



ANALYSIS OF FACTORS INFLUENCING LOYALTY THROUGH SATISFACTION AND TRUST ON BNI MOBILE BANKING USERS IN SAMARINDA CITY, EAST KALIMANTAN

Armini Ningsih¹, Suminto², Feti Fahmimroah³, Tito Adiyatma Dwiyanto⁴

^{1,2,3,4} Business Administration Department, Politeknik Negeri Samarinda, Indonesia

Corresponding Author: ¹ fetifa@polnes.ac.id ² armininingsih@polnes.ac.id ³ suminto@polnes.ac.id ⁴ titoadiyatmadwiyanto@gmail.com⁵

Abstract

The purpose of this study were to analyze and prove the effect of electronic service quality, perceived risk, information quality, on loyalty through satisfaction and trust in BNI Mobile Banking users in Samarinda City. This study used a questionnaire with a sample of 160 BNI Mobile Banking users in the city. This research used a quantitative approach with path analysis which was processed with IBM SPSS Statistic 23.0 software and Structural Equation Modeling (SEM) with AMOS 5.0 software. Accidental random sampling was employed in this study, with a measurement scale using a Likert scale with a score of 1 to 5. The test instrument was validity and reliability test and the classical assumption tests such as linearity test, normality test, multicollinearity test were used. Then the estimation test and structural model fit test were carried out. Based on the structural model, it could be proven that there was a significant influence between the variables electronic service quality and Information Quality on Satisfaction; Electronic Service Quality, Information Quality, and satisfaction on trust; trust on loyalty for BNI Mobile Banking users in Samarinda City. Meanwhile, there was an insignificant influence between the variables perceived risk on satisfaction; perceived risk on trust; electronic service quality and satisfaction on Loyalty.

Keyword: Electronic Service Quality, Perceived Risk, Information Quality, Satisfaction, Trust, Loyalty.

1. INTRODUCTION

Banking has a very vital role in driving the economy in a country. This is because many business sectors require bank support in developing their businesses, both in the form of capital support and in the context of business transactions. It is undeniable that banks have a big role in driving the progress of the business world. With the rapid development of technology, many companies have adapted to it. One of them is a banking company in providing its services to their customers, such as Mobile Banking, i-Banking, and SMS Banking which can be accessed only through personal smartphones, for example in terms of payment transactions, purchases, transfers and investments.

In the results of the survey from Internet User Penetration in Indonesia conducted by APJII (Association of Indonesian Internet Service Providers) on the voi.id site, East Kalimantan Province is in 12th position with a value of 79.01%. With the occurrence of such tight competition in digital banking services, it makes banking companies innovate in various ways to survive and win the competition. Therefore, what banks do in an effort to gain loyalty from their customers is by offering better services and having differentiating value from their competitors.

Loyalty is very important for companies for the sustainability of the company, including banking companies, one factor to increase customer loyalty is the Mobile Banking application. Bank BNI has realized this so that it creates the BNI Mobile Banking application to be able to provide banking services widely online, not only that BNI Mobile Banking also continues to maintain the loyalty of its customers in order to remain competitive with other banking companies. In order to maintain the loyalty of its customers, BNI Mobile Banking continues to innovate and always improve the function, features, and appearance of its application, moreover, navigation when making transactions is very easy to understand for customers who are new to using it. In this study, the researcher chose the variables Electronic Service Quality, Perceived Risk and Information Quality as exogenous variables. Then, the variables Trust and

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Satisfaction are used as Intervening variables. The endogenous variable in this study is the Loyalty variable as a variable that is influenced and does not affect other variables. Loyalty cannot come by itself, there are several factors that influence a person to remain loyal to a company such as a sense of satisfaction and trust.

The purposes of this study were to analyze and prove:

1. The influence of Electronic Service Quality, Perceived Risk, Information Quality on Satisfaction of BNI Mobile Banking users in Samarinda City.
2. The influence of Electronic Service Quality, Perceived Risk, Information Quality on Trust of BNI Mobile Banking users in Samarinda City.
3. The influence of Electronic Service Quality, Perceived Risk, Information Quality on Loyalty of BNI Mobile Banking users in Samarinda City.
4. The influence of Satisfaction on Trust of BNI Mobile Banking users in Samarinda City.
5. The influence of Satisfaction on Loyalty of BNI Mobile Banking users in Samarinda City.
6. The influence of Trust on Loyalty of BNI Mobile Banking users in Samarinda City.

2. LITERATURE REVIEW

In this chapter, the researcher presented several theoretical bases that could be used as a basis for discussing the problems that the researcher had raised in this study, as well as definitions that could support the discussion.

a. Marketing Theory

According to Kotler (2016) marketing is a social process in which individuals and groups obtain what they need and want by creating, offering, and freely exchanging valuable products or services to others. In the managerial definition, marketing is often interpreted as "the art of selling products". However, according to Drucker (2012) the purpose of marketing is an activity that makes excessive sales. The purpose of marketing is to identify or understand consumers very well so that products or services are appropriate for them and sell themselves.

b. Mobile Banking

With the rapid development of technology, banking companies provide electronic services that can help customers in conducting banking transactions. There are 3 facilities provided by banks, namely Internet Banking, SMS Banking, and Mobile Banking. According to Nicoletti (2014) mobile banking is a service that operates outside the boundaries of traditional infrastructure such as (physical branches, ATMs, Distributors, and so on) using mobile digital devices. With the existence of mobile banking, many new companies have emerged in the field of online payments such as Gopay, Dana, Paypal, Ovo, and so on.

c. Grand Model

This research is inspired by previous research models reviewed from four aspects, namely:

1. Suitability of the research model with the research conducted by the researcher
2. The variables developed by the researcher are new variables in the grand model
3. Suitability with the field being studied
4. The variables developed are variables that have been adjusted to the researcher's phenomenon

There is one grand model adopted from Chang et al. (2009).

