



The Effect Of Satisfaction, Trust And Continuance Intention On Mobile Banking User Loyalty

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Abstract

Purpose - This study aims to determine whether the satisfaction and trust of Islamic bank customers using mobile banking has an effect on loyalty with continuance intention as a mediating variable.

Method - The type of data used in this research is primary data by distributing questionnaires and interviews. The population in this study are Islamic bank customers who use mobile banking in Yogyakarta and for the sampling technique using purposive sampling technique with a total of 100 respondents. The data analysis technique used in this research is with the help of SEM PLS 03.

Result - Based on the analysis and discussion results, it shows that there is no market reaction to the announcement of the signing of the BUMN Islamic bank merger on BRIS shares as seen from the abnormal returns before and after the signing of the merger, which there is no significant difference.

Implication - Based on the analysis and discussion results, it shows that there is no market reaction to the announcement of the signing of the BUMN Islamic bank merger on BRIS shares as seen from the abnormal returns before and after the signing of the merger, which there is no significant difference.

Originality - variables developed to explain the effectThe variables of satisfaction and trust on the loyalty of mobile banking users with continuance intention as a mediating variable have relevance to empirical phenomena. This research has never been done before, especially for Islamic bank mobile banking users in Yogyakarta.

Keywords: satisfaction, trust, continuance intention, loyalty



Introduction

When globalization took over the world, almost all aspects of human life changed dramatically. ranging from lifestyle, education, technology, and so on. Globalization has a fairly large and significant positive impact, especially in the world of technology and information. Developments in the field of increasingly sophisticated information technology, also have a major impact on service and non-service companies. Where this all-digital condition is used by service and non-service industries to continue to compete with other competitors in the business world.

According to data from the Indonesian Internet Service Providers Association, the total internet users in Indonesia now reach 196.7 million, with a penetration of 73.3 percent of the total population. The city of Yogyakarta ranks fourth with 2,746,706 internet users in 2019-2020. This indicates that almost the majority of Indonesian people, including the city of Yogyakarta, use the internet. The internet itself is a direct network that is connected via gadgets or laptops and computers. And this is one of the positive impacts of globalization.

With the positive impact of globalization in the field of technology, humans always live side by side with gadgets, computers, and so on. This situation is used by competitors in the business sector to continue to innovate, work and maintain their company in order to compete with other competitors. One of the big companies taking advantage of this situation is the banking sector which has launched a digital-based bank or what we know as mobile banking. With the existence of mobile banking, it will certainly make it easier for customers to provide services in the banking sector.

M-Banking is a special program issued by the bank where this program is engaged in the service sector. This service program is to perform various transactions offered by banks to customers through an application. Through mobile banking, customers can perform various financial transactions like ATM machines, ranging from transfers, top up credit, electricity tokens, to



others by simply opening and using the features in the Mobile Banking application, which is relatively easy and fast.

With this mobile banking feature, it can make it easier for customers to make transactions reliably and efficiently because the features in mobile banking are directly supervised by the financial services authority and this application is very easy to understand and use, so customers do not need to visit an ATM machine. or Bank to make a transaction.

Various customer opinions stated that mobile banking is practical because there is no need to come to the bank or ATM machine by (46.5%), transactions become faster by (32.7%), making it easier to check balances via mobile phones by 17.8%), and make it easier to find out information about contracts at the bank by (3%), and easy to operate by (1%). According to MARS Research Specialist, (2010), based on BCA's own data in 2007, 71% of customers transacted through ATMs, 17% through branches and the rest through mobile banking. But now 75% of customers transact through mobile banking, 23% through ATMs.

Based on records from the Financial Services Authority, the number using e-banking (SMS banking and internet banking) increased to 270% from 13.6 million customers in 2012 to 50.4 million customers in 2016. Accordingly, each bank requires a digital branch or an office that specifically provides and serves transaction activities using digital banking.

The banking service industry provides mobile banking features to make it easier for customers to process financial transactions. With this digital-based banking service feature, it will make it easier for customers to carry out financial-related activities. Based on the survey conducted, there were 9.9 million mobile banking users from eight well-known banks in Indonesia, namely: Mandiri Bank, BRI Bank, BCA Bank, BNI Bank, Cimb Niaga Bank, Danamon Bank, Permata Bank, and Panin Bank. is a bank that has the largest assets.

