

UDC 334

**EFFECT OF E-SERVICE QUALITY, E-TRUST AND E-CUSTOMER SATISFACTION  
ON E-CUSTOMER LOYALTY: SURVEY ON BRILINK AGENT BRI BRANCH  
MALANG KAWI**

**Kusumawati Andriani\*, Bimo Gigih Ario, Sunarti**

University of Brawijaya, Indonesia

\*E-mail: [andriani\\_kusuma@ub.ac.id](mailto:andriani_kusuma@ub.ac.id)

**ABSTRACT**

Laku Pandai is a financial service intended for the public without having to come to the bank office in a cheap, easy, safe and efficient way. Laku Pandai agent Loyalty is a major concern in the development of inclusive finance. In lieu of the branch office of the bank concerned, the existence of the Laku Pandai Agent is a party that directly serves the community / customers. It can be said that the agent is an intermediary between the customer and the bank who organizing Laku Pandai. In case of problems in financial transactions, agents are also directly faced with customers. Thus, it is important for the organizers of smart banks to foster a sense of loyalty of agents to the bank organizers so smart that financial transactions people served by agents can run smoothly and continue to increase. The objective of this study is to review the influence of E-Service Quality, E-Trust, E-Customer Satisfaction on E-Customer Loyalty in terms of Bank BRI services that is BRILink service. This study uses survey design with proportional random sampling technique that conducted on BRILink agents under the authority of the Bank BRI Malang Kawi Branch Office with respondents as many as 112 agents from 14 offices throughout Malang. The results of this study indicate that E-Service Quality significantly influence E-Trust, E-Customer Satisfaction, and E-Customer Loyalty. Furthermore, E-Trust and E-Customer Satisfaction significantly influence E-Customer Loyalty.

**KEY WORDS**

Laku Pandai, agent, E-service quality, E-trust, E-customer satisfaction, E-customer loyalty, BRILink.

In a marketing world, customer loyalty is a very important thing, since without having loyalty a company will not be able to survive in a business competition. Customer loyalty is a customer behavior allegiance to the willingness to defend against the product or service and to be available to have a continuous transaction (Alfansi, 2010). Oliver (as quoted in Othman, et al., 2015) mentioned customer loyalty is a very deep commitment to repurchase or to use the service again continuously in the future, even though there are a similar product and a situation having a potential to change behavior. The existence of customer loyalty is able to increase profitability through income increase as well as decreases cost to attract new customer. Along with the information technology development, the term of e-customer loyalty appears. In the context of internet banking, Amin (2016) defined e-customer loyalty as customer willingness to visit website e-banking and consider to consistently buy a product or use service in the future. Reichheld and Schefter (as quoted in Othman, et al., 2015) have explained e-customer loyalty as consumer behavior to visit a particular website again and perform a transaction conveniently. That statement is in accordance with Unyathanakorn and Rompho's (2014) result defining that customer loyalty in an online banking service is a customer behavior which will recommend online banking service to others and intend to always use online banking service from a particular bank. The research result conducted by Othman, et al. (2015) noticed that e-customer loyalty is influenced by e-customer satisfaction. Satisfaction is a feeling of happiness when achieving something (KBBI, 2014). In relation to that definition, Fornell, et al. (as quoted in Othman, et al., 2015) have stated that e-customer satisfaction is a circumstance in which a consumer feels happy with service provider performance.

In an online context, Szymanski and Henard (as quoted in Amin, 2016) have stated that e-customer satisfaction as consumer assessment to the company about surfing experience in the internet compared to the traditional way when dealing with a customer. Customer assessment of the internet banking becomes an important point since internet banking has a different characteristic compared to the traditional way. On the left side, a customer can easily perform a transaction without having to come to the banking service office, but on the other hand, internet banking also encourages a customer to be able to operate the application, to get a charge and to have a safety risk. A circumstance influencing e-customer satisfaction is e-service quality. Rod, et al. (2009) have stated that when service quality of internet banking increases so the consumer feels more satisfied with banking online service and impacted on the satisfaction felt by customer towards the entire banking service. E-service quality has a positive and significant influence on the trust (Kundu and Datta, 2015).

