perceived value are constant.
4. For the perceived value variable, the coefficient value is 0.250 with a positive sign, which means that if the perceived value variable increases by one unit, then e-loyalty increases by 0.250 units with the condition that the e-trust and e-satisfaction variables are constant.

Tabel 5. t-test

Variabel	t count	t tabel	Sig.	α	Result
E-Trust (X_1)	3,998	1,980	0,000	0,05	H_1 accepted
E-Satisfaction (X_2)	3,150	1,980	0,002	0,05	H_2 accepted
Perceived Value (X_3)	3,694	1,980	0,000	0,05	H_3 accepted

Source: Primary Data 2021

The results of the t-test statistics for the variables e-trust, e-satisfaction and perceived value obtained a significance value smaller than 0.05, the hypothesis which states that "e-trust (X1), e-satisfaction (X2), perceived value (X3) positive effect on e-loyalty of Bank Syariah Indonesia mobile banking users" is accepted.

Tabel 6. Simultaneous test (F)

F count	F tabel	Sig.	Result
37,188	2,68	0,000	H_4 accepted

Source: Primary Data 2021

Multiple regression analysis with F test aims to determine the effect of all variables including e-trust, e-satisfaction and perceived value on e-loyalty of mobile banking users of Bank Syariah Indonesia. If the significance value is less than 0.05 then the regression model is statistically significant.

From the table above, it can be concluded that the calculated F test results are 37,188 with a significance of 0.000, therefore the significance is smaller than 0.05, so it can be concluded that the hypothesis states "e-tust, e-satisfaction and perceived value affect user e-loyalty. Bank Syariah Indonesia mobile banking" is accepted.

Tabel 7. Coefficient of Determination Test (R2)

Model	R Square
1	0.451

Source: Primary Data 2021

The results of the determination test (R2) in this study obtained a value of 0.451 or 45.1%, which means the coefficient of determination (R) or the contribution of X1, X2 and X3 to Y is 48.5%, and another 54.9% is influenced by other variables not examined in this research.

Discussion

Based on table 5 above, the e-trust variable has a significant value of 0.000 < 0.05. This means accepting Ha or rejecting H0 so that it can be concluded that the results of the e-trust variable are positive and significant on the e-loyalty variable of Bank Syariah Indonesia mobile banking users. The results of this study are supported by the results of previous studies (Berraies et al., 2017) which state that e-trust is a very important factor in the context of mobile banking. When customers believe that a mobile banking application is safe and reliable, they tend to feel comfortable when using this application and tend to be more satisfied. E-trust expressed by customers in mobile banking, generates a positive impression which is reflected by satisfaction about the services offered by the bank, which in turn affects the tendency of customers to behave loyally.

Based on table 5 above, the e-trust variable has a significant value of 0.002 < 0.05. This means accepting Ha or rejecting H0 so that it can be concluded that the results of the e-satisfaction variable are positive and significant on the e-loyalty variable of Bank Syariah Indonesia mobile banking users.E-satisfaction has a significant positive effect on e-loyalty (H2). The results of this study are supported by the results of previous research (Omoregie et al., 2019) which states that when customers have a perception that their satisfaction from consumption of retail bank services is maximized, they tend to be loyal. That is, when satisfaction is guaranteed, loyalty is guaranteed. This author suggests that customer satisfaction is the most important factor that determines customer loyalty. When the level of customer satisfaction increases, there is a better relationship between the bank and their customers, so loyalty increases.

Based on table 5 above, the e-trust variable has a significant value of 0.000 < 0.05. This means accepting Ha or rejecting H0 so that it can be concluded that the results of the e-satisfaction variable are positive and significant on the e-loyalty variable of Bank Syariah Indonesia mobile banking users. Perceived value has a significant positive effect on e-loyalty (H3). The results of this study are supported by previous research (Kualitas et al., 2018) which shows that perceived value has a positive effect on customer loyalty through customer satisfaction. These results indicate that customers will form value expectations and act accordingly. Customers will consider and evaluate products that provide the most value. BCA's mobile banking offerings create high customer value, which will directly affect satisfaction. Once customers are satisfied, they will repurchase (build loyalty) BCA mobile banking products and services.

CONCLUSION

Based on the results of the analysis of the hypothesis testing the effect of e-trust, e-satisfaction and perceived value on the e-loyalty of generation y customers in the mobile banking of Bank Syariah Indonesia as follows.

E-loyalty has many aspects that influence it, some of which are e-trust, e-satisfaction and perceived value. E-trust has an influence on e-loyalty, this is evidenced through the analysis of primary data obtained from customers of Bank Syariah Indonesia and analyzed by researchers through the SPSS application. The e-trust variable has a significant effect on the e-loyalty of generation y customers in the mobile banking of Bank Syariah Indonesia. The correlation is positive, where the greater the e-trust carried out by the bank, the higher the e-loyalty created by the customer.

The e-satisfaction variable has a significant effect on the e-loyalty of generation y customers in the mobile banking of Bank Syariah Indonesia. This must be maintained by the parties to maintain customer satisfaction in order to create customer loyalty. Furthermore, the perceived value variable has a significant effect on the e-loyalty of generation y customers in the mobile banking of Bank Syariah Indonesia. Perceived value also has a very important role in the value that customers feel when using mobile banking. With this mobile banking, customers will feel the values and will become loyal customers. So that if the perceived value has been created from the customer, it will automatically create customer loyalty in using this mobile banking continuously.

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