This increasingly popular mobile banking can change customer activities in terms of transactions such as transfers, e-commerce payments, etc. which

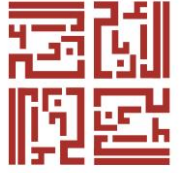


previously had to be processed at the bank, but with the mobile banking feature, now it is no longer necessary to go to the bank but wherever and whenever you can access it. With this mobile banking, the level of customer satisfaction increases because this feature can make it easier for customers.

The banking sector is also required to maintain the confidentiality of customer data at the bank. The confidentiality of customer data is carried out by the bank to prevent fraud and misuse of customer data. The banking sector is directly supervised by BI and OJK, therefore customers do not have to worry about data leakage and customer data fraud. This is done by the bank to gain the trust of its customers in the bank.

There are many factors that cause customers to be loyal to the use of mobile banking. Starting from the trust that customers give to their bank because the guarantee of data on mobile banking is maintained by the bank, this will create a sense of trust. This trust is very important in increasing continuance intention and loyalty in using mobile banking. But not only that, there are other factors that also cause an increase in continuance intention and loyalty, namely customer satisfaction. Satisfaction is how the perception of a product or service is in accordance with the expectations and expectations of consumers. In terms of banking, of course, it concerns its customers, where customer satisfaction arises because of services that are in accordance with customer expectations and expectations. Like the case of mobile banking which provides its own satisfaction for customers who use it. Because with the existence of mobile banking, customers are very satisfied with the speed of access and ease of use anywhere and do not waste a lot of time for transactions and do not need to take the time to go to the bank. This trust will also increase customer loyalty in using mobile banking.

According to Amoroso (2017) states that Continuance intention refers to the level of strength of a person's intention to perform certain behaviors which can be used as a measure of a person's intention to perform certain behaviors repeatedly. In this case, because of customer satisfaction and customer trust, it will increase customer desires that are repeated in terms of using mobile banking and make customers loyal in using mobile banking. To strengthen this



research, the researcher refers to several previous studies related to the variables of trust, satisfaction, bank image on loyalty, following some previous studies.

Next is the research conducted by (Rhamdhani, 2020) with the title "The influence of satisfaction, trust, and continuance intention on loyalty to mobile banking users" with the results that customer trust and satisfaction can act as antecedents of Continuance Intention or customer loyalty. The study illustrates that Continuance Intention will also be affected by satisfaction and trust. With the trust and satisfaction of customers, it can create a sense of Continuance Intention or repetitive activities and will lead to customer loyalty in using mobile banking.

Research conducted by Dede Dzurotun Nisa (2013) with the title "Analysis of factors that influence customers to use independent internet banking services" states that the nine factors in the study have a positive effect on interest in using independent internet banking. The nine factors include: convenience factor, ability to access factor, feature availability factor, privacy factor, speed factor, tariff and cost factor, design factor, content factor, and finally, in line with this research, the bank image factor.

Another study conducted by Yulia Widi et al (2020) with the title "The Influence of Service Quality, Customer Value, Trust, and Satisfaction on Customer Loyalty of Islamic Mobile Banking Users gives the results that the trust variable has no significant effect on the loyalty of mobile banking users, this means that customer trust does not always increase user loyalty.

Based on the data of internet users in the city of Yogyakarta with the fourth order obtained from this APJII and several previous studies that have been described in the background with significant results on the loyalty of mobile banking users and there are several variables that are not significant on the loyalty of mobile banking users, it will be conducted a study with "the influence of satisfaction, and trust on the loyalty of mobile banking users for a case study of Islamic banks in Yogyakarta".



This study uses continuance intention as an intervening variable because the intervening variable itself is a variable that theoretically affects the relationship between independent and dependent variables into an indirect and non-measurable relationship (Sugiyono, 2019: 39). Continuance Intention itself has been proven from several previous studies to be able to provide a positive and significant relationship to the independent variables used in this study, namely the variables of satisfaction and trust.

Literature Review

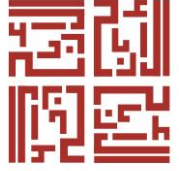
Electronic Banking

The development of increasingly advanced technology now also affects the banking sector, where the banking sector in terms of service applies the E-Banking system. According to Rinaldy et al., (2017) defines E-Banking itself as a new facility in the global banking sector to attract customers and increase satisfaction with Bank Indonesia (BI) financial services. This electronic banking service is divided into four categories, namely phone banking, SMS banking, internet banking, and mobile banking.

