

**DETERMINANTS OF CUSTOMER TRUST AND IT'S
IMPLICATIONS ON CUSTOMER LOYALTY BANK
PERSERO IN SOUTH TANGERANG CITY**

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ABSTRACT

The purpose of this study is to determine and analyze the effect of e-banking and brand image partially or together on customer trust. To find out and analyze the influence of e-banking, brand image and customer trust partially or jointly on customer loyalty. The population of this study is e-banking users at 60 branch offices of the Bank Persero group in South Tangerang City.

The research method used in this research is descriptive survey method and explanatory survey with a sample size of 330 respondents, and the data analysis method used is SEM (Structural Equation Modeling).

Based on the results of the study, the following findings were found: e-banking and brand image both partially and jointly have a positive and significant effect on customer trust with a contribution of 66% and 34% influenced by variables outside the e-banking variable and brand image. Partially the most dominant brand image influences customer trust. E-banking, brand image and customer trust both partially and jointly have a positive and significant effect on customer loyalty with a contribution of 80% and 20% influenced by variables other than e-banking variables, brand image and customer trust. Partially, customer trust is the most dominant influence on customer loyalty. The trust variable is also able to mediate e-banking variables and brand image variables to customer loyalty variables, because the indirect effect is greater than the direct effect (PTL > PL). Therefore the trust variable is a full mediating variable.

The implication of the results of this study is that to increase customer loyalty, especially in the high recommending the Bank Persero to others is to increase customer confidence, especially in the high goodness, where customer confidence will increase if the Bank Persero in South

Tangerang City is able to improve the brand image, especially on the high strength of the association brand and improve e-banking services especially on high customer service.

Keywords: *E-Banking*, brand image, trust, customer loyalty.

INTRODUCTION

Banking in Indonesia has a large role in the Indonesian economy. The function of banks is regulated in banking Act No. 7 of 1992 and Law No. 10 of 1998. Products and services offered to customers are generally divided into two, namely in terms of liabilities in the form of deposits and in terms of assets in the form of loans. Some deposit products are offered with various features that are various among the various banks. Meanwhile, in terms of assets, the bank's main product is loans. The bank makes credit and deposit products its main products. Although there are various types and features inherent in each of their products, savings and credit products still have in common in the essence of these products. The intermediary function of the bank that collects funds from the public for distribution to other people who need it in the form of credit is well established. This is indicated by the level of Loan to Deposit Ratio (LDR) of conventional commercial banks which remains relatively high, namely 88.46% as of June 2015 (Indonesian Banking Statistics Data Vol 13 No. 7, June 2015). In addition, the number of savings accounts reached 167.16 million customers, while the number of debtors at commercial banks reached 75.64 million customers.

Competition in the banking world today is very tight, this can be seen from the increasing number of banks. With a large number of banks, this also has an impact on the number of accounts as well as the number of deposits experiencing a significant increase from 2012 to July 2015. An increase in the number of accounts means that more people / individuals are opening deposits in banks, while an increase in the amount of value nominal means the public savings balance has increased from before. This means that more and more people are using banking services.

The increasingly fierce competition at this time, making business behavior to continue to work hard to maintain itself to be able to compete with competitors. Utilization of technology has become more intense, and requires companies to respond quickly, in order to survive and develop. Likewise in the world of national banking, competition between banks in attracting new customers, and maintaining customer loyalty is an important factor in maintaining the existence of banks, coupled with the emergence of foreign banks that are also competing.

In reality, a bank customer has accounts in several banks, which is a reflection that the customer's banking transaction needs have not been fulfilled by the bank concerned. In general,

bank customers who have not met their banking needs, will move some or all of the funds in their accounts to other bank accounts. Even if there is an experience of individuals who are less willing to service can have a negative impact on the image of the bank concerned, so that the impact is more difficult to maintain customer loyalty.

