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The Effect of E-service Quality on Loyalty through Trust and Satisfaction for Internet Banking Customers at PT Bank Central Asia, Tbk in Surabaya, Indonesia

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Abstract:
The banking industry sector continues to play a role in economic activity and is required to always have the best innovation, and play an important role in economic development efforts. With the ease of transactions and supported by technology advances, internet banking services are the right solution to support today's transactional business activities. The purpose of this research is to study and analyze the effect of e-services quality on loyalty through trust and satisfaction for internet banking users of PT. Bank Central Asia, Tbk in Surabaya.
The data collection tool used in this study is a survey method by distributing questionnaires to customers of PT Bank Central Asia, Tbk using internet banking services. This study used a research sample of 150 respondents who were classified based on predetermined variables. The data analysis technique used is SEM and uses LISREL as a data processing tool.
The results of this study indicate that e-service quality has a significant effect on trust and satisfaction. Besides, the satisfaction has a positive effect on loyalty to customers of internet banking users of PT. Bank Central Asia, Tbk in Surabaya.

Keywords: Internet banking, e-service quality, loyalty, trust, satisfaction

1. Introduction

The midst of increasingly advanced business competition, the banking industry sector continues to play a role in community economic activities. Service quality is an important concern for banking companies to maintain their brand image so that customers continue to trust the services provided by banks. The role of banking is required to always have the best innovation, in the current era, the banking sector also plays an important role in economic development efforts with the ease of transactions and is supported by technological advances. However, banking as a business that is trusted by the public is required to professionally provide the best service, strategic marketing, to the principle of prudence. Thus, service quality, trust and satisfaction are very important factors in determining customer loyalty, so that every bank needs to provide innovative service improvements in accordance with current developments in information technology.

On the other hand, the Covid-19 pandemic, which is a non-natural disaster, has become one of the factors from the external environment that has caused an economic shock, affecting the economy as individuals, home industries, micro and small companies; medium and large, even affecting the country's economy with a scale of local, national and even global coverage. The Covid-19 pandemic has also had an impact on decreasing conventional (offline) business activities, but it can boost innovative business activities based on online platforms. This Covid-19 pandemic situation makes entrepreneurs and individuals need to take advantage of the momentum of Covid-19 as a step to adjust quickly by conducting business transactions online, so that internet banking services are the right solution to support transactional activities. With this pandemic, the development of technology and information in the banking industry, especially in e-banking facility services (SMS banking, phone banking, internet banking, and mobile banking), constitutes various forms of development of digital banking services that are able to make it easier for customers to choose services. Transactions required. Julius (2011) states that electronic banking (e-banking) is a banking service that combines information systems and technology. E-banking includes ATM, phone banking, mobile banking, SMS banking and internet banking.

On the other hand, based on data from the Financial Services Authority (OJK), transactions carried out through electronic banking each year have experienced a significant growth in several banks, this is evidenced by data from 13 large banks in Indonesia that have a frequency of transactions via e-banking in 2012. as much as 3.79 billion and with a nominal value of Rp.4,441 trillion, then in 2013 there were as many as 4.73 billion with a nominal value of Rp. 5,495 trillion, while in 2014 each increased to 5.69 billion with a nominal value of Rp. 6,447 trillion. This growth has the potential to increase in line with the trend of bank services towards digital banking.

Internet banking is the fastest growing service offered by banks to attract new customers. One of the largest private banks in Indonesia that implements the use of internet banking in banking services and is a market leader that continues to innovate in e-banking services and as a bank that has the largest and most widespread electronic network among the public, especially in Indonesia, namely PT Bank Central Asia, Tbk. PT Bank Central Asia, Tbk has seen a leap in its digital banking transactions amid the Covid-19 pandemic as world banks seek to increase the use of digital banking.

Company data from PT Bank Central Asia, Tbk noted that the number of internet banking transactions increased 24 percent year-on-year (yoy) to 740 million in the first quarter. Meanwhile, the total transaction value reached Rp 3.38 quadrillion (US $ 2.28 trillion), or more than 45 percent of total bank transactions, almost matching the value of transactions through bank branches of Rp 3.5 quadrillion (source: www.thejakartapost.com). In addition, by becoming a customer at PT Bank Central Asia, Tbk, and every customer can enjoy non-cash banking services quickly and easily through electronic banking service facilities, including: SMS banking, phone banking, and internet banking (Click BCA Individual / Business). , and mobile banking (m-BCA).

Banking transactions through electronic banking for a number of banks are growing rapidly, this can be seen from the data of PT Bank Central Asia, Tbk which also recorded the highest growth in e-channel transactions from mobile banking, in the third quarter of 2019 transactions reached 1.05 billion with a value of Rp. 1.47 trillion or an increase of 51.7% from the previous. Internet banking transactions reached 646 million witha value of Rp.7.78 trillion or grew 17.2%, while ATM transactions only reached 528 million with a value of Rp.17.3 trillion (www.keuangan.kontan.co.id). To improve the quality of electronic services for customers of PT Bank Central Asia, Tbk towards customer loyalty, trust and satisfaction in the use of internet banking, banks need to provide innovative service improvements in accordance with current developments in information technology.