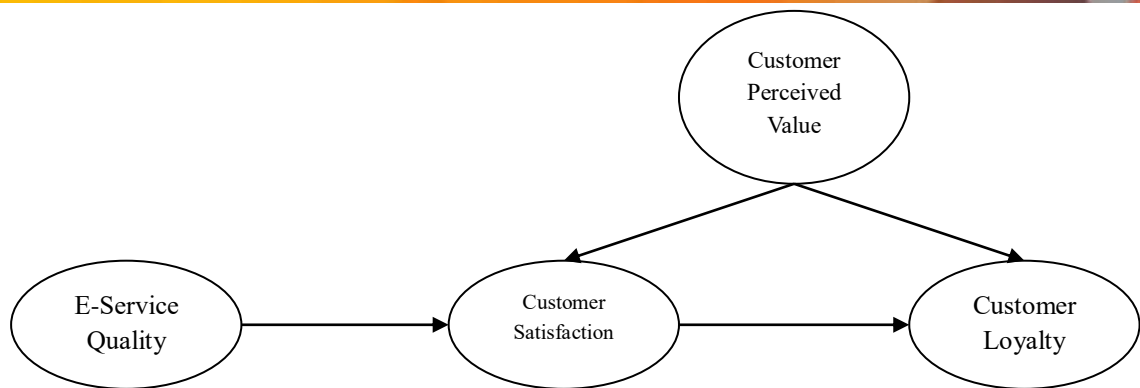


Figure 2. 1 Research Grand Model from Chang et al. (2009)

d. Conceptual Model

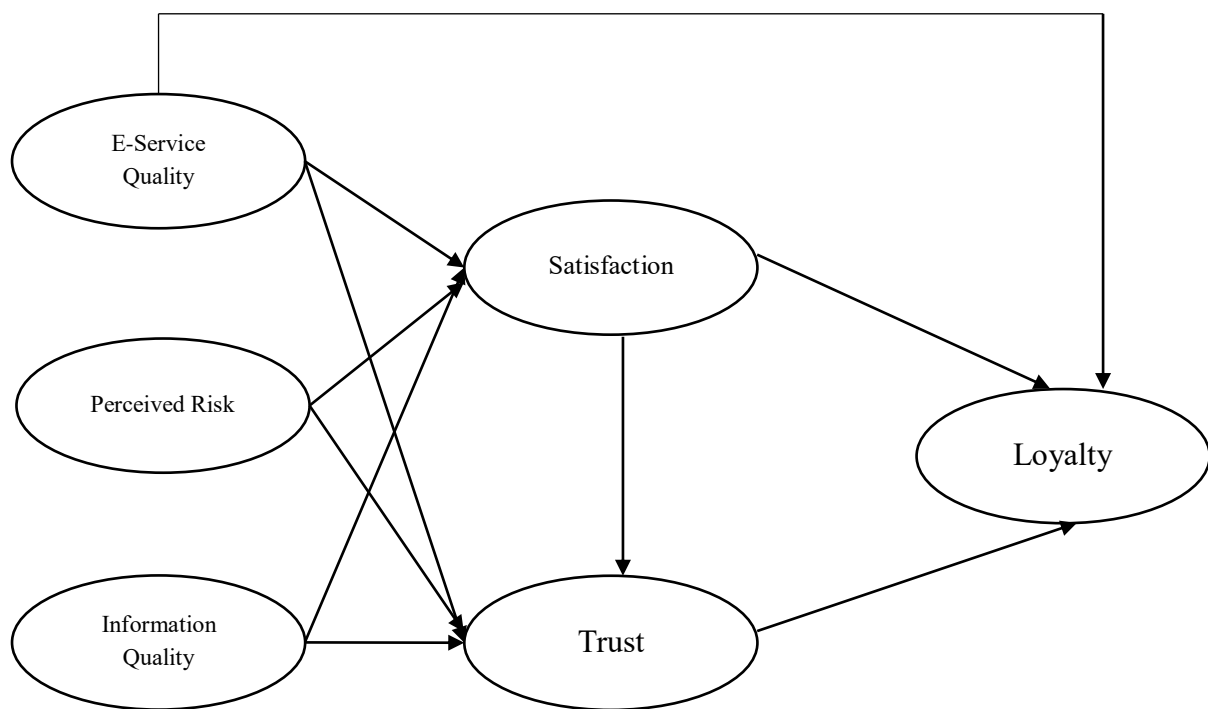


Figure 2. 2 Research Grand Model from Chang et al. (2009)

Information:

Variable : 

Variable Relationship Line : 

The exogenous variables consisted of three variables, namely Electronic Service Quality (X1), Perceived Risk (X2), Information Quality (X3) and the intervening variables consisted of two variables, namely Satisfaction (Y1) and Trust (Y2) and one endogenous variable, namely Loyalty (Y3).

e. Research Hypothesis

Hypothesis in this study were suspected that:

1. Electronic Service Quality had a significant effect on Satisfaction of BNI Mobile Banking users in Samarinda City.

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2. Perceived Risk had a significant effect on Satisfaction of BNI Mobile Banking users in Samarinda City.
3. Information Quality had a significant effect on Satisfaction of BNI Mobile Banking users in Samarinda City.
4. Electronic Service Quality had a significant effect on Trust of BNI Mobile Banking users in Samarinda City.
5. Perceived Risk had a significant effect on Trust of BNI Mobile Banking users in Samarinda City.
6. Information Quality had a significant effect on Trust of BNI Mobile Banking users in Samarinda City.
7. Electronic Service Quality had a significant effect on Loyalty of BNI Mobile Banking users in Samarinda City.
8. Satisfaction had a significant effect on Trust of BNI Mobile Banking users in Samarinda City.
9. Satisfaction had a significant effect on Loyalty of BNI Mobile Banking users in Samarinda City.
10. Trust had a significant influence on loyalty of BNI Mobile Banking users in Samarinda City.