Various ways and innovations are carried out by banks to attract the interests of their customers, so they want to save money or funds in the bank. With the help of banking technology now customers are no longer face to face with tellers to deposit money, check balances, or make transfers between banks. Almost all banking activities can be carried out on e-banking facilities. In addition, there are many choices of types of banking products, making it easier for the public to determine what products are suitable for their banking transaction needs. But the role of banks is not just to get or attract new customers, but also how banks should maintain customer loyalty, so they do not switch to other banks.

Based on the background description above, the problem in this study can be formulated as follows:

1. Is there an influence of e-banking on customer confidence in the Persero in South Tangerang City?
2. Is there an influence of brand image (brand image) on customer confidence in the Persero in South Tangerang City?
3. Is there an influence of e-banking and brand image together to the customer's trust in the Persero Bank in South Tangerang City?
4. Is there an influence of e-banking on customer loyalty at the Persero in South Tangerang City?
5. Is there an influence of brand image (brand image) on customer loyalty at the Persero Bank in the City of South Tangerang?
6. Is there an influence of trust on customer loyalty in the Persero in South Tangerang City?
7. Is there an influence of e-banking, brand image, and trust together on customer loyalty to the Persero Bank in South Tangerang City?

THEORY REVIEW AND THINKING FRAMEWORK

According to Maryanto Supriyono (2010: 65) rapid advances in computer technology both hardware, software, host to host systems, network systems and data communications have an extraordinary impact on electronic banking services. The development of E-Banking experienced a big leap, bank transactions became easy, fast and real time without any time and place restrictions.

E-banking, also known as cyber banking, virtual banking, online banking and home banking, performs a variety of banking activities from home, on the way rather than coming to the physical place of the bank. Consumers can use e-banking to pay bills online or make loans electronically (Turban, Ephraim etc., 2004: 99).

Based on the description above, in this study e-banking is the delivery of information and banking services by banks to customers by accessing the customer's bank account via the internet using a PC or cellphone and web-browser.

Understanding brand image (brand image) according to Wilson Arafat (2006: 53) is "Brand Image is defined as the perception of a brand that is reflected by brand associations in the consumer's memory that contains meaning for consumers".

Understanding brand image according to Fandy Tjiptono (2005: 49) is: "brand image or brand description is a description of the association and consumer confidence in certain brands". Kotler & Keller (2012: 241) defines a brand or brand as, is a name, term, sign, symbol, design, or combination of all that is intended to identify an item or service from one seller or group of sellers and to distinguish it from other competitors.

Based on the description above, in this research the brand image is a representation of the overall perception of the brand and is formed from information and past experience of the brand.

Ba and Pavlou (2002: 304) stated that trust as an assessment of one's relationship with others who will carry out certain transactions in accordance with expectations in an environment full of uncertainty. Trust occurs when a person believes in the reliability and integrity of a trusted person.

According to Morgan and Hunt (in Suhardi, 2006: 51) defines trust as a condition when one party involved in the exchange process believes in the reliability and integrity of the other party. The definition explains that trust is the willingness or willingness to rely on colleagues involved in exchanges that are believed. Willingness is the result of a belief that the parties involved in the exchange will provide quality that is consistent, honesty, responsible, light-handed and kind-hearted. This belief will create a close relationship between the parties involved in the exchange.

Based on the above statement, in this study customer trust is a perception of reliability from the customer's point of view based on experience, or more on transaction sequences or interactions characterized by fulfilling customer expectations for product / service performance.