Satisfaction

Customer satisfaction is a label given by consumers or customers to summarize an action or action that is seen related to products or services (Durianto, 2001: 44) When the buyer is satisfied with a product or service, it is possible to tell relatives or friends about the problem of the product or service. However, when customers are dissatisfied with the products and services offered, it is possible for customers to choose and switch to products or services with other brands. (Wu, 2007).

Kotler (2005) Interpreting satisfaction is the level of one's feelings by comparing performance or results obtained based on experience, these feelings can be either bad or good. So, satisfaction itself is a function of the difference obtained between perceived performance and expectations. The higher the performance in accordance with expectations and expectations, the higher the satisfaction he feels. Customer satisfaction can be felt not only



through customer ratings, but also from experiences that are felt directly by customers. According to Keller (2012) satisfaction is a function of perceived performance and expectations. In this case, if the performance of products and services is lower than expectations or does not match consumer expectations, then the consumer is dissatisfied. If the performance of the service or product matches the expectations and expectations of consumers, then the consumer is satisfied. Satisfaction can be interpreted as a person's feelings of pleasure or disappointment from comparing the perceived performance of the product with his hopes and expectations. The level of customer satisfaction is obtained from a comparison of the types of services received by consumers.

There are five types of customer satisfaction in the banking sector, namely, pleasure, novelty, relief, satisfaction, and continuity (Oliver & Swan, 1989) (There are 3 types of satisfaction, and the other two types are dissatisfaction, namely: (Tjiptono, 2007) 1). Demanding Customers Satisfaction, this type is an active type of satisfaction, this type tends to have positive emotions from consumers such as optimism and trust; 2). Stable Customer Satisfaction, in this type, consumers have some degree of passive aspiration and demanding behavior. Where positive emotions towards service providers are marked by steadiness and trust in the relationship that is being built; 3). Resigned Customers Satisfaction, in this type, consumers tend to be satisfied, but their satisfaction is not caused by consumer expectations, but rather based on the impression that it is unrealistic to expect more; 4). Stable Customer Dissatisfaction, in this type, consumers tend to be dissatisfied with their performance but take no action; 5). Demanding Dissatisfaction, in this type, it is characterized by an active aspiration level and demanding behavior. At this level, consumers who have a sense of dissatisfaction will tend to cause protests and opposition.

Trust

Trust can be interpreted as a belief in a psychological state with the intention of accepting weakness based on positive expectations of the intentions and actions of others (Anderson, E. and Weitz, 1992). There are



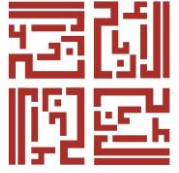
several factors that affect customer trust according to Buchari Alma, 2014, namely: Values, dependencies, and communication. According to (Minor, 2005) Someone will form three types of trust including: object attribute trust. Knowledge related to an object has a special attribute called object attribute trust, where this object attribute trust connects an attribute with an object such as a person, goods, or service, benefits attribute trust, Someone is looking for products and services that will solve their problems and fulfill their needs. they. In other words, someone has attributes that will provide benefits that can provide benefits. Benefit object trust, this type is formed by the relationship between the object and its benefits. Benefit object trust is the consumer's perception of how far certain products, people, services will provide these benefits. There are several factors that can affect customer trust, namely: 1). Values, which are fundamental in developing a trust, parties in a relationship who have the same behavior, goals, and virtues will affect the ability to create a trust; 2). Dependence on other parties implies vulnerability to reduce risk from untrustworthy parties; 3). Flexible open communication, this communication is carried out to increase trust which must be carried out regularly, and of high quality to be able to generate trust from customers.

According to Minor (2005) states that a person will form three types of trust, namely: 1). Object attribute trust; 2). Trust attribute benefits; 3). Benefit object trust.

Loyalty

Loyalty is an attitude of commitment developed by a service provider or vendor to gain the trust of its customers (Amoroso, et al, 2017). Another definition of loyalty also means loyalty is that customers depend on products or services from service providers or vendors (Lin, & Tsay, 2015).