3. RESEARCH METHOD

a. Type of Research

This study was designed as an explanatory study or a study that provides an explanation of the design in this study. Explanatory research is a study that focuses on the relationship between research variables and tests the hypotheses that have been formulated. The data used in this study were obtained using observation techniques, distributing questionnaires and direct interviews with respondents. Then the data were analyzed with several classical statistical assumption tests, this was done as material to draw a conclusion of the study on the relationship of the research variables that had been observed.

b. Population and Sample

Population is a group consisting of objects or subjects that have certain qualities and characteristics that are determined by researchers to be studied and then drawn a conclusion. In this study, the population was customers who had used or made transactions at BNI Mobile Banking in Samarinda City.

Arikunto (2020) stated that the sample is a portion or representative of a population to be studied. Hair, Anderson, Tatham, & Black (2019) suggested that the appropriate sample size for the Structural Equation Modeling (SEM) analysis tool is between 100-200 respondents with the intention that it can be used in estimating through the SEM method. In this study, the researcher used 160 people as sample.

c. Data Collection Technique

The data used in this study is primary data. Primary data is data collected and processed by the researcher directly from the respondents' answers. In this case, the data was obtained by distributing questionnaires to the Samarinda City community who were BNI Mobile Banking users.

d. Classical Assumption Test

This study used linearity tests, normality tests, and multicollinearity tests for checking the classical assumption.

4. RESULT AND DISCUSSION

a. Result

1) Descriptive of Research Variable

The descriptive analysis technique of the research variables used a Likert scale to describe the frequency distribution of each indicator for each variable with a minimum number of 1 to an interval of 5. Then the researcher calculated the average of the respondents' answers.



Table 4.1 Perception Based on Score Interval

Average Score	Category
1.00 – 1.79	Very bad
1.80 – 2.59	Not good
2.60 – 3.39	Average
3.40 – 4.19	Good
4.20 – 5.00	Very good

Source: Suryana (2015)

Descriptive Variables of Electronic Service Quality (X1)

In this study, the Electronic Service Quality variable (X1) had 6 indicators consisting of Website Appearance (X1.1), Communication (X1.2), Accessibility (X1.3), Credibility (X1.4), Understanding (X1.5), Availability (X1.6). The following were the results of the description of the Electronic Service Quality variable (X1).

Table 4.2 Description of Electronic Service Quality Variable (X1)

Item	1	2	3	4	5	Mean	Category
X1.1	1	3	48	77	31	3.84	Good
X1.2	2	6	25	87	40	3.98	Good
X1.3	4	4	20	76	56	4.10	Good
X1.4	1	4	29	68	58	4.11	Good
X1.5	2	3	25	70	60	4.14	Good
X1.6	2	4	31	79	44	3.99	Good
Total						4.02	Good

Source: Primary Data, 2024 (processed)

Descriptive Variables of Perceived Risk (X2)

In the Perceived Risk variable (X2) there were 5 indicators, namely Performance Risk (X2.1), Financial Risk (X2.2), Social Risk (X2.3), Time Risk (X2.4), Security Risk (X2.5). The following were the results of the description of the Perceived Risk variable (X2).

Table 4.3 Description of Perceived Risk Variable (X2)

Item	1	2	3	4	5	Mean	Category
X2.1	18	43	54	30	15	2.88	Average
X2.2	22	66	27	32	13	2.68	Average
X2.3	19	29	53	33	26	3.11	Average
X2.4	26	67	42	18	7	2.46	Average
X2.5	12	23	53	61	11	3.23	Average
Total						2.872	Average

Source: Primary Data, 2024 (processed)

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Descriptive Variables of Information Quality (X3)

In this study, the Information Quality variable (X4) had 4 (four) indicators consisting of Relevant Information (X4.1), Sufficient Information (X4.2), Accurate Information (X4.3), Up-to-Date Information (X4.4). The following were the results of the description of the Information Quality variable.

Table 4.4 Description of Information Quality Variable (X3)

Item	1	2	3	4	5	Mean	Category
X4.1	2	2	40	70	46	3.98	Good
X4.2	1	8	47	80	24	3.74	Good
X4.3	2	3	23	89	43	4.05	Good
X4.4	3	4	34	64	55	4.03	Good
Total						3.955	Good

Source: Primary Data, 2024 (processed)

Description Variable of Satisfaction (Y1)

In the Satisfaction variable (Y1) there were 5 indicators consisting of Feeling Happy (Y1.1), Satisfied with the System Services (Y1.2), Happy Make Purchase (Y1.3), Satisfied Purchasing (Y1.4), Wise Decision (Y1.5). The following were the results of the description of the Satisfaction variable (Y1).

Table 4.5 Description of Satisfaction Variable (Y1)

Item	1	2	3	4	5	Mean	Category
Y1.1	2	4	36	79	39	3.93	Good
Y1.2	2	4	24	89	41	4.02	Good
Y1.3	4	7	44	76	29	3.74	Good
Y1.4	2	3	33	73	49	4,03	Good
Y1.5	1	2	33	77	47	4,04	Good
Total						3.952	Good

Source: Primary Data, 2024 (processed)

Description Variable of Trust (Y2)

In this study, the Trust variable (Y2) had 4 indicators consisting of Ability (Y2.1), Credibility (Y2.2), Benevolence (Y2.3), Don't Feel Harmed (Y2.4). Each indicator in this study had its own mean or average value. The following was the description of the mean or average value of the Trust variable (Y2).