Literally loyal means being loyal and loyalty is interpreted as loyalty. This loyalty is something that arises without coercion but arises from one's own consciousness. According to Lovelock

(2005: 133) loyalty is a term that has traditionally been used to carry out loyalty and enthusiastic service to the state, ideals or individuals. While customer loyalty is the customer's decision to voluntarily continue to subscribe to certain companies for a long period of time. The concept of customer loyalty has become one of the core of marketing research until now. This is mainly related to the strategic position of customer loyalty for the survival of a business / business. Neal in Cahill (2007: 11) defines customer loyalty as a proportion of the time a buyer chooses the same product or service in a particular category compared to the total number of purchases made by buyers in that category. While Kincaid (2003: 10) says, "customer loyalty is a behavior, built on positive experiences and values." That customer loyalty is behavior that is built on experience and positive values. In addition, Neal (2000, in Pohl (2006: 16) states, "customer loyalty is an individual behavior based on the act of purchasing or choosing to purchase applies equally to persons and institutions." That customer loyalty is individual behavior based on buying or choose to buy apply the same to people and institutions.

According to Fandy Tjiptono (2000: 108) customer loyalty is a loyal customer to a particular brand that tends to be bound to the brand and will buy the same product again even though there are many other alternatives available. Meanwhile, according to Oliver in Vanessa (2007: 70) defines loyalty as a commitment of customers to persevere deeply to re-subscribe or re-buy selected products / services consistently in the future, even though the influence of the situation and marketing efforts have the potential to cause changes behavior.

Based on the description above, then in this study customer loyalty is a strong commitment from the customer, so they are willing to make repeat purchases of products or services that are liked consistently and in the long run, without being affected by the situation and marketing efforts of other products trying make him switch to buy another product.

The Influence of E-Banking on Customer Trust

E-banking is the delivery of information and banking services by banks to customers by accessing the customer's bank account through the internet using a PC or cellphone and web-browser. E-banking includes five dimensions, namely web design, customer service, assurance, preferential treatment, and information provision.

Then when referring to the results of research conducted by Sujadi, Edy Purwo Saputro (2010) states that banks that carry out e-banking adoption then have an effect on increasing aspects of trust which is one of the most important aspects to support intention to loyalty. Based on the results of these studies and the above thought, it is suspected that e-banking has an effect on customer confidence in the Persero Bank in Tangerang City.

Effect of Brand Image on Customer Trust

Brand image (brand image) is a representation of the overall perception of the brand and is formed from information and past experience of the brand. Brand image (brand image) consists of three dimensions, namely the excellence of brand association (favorability of brand association), strength of brand association (strength of brand association), and the uniqueness of brand association (uniqueness of brand association).

Then if it refers to the results of research conducted by Hasan Afzal et. al. (2010) stated that that brand reputation, brand predictability and brand competence have a positive impact on trust. Likewise with the results of research conducted by Richard Chinomona (2013) which concluded that brand experience has a significant positive effect on brand satisfaction, brand trust and brand engagement. Based on the results of these studies and the above thought, it is suspected that the brand image has an effect on customer trust in the Bank Persero in the City of Tangerang.

Effect of E-Banking and Brand Image on Customer Trust

E-banking is the delivery of information and banking services by banks to customers by accessing the customer's bank account via the internet using a PC or cellphone and web-browser. E-banking includes five dimensions, namely web design, customer service, assurance, preferential treatment, and information provision. Then the brand image (brand image) is a representation of the overall perception of the brand and is formed from information and past experience of the brand. Brand image (brand image) consists of three dimensions, namely the excellence of brand association (favorability of brand association), strength of brand association (strength of brand association), and the uniqueness of brand association (uniqueness of brand association).

Referring to several research results such as the results of Sujadi's research, Edy Purwo Saputro (2010) states that banks carry out e-banking adoption then have an effect on increasing aspects of trust which is one of the most important aspects to support intention to loyalty; The results of research conducted by Hasan Afzal et. al. (2010) which states that brand reputation, brand predictability and brand competency have a positive impact on trust; And the results of research conducted by Richard Chinomona (2013) which concluded that brand experience has a significant positive effect on brand satisfaction, brand trust and brand engagement.

Based on the description of thoughts and results of some of the previous studies above, it is suspected that together e-banking and brand image have an influence on customer confidence in the Persero in Tangerang City.