2. Literature Review

2.1. E-Service Quality

The success of a company in building its business cannot be separated from the role of good service quality and satisfying its customers. Service quality in the online sphere is important in determining the success or failure of electronic commerce. Jeong and Lee (2010) define service in an electronic environment (e-service quality) as the delivery of a service using new media, namely the website. E-service quality or also known as e-sq is a development of the Service Quality (SERVQUAL) model. In principle, the e-sq model is an adaptation and expansion of the traditional SERVQUAL model into the context of online shopping (Tjiptono, 2014: 303). According to Bressolles & Durrieu (2011), e-service quality is different from traditional service systems, e-service quality is a service that makes it easy to get information between consumers and electronic-based service providers. Meanwhile, according to Carlson and O'Cass (2010), one of the main determinants of a successful e-business is e-service. The importance of measuring and monitoring e-service quality has been recognized by the increasing adoption of electronic services in the banking sector.

Based on the opinion of these experts, it can be concluded that the quality of electronic services (e-service quality) is a measure of how successful or good a site is in facilitating e-business services or online arrangements provided by service providers to consumers via the internet. Meanwhile, according to Suryani (2013: 254), e-service quality can be measured by indicators:

2.1.1. Website Design

A quality website is a website whose design facilitates interaction with customers and an attractive appearance is also an important attraction that will influence purchases via the internet.

2.1.2. Reliability

Reliability is assessed by the ability of the website to provide information and accuracy in filling, proper and fast response, keeping personal information safe.

2.1.3. Responsiveness

Customers expect shops / companies that make purchases through online to be responsive if there are problems raised by customers.

2.1.4. Trust

Trust is shown from customers' confidence to accept the vulnerability of online shopping to meet their expectations.

2.1.5. Personalization

Personalization includes services that allow customers to get attention and have a dialogue with the company.

2.2. Trust

According to Zur et al., (2012) consumer trust is stated as an important component for maintaining sustainable relationships among all parties involved in business (Trust is one critical factor in sustainable development, encouraging long-term relationships between business partners). Trust has great social and business potential as an important parameter in a transaction because trust shapes attitudes, behavioral intentions, and actual behavior towards the transaction.

Trust as the hope that is demanded by all people according to the promises that have been made by the person concerned, to build a trust one must have high integrity which is a measure that a person or a group does everything consistently, competently, honestly, fairly and responsible (Sahanggamu et al., 2015). Meanwhile, according to Nawawi (2012: 21) trust occurs when parties who have certain perceptions that are favorable to each other allow the relationship to achieve the expected results, and trust is an efficient way to reduce transaction costs in social, economic and political relationships.

According to Akinyemi et al., (2013) trust can influence the behavior of e-banking service users. Trust is a mental condition based on a person's situation and social context. When someone makes a decision, he will prefer decisions based on choices from people who can be trusted than those who are less trusted. Meanwhile, the opinion of Setyoparwati (2019) that a business transaction can be carried out between two or more parties if each of them trusts each other, but trust cannot just be recognized by other parties or business partners, but must be built from scratch and can be proven. .

It can be concluded from the existing understanding that in the banking sector, trust is a condition in which a bank can be trusted, honest, practices integrity and can be relied on in providing services to its customers, so that business transactions in banking services can be well established. In addition, a study conducted by Dimitriadis and Kyrezis (2010) discusses the concept of trust, which is explained by four different elements:

- Competence: the belief that another party has the ability or strength to do what needs to be done.
- Benevolence: the belief that others care and are motivated by others.
- Integrity: the belief that other parties make agreements in good faith, tell the truth, act ethically, and keep promises.
- Predictability: the belief that the other party's actions are consistent over time and predictable in certain situations.

According to Hatane (2012), the indicator of trust is maintaining long-term relationships, creating mutually beneficial relationships with customers. In order to make customers trust the services provided, customers must feel the quality of service as a positive thing between customers and the company, believing in the services provided by the company. In addition, according to research by Marakanon and Panjakajornsak (2017) there are three (3) measurement indicators on customer trust, namely:

- Reputation, product reputation can be trusted.
- Claims, product claims can be trusted.
- Commitment, the product can continue to fulfill its promise or commitment.

2.3. Satisfaction

According to Kotler and Armstrong (2012: 70) satisfaction is 'a feeling of pleasure or disappointment in someone who arises after comparing the performance (results) of the product thought to the expected performance (or results)'. If the performance does not meet expectations, the customer will be dissatisfied. If the performance meets expectations, the customer is satisfied. If the performance exceeds expectations, the customer is very satisfied.

According to Etta (2013), consumer satisfaction or dissatisfaction is the feeling of being happy or disappointed by someone that comes from a comparison between the impression of the real or actual product performance with the expected product performance. Meanwhile, according to Tao (2014), with increased customer satisfaction, this can provide company benefits such as customer loyalty, extending the customer life cycle which expands the life of goods purchased by customers and increases positive word of mouth between customers. When a customer is satisfied with a company's products or services, it can cause customers to frequently buy and recommend products or services to potential customers. It is impossible for a business organization to grow if the company ignores or neglects customer needs.

In addition, according to Lovelock et al., (2012: 60), customer satisfaction is defined as a kind of behavioral assessment that occurs after the experience of consuming services. If the service performance approaches or exceeds the desired service level, customers will be very happy; these customers are very likely to make repeat purchases, remain loyal to service providers, and spread positive word of mouth. But if the service experience does not live up to their expectations, customers may complain about the poor quality of service and possibly switch to another service provider in the future.

From these definitions, it shows that customer satisfaction is a fulfillment of expectations. Customers can be said to be satisfied with the products or services provided if the customer's expectations for the products or services provided have matched or even exceeded their expectations. In the service industry, customer satisfaction is measured by the level of customer satisfaction based on the overall experience with the company, so that with satisfactory service, there will be repeated purchases or use of the products or services offered.

