

# Quality Analysis of Service, Trust, and Perception of Information Technology on Satisfaction and Loyalty of Internet Banking Customers Using Government Banks in Makassar City

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**Abstract:-** This study aims to analyze the effect of: 1) Service quality on customer satisfaction, 2) Trust in satisfaction, 3) Information Technology perception of satisfaction, 4) Service quality on loyalty, 5) Trust in loyalty, 6) Information Technology perception of loyalty, 7) Service Quality on Loyalty through Satisfaction, 8) Trust in Loyalty through Satisfaction, 9) Information Technology Perception on Loyalty through Satisfaction and 10) Satisfaction on Loyalty of Internet Banking Customers in Government banks in Makassar City. This research was conducted in 3 (three) Government banks with the status of State-Owned Enterprises (BUMN), namely: BRI Bank, Mandiri Bank and BNI Bank. The study uses primary data through questionnaire techniques. Determination of the sample using the Slovin method of 400 respondents. Sample criteria are: 1) Customers who have done banking transactions through internet banking facilities, 2) The status of account ownership is an individual customer, 3) The age of the customer is more than 18 years and 4) The customer is domiciled in Makassar City.

The results found that: 1) Service Quality has a positive and significant effect on satisfaction, 2) Trust has a positive and significant effect on satisfaction, 3) Information Technology Perception has a positive and significant effect on satisfaction, 4) Service Quality has a positive and significant effect on customer loyalty, 5) Trust has a positive and significant effect on loyalty, 6) Information Technology perception has a positive and significant effect on satisfaction, 7) Service Quality has a positive and significant effect on Loyalty through Satisfaction, 8) Trust has a positive and not significant effect on Loyalty through Satisfaction, 9) Information Technology Perception has positive and significant effect on Loyalty through Satisfaction and 10) Satisfaction has positive and significant effect on Loyalty of Internet Banking User Customers in Government banks in Makassar city.

**Keywords:-** Service Quality, Trust, Information Technology Perception, Satisfaction, Customer Loyalty, Internet Banking.

## I. INTRODUCTION

### ➤ Background

Technology is very closely related to the Internet. Technological developments from year to year seem to have contributed to the development of the Internet, one of which is in Indonesia. Internet users in Indonesia have increased every year. This is because of the ease of access to the Internet that can be done anytime, anywhere, and by anyone. According to the E-Marketer market research institute, the population of internet users (netters) in the country is ranked 6th in the world. The population of Internet users in Indonesia in 2015 reached 93.4 million people. This figure applies to everyone who accesses the internet at least once every month. In 2017, e-Marketer estimates that internet users will reach 112 million, which will beat Japan at number 5 with slower growth in the number of internet users.

Katadata Insight Center (KIC) survey in the 2018 Indonesia E-Commerce Mapping report, around 76% of consumers have used a non-cash payment system in e-commerce transactions. The survey was conducted on 20 thousand respondents in 34 provinces during the period August 27-September 9 2018, as many as 76.08% of respondents used non-cash payments for online shopping. Payments via transfers at Automated Teller Machines (ATMs) dominate as much as 31%. While mobile banking is the second most popular type of payment at 19.1%, followed by the internet banking 13.3%. As many as 11.03% of respondents use payments through virtual accounts, while through digital payment or fintech only 1.66%. For e-commerce payments in cash, payment points in the form of franchise outlets such as Alfamart, Indomaret etc. are used by 14.62 respondents. Payment after the item is received (Cash On Delivery-COD) of 9.3%.

The benefits and ease of using this internet banking facility, in reality, do not always run in line with the customer's willingness to use the facility. The presence of perception in the acceptance of a technology has a great influence on customer satisfaction after using the technology. Success or failure of receiving internet banking facilities to

customers can be predicted through correlational relationships and cause-effect relationships. The creation of customer satisfaction can provide several benefits, including the relationship between the company and the customer to be harmonious, provide a good basis for repeat purchases and create customer loyalty, and form word of mouth recommendations that benefit the company (Tjiptono, 1997). A decision-making process does not only end with a purchase transaction, but is also followed by every post-purchase behavior, especially in broad decision making. In this stage, consumers feel a certain level of satisfaction or dissatisfaction that will affect subsequent behavior. If the consumer is satisfied, he will show a great opportunity to make a repeat purchase or buy another product at the same company in the future (Tjiptono, 1997).