Table 4.6 Description of Trust Variable (Y2)

Item	1	2	3	4	5	Mean	Category
Y2.1	2	6	20	95	37	3.99	Good
Y2.2	5	3	25	80	47	4.01	Good
Y2.3	2	3	33	68	54	4.06	Good



Y2.4	1	9	41	62	47	3.91	Good
Total						3.99	Good

Source: Primary Data, 2024 (processed)

Description Variable of Loyalty (Y3)

In this study, the Loyalty variable (Y3) had 3 indicators consisting of Positive WOM (Y3.1), No Switching Behavior (Y3.2), No Complaining Behavior (Y3.3). The following were the results of the description of the mean or average value of the Loyalty variable (Y3).

Table 4.7 Description of Loyalty Variable (Y3)

Item	1	2	3	4	5	Mean	Category
Y3.1	4	4	28	86	38	3.94	High
Y3.2	6	9	53	55	37	3.68	High
Y3.3	3	9	36	65	47	3.90	High
Total						3.833	High

Source: Primary Data, 2024 (processed)

2) Result of Research Instrument Test

In this study, validity and reliability test were conducted, which previously collected data from respondents who had filled out the questionnaire that the researcher created and distributed. This test was intended to test and determine whether the answers from the respondents in this study were valid and reliable or consistent answers from the respondents. To be said to be valid on the items or indicators of this research variable according to Sugiyono (2019) can be stated valid if the Pearson Correlation value (Correlation coefficient) has a value of >0.30 then it can be said to meet the requirements and the indicator can be stated valid. To be said reliable or consistent if the value of Cronbach's Alpha >0.60 then it can be said to have met the requirements and can be stated reliable or consistent. The following was a summary table of the results of the validity and reliability test of the instrument in this study.

Table 4.8 Validity Test and Reliability Test Results

Variable	Indicators	Notation	Correlation Coefficient	Info.	Reliability
Electronic Service Quality (X1)	1. Website Appearance	X1.1	0,795	Valid	0,882 (Reliable)
	2. Communication	X1.2	0,803	Valid	
	3. Accessibility	X1.3	0,829	Valid	
	4. Credibility	X1.4	0,730	Valid	
	5. Understanding	X1.5	0,831	Valid	
	6. Availability	X1.6	0,772	Valid	
Perceived Risk (X2)	1. Performance Risk	X2.1	0,780	Valid	0,761 (Reliable)
	2. Financial Risk	X2.2	0,789	Valid	
	3. Social Risk	X2.3	0,743	Valid	
	4. Time Risk	X2.4	0,596	Valid	
	5. Security Risk	X2.5	0,442	Valid	
	2. Stable	X3.2	0,823	Valid	

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	3. Social Contribution for The Society	X3.3	0,774	Valid	
	4. Positive Image	X3.4	0,801	Valid	
	5. Innovative and Forward Looking	X3.5	0,699	Valid	
Information Quality (X3)	1. Relevant Information	X4.1	0,768	Valid	0,833 (Reliable)
	2. Sufficient Information	X4.2	0,799	Valid	
	3. Accurate Information	X4.3	0,844	Valid	
	4. Up-to-Date Information	X4.4	0,856	Valid	
Satisfaction (Y1)	1. Feeling Happy	Y1.1	0,802	Valid	0,847 (Reliable)
	2. Satisfied with the System Services	Y1.2	0,820	Valid	
	3. Happy make Purchase	Y1.3	0,746	Valid	
	4. Satisfied Purchasing	Y1.4	0,816	Valid	
	5. Wise Decision	Y1.5	0,763	Valid	
Trust (Y2)	1. Ability	Y2.1	0,802	Valid	0,821 (Reliable)
	2. Credibility	Y2.2	0,860	Valid	
	3. Benevolence	Y2.3	0,801	Valid	
	4. Don't Feel harmed	Y2.4	0,769	Valid	
Loyalty (Y3)	1. Positive WOM	Y3.1	0,856	Valid	0,835 (Reliable)
	2. No Switching Behaviour	Y3.2	0,890	Valid	
	3. No Complaining Behaviour	Y3.3	0,858	Valid	

Source: Primary Data, 2024 (processed)

3) *Result of Classical Assumption Test*

This test was conducted to determine whether there are problems with classical assumptions in a research model. The following was an explanation of the results from classical assumption test.

Linearity Test

In SEM (Structural Equation Model) analysis, there is an important assumption, namely the relationship between variables that is linear. The results of the linearity test would be explained briefly in table 4.9 as followed.

Table 4.9 Results of Linearity Assumption Test

No	Exogenous Variable	Endogenous Variable	P-Value	Result
1	E-Service Quality (X1)	Satisfaction (Y1)	0.000	Linear
2	Perceived Risk (X2)	Satisfaction (Y1)	0.517	Non-linear
3	Information Quality (X4)	Satisfaction (Y1)	0.000	Linear
4	E-Service Quality (X1)	Trust (Y2)	0.000	Linear
5	Perceived Risk (X2)	Trust (Y2)	0.329	Non-linear
6	Information Quality (X4)	Trust (Y2)	0.000	Linear
7	Satisfaction (Y1)	Trust (Y2)	0.000	Linear



8	E-Service Quality (X1)	Loyalty (Y3)	0.000	Linear
9	Perceived Risk (X2)	Loyalty (Y3)	0.748	Non-linear
10	Information Quality (X4)	Loyalty (Y3)	0.000	Linear
11	Satisfaction (Y1)	Loyalty (Y3)	0.000	Linear
12	Trust (Y2)	Loyalty (Y3)	0.000	Linear

Source: Primary Data, 2024 (processed)

Normality Test

The normality test in this study aimed to determine whether the sample data used is normally distributed or not. The results of the normality test would be explained briefly in the following table.