Grandon and Pearson (2006) have defined trust as “*the customer's perception of security and reliability of the e-commerce.*” The importance of user's trust in branchless banking services use is sated by Chaudhry, et al. (2017) explaining that “*trust is an important element affecting consumer behavior and it determines the success of technology adoption such branchless banking application.*” Kundu and Datta (2015) have explained that the important key to win sustainable competitive advantage is giving the best service quality that then will impact on the satisfied consumer. Singh and Sirdeshmukh (as quoted in Kundu and Datta, 2015) have proposed that trust is a crucial variable that determines the result on the different point in its process and functions as an adhesive that holds a joint relationship.

The previous research shows that service quality, trust, and customer satisfaction are proven to have a significant influence on customer loyalty. However, those variables are still able to be tested partially by various researchers studying branchless banking. The study that will be conducted is going to combine variables that jointly influence customer loyalty. The object of this research is branchless banking applied in Indonesia under the term of Laku Pandai, a government-backed branchless banking program. Laku Pandai has various regulations and requirements so that branchless banking service can be applied in Indonesia well so this will differ this research with previous studies. If in the previous studies branchless banking is digital service/internet banking operated independently by a customer to a personal transaction. In this research, branchless banking is a digital service/internet banking operated by an agent to serve banked or unbanked customer. Therefore, this agent loyalty becomes a concern in this research.

Branchless Banking or Laku Pandai is the abbreviated form of Layanan Keuangan Tanpa Kantor dalam Rangka Keuangan Inklusif is a financial service for society without having to come to bank an assisted with the cheap, easy, safety and efficient way. Laku Pandai utilizes technological information facility such as telephone, Electronic Data Capture (EDC) or internet banking for supporting financial service of Bank through an Agent. By using information technology, Laku Pandai can cover society in a remote area with cheaper cost. Laku Pandai provides financial product adjusted to community needs in a remote area and/or having low income, with a simple characteristic so is easy to be understood accompanied by the ease in document processing from customer candidate. Inclusive Financial Program Laku Pandai is now being a need since there are still many Indonesians who cannot access banking financial service yet. The urgency to enlarge financial service towards society is laid on the research result of World Bank in 2014 stating that total Indonesian adult having an account in the banked people just achieved 36% of total adult society (Global Findex world Bank, 2014).

From the explanation above can be concluded that there are more than a half of adult Indonesian having no access to the formal financial institution so that circumstance limits society's ability to be connected to another productive activity. The fact about there is still many societies who do not have an access to banking yet also happens in other developed countries. According to the research result conducted by Global Findex Worldbank 2014, there are total 2 billion people in the world who do not have an access yet to bank all over the world. From those two billion, Indonesia donates by 6% followed by China of 12% and

India by 21%. As a result, the data above indicates that there is a big enough opportunity for the banking industry to achieve a market never touched by banking.

Laku Pandai provides financial product adjusted to community needs in a remote area and/or having low income, with a simple characteristic so is easy to understand and accompanied by the ease in document processing from customer candidate. By the improved knowledge and understanding of financial service are expected able to help the increase of society's consciousness on the importance of financial management. A better financial management can increase income and society's welfare. If this consciousness has widened and strengthened at every level of society so this will support the establishment of inclusive financial in Indonesia. The existence of Laku Pandai agent which is the instance of banking branch office expected to be a solution which will ease unbanked society or those who do not use banking service yet to access banking service. As the instance of the branch office, Laku pandai is the spearhead of banking competition. A community who acts as Laku pandai's agent is free to decide where bank s/he wants to be an agent. Therefore, the ones being a current challenge is how to make Laku pandai agent keep being loyal so transaction increases.

Laku pandai's agent loyalty becomes the main concern in the development of inclusion finance. As the instance of a branch office of the related bank, the existence of Laku pandai's agent is a party directly serves society/customer. It can be said that agent is the liaison between customer and bank operator of Laku Pandai. If there is a problem in a financial transaction, the agent is the one who directly deals with a customer. Therefore, it is important for Laku Pandai operator bank to foster agent's loyalty to the Laku pandai operator bank so that society's finance transaction served by an agent can run well and continuously increase. It is not easy for all banking customers to be able to be a Branchless Banking agent. There are various special requirements determined by OJK, as an official institution that shades Branchless Banking system. This requirement is stipulated in POJK No.19/POJK.03/2014 concerning Laku Pandai and classification arranged by Laku Pandai bank operator. As the liaison officer between Laku Pandai bank operator and society, the agent will get sharing profit from every transaction performed. From that background above, the writer is interested in conducting research in relation to the agent of Laku Pandai, in which variable which will be tested is e-service quality, providing influence on e-trust, e-customer satisfaction and e-customer loyalty. E-service quality, e-trust, e-customer satisfaction and e-customer loyalty is chosen to be the research variable since that is vital in marketing field especially in an internet-based banking service.