Meanwhile, according to Kotler and Armstrong (2012: 72) there are four methods to measure customer satisfaction, including the following:

2.3.1. Complaints and Suggestions System

Every organization that is customer-oriented needs to provide opportunities and easy and convenient access for its customers to convey customer suggestions, criticisms, opinions and complaints. The media used can be in the form of suggestion boxes placed in strategic locations, comment cards, special toll-free telephone lines, and websites.

2.3.2. Customer Satisfaction Survey

Through a survey the company will get feedback and feedback directly from customers and also provide a positive signal that the company pays attention to the way its customers. Generally, most research on customer satisfaction uses surveys either by post, telephone, e-mail, or in-person interviews.

2.3.3. Ghost Shopping

One way to get a picture of customer satisfaction is to hire several people (ghost shopeers) to act or act as potential customers or buyers of company products and competitors who will report their findings regarding the strengths and weaknesses of the company's and competitors' products based on the person's experience make a product purchase.

2.3.4. Analysis of Lost Customers

Companies should contact customers who have stopped buying or have switched suppliers in order to understand this is happening and so they can adopt a policy for further improvements or enhancements.

According to Lupiyoadi (2016: 35) to determine the level of consumer satisfaction, there are five main indicators that must be considered, including the following:

- Product Quality: Consumers will be satisfied if the results of their evaluation show that the products they use are of good quality.
- Service Quality: Especially for the service industry. Consumers will feel satisfied when they get good service or what is expected.
- Emotional: Consumers will feel proud and get the belief that other people will be amazed when consumers use certain brands so they tend to have a higher level of satisfaction. The satisfaction obtained is not due to the quality of the product but social value or self-esteem that makes consumers satisfied with certain brands.
- Trust: Products that have the same quality but establish the same trust cheaper alternatives will provide higher value to consumers.
- Cost: Consumers who do not need to pay additional costs or do not need to waste time getting a product or service tend to be satisfied with that product or service.

2.4. Loyalty

Loyalty is one of the important keys of the company in winning the existing business competition, because in the increasingly fierce competition, the company will maintain business continuity, by maintaining customer existence.

According to Hadiyati (2010), loyalty is a consumer effort to remain loyal to awareness, a strong impression of quality, trust and pride in a product followed by repeat purchases. Kotler (2013: 88) defines consumer loyalty as a consumer's commitment to a market based on a positive attitude and is reflected in consistent repurchases.

Meanwhile, according to Rahman (2010: 23) loyalty is a condition in which customers have a positive attitude towards a brand, have a commitment to the brand and intend to continue their purchases in the future. Rangkuti (2013: 60) defines loyalty as consumer loyalty to the company, brand or product offered. Based on some of the definitions above, it can be concluded that loyalty is a positive attitude of consumers shown through loyalty, trust and pride in a brand or product followed by repeat purchases in the future.

Kotler (2013: 88) explains indicators of consumer loyalty, including the following:

- Trust, is a response to consumer confidence in the market.
- Consumer Psychology (Emotion Commitment), is a consumer psychology commitment to the market.
- Changes in Costs (Switching Cost), is the response of consumers about the burden received when a change occurs.
- Word of Mouth, is publicity behavior by consumers towards the market.
- Cooperation, is consumer behavior that shows an attitude of cooperating with the market.

Meanwhile, according to Griffin (2015: 31) there are four kinds of indicators to measure consumer loyalty, including:

- Make regular repeat purchases, consumers make purchases continuously on a particular product.
- Purchases across product and service lines, consumers not only buy main services and products but consumers also buy product lines and services from the same company.
- Provide references to other people (Refers others), where consumers communicate by word of mouth regarding the product.
- Demonstrates in immunity to the pull of the competition.
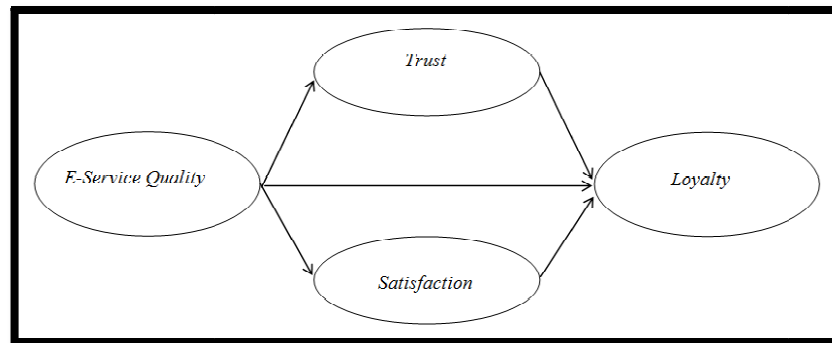
3. Framework and Hypotesis

Figure 1: Conceptual Framework

The hypothesis proposed in this study is as follows:

- E-Service Quality has a significant effect on Trust on internet banking users of PT. Bank Central Asia, Tbk in Surabaya.
- E-Service Quality has a significant effect on Satisfaction on internet banking users of PT. Bank Central Asia, Tbk in Surabaya.
- E-Service Quality has a significant effect on loyalty to internet banking users. PT. Bank Central Asia, Tbk in Surabaya.
- E-Service Quality has a significant effect on Loyalty through Trust mediation on internet banking users of PT. Bank Central Asia, Tbk in Surabaya.
- E-Service Quality has a significant effect on Loyalty through Satisfaction mediation on internet banking users of PT. Bank Central Asia, Tbk in Surabaya.
- Trust has a significant effect on loyalty to internet banking users of PT. Bank Central Asia, Tbk in Surabaya.
- Satisfaction has a significant effect on Loyalty of internet banking users. PT. Bank Central Asia, Tbk in Surabaya.