Table 4.10 Results of Normality Test

Endogenous Variable	Non-Parametric	Monte Carlo	Information
Satisfaction (Y1)	0.200	-	Normal
Trust (Y2)	0.200	-	Normal
Loyalty (Y3)	-	0.347	Normal

Source: Primary Data, 2024 (processed)

Multicollinearity Test

In this study, the multicollinearity test was used to determine whether there is a linear relationship between exogenous variables in the regression model. If there was a multicollinear relationship, the position of the exogenous variable could not be accounted for statistically (the requirement of the regression model is the absence of a multicollinear relationship). This is because the exogenous variable is an independent variable or a variable that influences but is not influenced by other variables. The results of the multicollinearity test would be explained briefly in the following table.

Table 4.11 Results of Multicollinearity Test

No	Independent Variable	VIF Value	Information
1	E-Service Quality (X1)	2.485	Free from Multicollinearity
2	Perceived Risk (X2)	1.015	Free from Multicollinearity
3	Information Quality (X4)	2.492	Free from Multicollinearity

Source: Primary Data, 2024 (processed)

4) Hypothesis Testing Results

The hypothesis proposed in the study was accepted or rejected based on the data collected with the specified analysis tool. The data that had been collected was in accordance with the number of samples that had been determined, then a statistical test was carried out using the SEM (Structural Equation Model) analysis tool through AMOS 23 software. In this study there were 10 hypotheses, and the results of the hypothesis testing had been presented in Table 4.12 and Figure 4.1 as followed.

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Table 4.12 Results of Hypothesis Testing

Relationship Between Variables			Estimate	S.E.	C.R.	P	Label	Information
SATIS	<-	ESQ	0,961	0,144	6,681	***	H1	Significant
SATIS	<-	PR	-0,006	0,119	-0,051	0,960	H2	Not Significant
SATIS	<-	IQ	0,268	0,12	2,239	0,025	H4	Significant
TRST	<-	ESQ	0,285	0,141	2,02	0,043	H5	Significant
TRST	<-	PR	-0,006	0,055	-0,11	0,912	H6	Not Significant
TRST	<-	IQ	0,3	0,095	3,15	0,002	H8	Significant
TRST	<-	SATIS	0,288	0,098	2,928	0,003	H11	Significant
LOY	<-	ESQ	0,009	0,21	0,044	0,965	H9	Not Significant
LOY	<-	SATIS	0,168	0,166	1,01	0,312	H12	Not Significant
LOY	<-	TRST	0,834	0,292	2,857	0,004	H13	Significant

Source: Primary Data, 2024 (processed)

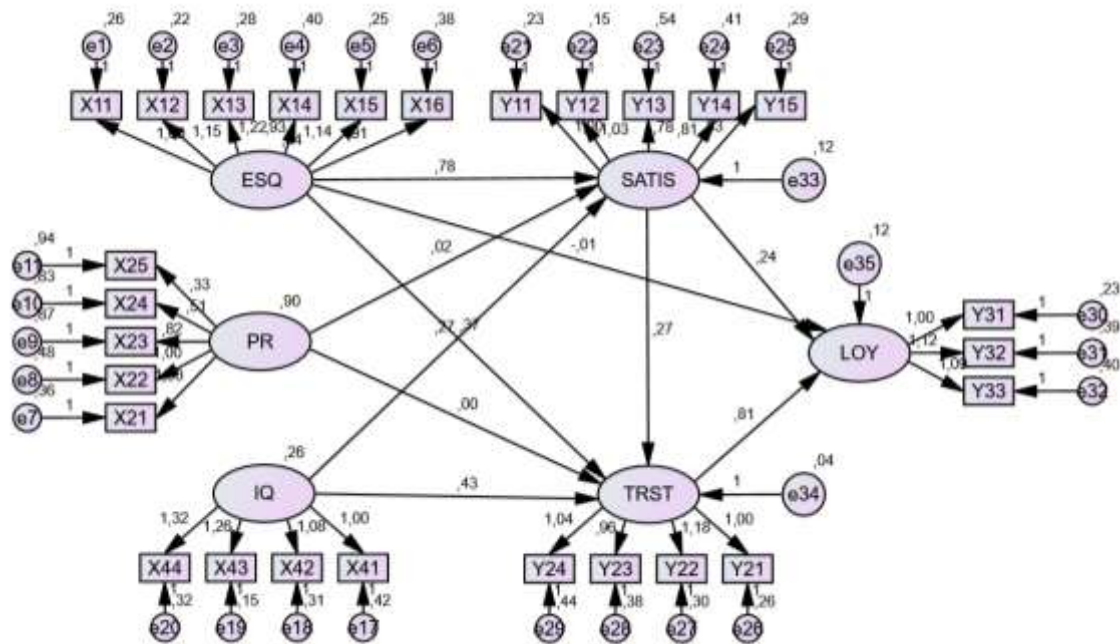


Figure 4.1 Results of Hypothesis Testing

Based on Table 4.12 and Figure 4.1, there were the results of hypothesis testing in this study which contain 10 hypotheses, indicating that there were 6 accepted hypotheses, namely, the relationship between Electronic Service Quality and Information Quality had a significant effect on Satisfaction, the relationship between Electronic Service Quality, Information Quality, Satisfaction had a significant effect on Trust, and the relationship between Trust had a significant effect on Loyalty. There were also 4 hypotheses that were not accepted in this study, namely the relationship between Perceived Risk had no significant effect on Trust and satisfaction, the relationship between Electronic Service Quality had no significant effect on Satisfaction, and Satisfaction had no significant effect on Loyalty.

5) Influence Between Research Variables

The analysis in this case consisted of indirect influence analysis, direct influence analysis and total influence analysis. Therefore, each of these influences was discussed in detail below.