This research reviews factors that influence Agent loyalty to the BRILink service product in BRI Malang branch. The researcher chooses Bank BRI as the object of this research since it is a bank having a large access to banking service in a micro sector in which Laku Pandai aims for society with a minimum transaction and never been touched by banking service and technology savvy. The researcher considers that the study conducted at BRI will be able to answer the problem in this research.

According to the explanation in the background is then got a problem statement discussed in this research as follows:

- Does E-Service Quality variable have a significant influence on e-Trust?
- Does E-Service quality have a significant influence on e-Customer Satisfaction?
- Does E-Service Quality have a significant influence on e-Customer Loyalty?
- Does E-Trust variable have a significant influence on E-Customer Loyalty?
- Does E-Customer Satisfaction have a significant influence on E-Customer Loyalty?

## **LITERATURE REVIEW**

Raza, et al. (2014) stated that service quality has been known as one of the factors to formulate company's excess to increase their competitiveness. Consumer perception concerning service quality in a website-based world is exactly different from perception on the quality of traditional service. For that matter, it is very important to find out how online

service quality perception is Chudhry (as quoted in Amin, 2015). It is not only a company who has to understand how consumer evaluates the whole process of internet banking service, but a company also must be able to identify dimensions which can measure service quality of internet banking (Amin, 2015).

Zethaml, et al. (as quoted in Othman, et al., 2015) have proposed that online service quality is defined as website ability to make an effective and efficient expenditure process, including purchase, paying or granting goods or service process to the consumer. With the increase in online consumer increase, website ability to influence expenditure decision is essential.

Shemwellet, et al. (as quoted in Kundu and Datta, 2015) have investigated that the key to win sustainable competitive advantage is giving the best service quality that will then influence customer satisfaction. However, surprisingly, there are many previous researchers stating that service quality impact on the customer satisfaction is not always consistent. There are many things that influence the relationship between service quality and customer satisfaction. Singh and Sirdeshmukh (as quoted in Kundu and Datta, 2015) have explained that trust is a crucial variable that determines the result on the different point in its process and functions as a glue holding joint relationship. Lovelock, et al. (2010) have stated that there are neuroses of a consumer about personal data steal if performing a transaction through the internet. In the technical level, an interaction between individual and company's website, there is always data flowing from and/to those two parties. In order to grow consumer trust, the company has to be able to give certainty and confidence to the consumer that all types of data or private information provided to a company through a website can be guaranteed its safety and cannot be seen by a party having any rights (Indrajit, 2002).

In an e-commerce, a customer having no trust to the e-business will have no loyalty feels even though they commonly interested in that e-business. Reichheld and Schefter (as quoted in Kundu and Datta, 2015) have explained that to get a loyal consumer, a company has to be able to get trust first. This factor will help to build and maintain a long-term relationship between consumer and company. Hsieh and Hsang (as quoted in Kundu and Datta (2015) have investigated that trust can be gained from service quality provided. E-trust is able to obtain from online service quality dimension such as user-friendliness, efficiency (Herrington and Weaven, 2009), privacy and security (Indrajit, 2002).

Raza, et al. (2015) have defined customer satisfaction as product performance measurement or service provided by a company whether it is in accordance with customer needs or not. At all companies, both service and manufacturing sector, customer satisfaction is a basic goal that wants to be fulfilled by a company. Rust (as quoted in Daryanto and Setyobudi, 2014) stated that in addition to must maintain what consumer perceive of the service, the service provider also has to understand how they get satisfaction. Customer loyalty in the online banking sector has been an important issue since its big and positive impact on bank's long-term profitability Fleh and Treiblmaier (as quoted in Othman, 2015). Since competition is getting hard, –one-click only with mouse assistance–, customer loyalty in an online banking becomes company's main concern. According to Shahriani (as quoted in Othman, et al (2015), one of the ways to achieve customer loyalty is through increasing online service quality dimensions, which if consumer loves it so it impacts on the satisfaction and then loyalty. Jamal and Kamal (as quoted in Othman, et al., 2015) have explained that in accordance with a discussion about the attention given to them and make a decision based on the experienced gained. Consumer's point of view on the quality of online service which can be seen from the website will influence their experience and will make them choose to decide to become satisfied or not of what they see and to do the same process or clicking again. Kotler and Keller (2009:144) have explained that product and service quality, customer satisfaction, and company's profitability are three tightly-related things. The higher the quality of a product or service, the higher the customer satisfaction resulted, that support higher price and (frequently) cheaper cost.