Loyalty itself is influenced by five factors, namely satisfaction, emotional bonding, trust, convenience (choice reduction and habit), experience with the company, but the most common to influence customer loyalty is satisfaction, and trust (Ghafar, 2007). Loyalty can also be used as an indicator for customers to purchase products or use services repeatedly and this becomes a very



important context in online transactions. (Cry, Dianne, 2006), because a customer is loyal, the customer will often use services or shop online with the same service provider.

Loyalty at this time with online technology can also be interpreted as a pattern of behavior of loyal technology users without moving to other facilities (Sugiyono, 2014). In banking problems, loyalty behavior can generally be measured using the number of transactions and length of relationship, but this cannot distinguish customers who are categorized as loyal because they use bank facilities for certain reasons (Suhartanto, 2018). On the other hand, it states that one type of banking facility to increase customer loyalty is by adopting technology-based facilities or digital banks commonly referred to as Mobile Banking (Mohammadi, 2015).

Continuance Intention

According to Ackaradejruangsri (2017) argues that Continuance intention refers to the level of a person to carry out a certain activity, which is the benchmark of a person's intention to perform an activity repeatedly. Continuance Intention through mobile applications is defined as an individual's ability to perform services or purchases repeatedly through applications on the gadget and is a proxy for actual buying behavior related to the possibility to engage in sustainable behavior. Continuance intention as a form of post-adoption behavior pattern that functions to predict actual use in accordance with technology (Oliver & Swan, 1989). (Oliveira, 2016) have the opinion that payments through mobile banking applications involve a large ecosystem and customers tend to continue to use digital-based online banking services or mobile banking applications.

Methods

The type and nature of this research is quantitative and qualitative. According to (Sugiyono, 2017: 23), quantitative research method is a research method based on positivist philosophy, which is used to survey research on a particular population or sample. The sampling technique is usually done



randomly, while qualitative is a research method used to examine the condition of natural objects where the researcher is the key instrument.(Sugiyono, 2017: 9). This research survey data collection uses quantitative data analysis with the data obtained with the aim of testing the established hypothesis. In collecting data, this research uses primary data where the primary data itself is obtained by means of interviews and distributing questionnaires. In the interview technique, the researcher asked five questions, namely: 1. Are you satisfied with the mobile banking service? 2. Does mobile banking make it easier for you to transact? 3. Do you believe in mobile banking if yes why if not why? 4. Do you want to always use mobile banking? 5. Do you intend to always use mobile banking in your daily life?

This research data analysis method uses Partial Least Square (PLS). The purpose of PLSSEM itself is to combine theory or build theory(Ghozali, 2012). The data analysis method used in this study is the method quantitative which includes Validity Test and Reliability Test, determination test, multicollinearity test, and hypothesis testing in the form of direct effect (direct relationship), and indirect effect (indirect relationship).

In this study, the sample used was 100 customers with purposive sampling technique where respondents were required to meet certain criteria, including customers who were domiciled in Yogyakarta, aged over 18 years, who had or are currently using Islamic mobile banking.

Results and Discussion

Based on the table 1, results that have been written in the table, it shows that the variable satisfaction indicator.1, X1.2, X1.3, X1.4, X1.5, X1.6, and the variable trust indicator X2.2 , X2.3, X2.4, and the loyalty indicator variables Y1, Y3, Y4, Y5, Y6, and the continuance intention variables indicators Z1, Z2, Z3 have met the validity above 0.7 then it is declared convergently valid, which means the statement instrument in the study can be understood by respondents.



Analysis Data

Table. 1 Validity test

Variable	Indicator	Outer Loading			
		Satisfaction	Trust	Loyalty	Continuance Intention
Satisfaction	X1.2	0.801			
	X1.3	0.851			
	X1.4	0.848			
	X1.5	0.841			
	X1.6	0.808			
Trust	X2.3		0.863		
	X2.4		0.866		
Loyalty	Y3			0.839	
	Y4			0.815	
	Y5			0.896	
	Y6			0.786	
Continuance Intention					0.843
					0.901
					0.873

From the Smart PLS output results shown in the table 2, the satisfaction variable cronbach's alpha value is 0.895, the trust variable with Cronbach's alpha value is 0.776, the loyalty variable is 0.871, and the continuance intention variable is 0.843. From the two independent variables satisfaction, and trust, and the dependent variable loyalty and the intervening continuance intention variable with Cronbach's alpha value obtained which is above the value of 0.5, the variables in this study have met a good reliability test according to the minimum required limit. From the table 2, it can also be seen that the composite reliability value on the satisfaction variable is 0.704, the trust variable is 0.817, the loyalty variable is 0.722, and the continuance intention variable is 0.761. The variable in this study which shows the composite reliability value is higher than the required value of 0.7, then this research variable can be said to have met reliable condition if this research variable is carried out by other studies with the same symptoms then the value and results will be constant.