Effect of E-Banking on Customer Loyalty

E-banking is the delivery of information and banking services by banks to customers by accessing the customer's bank account via the internet using a PC or cellphone and web-browser. E-banking includes five dimensions, namely web design, customer service, assurance, preferential treatment, and information provision.

Referring to the results of research conducted by Shahrzad Shahriari (2014) states that effective factors such as service quality, trustworthiness, habits, satisfaction on e-banking loyalty that all variables have a significant relationship with customer loyalty. Likewise, the results of research from Sujadi, Edy Purwo Saputro (2010) which states that banks that adopt e-banking adopt an effect on increasing aspects of trust which is one of the most important aspects to support intention to loyalty. Based on the two research results and the above thought, it is suspected that e-banking has an effect on customer loyalty at the Persero in Tangerang City.

Effect of Brand Image on Customer Loyalty

Brand image (brand image) is a representation of the overall perception of the brand and is formed from information and past experience of the brand. Brand image (brand image) consists of three dimensions, namely the excellence of brand association (favorability of brand association), strength of brand association (SBA), and the uniqueness of brand association (UBA).

Referring to the results of research conducted by Grace Kavengi Onyanha (2013) states that the Bank's brand image has a positive effect on customer satisfaction and loyalty. Likewise, the results of research conducted by Methaq Ahmed Sallam (2015) which concluded that brand image has a more positive impact on customer loyalty than corporate image. Based on the two results of the study and the thoughts above, it is suspected that the brand image has an effect on customer loyalty at the Persero in Tangerang City.

Effect of Trust on Customer Loyalty

Customer trust is a perception of reliability from the customer's perspective based on experience, or more on transaction sequences or interactions characterized by fulfilling customer expectations for product / service performance. Customer trust is measured in three dimensions, namely ability, benevolence, and integrity.

Then when referring to the results of research conducted by Sarwar Muhammad Zaman, Kashif Shafique Abbasi & Saleem Pervaiz (2012) states that if the customer has trusted the company, the customer will repurchase in the future, reduce price elasticity, hinder competitors, attract customers because customers are reluctant to move. Likewise, the results of research conducted by Mohammad Muzahid Akbar and Noorjahan Parvez (2009) concluded that customer trust and

satisfaction is significantly and positively related to customer loyalty. Based on the two results of the study and the thoughts above, it is suspected that customer trust has an effect on customer loyalty at the Persero in Tangerang City.

The Influence of E-Banking, Brand Image and Customer Trust on Customer Loyalty

E-banking is the delivery of information and banking services by banks to customers by accessing the customer's bank account via the internet using a PC or cellphone and web-browser. E-banking includes five dimensions, namely web design, customer service, assurance, preferential treatment, and information provision. Brand image (brand image) is a representation of the overall perception of the brand and is formed from information and past experience of the brand. Brand image (brand image) consists of three dimensions, namely the excellence of brand association (favorability of brand association), strength of brand association (strength of brand association), and the uniqueness of brand association (uniqueness of brand association). Then Customer trust is as a perception of reliability from the customer's point of view based on experience, or more on transaction sequences or interactions characterized by fulfilling customer expectations for product / service performance. Customer trust is measured in three dimensions, namely ability, benevolence, and integrity.

Then when referring to several research results such as the results of Shahrzad Shahriari's research (2014) states that effective factors such as service quality, trustworthiness, habits, satisfaction on e-banking loyalty that all variables have a significant relationship with customer loyalty; The results of research from Sujadi, Edy Purwo Saputro (2010) which states that the banking system that adopts e-banking will affect the aspect of trust which is one of the most important aspects to support intention to loyalty; The results of research from Grace Kavengi Onyanha (2013) which states that the Bank's brand image has a positive effect on customer satisfaction and loyalty; The results of research from Methaq Ahmed Sallam (2015) which states that brand image has a more positive impact on customer loyalty than corporate image; The results of research from Sarwar Muhammad Zaman, Kashif Shafique Abbasi & Saleem Pervaiz (2012) stated that if the customer had trusted the company, the customer would repurchase in the future, reduce price elasticity, hinder competitors, attract customers because customers are reluctant to move; And the results of research from Mohammad Muzahid Akbar and Noorjahan Parvez (2009) which states that customer trust and satisfaction is significantly and positively related to customer loyalty.