In light of the fact above, Tjiptono (2014:266) proposed that product quality (both goods and service) has a big contribution on customer satisfaction, customer retention, word

of mouth communication, repurchasing, customer loyalty, market share and profitability. By providing service quality, increasing customer satisfaction, and maintaining customer trust, customer loyalty will be easy to get Yang, et al. (as quoted in Othman, et al.). In an online world, satisfaction impact on loyalty is much higher than offline marketing Shanker, et al. (as quoted in Othman, et al., 2015) since an effort to have loyalty is not easy.

Lau and Lee (as quoted in Tjiptono, 2014:398) have mentioned that trust factor on a brand is a crucial aspect in forming loyalty. Customer availability to believe and rely on the brand in a risk situation is due to the expectation related to brand will give a positive influence. Relationship between trust and loyalty is established by these following factors:

- Brand predictability, refers to the customer ability to anticipate brand performance on various use situations;
- Brand Liking, in relation to if particular brand is loved or not by customer;
- Brand Competence, it can be assessed through experience of product/service use directly or through recommendation;
- Brand Reputation, it is established through advertising, public relations, product quality and product/service performance; and Trust in a Company, refers to the level of customer trust on the company having related brand.

At the end, this research provides one important formulation. To be not only able to service on the competition, but also to increase profitability, the company has to create customer loyalty. It can be said that customer loyalty is an important goal of a planning in the process of developing marketing strategy, maintaining long-term relationship with their customer (Amin, 2016) and is an important basis for sustainable competitive advantage development in the global market Maydeu-Olivares and Lado (as quoted in Othman, et al.). According to that empirical study result, it can be arranged hypothesis as follows:

*E-Service quality (X) has a significant influence on E-Trust (Y1).* For e-commerce, a customer having no trust to e-business will have no loyalty feeling even though they generally are satisfied to that e-business. Reichheld and Schefter (as quoted in Kundu and Datta, 2015) have explained that to get a loyal consumer, a company has to be able to get trust first. This factor will help to build and maintain long-term relationship between consumer and company. Hsieh and Hsang (as quoted in Kundu and Datta, 2015) have investigated that trust can be gained from service quality provided. E-trust can be obtained from online service quality dimension such as user-friendliness, efficiency (Herrington and Weaven, 2009), and privacy and security (Indrajit, 2002). The study supporting this relationship is the one conducted by Coelho and Henseler (2009). Through their research result, Coelho and Henseler (2009) have explained that when the customer has been satisfied with the service, customizing service will help to increase customer trust, satisfaction level to the service increases even not too significant. However, at the time customer satisfaction level to the service is small, when providing service in accordance with customer's needs and willingness so customer satisfaction to the service will increase significantly. According to that empirical study so it can be arranged hypothesis as follows:

*E-Service Quality (X) has a significant influence on E-Customer Satisfaction (Y2).* Kotler and Keller (2002:144) have proposed that service and product quality, customer satisfaction, and company's profitability is three tightly-related things. The higher the quality of a product or service, the higher the customer satisfaction resulted, supporting higher price and (frequently) cheaper cost. Rod, et al. (2009) in his research studies the relationship between dimensions that influence internet banking service quality and customer satisfaction, get a research result that there is a positive influence between internet banking service quality and customer satisfaction. They stated that when quality of internet banking service increases so the customer feels more satisfied with online banking service, and impacted on the banking service entirely. In the research result, they stated that what included in the e-service quality is a convenience to use, ease of access, completeness of transaction service, safety, privation, design, content, speed and cost. According to that empirical study so arranged hypothesis as follows:

*E-Service Quality (X) has a significant influence on E-Customer Loyalty (Z).* Coelho and Henseler (2009) have shown that to increase service quality to the customer means to increase customer loyalty of the product used. They also state that service customized to customer needs is a form of the way to increase service quality. Coelho and Henseler (2009) also add that service quality improvement is an effective way to increase customer loyalty, or on the other hand service quality has a positive influence on customer loyalty. According to that result of empirical study so arranged hypothesis as follows:

*E-Trust (Y1) has a significant influence on E-Customer Loyalty (Z).* Lau and Lee (as quoted in Tjiptono, 2014:398) have mentioned that trust on a brand is a crucial aspect in loyalty formation. Customer availability to believe and rely on the brand in a risk situation is due to the expectation related to brand will give a positive influence. Relationship between trust and loyalty are made up of Brand predictability, Brand Liking, Brand Competence, Brand Reputation, and Trust in a Company factor. The research result noticed that customer loyalty is also influenced by trust found by a study carried out by Othman, et al. (2015) and Coelho and Henseler (2009). Othman, et al. (2015) conducted a study using an online banking in Malaysia, in which online banking service is a form of branchless banking service in which customer is able to perform a transaction everywhere once there is an internet connection. Othman et al. (2015) stated that if the customer is satisfied with online banking service so their loyalty to the bank and service increases.

*Customer Satisfaction (Y2) has a significant influence of E-Customer Loyalty (Z).* Tjiptono (2014:266) noticed that product quality (both product and service) has a big contribution on customer satisfaction, customer retention, word-of-mouth communication, repurchasing, customer loyalty, market share, and profitability. By providing service quality, increasing customer satisfaction, and maintaining customer trust, customer loyalty will be easy to get Yang, et al. (as quoted in Othman, et al.). In an online world, satisfaction impact on loyalty is much higher than offline marketing Shanker, et al. (as quoted in Othman, et al., 2015) since an effort to have loyalty is not easy. According to Othman, et al. (2015), e-customer loyalty is influenced by e-customer satisfaction and trust to the online banking service provided by that bank. The research result noticed that e-customer satisfaction factor has a big influence on customer loyalty.

## METHODS OF RESEARCH

This research observed the relationship between e-service quality and e-trust, e-customer satisfaction and e-customer loyalty. In accordance with the background, theoretical foundation and previous research so this is the research models:

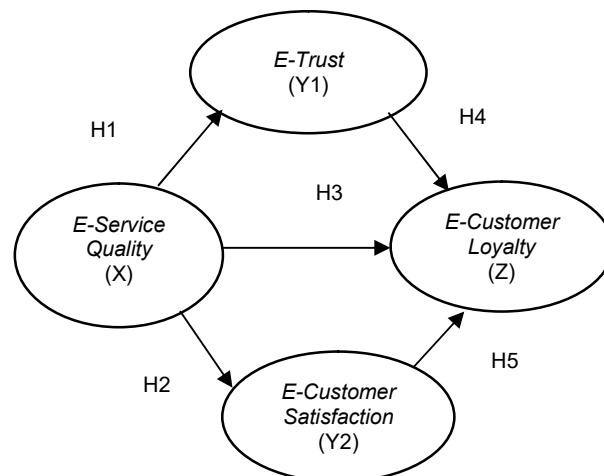


Figure 1 – Hypothesis Model (Source: processed by the authors, 2018)

This was an explanatory research since aimed at getting explanation about causality among variable. An approach used in this research was a quantitative approach. This study was undertaken at BRI Malang-Kawi branch. The population of this research was all BRILink agents listed at BRI Malang-Kawi branch. Total population amounted to 244 agents spread in 14 BRI Malang-Kawi main branches in a BRILink service listed in the database of BRI Malang-Kawi branch. The proportional simple random sampling method was practice to collect the sample with total amounted to 112 agents obtained from Slovin's formula. Data collecting technique used to conduct this research was:

- a survey conducted to get individual opinion data by spreading questionnaire;
- interview, conducted to get a deeper answer to the data obtained from the questionnaire.

A respondent selection was based on the respondent period when being an agent of BRILink that at least has become an agent of BRILink for 3 months.

This research used the questionnaire as an instrument in collecting data from the respondent. Questionnaire use as instrument tool was due to data collection method of this research was a survey. Analysis techniques used to carry out this research was multiple regression standardized, namely Path Analysis.

## RESULTS OF STUDY

*E-Service Quality (X) has a significant influence on E-Trust (Y1).* Referential analysis result studying the influence of e-service quality on e-trust noticed that e-service quality has a positive and significant influence on e-trust with a coefficient of determination value by 0.518. This means that e-service quality is able to influence e-trust amounted to 51.8% and the rest is influenced by other dependent variables. This also means that if e-service quality level of BRILink increases so does the e-trust Agent of BRILink. The research result of e-service quality on e-trust is in accordance with the previous research carried out by Coelho and Henseler (2009). They state that providing service in light of the customer's needs and willingness will increase customer trust to the banking company. According to Coelho and Henseler (2009), giving service adjusted to the customer's needs and willingness is a key to be able to build a good relationship with a customer to get trust as satisfaction and will create a loyal customer. From the explanation of this research result, it can be known that to increase trust in terms of online transaction so it has to be preceded by quality improvement of transaction need service is fulfilled, if application is easy or not to use, well arranged application menu, quick access, and menu design which is easy to meet.