Bahrudin and Zuhro (2015) stated that to build high customer loyalty, customer satisfaction is needed and high trust from customers. Farizi (2014) states that trust influences interest in using internet banking. Individual behavior and perceptions arise because of the existence of objects of the products used. Where in the use of information technology provides many benefits for customers such as ease of transaction, but there are also risks that must be borne by customers such as uncertainties and unintended consequences in carrying out such activities (Pavlou, 2002: 10). Amijaya (2010) states that the Information Technology Perception Variable, Convenience, Risk and Service features affect customer re-interest using Internet Banking.

#### ➤ *Research Objectives*

The research objective is to analyze the effect of service quality, trust, perception of Information Technology on satisfaction, analyze the effect of service quality, trust, perception of Information Technology on loyalty, analyze the effect of service quality, trust, perception of Information Technology on loyalty through customer satisfaction and analyze the effect of satisfaction on loyalty internet banking user customers at government banks in the city of Makassar.

## II. LITERATURE REVIEW

#### ➤ *Quality of service*

Kotler and Keller (2009: 6) state that services are intangible, inseparable, varied and perishable products, so services usually require quality control, supplier credibility and greater adaptability. Lovelock, et al (2010: 153) states that the word quality has a different meaning for each person, depending on the context.

According to Lewis & Booms (1983) in Tjiptono (2008: 85), simply the quality of service can be interpreted as a measure of how well the level of service provided is able to match customer expectations. Based on this definition, service quality is determined by the company's ability to meet the needs and desires of customers in accordance with customer expectations. In other words, the main factors affecting service

quality are the services that are expected by customers (expected service) and the perception of services (perceived service) stated by Parasuraman, et al (1985) in Tjiptono (2008: 85).

#### ➤ *Trust*

Trust is a number of specific beliefs about integrity (honesty of trusted parties and the ability to keep promises), benevolence (attention and motivation that is believed to act in accordance with the interests of the trust) and predictability (consistency of the behavior of trustworthy parties) Ferrinadewi, (2008: 147). Lau and Lee (1999) define trust as the willingness of a person to depend himself on another party with certain risks. Anderson and Narus in Aydin and Ozer (2005) emphasize that trust occurs when one group believes that the actions of another group will provide positive results for it. Moorman, Deshpande and Zalthman in Fasochah, Harnoto (2013) that trust is defined as the desire to rely on trusted exchange partners.

#### ➤ *Information Technology Perception*

According to Robbins and Judge (2005: 103) argues that perception is a process of individuals organizing and interpreting sensory impressions to provide an understanding of their environment. Perception is important for organizations because people's behavior is based on their perception of what reality is, not about reality itself. Kotler and Keller (2009: 103) suggest that perception is the process by which we choose, organize, and translate information input to create a meaningful picture of the world. Perception depends not only on physical stimulation, but also on the relationship of stimulation to the surrounding fields and conditions in each of us.

Information technology perception is defined as the level where someone believes that using information technology can work shorter than people who do not use information technology (Davis, in Amijaya 2010). There are many acceptance models that are used to measure the receipt of an information system.

Information Technology perception departs from the Technology Acceptance Model (TAM) which was adapted from the theory of TRA (Theory of Reasoned Action) introduced by Ajzen and Fishbein (1980) and proposed by Davis (1989). The Information Acceptance Model (TAM) model is considered to be very influential and is generally used to explain individual acceptance of the use of Information Systems. This model can explain a behavior carried out because individuals have the will or intention to carry out activities related to their own volition. TAM explains and estimates user acceptance of an Information System. This model is the basis for the relationship between perceived usefulness and perceived ease of interest in Information Technology users. Technology Acceptance Model (TAM) is a popular model used to measure the adoption of information technology regarding the use and acceptance of information

systems (Dalbough, 2013). Model Technology Acceptance Model (TAM), users tend to use a technology system if the system is easy to use and useful for him.

