

ABSTRACT

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THE INFLUENCE OF E-SERVICEQUALITY AND TRUST ON CUSTOMER SATISFACTION AND ITS IMPACT ON CUSTOMER LOYALTY (AN EMPIRICAL STUDY ON ONLINE SYARIAH BANKING IN INDONESIA) (xiv + 142 pages; 33 figures; 22 tables; 6 appendix)

The purpose of this study is to analyze the influence of e-service quality through its dimensions and trust on online banking toward customer satisfaction and its impact on customer loyalty. This study uses quantitative method with survey study design approach. Data are collected from Bank Syariah online banking customers. Bank Syariah Indonesia is an Islamic bank that operates according to Islamic laws. Sample were taken purposively by online questionnaires with 1-5 Likert Scale in April 2021. The conceptual framework is tested empirically by PLS-SEM with SmartPLS™ 3.3. Prior to the structural model analysis, measurement model was assessed to test the reliability and validity of model indicator. The result of the study shows that from six dimensions in service quality, there are four dimensions that significantly influence customer satisfaction, while two of the service quality dimensions, namely site organization and responsiveness shows insignificant influence to customer satisfaction. In addition, from all dimensions, efficiency has the most significant influence on customer satisfaction, followed by user friendliness. On the other hand, trust has direct influence on customer satisfaction and impact toward customer loyalty. However, satisfaction demonstrated the biggest impact on customer loyalty.

Reference : 64 (1980 - 2021)

Key Words : Internet banking service quality, customer satisfaction, customer loyalty, Sharia online banking