*E-Service Quality (X) has a significant influence on E-Customer Satisfaction (Y2).* Analysis test result of inferential statistic shows that the influence of e-service quality on e-customer satisfaction is significant to the coefficient of determination value by 0.320, in which this means that e-service quality is able to influence e-customer satisfaction by 32% and the rest is influenced by other independent variables. This research result is in accordance with Kotler and Keller's (2002:144) research result noticing that product and service quality, customer satisfaction, and company's profitability is three tightly-related things. The higher the quality of a product or service, the higher the customer satisfaction resulted, supporting higher price and (frequently) cheaper cost. Another study supporting this research result is what conducted by Firdous and Farooqi (2017), studying the influence of internet banking service quality, in which internet banking is one of the variants of branchless banking. They state that service quality has a significant influence on customer satisfaction. This research result more assures that improving service quality is an important factor to increase customer satisfaction.

*E-Service Quality (X) has a significant influence on E-Customer Loyalty (Z).* Analysis test result of inferential statistic shows that the influence of e-service quality on e-customer loyalty is significant for coefficient of determination value by 0.291 in which this means that e-service quality is able to influence e-customer satisfaction by 21.9% and the rest is influenced by other independent variables. This research result is in accordance with the one conducted by Coelho and Henseler (2009) revealing that improving service quality to

customer means increasing customer loyalty of the product used. They also state that service customized to customer needs is a form of the way to increase service quality. Coelho and Henseler (2009) also have asserted that the increase of service quality is an effective way to increase customer loyalty, or on the other hand service quality has a positive influence on customer loyalty.

*E-Trust (Y1) has a significant influence on E-Customer Loyalty (Z).* Analysis test result of inferential statistic shows that the influence of e-trust on e-customer loyalty is significant for coefficient of determination value by 0.218 which means e-trust is able to influence e-customer loyalty by 21.8% and the rest is influenced by other independent variables. The research result studying the influence causality of e-trust on e-customer loyalty trust is in accordance with the research conducted by Othman, et al. (2015), as well as Coelho and Henseler (2009), noticing that customer loyalty is influenced by the trust.

*Customer Satisfaction (Y2) has a significant influence on E-Customer Loyalty (Z).* Analysis test result of inferential statistic shows that the influence of e-customer satisfaction on e-customer loyalty is significant for the coefficient value of determination by 0.409 which means that e-customer satisfaction is able to influence e-customer loyalty by 40.9% and the rest is influenced by other independent variables. This research result supports Tjiptono's (2014:266) research noticing that product quality (both product and service) has a big contribution on customer satisfaction, customer retention, word-of-mouth communication, repurchasing, customer loyalty, market share, and profitability.

## CONCLUSION

Form the discussion that has been explained by the writer in the previous chapter so that the conclusion is as follows:

The result of hypothesis 1 test shows that e-service quality (X) variable has a significant influence on e-trust (Y1) variable. Analysis test result of inferential statistic shows that the influence of e-service quality (X) variable on e-trust (Y1) variable is 0.518 or 51.8% and the rest is influenced by other independent variables.

The result of hypothesis 2 assessment shows that e-service quality (X) variable has a significant influence on e-customer satisfaction (Y2) variable. Analysis test result of inferential statistic shows that the influence of e-service quality (X) on e-customer satisfaction (Y2) by 0.320 which means that e-service quality is able to influence e-customer satisfaction by 32% and the rest is influenced by other independent variables.

Hypothesis 3 test result shows that e-service quality variable (x) shows a significant influence on e-customer loyalty (z) variable. Analysis test result of inferential statistic shows that the influence of e-service quality on e-customer loyalty is significant for coefficient of determination value by 0.291 which means that e-service quality is able to influence e-customer satisfaction by 21.9% and the rest is influenced by other independent variables.