Description of thoughts and some of the results of previous studies above, it is suspected that together with e-banking, brand image and customer trust has an influence on customer loyalty at the Persero in Tangerang City. Referring to the framework of thought above, the following research model designs can be described as follows:

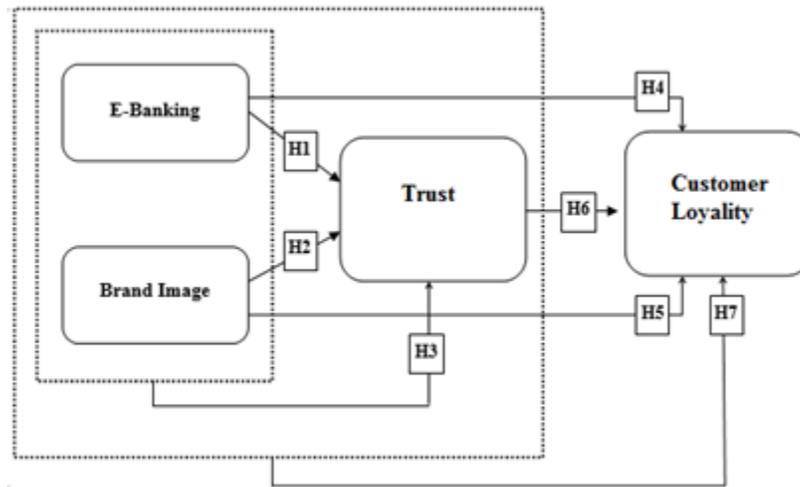


Figure 1: Research Methodology Model

METHODS

The method used is descriptive survey and explanatory survey method, namely research that aims to explain the causal relationship between variables through hypothesis testing. This study is included in the type of causal design that is to identify cause and effect relationships between variables and researchers look for the true type of fact to help understand and predict relationships (Zikmund in Ferdinand, A.T, 1999: 72). The paradigm underlying the research is in the form of a path paradigm, with a path analysis technique, with a statistical analysis technique called Structural Equation Modeling (SEM). The population in this study are bank customers who use e-banking. The population in this study is the Bank in South Tangerang City that uses e-banking as many as 27550 customers with a total of 85 Sub-Branch Offices (KCP). This study has 33 parameters (indicators), the sample taken in this study is 330 respondents.

In this study consists of 4 (four) variables, 15 Dimensions and 33 Indicators, consisting of: 5-dimensional e-banking namely Web design, Customer service, Assurance, Preferential treatment, Information provision. Brand Image 3 (Three) dimensions, namely Excellence brand association, Strength of brand association, and uniqueness of brand association. Trust in 3 (Three) dimensions namely Ability, Kindness, and Integrity. Loyalty 4 (Four) dimensions Conduct regular repeat purchases, Make purchases between product lines and services, Recommend to others, and Show immunity to similar products from competitors.

Data collection techniques by distributing questionnaires. To test the validity of the questionnaire as a measurement tool, a test of validity was conducted and to test the reliability a test of reliability was used using SPSS version 20.00.