➤ *The concept of customer satisfaction*

According to Kotler and Keller (2009: 138) satisfaction is feeling happy or disappointed someone who arises because of comparing the performance that has been perceived by the product (or results) against their expectations. Meanwhile, according to Zeithamil and Bitner (2000: 75) defining satisfaction is a response or response regarding the fulfillment of needs. Satisfaction is an assessment of the characteristics or features of the product or service, or the product itself, which provides a level of consumer pleasure related to meeting the needs of consumers. Mowen (1995) defines customer satisfaction as an overall attitude (overall attitude) to an item or service after acquisition and usage.

Indicators of customer satisfaction according to Hawkins and Lonney cited in Tjijptono (2004: 101) forming attributes of satisfaction consists of: 1) Suitability of expectations, is the level of appropriateness between product performance expected by customers and perceived by customers, 2) Interest in revisiting, constituting willingness customers to visit again or make a repeat purchase of related products, 3) Willingness to recommend, is the willingness of customers to recommend products that they have felt to friends or family.

➤ *The concept of customer loyalty*

According to Griffin (2005: 4) Customer loyalty is a purchasing behavior that is defined as non-random purchases that are expressed from time to time by several decision-making units. The concept of customer loyalty is more associated with behavior than attitude. If someone is a loyal customer, he shows purchasing behavior that is defined as non-random purchases that are disclosed from time to time by several decision-making units. Kotler and Keller (2009: 138) revealed that loyalty is a deeply held commitment to buy or support a product or service that is preferred in the future even though the influence of the situation and marketing efforts have the potential to cause customers to switch. According to Griffin (2005: 31) there are several indicators of customer loyalty, namely a) making repeated purchases b) referring to others c) discussing positive things with others d) showing immunity to the pull of competitors.

➤ *Internet Banking*

E-Banking, also known as internet banking, is an activity that carries out transactions, payments and other transactions via the internet with a bank-owned website equipped with a security system. From time to time, more and more banks are providing internet banking services. The implementation of internet banking is the application or application of information technology that continues to grow and is utilized to answer the wishes of banking customers who want fast, safe, comfortable, inexpensive and available services at all times. (24 hours / day, 7 days / week) and can be accessed from anywhere be it from a cell phone, computer, laptop / notebook, PDA and so on. The advantage of internet banking is that it can save time and travel costs for customers. In addition to saving costs it also saves time, because customers can do banking transactions anytime and from anywhere (as long as there is an internet network available).

### III. RESEARCH METHODS

The population in this study is customers who register for internet banking facilities at government banks in the city of Makassar, South Sulawesi Province. In this study, the sampling technique used was non probability sampling where the method chosen was Purposive Sampling. Purposive Sampling is a technique for determining samples with certain considerations (Sugiyono, 2016: 200). The considerations for determining the sample are as follows: 1) Customers who have conducted banking transactions through internet banking service facilities, 2) Account ownership status is an individual customer, 3) The age of the Customer is more than 18 years, 4) The Customer is domiciled in Makassar City. Based on a sample calculation that can represent the existing population, a total sample of 400 customers is obtained with a sample composition based on the population of each bank.