Hypothesis 4 assessment result shows that e-trust (Y1) variable is significant for e-customer loyalty (Z) variable. Analysis test result of inferential statistic shows that the influence of e-trust on e-customer loyalty is significant for coefficient of determination value by 0.218 which means e-trust is able to influence e-customer loyalty by 21.8% and the rest is influenced by other independent variables.

Hypothesis 5 assessment result shows that e-customer satisfaction (Y2) variable is significant for e-customer loyalty (Z) variable. Analysis test result of inferential statistic shows that the influence of e-customer satisfaction on e-customer loyalty is significant for coefficient value of determination by 0.409 which means e-customer satisfaction is able to influence e-customer loyalty by 40.9% and the rest is influenced by other independent variables.

Suggestion from this research is Bank BRI has to increase service quality in terms of BRILink service since service causality is a crucial variable in which service quality influences agent trust and agent satisfaction variable, and will increase agent loyalty to BRILink service so that will not change to another operator bank of Laku Pandai. The object of this research is only agents under the authority of BRI branch only that is BRI Malang-Kawi so the next study is expected able to observe BRILink agents at more than 1 branch

office giving in one city there are many BRI branch offices. The term of reference for a further study to develop this research result is through developing other relevant variables out of variables used to conduct this research.

## **REFERENCES**

1. Alfansi, L. (2012). Pemasaran Jasa Finansial (2nd Ed). Jakarta: Penerbit Salemba Empat.
2. Amin. (2016). Internet Banking Service Quality and its Implication on e-Customer Satisfaction and e-Customer Loyalty, International Journal of Bank Marketing, 34(3), 280-306.
3. Ayo, et al. (2016). E-banking Users Behaviour: e-Service Quality, Attitude and Customer Satisfaction. International Journal of Bank Marketing, 34(3), 347-367.
4. Belas., & Gabcova. (2016). The Relationship Among Customer Satisfaction, Loyalty and Financial Performance of Commercial Banks. E+M Ekonomie a Management: ABI/INFORM Collection, 19(1), Hlm 11
5. Chaudhry, et al. (2016). Determinants of Users Trust for Branchless Banking in Pakistan. Journal of Internet Banking and Commerce, 21(1), 1-15.
6. Coelho., & Henseler. (2012). Creating Customer Loyalty through Service Customization. European Journal of Marketing, 46(3/4), 331-356.
7. Daryanto., & Setyabudi. (2014). Konsumen dan Pelayanan Prima. Yogyakarta: Penerbit Gaya Media.
8. Departemen Pendidikan Nasional. Kamus Besar Bahasa Indonesia Pusat Bahasa (4th Ed). Jakarta: Penerbit PT Gramedia Pustaka Utama.
9. Dwiaستuti, R., Shinta, A., & Isaskar, R. (2012). Ilmu Perilaku Konsumen. Malang: UP Press.
10. Engwanda. (2014). Factors Affecting Mobile Banking Adoption in United States (Unpublished Dissertation). Walden University, Washington.
11. Firdous., & Farooqi. (2017). Impact of Internet Banking Service Quality on Customer Satisfaction. Journal of Internet Banking and Commerce, 13
12. Herrington., & Weaven. (2009). E-Retailing by Banks: e-Service Quality and its Importance to Customer Satisfaction. International Journal of Marketing, 43(10), 1220-1231.
13. Indrajit, R. E. (2002). Konsep & Aplikasi e-Business. Yogyakarta: Penerbit ANDI.
14. Jaya, I.G.N., & Alit, A. (2017). Branchless Banking: Bank Tanpa Kantor pada Era Digital. Jakarta: Penerbit Expose.
15. Julianto, P. A. (2017). BRI dan BTPN Kuasai 80 Persen Jaringan Agen Laku Pandai di Indonesia. Retrieved from <https://ekonomi.kompas.com/read/2017/12/04/161128626/bri-dan-btpn-kuasai-80-persen-jaringan-agen-laku-pandai-di-indonesia>.
16. Koenig-Lewis., & Moll. (2010). Predicting Young Consumer Take Up of Mobile Banking Services. International Journal of Bank Marketing, 28(5), 410-432.
17. Kotler, P., & Kevin, L. K. (2008). Manajemen Pemasaran (1st Ed). Jakarta: Penerbit Erlangga.
18. Kotler, Philip dan Kevin Lane Keller. 2009. Manajemen Pemasaran (2nd Ed). Jakarta: Penerbit Erlangga.
19. Kundu., & Datta. (2015). Impact of trust on the relationship of e-service quality and customer satisfaction. EuroMed Journal of Business, 10(1), 21-46.
20. Lovelock, et al. (2010). Service Marketing, 2007 (7th Ed). England: Pearson Education Inc.
21. Mangkunegara, A. P. (2009). Perilaku Konsumen. Bandung: PT. Refika Aditama.
22. Mowen, J., & Michael, M. (2002). Perilaku Konsumen. Jakarta: Erlangga.
23. Othman, et al. (2015). Key Drivers of Customer Loyalty in Online Banking. Annals of Management Science, 4(1), 89-110.
24. Peppers., & Rogers. (2011). Managing Customer Relationship: a Strategic Framework (2nd Ed). New Jersey: John Wiley & Sons, Inc.