4. Research Methods

The method used in this research is quantitative research methods. Quantitative research is research based on the philosophy of positivism, used to examine specific populations or samples, sampling techniques are generally carried out randomly, data collection uses research instruments, and data analysis is statistical (Sugiyono 2014: 13). This research is also a correlation study, in the sense that this research is conducted to determine the level of the relationship between two or more variables without making changes, additions or manipulation of existing data (Arikunto 2010: 4)

The population in this study were all consumers who use internet banking services at PT. Bank Central Asia, Tbk - Surabaya. The sample size taken by the researcher used the required technique for calculations using SEM, the small sample size was 150 because generally in the literature it shows that the sample size for structural equation models usually runs in the range of 100 to 200 for models with 10 to 15 indicators (Siddiqui, 2013). The data were processed using LISREL.

The sampling technique used in this study is nonprobability sampling. According to Sugiyono (2014: 120), nonprobability sampling is a sampling technique that does not provide equal opportunities or opportunities for each element or member of the population to be selected as samples. The nonprobability sampling technique used was accidental sampling. According to Sugiyono (2014: 156) accidental sampling is sampling that is done by chance, that is, anyone who happens to meet the researcher can be used as a sample.

5. Results and Discussion

5.1. Validity and Reliability Test

In the measurement model, confirmatory factor analysis (CFA) will be carried out. A construct is said to have a good confirmatory model if it meets the goodness of fit criteria. In addition, the construct must meet the convergent validity and reliability of the construct. It is said to be valid, if the lambda value is ≥ 0.70, while the construct reliability value is said to be good if the construct reliability value is > 0.7 Hair, et al. (1998: 612).

Variable	Cosntruct Reliability	Cut Off	Description
ESQ	0,7486	0,7	Reliabel
TR	0,8819	0,7	Reliabel
SA	0,8743	0,7	Reliabel
LO	0,6774	0,7	ModeratReliabel

Table 1: Measurement Model Variabel Eksogen dan Endogen
Source: processed data (2020)

Based on Table 1, it shows that all 3 variables have a value of ≥ 0.70, and there is 1 variable that has a value of less than 0.70. However, according to Ekolu and Quainoo (2019) the value between 0.50 - 0.70 is moderate and can be classified as reliable. Therefore, it can be said that all variables are reliable.

Skewness			Kurtosis			Skewness and Kurtosis	
Value	Z-Score	P-Value	Value	Z-Score	P-Value	Chi-Square	P-Value
139.034	35.065	`0.000	497.398	14.828	`0.000	1449.408	`0.000

Table 2: Normality Multivariate Test
Source: processed data (2020)

Based on the data in Table 2, multivariate it can be seen that the p-value <0.05. Because the p-value is <0.05, the normality test can be concluded as not being fulfilled. However, this analysis can be continued to the next analysis using an asymptotic covariance matrix (Yamin, 2014: 76).

Skewness			Kurtosis		Skewness and Kurtosis	
Variable	Z-Score	P-Value	Z-Score	P-Value	Chi-Square	P-Value
ESQ1	-4.098	`0.000	0.198	0.843	16.382	`0.000
ESQ2	-4.909	`0.000	0.838	0.402	24.805	`0.000
ESQ3	-7.361	`0.000	4.392	0.000	73.474	`0.000
ESQ4	-5.968	`0.000	2.358	0.018	41.176	`0.000
ESQ5	-4.130	'0.000	0.638	0.523	17.465	`0.000
TR1	-6.544	'0.000	3.557	0.000	55.471	0.000
TR2	-4.566	`0.000	-0.574	0.566	21.178	0.000
TR3	-3.962	`0.000	-1.878	0.060	19.221	0.001
SA1	-6.496	`0.000	3.642	0.000	55.459	0.000
SA2	-5.153	`0.000	0.889	0.374	27.340	`0.000
SA3	-6.321	`0.000	3.420	0.001	51.649	`0.000
SA4	-5.613	`0.000	2.581	0.010	38.170	`0.000
SA5	-6.290	`0.000	3.266	0.001	50.237	`0.000
LO1	-5.089	`0.000	1.882	0.060	29.436	`0.000
LO2	-4.728	`0.000	0.088	0.930	22.358	`0.000
LO3	-5.177	`0.000	1.034	0.301	27.867	`0.000
LO4	-3.946	`0.000	-0.273	0.785	15.645	`0.000

Table 3: Normality Univarian Test
Source: processed data (2020)

From the results of the normality calculation in Table 3, it shows that the data meets the univariate normality assumption because all statements choose a p value less than 0.05 in the Skewness and Kurtosis column (<0.05). A data can be said to be free from univariate normality if it has a p-value of Skewness and Kurtosis (> 0.05). (Ghozali and Fuad, 2005: 68). From Table 3 the p-value of the multivariate normality shows the number 1.540 which means the data is normal.

5.2. Model Fit Test

Goodness of Fit	Cut Off Value	Hasil	Keterangan
Chi Square	≥ 0.05	137.88	Good Fit
Significance Probability (P-Value)	≥ 0.05	0.06347	Fit
RMSEA	≤ 0.08	0.037	Not Fit
GFI	≥ 0.90	0.84	Moderate Fit
AGFI	≥ 0.90	0.79	Moderate Fit
CMIN/DF	≤ 2.83	1.20	Good Fit
CFI	≥ 0.95	0.99	Good Fit

Table 4: Goodness of Fit

In the structural model, a causality test will be carried out to answer the research hypothesis. Before the causality test is carried out, the model suitability test will be carried out (goodness of fit). Model fit test is used to test the model that researchers measure is a good model for presenting research results from the variables that have been tested. Based on the test results in Table 4, all values of goodness of fit are in accordance with the cut-off value ≥ 0.9, except for AGFI with a moderate fit of 0.79 and GFI with a moderate fit of 0.84. Thus the results of this study prove that the research model used is good.