This study uses primary data types obtained by questionnaire technique. Data collection using a questionnaire or a list of questions that have been prepared and arranged so that prospective respondents only need to fill out or mark it easily and quickly. The questionnaire uses the type of open questions. The measurement scale used for measuring research variables consisting of: Service quality, Trustworthiness, Information Technology Perception, Customer Satisfaction and Loyalty using a Likert scale. The data analysis method used in this study is the analysis of Structural Equation or Structural Equation Modeling (SEM)

#### IV. RESEARCH RESULTS AND DISCUSSION

##### ➤ Hypothesis Testing

| No                 | Variable             |              |                  | P-Value | Direct Effect | Indirect Effect | Total Effect | Ket            |
|--------------------|----------------------|--------------|------------------|---------|---------------|-----------------|--------------|----------------|
|                    | Eksogen              | Intervening  | Endogen          |         |               |                 |              |                |
| Effect Indirect    |                      |              |                  |         |               |                 |              |                |
| H-1                | Quality Service (X1) | -            | Satisfaction (Y) | 0.000   | 0.171         | -               |              | Significant    |
| H-2                | Satisfaction (X2)    | -            | Satisfaction (Y) | 0.011   | 0.113         | -               |              | Significant    |
| H-3                | IT Perception (X3)   | -            | Satisfaction (Y) | 0.000   | 0.615         | -               |              | Significant    |
| H-4                | Quality Service (X1) | -            | Loyalty (Z)      | 0.000   | 0.234         | -               |              | Significant    |
| H-5                | Trust (X2)           | -            | Loyalty (Z)      | 0.005   | 0.151         | -               |              | Significant    |
| H-6                | IT Perception (X3)   | -            | Loyalty (Z)      | 0.012   | 0.155         | -               |              | Significant    |
| Indirect influence |                      |              |                  |         |               |                 |              |                |
| H-7                | Quality Service (X1) | Kepuasan (Y) | Loyalty (Z)      | 0.029   | 0.171         | 2.189           | 2.36         | Significant    |
| H-8                | Trust (X2)           | Kepuasan (Y) | Loyalty (Z)      | 0.067   | 0.113         | 1.831           | 1.94         | No Significant |
| H-9                | IT Perception (X3)   | Kepuasan (Y) | Loyalty (Z)      | 0.000   | 0.615         | 6.785           | 7.40         | Significant    |
| Direct influence   |                      |              |                  |         |               |                 |              |                |
| H-10               | Satisfaction (Y)     | -            | Loyalty (Z)      | 0.000   | 0.383         | -               |              | Significant    |

Table 1:- Total Influences, Direct Effects and Intervariable Effects

Source: 2019 Data Process Results

In table 1 it can be seen if the significant value (P-value) is smaller than 0.05, then the relationship between the independent variables and the dependent variable is significant. And vice versa if the significant value (P-value) is greater than 0.05, then the relationship between the independent variables to the dependent variable is not significant. The results of hypothesis testing are related to the significant test and the direct effect (direct effect) and indirect (indirect effect) on the proposed research variables.

#### V. DISCUSSION

##### 1. Effect of service quality on satisfaction

The quality of service is defined as customer response to internet banking services. In this case interpreted as a measure of how good the level of internet banking services offered by banks is able to match customer expectations. Quality is the highest appreciation of service actions. Hypothesis test results from this study showed  $p = 0,000 \leq 0,05$  and loading factor = 0.171. This means that the quality of service from internet banking has a positive and significant effect on customer satisfaction. Because the coefficient is positive mathematical sign, the increasing intensity of achieving quality of internet banking services, the customer satisfaction as an internet banking user will also increase.

Customer satisfaction is generated from his experience after comparing the quality of internet services banking. The suitability of expectations using services with diverse features, 24-hour transaction convenience, flexibility offered and guaranteed efficient and safe transaction settlement. An interest in reusing Internet Banking facilities and willingness to recommend and recommend experiences to friends, family or people they meet. Customers can encourage others to use internet banking services because the benefits, convenience, security and guarantee of transaction settlement are felt to be satisfactory. From the variable quality of internet banking services, it is clearly able to shape customer satisfaction over the use of internet banking.

The results showed that respondents who are customers consider bank services by providing internet banking facilities in the transaction, making customers satisfied. In this study service quality variable indicators to measure customer satisfaction are: efficiency, security, privacy and reliability. All of these indicators indicate that the customer agrees and states that the internet banking services provided by his bank have met their expectations and expectations of banking transactions, so that the customer feels that the need for

transaction settlement is in accordance with the experience that has been felt when using the internet banking facility.