Indirect Influence Analysis

In this study, indirect influence occurred between the variables Electronic Service Quality (X1), Perceived Risk (X2), Information Quality (X3) on the Loyalty variable (Y3) through the Satisfaction variable (Y1). The variables Electronic Service Quality (X1), Perceived Risk (X2), Information Quality (X3) on the Loyalty variable (Y3) through the Trust variable (Y2). The variables Electronic Service Quality (X1), Perceived Risk (X2), Information Quality (X3) on the Loyalty variable (Y3) through the Satisfaction variable (Y1) and Trust (Y2). There were results of the analysis of indirect influence between variables in this study could be seen in the table below.

a) Indirect Influence of Exogenous Variables on Endogenous Through Satisfaction (Y1)

The results of the analysis of the indirect influence on exogenous variables, namely Electronic Service Quality (X1), Perceived Risk (X2), and Information Quality (X3) on the Loyalty variable (Y3) through the intervening variable Satisfaction (Y1), were shown in Table 4.13 as followed.

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Table 4.13 Indirect Influence of Exogenous Variables on Loyalty Through Satisfaction

No	Relationship	Probability Value
1	ESQ → SATIS → LOY	0,161
2	PR → SATIS → LOY	-0,001
3	IQ → SATIS → LOY	0,045

Source: Primary Data, 2024 (processed)

b) Indirect Influence of Exogenous Variables on Endogenous Through Trust (Y2)

Based on the results of the statistical test, it showed that the indirect influence of the exogenous variables, namely Electronic Service Quality (X1), Perceived Risk (X2), and Information Quality (X3) on the Loyalty variable (Y3) through the intervening variable Trust (Y2), this influence could be seen in table 4.14 below.

Table 4.14 Indirect Influence of Exogenous Variables on Loyalty Through Trust

No	Relationship	Probability Value
1	ESQ → TRST → LOY	0,238
2	PR → TRST → LOY	-0,005
3	IQ → TRST → LOY	0,250

Source: Primary Data, 2024 (processed)

c) Indirect Influence of Exogenous Variables on Endogenous Through Satisfaction (Y1) and Trust (Y2)

There were also results from the analysis of the indirect influence of exogenous variables, namely Electronic Service Quality (X1), Perceived Risk (X2), and Information Quality (X3) on the Loyalty variable (Y3) through the intervening variables Satisfaction (Y1) and Trust (Y2), which could be seen in table 4.15 as followed.

Table 4.15 Indirect Influence of Exogenous Variables on Loyalty Through Satisfaction and Trust

No	Relationship	Probability Value
1	ESQ → SATIS → TRST → LOY	0,231
2	PR → SATIS → TRST → LOY	-0,001
4	IQ → SATIS → TRST → LOY	0,065

Source: Primary Data, 2024 (processed)

Direct Influence Between Research Variables

Direct influence is the influence of another variable without using an intermediary or intervening variable. In this study, the influence of a direct relationship occurred between the Electronic Service Quality (X1) variable and Loyalty (Y3). The results of the analysis of the direct influence between variables in this study could be seen in table 4.16 below.

Table 4.16 Direct Influence Between Research Variables

No	Relationship	Probability Value
1	ESQ → LOY	0,009

Source: Primary Data, 2024 (processed)



Total Influence Between Variables

The total influence between variables in this study is the influence of the relationship of all variables obtained from the sum of the relationship values of direct and indirect influences. It happened between the variables Electronic Service Quality (X1), Perceived Risk (X2), and Information Quality (X3) on the Loyalty variable (Y3) through the intervening variable Satisfaction (Y1), Electronic Service Quality (X1), Perceived Risk (X2), and Information Quality (X3) on the Loyalty variable (Y3) through the intervening variable Trust (Y2), Electronic Service Quality (X1), Perceived Risk (X2), and Information Quality (X3) on the Loyalty variable (Y3) through the intervening variable Satisfaction (Y1) and Trust (Y2), and the direct influence occurred between the variables Electronic Service Quality (X1) on the Loyalty variable (Y3). The results of the total influence analysis can be seen in table 4.17 as followed.

Table 4.17 Results of Total Influence

No	Relationship	Probability Value
1	Direct Influence	0,009
2	Indirect Influence	0,983
TOTAL		0,992

Source: Primary Data, 2024 (processed)

b. Discussion

1) The Influence of Electronic Service Quality on Satisfaction

Based on the results of statistical tests conducted using AMOS 23 Software, the p-value or probability value was 0.000 or ***, which meant that the p-value was smaller than the specified error rate of 0.050 and the Critical Ratio (CR) of the Electronic Service Quality variable to Satisfaction is 6.681, where the Critical Ratio (CR) value was greater than 1.96 which was determined based on the T-table if the research data used more than 100 respondents. Based on the explanation above, the results showed that the Electronic Services Quality variable had a significant positive effect on the Satisfaction variable on BNI Mobile Banking users in Samarinda City so that hypothesis 1 was **accepted**.

2) The Influence of Perceived Risk on Satisfaction

The results of the calculation of the parameter coefficient between the Perceived Risk variable and Satisfaction pointed to a negative direction with a value of -0.006 which meant that the level of closeness between the relationship between the Perceived Risk variable and Satisfaction was -0.6%. Based on the results of the statistical test, the p-value or probability value was 0.960 which meant that the p-value was greater than the specified error rate of 0.050 and the Critical Ratio (C.R) of the Perceived Risk variable to Satisfaction was -0.051 where the Critical Ratio (C.R) value was smaller than 1.96 which was determined based on the T-table if the research data used more than 100 respondents. Based on the explanation above, it showed that the Perceived Risk variable had a negative and insignificant effect on the Satisfaction variable on BNI Mobile Banking users in Samarinda City so that hypothesis 2 was **rejected**.