5.3. Hypotesis Test

Hypotesis	The Relationship between Variables	Loading Factor	t-value	Cut off-value	Description
H1	*E-Service Quality→Trust*	0.80	6.28	1,96	Accepted
H2	*E-Service Quality→Satisfaction*	0.88	6.44	1,96	Accepted
H3	*E-Service Quality→Loyalty*	0.73	0.65	1,96	Rejected
H4	*E-Service Quality → Loyalty → Trust*	0.45	1.09	1,96	Rejected
H5	*E-Service Quality → Loyalty → Satisfaction*	0.45	1.09	1,96	Rejected
H6	*Trust → Loyalty*	-0.22	-0.77	1,96	Rejected
H7	*Satisfaction → Loyalty*	0.72	2.78	1,96	Accepted

Table 5: Hypotesis Test
Source: Processed Data (2020)

Hypothesis testing is done to determine the significance of the calculation results using SEM using the LISREL program. The criterion for testing the significance is a cut-off value of 1.96. If lambda has a t-value> 1.96, then the lamda value is significant. The results of SEM processing can be explained in Table 5 as follows:

- E-Service Quality has a positive and significant effect on Trust. This effect can be proven by a loading factor of 0.80 and a t-value of 6.28 (t-value> 1.96).
- E-Service Quality has a positive and significant effect on Satisfaction. This effect can be proven by a loading factor of 0.88 and a t-value of 6.44 (t-value> 1.96).
- E-Service Quality has a positive but not significant effect on Loyalty. This effect can be proven by a loading factor of 0.73 and a t-value of 0.65 (t-value> 1.96).
- E-Service Quality has a positive but insignificant effect on Loyalty through Trust. This effect can be proven by a loading factor of 0.45 and a t-value of 1.09 (t-value> 1.96).
- E-Service Quality has a positive but insignificant effect on Loyalty through Satisfaction. This effect can be proven by a loading factor of 0.45 and a t-value of 1.09 (t-value> 1.96).
- Trust has a negative and insignificant effect on Loyalty. This effect can be proven by the loading factor of -0.22 and a t-value of -0.77 (t-value> 1.96).
- Satisfaction has a positive but not significant effect on Loyalty. This effect can be proven by a loading factor of 0.72 and a t-value of 2.78 (t-value> 1.96).

6. Discussion

6.1. E-Service Quality on Trust

The largest mean value for measuring e-service quality is 4.68 with a standard deviation value of 0.659, which is the statement of measuring e-service quality related to internet banking, PT Bank Central Asia, Tbk. Helps transactions quickly. The smallest mean value for measuring e-service quality is 4.05 with a standard deviation value of 1.022, which is a statement of measuring e-service quality related to PT Bank Central Asia, Tbk's internet banking in making it easier to communicate with call center services. While the largest mean value for the measurement of trust is 4.65 with a standard deviation value of 0.625, which is a statement of trust measurement related to the internet banking reputation of PT Bank Central Asia, Tbk which can be trusted by its users. The smallest mean value for the measurement of trust is 4.43 with a standard deviation value of 0.718. namely a statement of trust measurement related to PT Bank Central Asia, Tbk's internet banking that can continue to fulfill its promise.

The descriptive statistics of e-service quality have an average value of 4.42 with a standard deviation of 2.818. The total number of averages proves that most respondents agree with the measurement of the e-service quality variable. Meanwhile, the descriptive statistics of trust have an average value of 4.52 with a standard deviation of 1,833. This proves that most respondents agree with the measurement of the trust variable.

The structural equation results show that the effect of e-service quality on trust is positive. Meanwhile, the results of the hypothesis test prove that the effect of e-service quality on trust has a loading factor value of 0.80 and a t-value of 6.28, which states that the value is greater than 1.96, so the hypothesis is accepted. So the hypothesis which states that it is suspected that e-service quality has a significant effect on trust in internet banking users of PT. Bank Central Asia, Tbk in Surabaya, was accepted.

The results of this study support the research results of Kundu & Saroj (2015) which prove that in the business of trust (trust) is seen as one of the most relevant antecedents of a stable and collaborative relationship. Even from the very beginning, researchers have identified trust as an important contributing factor to service quality and customer satisfaction. Supported by the results of research conducted proving that e-service quality, trust (trust), and customer satisfaction are all significantly related to each other and trust partially mediates the relationship between quality and satisfaction of internet banking services.

6.2. E-Service Quality on Satisfaction

The largest mean value for measuring e-service quality is 4.68 with a standard deviation value of 0.659, which is a statement of measuring e-service quality related to internet banking at PT Bank Central Asia, Tbk to help transactions quickly. The smallest mean value for measuring e-service quality is 4.05 with a standard deviation value of 1.022, namely the statement of measuring e-service quality related to PT Bank Central Asia, Tbk's internet banking in making it easier to communicate with call center services. Meanwhile, the largest mean value for satisfaction measurement is 4.63 with a standard deviation value of 0.618, which is the statement of satisfaction measurement related to the satisfaction of internet banking users of PT. Bank Central Asia, Tbk in Surabaya. The smallest mean value for the measurement of satisfaction is 4.36 with a standard deviation value of 0.999, namely the statement of measurement of satisfaction regarding internet banking users of PT Bank Central Asia, Tbk. It does not need to pay additional fees when using the service.