### 2. *The influence of trust on satisfaction*

Trust is defined as the customer's confidence in the organization internet-based banking transactions and confidence in the operational mechanism of the transactions carried out. Trust is a number of specific beliefs about the integrity of the honesty of trusted parties and the ability to keep promises. Empirical research shows that trust has a positive and significant effect on satisfaction ( $P = 0.011 \leq 0.05$  and loading factor = 0.113). This means that trust has a positive and significant effect on satisfaction. So the increasing intensity of customer confidence in the use of internet banking, the customer satisfaction as a user will also increase.

The trust variable is built with a construct that is formed from an indicator of confidence in the facility that using internet banking can meet all types of banking transactions, the reliability of facilities that can facilitate transactions, security guarantees from the time the transaction is carried out until the completion of the transaction and fulfillment of expectations related to how far the internet banking can meet customer expectations. Research shows that empirically customer satisfaction completing transactions using internet banking has been achieved. The variable of trust felt and believed by the customer is able to make the customer feel satisfaction. This means, banks need to foster a sense of customer trust by increasing service features to be better and more complete, providing security and the smooth running of the existing system.

### 3. *The effect of information technology perception on satisfaction*

Information Technology perception is defined as customer behavior and responses that arise due to the existence of objects to the products and services used. Empirical research shows that the perception of information technology has a positive and significant effect on satisfaction ( $P = 0.000 \leq 0.05$  and loading factor = 0.615). This means that the perception of information technology has a positive and significant effect on satisfaction. Thus the intensity of customer perception increases will use information technology, customer satisfaction as internet banking users will also increase.

Research conducted by exploring the experience of customers who have transacted using internet banking. From the study obtained an illustration that in general customers use smartphones to access internet banking facilities with the age level of respondents being at the age of the labor force and a productive age with the majority of respondents at the age 23 years to 40 years. The age range is still very familiar with technology and is included in the age category of technology literacy. The results showed that basically customers have felt satisfaction with the internet banking facilities provided by

banks. The variables that shape satisfaction are influenced by customer responses or perceptions that are formed on several indicators used. The perception that by using technology tools makes it easier for customers to access their banking services, customers assume that the technology tools used make transaction settlement more easily resolved. It is also not left behind that what is the basic purpose of the internet banking facility is provided, it also supports customer satisfaction which states that with the tools they have, they can make transactions at any time within 24 hours. And the most supportive statement of customers that with a smartphone device that is mobile makes all transaction activities more easily done.

### 4. *The effect of service quality on customer loyalty*

Service quality can be interpreted as a measure of how good the level of service provided by the bank is able and in accordance with customer expectations. Empirical research shows that service quality has a positive and significant effect on customer loyalty ( $P = 0.000 \leq 0.05$  and loading factor = 0.234). This means that service quality has a positive and significant effect on customer loyalty. it can be argued that the increasing intensity of the quality of internet banking services, the customer loyalty as internet banking users will also increase.

Research that takes customer respondents who have experience using internet banking in transactions. With a number of female and male respondents who are generally employees of private companies and have sufficient education in the city of Makassar. From the research conducted, it shows that the quality of internet banking services provided by government banks has been able to meet customer expectations, so that experience shapes the behavior of customers to be loyal to use internet banking facilities. Customer loyalty in this study is defined as customer loyalty to use internet banking services and will continue to use the service in the future. This loyalty becomes the formation of attitudes and behavior patterns of customers towards the use of internet banking services arising from their previous experience. The experience of using internet banking in completing transactions related to excellence, benefits, convenience and security guarantees from the service has been fulfilled.

### 5. *Effect of Trust on customer loyalty*

Trust is defined as a form of customer confidence in conducting internet-based banking transactions as well as confidence in the operational mechanism of the transactions carried out. Empirical research shows that trust has a positive and significant effect on customer loyalty ( $P = 0.005 \leq 0.05$  and loading factor = 0.151), so statements from the fifth hypothesis can be accepted. This means that trust has a positive and significant effect on customer loyalty. Because the coefficients are mathematically positive, the more the intensity of customer trust increases using internet banking,

the loyalty of customers as internet banking users will also increase.