**Table 2. Reliability Test**

Variable	Cronbach's Alpha	Rho_A	Composite Reliability	AVE
X1_Satisfaction	0.895	0.898	0.923	0.704
Y_Loyalty	0.871	0.883	0.912	0.722
Z_Continuance I	0.843	0.850	0.905	0.761
X2_Trust	0.776	0.785	0.899	0.817

The value of r-square in the table 3, loyalty is 0.727, it can be interpreted that the variables of satisfaction, trust, and cotinuance intention are able to explain the dependent variable, namely loyalty of 0.727 or 72.7%. In the intervening variable 71, namely continuance intention itself, it has an r-square value of 0.686 which can be interpreted that satisfaction and trust are able to influence the continuance intention variable of 0.686 or 68.6%, the large influence given is the satisfaction variable, and trust in continuance intention.

Path coefficient testing aims to measure the size of the effect generated by the independent construct (X) on the dependent variable (Y). Referring to the results of the study, it appears that the highest path coefficient value is found in the loyalty variable of 0.727 where the satisfaction variable has an influence on loyalty of 0.267 (2.67%) and for the trust variable itself has an influence of 0.022 (0.2%) while for the variable continuance intention itself influences loyalty of 0.606 (60.6%).

From the multicollinearity VIF value, each variable indicator construct has a VIF value < 5 and > 1 so that all indicators in this study do not experience multicollinearity problems.

Table 3. Analysis of Variance

Variable	R-Square	R-Square Adjusted
Y_Loyalty	0.727	0.719
Z_Continuance Intention	0.686	0.679

**Table 4. Multicollinearity Test**

Variable	VIF
X1.2	1,965
X1.3	2,504
X1.4	2,886
X1.5	2,846
X1.6	2,132
X2.3	1,673
X2.4	1,673
Y3	2,130
Y4	2,236
Y5	3,245
Y6	1,941
Z1	1,811
Z2	2,292
Z3	2,903

The first hypothesis tests whether satisfaction has a positive and significant effect on loyalty. The results of hypothesis testing on the direct effect show that the value of the beta coefficient of satisfaction with loyalty is 0.267 and the t-statistic value is 1.937. From these results, the value of t-statistics is declared insignificant because the value of t-statistics t-table is 1.937 2.024 with a p-value 0.05 that is 0.053 0.05 so that the first hypothesis is rejected. This proves that satisfaction has no positive and significant effect on the loyalty of mobile banking users in Yogyakarta. These results are corroborated by the summary of the results of interviews with several sources, namely sources with the initials ML, ZM, IA.

The second hypothesis tests whether trust has an effect on loyalty. The results of hypothesis testing show that the value of the beta coefficient of trust on loyalty is 0.022 and the tstatistic value is 0.215. From these results, it can be stated that the t-statistic is not significant because t table is 0.215 2.024 and with a p-value of 0.830 0.05 so that the second hypothesis is rejected. This



proves that trust does not have a positive and significant effect on the loyalty of mobile banking users in Yogyakarta. This is also corroborated by several answers from interviewees, namely sources with the initials ML, ZM, FE. From the results of these interviews, the reason why mobile banking users are not satisfied is that there are several factors, including in mobile banking, crimes or fraud often occur.

The third hypothesis is to examine the effect of satisfaction on the user's intention to continue. The results of hypothesis testing show that the beta coefficient of satisfaction with continuance intention is 0.673 and the t-statistic value is 7.454. From these results, it can be stated that tstatistics is significant because t-table is 7.454 2.024 and the p value is 0.000 0.005 so that the third hypothesis is accepted. From these results prove that satisfaction has a positive and significant effect on the intention of sustainable users. These results are corroborated by the results of interviews with these questions, sources who intend to continue using mobile banking in the future with various opinions, including sources with the initials ML, ZM, DR, SR.