The descriptive statistics of e-service quality have an average value of 4.42 with a standard deviation of 2.818. The total number of averages proves that most respondents agree with the measurement of the e-service quality variable. Meanwhile, the descriptive statistics of satisfaction have an average value of 4.54 with a standard deviation of 2.779. This proves that most respondents agree on the measurement of variable satisfaction.

The structural equation results show that the effect of e-service quality on satisfaction is positive. While the results of hypothesis testing prove that the effect of e-service quality on satisfaction has a loading factor value of 0.73 and a t-value of 6.44, which states that the value is greater than 1.96, so the hypothesis is accepted. This proves that the effect of e-service quality on satisfaction is positive and significant. So the hypothesis which states that e-service quality has a significant effect on satisfaction with internet banking users of PT. Bank Central Asia, Tbk in Surabaya, was accepted.

The results of this study support the results of research conducted by Tjiptono and Chandra (2011: 172) which prove that product quality is closely related to customer satisfaction. Products in a broader sense can be in the form of goods or services (services), but in this study, what is meant by products is a service product. Furthermore, based on the results of previous research according to Kim (2010), internet user satisfaction is influenced by the e-service quality variable which consists of the dimensions of privacy, efficiency, system availability and fulfillment.

6.3. E-Service Quality on Loyalty

The largest mean value for measuring e-service quality is 4.68 with a standard deviation value of 0.659, which is the statement of measuring e-service quality related to internet banking, PT Bank Central Asia, Tbk. Helps transactions quickly. The smallest mean value for measuring e-service quality is 4.05 with a standard deviation value of 1.022, which is a statement of measuring e-service quality related to PT Bank Central Asia, Tbk's internet banking in making it easier to communicate with call center services. While the largest mean value for measuring loyalty is 4.51 with a standard deviation value of 0.730, which is a statement of measuring loyalty related to users recommending internet banking for PT Bank Central Asia, Tbk in Surabaya to others. The smallest mean value for measuring loyalty is 3.94 with a standard deviation of 1.317, which is a statement of measuring loyalty related to internet banking users having other products besides PT Bank Central Asia, Tbk internet banking in Surabaya.

The descriptive statistics of e-service quality have an average value of 4.42 with a standard deviation of 2.818. The total number of averages proves that most respondents agree with the measurement of the e-service quality variable. The descriptive statistics of loyalty have an average value of 4.22 with a standard deviation of 2,700. Meanwhile, this proves that most respondents agree with the measurement of the loyalty variable.

The structural equation results show that the effect of e-service quality on loyalty is positive. While the results of hypothesis testing prove that the effect of e-service quality on loyalty has a loading factor value of 0.73 and a t-value of 0.65, which states that the value is less than 1.96, so the hypothesis is rejected. This proves that the effect of e-service quality on loyalty is positive but not significant. So the hypothesis which states that e-service quality has a significant effect on loyalty to internet banking users of PT. Bank Central Asia, Tbk in Surabaya, was rejected.

The results of this study do not support the theory according to Anggraeni and Ni Made (2012) who argue that the better the quality of online services provided by the bank, the higher customer loyalty, this is supported by the results of research conducted that the quality of online services has a positive and significant effect on customer loyalty.

6.4. E-Service Quality towards Loyalty through Trust

The largest mean value for measuring e-service quality is 4.68 with a standard deviation value of 0.659, which is the statement of measuring e-service quality related to internet banking, PT Bank Central Asia, Tbk. Helps transactions quickly. The smallest mean value for measuring e-service quality is 4.05 with a standard deviation value of 1.022, which is a statement of measuring e-service quality related to PT Bank Central Asia, Tbk's internet banking in making it easier to communicate with call center services. While the largest mean value for measuring loyalty is 4.51 with a standard deviation value of 0.730, which is a statement of measuring loyalty related to users recommending internet banking for PT Bank Central Asia, Tbk in Surabaya to others. The smallest mean value for measuring loyalty is 3.94 with a standard deviation of 1.317, which is a statement of measuring loyalty related to internet banking users having other products besides PT Bank Central Asia, Tbk internet banking in Surabaya. While the largest mean value for the measurement of trust is 4.65 with a standard deviation value of 0.625, which is the statement of trust measurement related to the internet banking reputation of PT Bank Central Asia, Tbk in Surabaya can be trusted. The smallest mean value for the measurement of trust is 4.43 with a standard deviation value of 0.718, which is a statement regarding the internet banking service of PT Bank Central Asia, Tbk in Surabaya that can continue to fulfill its promise.

The descriptive statistics of e-service quality have an average value of 4.42 with a standard deviation of 2.818. The total number of averages proves that most respondents agree with the measurement of the e-service quality variable. The descriptive statistics of loyalty have an average value of 4.22 with a standard deviation of 2,700. Meanwhile, this proves that most respondents agree with the measurement of the loyalty variable. Meanwhile, the descriptive statistics of trust have an average value of 4.52 with a standard deviation of 1,833. This proves that most respondents agree with the measurement of the trust variable.

The results of the structural equation show that the effect of e-service quality on loyalty through trust is positive. While the results of the hypothesis test prove that the effect of e-service quality on loyalty through trust has a loading factor value of 0.45 with a t-value of 1.09, which states that the value is less than 1.96, so the hypothesis is rejected. This proves that the effect of e-service quality on loyalty through trust is positive but not significant. So the hypothesis which states that e-service quality has a significant effect on loyalty through trust in internet banking users of PT. Bank Central Asia, Tbk in Surabaya, was rejected.