Based on the results of hypothesis testing with the Structural Equation Model (SEM) of the LISREL 8.80 program, resulting in a full model standardized coefficients and a path diagram of the full model t-values, the full model of the SEM equation using the LISREL 8.80 program obtained two models, namely the standardized model and the t-values model, each model as shown in the following figure:

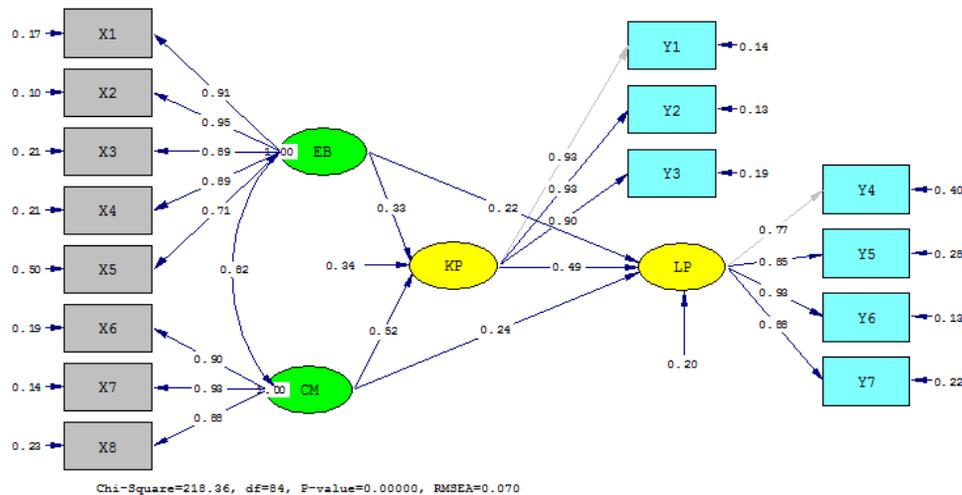


Figure 2: Model Hybrid (Full SEM) Standardized

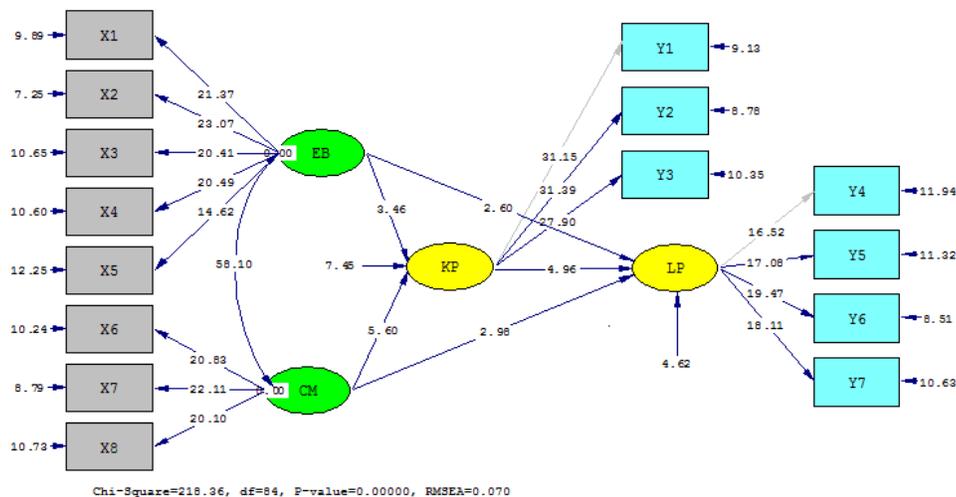


Figure 3: Model Hybrid (Full SEM) t-value

Keterangan:

EB = E-banking

CM = Brand Image

KP = Trust

LP = Customer Loyalty

RESULT AND DISCUSSION

E-Banking Have Positive Effect and Significant Towards Trust

The results of data analysis with statistical tests prove that E-Banking especially on the customer service dimension (X2) has a positive and significant effect on Customer Trust, especially on the benevolence (goodness) dimension (Y2) of the Persero Bank in South Tangerang City of 0.33 , the path coefficient shows that the contribution of E-Banking's direct influence on Trust is 10.89%. While the contribution of indirect influence of E-Banking to Trust is 14.07%. This shows that if E-Banking services, especially on the high customer service, it will be able to significantly influence customer confidence especially in the benevolence dimension of the goodness of the Persero Bank in South Tangerang City. Or these results also show that E-Banking services will be formed higher if E-Banking services are carried out by Bank Persero in South Tangerang City with high customer service customer service through the level of availability of financial information in real time, so that it will have an impact on increasing Customer Trust, especially in the high dimension of benevolence of goodness with high attention on customers.