The fourth hypothesis is to examine the effect of trust on the user's intention to continue. From the results above, the value of the beta coefficient of confidence on continuance intention is 0.210 and the t-statistic value is 2.267. From these 77 results, it can be declared significant because tstatistic ttable is 2.267 2.024 and with a p-value of 0.024 0.05 so that the fourth hypothesis is accepted. These results prove that trust has a positive and significant effect on the intention of sustainable users of Islamic mobile banking in Yogyakarta. The fifth hypothesis is to examine the effect of continuous user intention on loyalty. From the results above, the beta coefficient value is 0.606 and the tstatistic value is 5.025. From these results, it can be stated that the t-statistic is significant because the t-statistic ttable is 5.025. 2.024 and p-value of 0.000 0.005 so that the fifth hypothesis is accepted. These results prove that the intention of sustainable users has a positive and significant effect on the loyalty of sharia mobile banking users in Yogyakarta.

**Table 5. Direct Effect Hypothesis Test (Direct Relationship)**

variable	Original Sample	Sample Mean	Standard Deviation	T-Statistic	P-Values
X1→Y	0.267	0.281	0.138	1,937	0.053
X1→Z	0.673	0.671	0.090	7,454	0.000
X2→Y	0.022	0.012	0.103	0.215	0.830
X2→Z	0.210	0.211	0.092	2,267	0.024
Z→Y	0.606	0.604	0.121	5.025	0.000

Hypothesis sixth that is test satisfaction effect on loyalty through continuance intentions. From the results above, the beta coefficient of satisfaction with loyalty through continuance intention is 0.408 and the t-statistic value is 4.484. From these results, it can be stated that the t-statistical value is significant because t-table is 4.484 2.024 with a p-value of 0.016 0.05 so that the sixth hypothesis is accepted. These results prove that satisfaction has a positive and significant effect on loyalty through continuance intention.

The seventh hypothesis is to test the effect of trust on loyalty through continuance intention. From the results above, it shows that the beta coefficient of trust in loyalty through continuance intention is 0.127 and the t-statistic value is 3.983. From the results of the t-statistics, it is declared significant because the t-table is 3.983 2.024 with a p-value of 0.007 0.05 so that the seventh hypothesis is accepted. These results prove that trust has a positive and significant effect on loyalty through continuance intention.

Table 6. Indirect Effect Hypothesis Test

variable	Original Sample	Sample mean	Standard Deviation	T-Statistic	P-Values
X1→Z→Y	0.408	0.403	0.091	4,484	0.000
X2→Z→Y	0.127	0.128	0.064	3.986	0.048



Conclusion

Based on the results of data analysis processed using the smartpls 3 analysis tool, the research "The Effect of Satisfaction, Trust on Loyalty of Mobile Banking Users with Continuance Intention as an Intervening Variable" can be concluded:

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The satisfaction variable has no effect on the loyalty of mobile banking users because t-statistics t-table is 1.937 2.024 and a significant value of p-value 0.053, it can be concluded that satisfaction has no significant effect on the loyalty of mobile banking users, so H_a is rejected and H_0 is accepted. .

The trust variable has no effect on the loyalty of mobile banking users because t-statistics t-table (0.215 2.024) while the significant value of p-value is 0.830 0.05, it can be concluded that trust has no significant effect on the loyalty of mobile banking users, so H_a is rejected. and H_0 is accepted.

The satisfaction variable has a positive and significant effect on continuance intention because the t statistic value of the t table (7.454 2.024) and the p-value 0.05 of 0.000. It can be concluded that satisfaction has a positive and significant effect on the intention to use mobile banking services.

The confidence variable has a positive and significant effect on continuance intention because the statistical t value t table is 2.267 2.024 while the p-value is $0.024 \leq 0.05$. It can be interpreted that trust has a positive and significant effect on the user's continuous intention in using mobile banking services.

Variable continuance intention There is a positive and significant influence on the loyalty of mobile banking users because the value of t-statistics t-table is 5.025 2.024 and a significant value of p-value 0.000 0.05. So, it can be concluded that the user's intention to continue has a positive and significant effect on the loyalty of mobile banking users.

The satisfaction variable has an indirect effect on loyalty through continuance intention because the t-statistic value t table is 4.484 2.024 and p-value 0.05 is 0.000 0.05. So it can be concluded that the continuance intention variable can influence indirectly between satisfaction and loyalty of mobile banking users.



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