The results of the study used the trust variable which was formed from the construct of several indicators. The indicators are related to the confidence in the facilities that by using internet banking can meet all types of banking transactions, the reliability of facilities that can facilitate transactions, security guarantees from the time the transaction is carried out until the completion of the transaction and fulfillment of expectations related to how far internet banking can meet expectations the customer. Research shows that empirically customers form a fixed behavior and are willing to use internet banking again for transactions. Willingness to do transaction again is a form of customer loyalty pattern. The variable of trust that is felt and believed by the customer is able to shape the behavior to convey this positive thing to other customers he meets.

#### 6. *The effect of perception of information technology on loyalty*

Information Technology perception is defined as customer responses and behavior that arise due to the existence of objects of internet banking products and services provided by banks. Empirical research shows that the perception of information technology has a positive and significant effect on customer loyalty ( $P = 0.012 \leq 0.05$  and loading factor = 0.155), so statements from the sixth hypothesis can be accepted. This means that customer perceptions of the use of information technology have a positive and significant effect on customer loyalty. Because the coefficients are mathematically positive, the intensity of customer perception increases towards the use of information technology, customer loyalty as internet banking users will also increase. The results showed that basically the customer has formed loyal behavior that is characterized by statements from respondents. As for customer responses or perceptions that are formed on a number of indicators used from information technology perception variables related to customer perceptions that by using technology tools make it easier for customers to access their banking services, customers assume that the technology tools used make transaction settlement more easily resolved.

#### 7. *Effect of service quality on customer loyalty through satisfaction*

Based on the Sobel test, the results of testing the indirect effect (indirect effect) variable service quality on customer loyalty through satisfaction shows the P-value of  $0.029 > \alpha = 0.05$  and the value of standardized indirect effect = 2.189, so that the total effect of perception of information technology on loyalty customers through satisfaction is  $(0.029 + 2.189 = 2.218)$ .

These results indicate that the influence of service quality on customer loyalty through satisfaction has a significant effect. This can be explained that in the banking industry, the facilities provided have a standard for providing excellent

services. Banking provides services other than internet banking, such as Mobile Banking services, Automatic Teller Machines and direct services at the Banking Hall. For some of the service options provided, it enables customers to form loyal behaviors from perceived satisfaction, but it is not an absolute thing so the effect is not significant.

#### 8. *Effect of trust on loyalty through satisfaction*

Based on the Sobel test, the results of testing the indirect effect of the trust variable on customer loyalty through satisfaction shows the P-value of  $0.067 < \alpha = 0.05$  and the value of standardized indirect effect = 1.831, so that the total effect of trust on customer loyalty through satisfaction is  $(0.067 + 1.831 = 1.898)$ . The results showed that satisfaction has not significantly or not significantly formed and acted as an intervening in explaining the influence of trust on customer loyalty through the satisfaction felt by customers for using internet banking. Based on the results of tests that have been done, the statement of the eighth hypothesis is rejected. This means that trust has a positive and not significant effect on customer loyalty through satisfaction. Because the coefficients are mathematically positive, the increasing intensity of achieving the level of customer trust, customer loyalty has not significantly increased through the satisfaction felt by customers as internet banking users.

Customer trust using internet banking facilities is formed from construct indicators such as the belief that using internet banking facilities can meet all types of banking transactions, the reliability of the facility so that it can facilitate the banking transactions needed by customers, guarantee security when the transaction will be completed and completed and fulfill the expectations of customers forming a desire and expectation for the facilities provided by the bank.