3) The Influence of Information Quality on Satisfaction

The results of the calculation of the parameter coefficient between the Information Quality variable and Satisfaction pointed in a positive direction with a value of 0.268 which meant that the level of closeness between the relationship between the Information Quality variable and Satisfaction was 26.8%. The p-value or probability value was 0.025 which meant that the p-value was smaller than the specified error rate of 0.050 and the Critical Ratio (CR) of the Information Quality variable to Satisfaction was 2.239 where the Critical Ratio (CR) value was greater than 1.96 which was determined based on the T-table if the research data used more than 100 respondents. Based on the explanation above, it showed that the Information Quality variable had a significant positive effect on the Satisfaction variable on BNI Mobile Banking users in Samarinda City so that hypothesis 3 was **accepted**.

4) The Influence of Electronic Service Quality on Trust

The p-value or probability value was 0.043, which meant that the p-value was smaller than the specified error rate of 0.050 and the Critical Ratio (CR) of the Electronic Service Quality variable to Trust was 2.020, where the Critical Ratio (CR) value was greater than 1.96. Based on these results, the

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Electronic Service Quality variable had a significant positive effect on the Trust variable so that the hypothesis 4 was **accepted**.

5) *The Influence of Perceived Risk on Trust*

The Perceived Risk variable on Trust pointed in a negative direction with a value of -0.006 which meant the level of closeness between the relationship of the Perceived Risk variable and Trust was -0.6%. The p-value or probability value was 0.912 which meant the p-value was greater than the specified error rate of 0.050 and the Critical Ratio (C.R) of the Perceived Risk variable on Trust was -0.110 where the Critical Ratio (C.R) value was smaller than 1.96. Based on the explanation above, the results showed that the Perceived Risk variable had a negative and insignificant effect on the Trust variable on BNI Mobile Banking users in Samarinda City so that hypothesis 5 was **rejected**.

6) *The Influence of Information Quality on Trust*

The results of the calculation of the parameter coefficient between the Information Quality variable and Trust pointed in a positive direction with a value of 0.300 which meant that the level of closeness between the relationship between the Information Quality variable and Trust was 30%. The p-value or probability value was 0.002 which meant that the p-value was smaller than the specified error rate of 0.050 and the Critical Ratio (CR) of the Information Quality variable to Trust was 3.150 where the Critical Ratio (CR) value was greater than 1.96 which was determined based on the T-table if the research data used more than 100 respondents. Based on the explanation above, it showed that the Information Quality variable had a significant positive effect on the Trust variable on BNI Mobile Banking users in Samarinda City so that hypothesis 6 was **accepted**.

7) *The Influence of Electronic Service Quality on Loyalty*

The results of the calculation of the parameter coefficient between the Electronic Service Quality variable and Loyalty pointed in a positive direction with a value of 0.009 which meant that the level of closeness between the relationship between the Electronic Service Quality variable and Trust was 0.9%. The probability value was 0.965 which meant that the p-value was greater than the specified error rate of 0.050 and the Critical Ratio (CR) of the Electronic Service Quality variable to Loyalty was 0.044 where the Critical Ratio (CR) value was smaller than 1.96 which was determined based on the T-table if the research data used more than 100 respondents. Based on the explanation above, it showed that the Electronic Service Quality variable had a positive but insignificant effect on the Loyalty variable on BNI Mobile Banking users in Samarinda City so that hypothesis 7 was **rejected**.

8) *The Influence of Satisfaction on Trust*

The results of the calculation of the parameter coefficient between the Satisfaction variable and Trust pointed in a positive direction with a value of 0.288 which meant that the level of closeness between the relationship between the Satisfaction variable and Trust was 28.8%. The p-value or probability value was 0.003 which meant that the p-value was smaller than the specified error rate of 0.050 and the Critical Ratio (CR) of the Satisfaction variable to Trust was 2.928 where the Critical Ratio (CR) value was greater than 1.96. Based on the explanation above, it showed that the Satisfaction variable had a significant positive effect on the Trust variable on BNI Mobile Banking users in Samarinda City so that hypothesis 8 was **accepted**.

9) *The Influence of Satisfaction on Loyalty*

The results of the calculation of the parameter coefficient between the Satisfaction variable and Loyalty pointed in a positive direction with a value of 0.168 which meant that the level of closeness on the relationship between the Satisfaction variable and Loyalty was 16.8%. The probability value was 0.312 which meant that the p-value was greater than the specified error rate of 0.050 and the Critical Ratio (CR) of the Satisfaction variable to Loyalty was 1.010 where the Critical Ratio (CR) value was smaller than 1.96 which was determined based on the T-table if the research data used more than 100 respondents. Based on the explanation above, the results showed that the Satisfaction variable had a positive but insignificant effect on the Loyalty variable on BNI Mobile Banking users in Samarinda City so that hypothesis 9 was **rejected**.



10) *The Influence of Trust on Loyalty*

The results of the calculation of the parameter coefficient between the Trust variable and Loyalty pointed in a positive direction with a value of 0.834, which meant that the level of closeness between the Trust variable and Loyalty was 83.4%. Based on the results of statistical tests conducted using AMOS 23 Software, the p-value or probability value was 0.004, which meant that the p-value was smaller than the specified error rate of 0.050 and the Critical Ratio (CR) of the Trust variable to Loyalty was 2.857, where the Critical Ratio (CR) value was greater than 1.96 which was determined based on the T-table if the research data used more than 100 respondents. Based on the explanation above, the results showed that the Trust variable had a significant positive effect on the Loyalty variable on BNI Mobile Banking users in Samarinda City so that hypothesis 10 was **accepted**.