Brand Image Has Positive and Significant Impact on Trust

The results of data analysis with statistical tests prove that brand image (brand image) especially on the strength of brand association dimension (X7) has a positive and significant effect on Customer Trust, especially on the benevolence dimension (Y2) of Bank Persero in the City South Tangerang is 0.52, this coefficient shows that the contribution of Brand Image's direct influence on Trust is 27.04%. While the contribution of the indirect effect of Brand Image to Trust is 14.07%. This shows that if the Brand Image, especially the high dimensions of strength of brand association in E-banking services at Bank Persero in the City of South Tangerang is better or improved, it will be able to significantly influence customer confidence, especially in the benevolence dimension of the Bank Persero in the city of South Tangerang. Or this result also shows that the Brand Image will be formed higher if the Brand Image owned by Bank Persero in the City of South Tangerang has a high strength of brand association with a level of

service that is easily obtained, so that it will have an impact on increasing Confidence Customers, especially on the high dimensions of benevolence (goodness) with high attention to customers.

E-Banking and Brand Image Together Have Positive and Significant Impact on Trust

The results of data analysis with statistical tests state that E-Banking especially on the dimensions of customer service (X2) and Brand Image especially on the dimensions of strength of brand association (X7) together have a positive and significant effect on Customer Trust, especially in the benevolence dimension (Y2) of Bank Persero in South Tangerang City, with a joint contribution of 66%, while 34% is influenced by variables other than E-Banking, and Brand Image, such as the variable variable customers, customer values, customer attachments, and others. But partially the most dominant variable influences on Trust in e-banking users is the Brand Image variable which is 0.52 with a total contribution of 41.11%.

E-Banking Has a Positive and Significant Effect on Customer Loyalty

The results of data analysis with statistical tests prove that E-Banking especially in the dimension of customer service (X2) has a positive and significant effect on Customer Loyalty especially in the dimension of recommending to others (recommended to other) (Y6) Bank Persero in Tangerang City South with a coefficient of 0.22, the path coefficient shows that the direct contribution of E-Banking to Customer Loyalty is 4.84%. While the contribution of indirect influence of E-Banking to Customer Loyalty is 13.06%. This shows that if the E-Banking services owned by Bank Persero are high, especially on the high customer service, it will be able to significantly influence customer loyalty, especially in the dimension of recommending to others of Bank Persero in South Tangerang City. Or this result also shows that the E-Banking service will be formed higher if the E-Banking service is carried out by Bank Persero in South Tangerang City with high customer service through the availability of financial information in real time, so that it will have an impact on increasing customer loyalty. especially in the high dimension of recommending to others (recommended to other) with the high level of customers in recommending banks that are used to other people.

Brand Image Has Positive and Significant Impact on Customer Loyalty

The results of data analysis with statistical tests prove that brand image (brand image) especially on the strength of brand association (X7) dimension has a positive and significant effect on customer loyalty, especially on the recommended dimension to others (Y6) Bank Persero in the City of South Tangerang is 0.24, this coefficient indicates that the contribution of the Brand Image's direct influence on Loyalty is 5.76%. While the contribution of the indirect effect of Brand Image on Customer Loyalty is 14.09%. This shows that if the Brand Image, especially the

high dimensions of the strength of brand associations in e-banking services at Bank Persero in the City of South Tangerang is better conditioned or improved, it will be able to significantly influence customer loyalty, especially in the dimension of recommending to others Bank Persero in the city of South Tangerang. Or these results also show that the Brand Image will be formed higher if the Brand Image owned by Bank Persero in South Tangerang City has a high brand association strength through the level of using sophisticated technology and easy to use, so that it will have an impact on increasing customer loyalty, especially the high dimension of recommending to others with high levels of customers in recommending banks that are used to others.