The results showed that customer satisfaction with experience using internet banking could not significantly shape loyal behavior. Customer satisfaction that is affected by indirect trust makes internet banking the only choice for completing banking transactions that they do. Promises given by banks regarding guarantees and guarantees of internet banking facilities have not really given confidence in customers. This is reflected in the respondent's characteristic data, where the frequency of using internet banking for transactions, is generally only used by customers 4 (four) times a month. Of course this can indicate that customers are still using other facilities provided by banks such as ATM Machines, Banking Hall or even with Mobile Banking. On the other hand it can be seen in the respondent's data about the nominal transactions carried out in each month, generally only in the range of Rp. 600 thousand with only IDR 3,000,000. Transactions with nominal value are certainly still very small compared to other transactions conducted by customers. while nominal transactions above Rp 10 million are only conducted by respondents as much as 5 percent.

### 9. *The influence of perception of information technology on loyalty through satisfaction*

Based on the Sobel test, the results of testing the indirect effect (indirect effect) variable perception of information technology on customer loyalty through satisfaction shows the P-value of  $0,000 < 0,0 = 0,05$  and the value of standardized indirect effect = 6.785, so that the total effect of perception of information technology on customer loyalty through satisfaction is  $(0.615 + 6.785 = 7.4)$ . These results explain that the perception of information technology significantly acts as an intervening in explaining the influence of the perception of information technology on customer loyalty of internet banking users at government banks, based on the testing that has been done, it can be seen that the effect is quite large. This can be explained that the increasing intensity of achieving customer perceptions of the use of information technology in accessing internet banking, then customer loyalty to use internet banking will also increase through the satisfaction felt by customers. Thus customers will be loyal to use internet banking based on their perception, that by using information technology, all transactions can be better. In this case indicators that form perceptions such as perceptions of ease, usefulness, attitudes, behavior and real conditions for the use of the system can build customer loyalty in this case satisfaction contributes to form loyal actions of internet banking users.

### 10. *Effect of satisfaction on customer loyalty*

Satisfaction has a positive and significant effect on customer loyalty ( $P = 0.000 \leq 0.05$  and loading factor = 0.383), so that the statement of the hypothesis tenth can be accepted. This means that satisfaction has a positive and significant effect on customer loyalty. Because the coefficient is positive mathematically marked, the increasing intensity of customer satisfaction with the use of internet banking, the customer loyalty as internet banking users will also increase. The results showed that respondents as customers who have experience using internet banking, stated that the suitability of their expectations about various banking service features, ease of transaction, flexibility offered and guarantees of safe transaction settlement had been achieved. Likewise, the fact that customers for government banking in the city of Makassar are willing to reuse internet banking facilities will even suggest to other customers to use internet banking in their transactions. Significant and significant customer satisfaction variables can shape the customer's behavior to repeatedly reuse the facilities provided by his bank. Empirical research results show that customer satisfaction of internet banking users in the city of Makassar is able to form loyal customer behavior.

The results of customer satisfaction felt after using internet banking is the basis that forms loyalty. The loyalty can be shown from the attitudes and behavior of customers such as reusing internet banking when going to do banking transactions, can notify the benefits and advantages of internet banking to other customers, as well as prioritizing using

internet banking facilities compared to transactions through the Bangking hall or Automatic Teller machine .

### ➤ *Research Findings*

Proving that trust through satisfaction has not been able to make a real contribution in shaping customer loyalty to continue using internet banking. The satisfaction variable has not been able to be intervening that shapes the trust that customers have to remain loyal using internet banking

## VI. CONCLUSIONS

Based on the results of the discussion and research findings, several research conclusions can be presented as follows:

- [1].Service quality, trust and perceptions of information technology have a significant role in shaping customer satisfaction in using internet banking facilities at state banks in Makassar.
- [2].Service quality and perceptions of information technology have a real role in shaping the attitudes and behavior of loyal customers using internet banking at state banks in Makassar.
- [3].Satisfaction has not been able to play an intervening role in explaining the influence of customer trust on customer loyalty behavior to use internet banking at state banks in Makassar.
- [4].Satisfaction can act as an intervening to explain the effect of perception of information technology on customer loyalty in using internet banking in the city of Makassar
- [5].Satisfaction has a real role in shaping customer loyalty using internet banking at state banks in Makassar.

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