5. CONCLUSION

Based on the analysis of research data that had been conducted on BNI Mobile Banking users in Samarinda City, several research conclusions could be drawn, namely:

- a. Electronic Service Quality had a significant positive effect on Satisfaction of BNI Mobile Banking users in Samarinda City. This showed that the quality of electronic services was able to provide a sense of satisfaction with BNI Mobile Banking. Electronic Service Quality was reflected in the Communication indicator which had an effect on Satisfaction which was reflected in the Satisfied with the System Service indicator. The results of this study supported the results of the study from Rita, Oliveira, & Farisa (2021) which stated that the Electronic Service Quality variable had a significant effect on the Satisfaction variable.
- b. Perceived Risk had a negative but insignificant effect on Satisfaction of BNI Mobile Banking users in Samarinda City. This showed that the feeling of risk felt by users could not provide a sense of satisfaction with BNI Mobile Banking. Perceived Risk was reflected in the Performance Risk indicator which had an effect on Satisfaction which was reflected in the Satisfied with the System Service indicator. The results of this study did not support the results of the study from Seo & Lee (2021) which stated that the Perceived Risk variable had a significant effect on the Satisfaction variable.
- c. Information Quality had a significant positive effect on Satisfaction of BNI Mobile Banking users in Samarinda City. Based on this, it showed that the quality of information provided in BNI Mobile Banking could provide a sense of user satisfaction when making transactions. Information Quality was reflected in the Accurate Information indicator which had an effect on Satisfaction which was reflected in the Satisfied with the System Service indicator. The results of this study did not support the results of previous studies from Sharma & Sharma (2019) which stated that the Information Quality variable had a significant effect on the Satisfaction variable.
- d. Electronic Service Quality had a significant positive effect on Trust in BNI Mobile Banking users in Samarinda City. Based on these results, it showed that the quality of electronic services offered in BNI Mobile Banking could increase user trust in making transactions. Electronic Service Quality was reflected in the Communication indicator which had an effect on Satisfaction which was reflected in the Credibility indicator. The results of this study supported the results of previous studies from Ciputra & Prasetya (2020) which stated that the Electronic Service Quality variable had a significant effect on the Trust variable.
- e. Perceived Risk had a negative and insignificant effect on Trust in BNI Mobile Banking users in Samarinda City. Based on these results, it showed that there was a perception of risk felt by users in making transactions on BNI Mobile Banking, so that users did not get a sense of trust from BNI Mobile Banking. Perceived Risk was reflected in the Performance Risk indicator which had an effect on Trust which was reflected in the Credibility indicator. The results of this study did not support the results of previous studies from Santos, Fuentes, & Palma (2020) which stated that the Perceived Risk variable had a significant effect on the Trust variable.

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- f. Information Quality had a significant positive effect on Trust in BNI Mobile Banking users in Samarinda City. Based on this, it showed that the quality of information provided accurately in BNI Mobile Banking could provide a sense of trust to users in making transactions. Information Quality was reflected in the Accurate Information indicator which had an effect on Trust which was reflected in the Credibility indicator. The results of this study supported the results of previous studies from Ghobakhloo & Fathi (2019) which stated that the Information Quality variable had a significant effect on the Trust variable.
- g. Electronic Service Quality had a positive but insignificant effect on Loyalty for BNI Mobile Banking users in Samarinda City. Based on this, it showed that the quality of electronic services offered by BNI Mobile Banking was not able to make users loyal or loyal to continue using transaction services in BNI Mobile Banking. Electronic Service Quality was reflected in the Communication indicator which had an effect on Loyalty which was reflected in the Positive WOM indicator. The results of this study did not support the results of previous researchers from Singh, Rajak, Singh, & Kumari (2023) which stated that the Electronic Service Quality variable had a significant effect on the Loyalty variable.
- h. Satisfaction had a significant positive effect on Trust in BNI Mobile Banking users in Samarinda City. Based on this, it showed that satisfaction with the services provided by BNI Mobile Banking could increase users' sense of trust in making transactions. Satisfaction was reflected in the Satisfied with the System Service indicator which had an effect on trust which was reflected in the Credibility indicator. The results of this study supported previous research from Bernarto, Wilson, & Suryawan (2019) which stated that the Satisfaction variable had a significant effect on the Trust variable.
- i. Satisfaction had a positive but insignificant effect on Loyalty for BNI Mobile Banking users in Samarinda City. Based on this, it showed that feeling satisfied with the services offered by BNI Mobile Banking had not been able to make users loyal to continue making transactions at BNI Mobile Banking. Satisfaction was reflected in the Satisfied with the System Service indicator which had an effect on Loyalty which was reflected in the Positive WOM indicator. The results of this study did not support previous research from Leonnard (2019) which stated that the Satisfaction variable had a significant effect on the Loyalty variable.
- j. Trust had a significant positive effect on Loyalty for BNI Mobile Banking users in Samarinda City. This showed that trust in BNI Mobile Banking can make users loyal to continue using BNI Mobile Banking in banking transactions. Trust was reflected in the Credibility indicator which had an effect on Loyalty which was reflected in the Positive WOM indicator. The results of this study supported previous research form Zahoor, Bhatnagar, & Mir (2023) which stated that the Trust variable had a significant effect on the Loyalty variable.

The results obtained in this study indicated that there were 4 insignificant hypotheses out of 10 research hypotheses, namely the influence of Perceived Risk Satisfaction; Perceived Risk on Trust; Electronic Service Quality, and Satisfaction on Loyalty. So that further researchers must look for exogenous variables that are more strongly related to intervening variables such as Satisfaction and Trust. Then there were also research indicators that had a small loading factor value such as the Security Risk indicator on the Perceived Risk variable, so it is recommended for further researchers not to use it as an indicator on this variable in further research.



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