25. Ratnasari., & Aksa. (2011). Teori dan Kasus Manajemen Pemasaran Jasa. Bogor: Penerbit Ghalia Indonesia.
26. Raza, et al. (2015). Internet Banking and Customer Satisfaction in Pakistan. Qualitative Research in Financial Markets, 7(1), 24-36.
27. Rod, et al. (2009). An Examination of Relationship Between Service Quality Dimensions, Overall Internet Banking Service Quality and Customer Satisfaction. Marketing Intelligence & Planning, 27(1), 103-126.
28. Rushandie. (2017). Branchless Banking Lebih Dari Sekedar Jargon Marketing. Retrieved from <http://www.kompasiana.com/rushandie/branchless-banking-lebih-dari-sekedar-jargon-marketing-54f94820a3331150278b45816>.
29. Setiadi, N. J. (2013). Perilaku Konsumen. Jakarta: Kencana Prenada Media Group.
30. Simamora, B. (2001). Memenangkan Pasar Dengan Pemasaran Efektif dan Profitable. Jakarta: PT. Gramedia Pustaka Tama.
31. Singarimbun, M., & Sofian, E. (1989). Metode Penelitian Survey. Jakarta: LP3ES.
32. Siregar, S. (2012). Statistik Parametrik untuk Penelitian Kuantitatif. Jakarta: Bumi Aksara.
33. Solimun. 2008. Analisis Data Statistika: Metode Kuantitatif untuk Ekonomi. Malang: Universitas Brawijaya.
34. Solomon, M. R. (1999). Consumer Behaviour: Buying, Having and Being (4th Ed). New Jersey: Prentice Hall.
35. Sugiyono. (2008). Metode Penelitian Kuantitatif Kualitatif dan R&D. Bandung: Alfabeta.
36. Sunyoto, D. (2013). Teori, Kuesioner dan Analisis Data: untuk Pemasaran dan Perilaku Konsumen. Yogyakarta: Penerbit Graha Ilmu.
37. Supranto, J. (2007). Pengukuran Tingkat Kepuasan Pelanggan, Untuk Menaikkan Pangsa Pasar. Jakarta: Penerbit Rineka Cipta.
38. Supriadi. (2013). Cara Membangun Loyalitas Pelanggan. Retrieved from <https://www.marketing.co.id./cara-membangun-loyalitas-pelanggan>.
39. Tjiptono, F. (2014). Pemasaran Jasa: Prinsip, Penerapan, Penelitian. Yogyakarta: Penerbit ANDI.
40. Tjiptono., & Chandra. (2011). Service Quality & Satisfaction (3rd Ed). Yogyakarta: Penerbit Andi.
41. Unyathanakorn., & Rompho. Factors Affecting Customer Satisfaction in Online Banking Service. Journal of Marketing Development and Competitiveness, 8(2), Hlm 14
42. Wood, I. (2009). Layanan Pelanggan: Cara Praktis, Murah, dan Inspiratif Memuaskan Pelanggan Anda. Edisi Pertama. Yogyakarta: Penerbit Graha Ilmu.
43. World Bank Group. (2015). The Global Findex Database 2014. Washington: World Bank Group.
44. Yuniarti, V. S. (2015). Perilaku Konsumen Teori dan Praktik. Bandung: Penerbit Pustaka Setia.
45. Yang. (2001). Measuring E-service Quality and Its Linkage to Customer Loyalty (Unpublished Dissertation).New Mexico State University, Mexico.
46. (2017). Agen BRI Tembus 280000 dengan Transaksi Rp. 298 T di 2017. Retrieved from <https://finance.detik.com/moneter/d-2829672/agen-bri-tembus-280000-dengan-transaksi-rp-298-t-di-2017>.