The results of this study do not support the theory according to Kheng et al., (2010) which argues that service quality and customer trust have a close relationship in influencing customer loyalty.

6.5. E-Service Quality to Loyalty through Satisfaction

The largest mean value for measuring e-service quality is 4.68 with a standard deviation value of 0.659, which is the statement of measuring e-service quality related to internet banking, PT Bank Central Asia, Tbk. Helps transactions quickly. The smallest mean value for measuring e-service quality is 4.05 with a standard deviation value of 1.022, which is a statement of measuring e-service quality related to PT Bank Central Asia, Tbk's internet banking in making it easier to communicate with call center services. While the largest mean value for measuring loyalty is 4.51 with a standard deviation value of 0.730, which is a statement of measuring loyalty related to users recommending internet banking for PT Bank Central Asia, Tbk in Surabaya to others. The smallest mean value for measuring loyalty is 3.94 with a standard deviation of 1.317, which is a statement of measuring loyalty related to internet banking users having other products besides PT Bank Central Asia, Tbk internet banking in Surabaya. Meanwhile, the largest mean value for satisfaction measurement is 4.63 with a standard deviation value of 0.618, which is the statement of satisfaction measurement related to the satisfaction of internet banking users of PT. Bank Central Asia, Tbk in Surabaya. The smallest mean value for the measurement of satisfaction is 4.36 with a standard deviation value of 0.999, namely the statement of measurement of satisfaction regarding internet banking users of PT Bank Central Asia, Tbk. It does not need to pay additional fees when using the service.

The descriptive statistics of e-service quality have an average value of 4.42 with a standard deviation of 2.818. The total number of averages proves that most respondents agree with the measurement of the e-service quality variable. Meanwhile, the descriptive statistics of loyalty have an average value of 4.22 with a standard deviation of 2,700. The total average number proves that most respondents agree with the measurement of the loyalty variable. The descriptive statistics of satisfaction have an average value of 4.54 with a standard deviation of 2.779. The total number of means proves that most respondents agree with the measurement of variable satisfaction. This proves that most respondents agree with the measurement of the e-service quality variable on loyalty through satisfaction.

The results of the structural equation show that the effect of e-service quality on loyalty through satisfaction is positive. Meanwhile, the results of hypothesis testing prove that the effect of e-service quality on loyalty through satisfaction has a loading factor value of 0.45 with a t-value of 1.09, which states that the value is less than 1.96, so the hypothesis is rejected. This proves that the effect of the effect of e-service quality on loyalty through satisfaction is positive but not significant. So the hypothesis which states that e-service quality has a significant effect on loyalty through satisfaction with internet banking users of PT. Bank Central Asia, Tbk in Surabaya, was rejected.

The results of this study do not support the theory according to Irwansyah & Riko (2018) in their research which argues that companies that provide higher e-service quality to customers, will lead to customer satisfaction, and of course in the long term will result in consumer loyalty. This is in accordance with the explanation of Tjiptono (2011: 432) that customer satisfaction contributes to a number of crucial aspects, such as creating customer loyalty, increasing company reputation and future transactions.

6.6. Trust in Loyalty

The largest mean value for the measurement of trust is 4.65 with a standard deviation value of 0.625, which is the statement of trust measurement related to the internet banking reputation of PT Bank Central Asia, Tbk in Surabaya can be trusted. The smallest mean value for the measurement of trust is 4.43 with a standard deviation value of 0.718, which is a statement regarding the internet banking service of PT Bank Central Asia, Tbk in Surabaya that can continue to fulfill its promise. While the largest mean value for measuring loyalty is 4.51 with a standard deviation value of 0.730, which is a statement of measuring loyalty related to users recommending internet banking for PT Bank Central Asia, Tbk in Surabaya to others. The smallest mean value for measuring loyalty is 3.94 with a standard deviation of 1.317, which is a statement of measuring loyalty related to internet banking users having other products besides PT Bank Central Asia, Tbk internet banking in Surabaya.

Meanwhile, the descriptive statistics of trust have an average value of 4.52 with a standard deviation of 1,833. This proves that most respondents agree with the measurement of the trust variable. The descriptive statistics of loyalty have an average value of 4.22 with a standard deviation of 2,700. Meanwhile, this proves that most respondents agree with the measurement of the loyalty variable.

The structural equation results show that the effect of trust on loyalty is negative. While the results of the hypothesis test prove that the effect of trust on loyalty has a loading factor value of -0.22 and a t-value of -0.77 which states that the value is greater than 1.96, which states that the value is less than 1.96, so the hypothesis is rejected. This proves that the effect of trust on loyalty is negative and insignificant. So the hypothesis which states that trust has a significant effect on loyalty to internet banking users of PT. Bank Central Asia, Tbk in Surabaya, was rejected.

The results of this study do not support research conducted by Peng et al., (2019) which states that trust mediates the relationship between customer satisfaction and the level of loyalty to certain banks. The results of other studies according to Razak et al., (2018) in their research which argues that consumers have good attitudes, such as consuming more and more frequency and volume and consuming other products provided by the company concerned.

6.7. Satisfaction with Loyalty

The largest mean value for satisfaction measurement is 4.63 with a standard deviation value of 0.618, which is the statement of satisfaction measurement related to satisfaction of internet banking users of PT. Bank Central Asia, Tbk in Surabaya. The smallest mean value for the measurement of satisfaction is 4.36 with a standard deviation value of 0.999, namely the statement of measurement of satisfaction regarding internet banking users of PT Bank Central Asia, Tbk. It does not need to pay additional fees when using the service. While the largest mean value for measuring loyalty is 4.51 with a standard deviation value of 0.730, which is a statement of measuring loyalty related to users recommending internet banking for PT Bank Central Asia, Tbk in Surabaya to others. The smallest mean value for measuring loyalty is 3.94 with a standard deviation of 1.317, which is a statement of measuring loyalty related to internet banking users having other products besides PT Bank Central Asia, Tbk internet banking in Surabaya.

The descriptive statistics of satisfaction have an average value of 4.54 with a standard deviation of 2.779. The total number of means proves that most respondents agree with the measurement of variable satisfaction. The descriptive statistics of loyalty have an average value of 4.22 with a standard deviation of 2,700. Meanwhile, this proves that most respondents agree with the measurement of the loyalty variable.

The results of the structural equation show that the effect of satisfaction on loyalty is positive. While the results of hypothesis testing prove that the effect of satisfaction on loyalty has a loading factor value of 0.72 and a t-value of 2.78 which states that the value is greater than 1.96. This proves that the effect of satisfaction on loyalty is positive and significant. So the hypothesis which states that satisfaction has a significant effect on loyalty to internet banking users of PT. Bank Central Asia, Tbk in Surabaya, was accepted. results of this study support the research results of Sundarama et al., (2017) which prove that for all types of business, customer satisfaction is very important because it is the main antecedent to loyalty. This is also supported by the results of research conducted by Anggraeni and Ni Made (2012) which states that satisfaction has a positive and significant effect on customer loyalty in using internet banking services. Thus, the higher the level of satisfaction felt by customers using internet banking services at the bank, the higher the loyalty

7. Closing

7.1. Conclusion

Based on the background of the problem, problem formulation, research objectives, theoretical basis, and research hypotheses as well as the findings and discussion described in the previous chapter, the conclusions of this study are as follows:

- The first hypothesis (H1) proposed in the study, namely E-Service Quality has a significant effect on Trust in internet banking users of PT. Bank Central Asia, Tbk in Surabaya, was accepted. These results indicate that the better the E-Service Quality, the higher the trust in internet banking users of PT. Bank Central Asia.
- The second hypothesis (H2) proposed in the study, namely E-Service Quality has a significant effect on Satisfaction in internet banking users of PT. Bank Central Asia, Tbk in Surabaya, was accepted. These results indicate that the better the E-Service Quality, the higher the satisfaction of internet banking users of PT. Bank Central Asia, Tbk in Surabaya.
- The third hypothesis (H3) proposed in the study, namely E-Service Quality has a significant effect on Loyalty in internet banking users of PT. Bank Central Asia, Tbk in Surabaya, was rejected.
- The fourth hypothesis (H4) proposed in the study, namely E-Service Quality has a significant effect on Loyalty through Trust on internet banking users of PT. Bank Central Asia, Tbk in Surabaya, was rejected.
- The fourth hypothesis (H5) proposed in the study, namely E-Service Quality has a significant effect on Loyalty through Satisfaction mediation on internet banking users of PT. Bank Central Asia, Tbk in Surabaya, was rejected.
- The fourth hypothesis (H6) proposed in the study, namely that trust has a significant effect on loyalty to internet banking users of PT. Bank Central Asia, Tbk in Surabaya, was rejected.
- The fourth hypothesis (H7) proposed in the study, namely Satisfaction has a significant effect on Loyalty in internet banking users of PT. Bank Central Asia, Tbk in Surabaya, was accepted. These results indicate that by increasing Satisfaction, the higher the loyalty of internet banking users of PT. Bank Central Asia, Tbk in Surabaya.

7.2. Academic Advice

This research can be considered further as a reference to those who carry out similar research regarding the effect of E-service Quality on Loyalty through Satisfaction and Trust in na. Internet banking users. The additional variables can be used for further research.

7.3. Practical Suggestions

Based on the results of the research conducted and the conclusions that have been obtained, several suggestions can be given which can be considered by PT. Bank Central Asia, Tbk in developing internet banking products, namely as follows:

7.3.1. Suggestions for the Development and Management of E-Service Quality

Development and management of electronic-based service quality (e-service quality) is the main benchmark in the use of internet banking at PT. Bank Central Asia, Tbk. So the company is expected to provide innovations that facilitate the use of internet banking services at PT. Bank Central Asia, Tbk than the services provided by other banks.

7.3.2. Suggestions for the Development and Management of Loyalty

Development and management of services to increase loyalty in the use of internet banking at PT. Bank Central Asia, Tbk needs to be balanced with the ease of use of the internet banking offered. So the company is expected to provide an attractive service display for internet banking service users at PT. Bank Central Asia, Tbk so that users recommend internet banking to others.

7.3.3. Suggestions for the Development and Management of the Trust

Development and management of services to increase trust (trust) is a benchmark in the use of internet banking at PT. Bank Central Asia, Tbk. So the company is expected to provide safe, trustworthy and reputable services for internet banking service users at PT. Bank Central Asia, Tbk

7.3.4. Suggestions for the Development and Management of Satisfaction

Development and management of services to increase customer satisfaction in using internet banking at PT. Bank Central Asia, Tbk needs to be supported by satisfying services and the quality expected by internet banking users. So the company is expected to be able to support by providing fast service, affordable service costs and services in accordance with the expectations of internet banking users.

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