Trust Has a Positive and Significant Impact on Customer Loyalty

The results of data analysis with statistical tests prove that customer trust, especially in the benevolence (good) dimension (Y2) has a positive and significant effect on customer loyalty, especially in the recommended dimension to others (Y6) Bank Persero in South Tangerang City is 0,49, this coefficient indicates that the contribution of the Trust's direct influence on Customer Loyalty is 24.01%. While the contribution of indirect influence of Trust on Customer Loyalty is 18.49%. This shows that if the Customer Trust, especially in the high dimension of benevolence (goodness) of the Bank Persero in the City of South Tangerang can be improved, it will be able to significantly influence customer loyalty, especially in the dimension of recommending to other people of the Bank in the City of South Tangerang. Or this result also shows that Customer Trust will be formed higher if Customer Trust in Bank Persero in the City of South Tangerang has a high benevolence dimension with high attention to customers, so that it will have an impact on increasing customer loyalty, especially on the high dimension of recommending to others with high levels of customers in recommending banks that are used to others.

E-Banking, Brand Image and Trust Together influence customer loyalty

The results of the analysis of the data by statistical tests stated that E-Banking was mainly on the dimension of customer service (X2), Brand Image especially on the dimensions of strength of brand associations (X7) and Trust especially on the dimension of benevolence (goodness) (Y2) together- the same positive and significant effect on Customer Loyalty, especially in the dimension of recommending to others (Y6) Bank Persero in Tangerang City, with a joint contribution of 80%, while 20% is influenced by variables other than E-Banking, Brand Image and Trust, such as customer relationship variables, customer value, customer engagement, customer satisfaction and others. But partially the most dominant variable the effect on Customer Loyalty is the customer's trust variable that is equal to 0.49 with a total contribution of 42.39%.

Direct Effect (DE) and Indirect Effect (IE).

Through the coefficient values, the direct effect (DE) and indirect effect (IE) of each variable can be calculated as follows:

Table 1: The Direct Effect (DE) and Indirect Effect (IE)

No	Variables	Direct Effect (DE)	Indirect Effect (IE)	Value	Conclusion	Customer Value Variable Categories
1	EB towards LP	0,22	-	0,0484	IE > DE	Mediating
	EB towards LP through KP	-	0,33 X 0,49	0,1617		
2	CM towards LP	0,24	-	0,0576	IE > DE	Mediating
	CM towards LP through KP	-	0,52 X 0,49	0,2548		

Based on the results of the two analyzes above, the Trust (KP) variable is a type of Full Mediating variable, due to the increase in the Customer Loyalty (LP) Variable influenced by the E-Banking Variable (EB) and the Brand Image Variable (CM) as a whole mediated by variables Trust (KP) or quantitatively Indirect Effect is greater than Direct Effect (IE> DE).

CONCLUSION

1. E-Banking which is reflected by the high dimension of customer service (X2) has a positive and significant effect on Customer Trust which is reflected by the high dimension of benevolence (goodness) (Y2) of Bank Persero in South Tangerang City.
2. Brand Image that is reflected by the high dimension of strength of brand association (X7) has positive and significant effect on Customer Trust which is reflected by the high dimension of benevolence (goodness) (Y2) of Bank Persero in Tangerang Selata City.
3. E-Banking reflected in the high dimensions of customer service (X2) and Brand Image reflected in the high dimensions of strength of brand association (X7) together have a positive and significant effect on Customer Trust which is reflected by the high dimension of benevolence (goodness) of Bank Persero in South Tangerang City with a coefficient of determination (R2) of 66% and 34% of the variable Trust is influenced by variables other than E-Banking and Brand Image. The Brand Image variable which is reflected by the high dimension of strength of brand association (X7) is the most

- dominant variable influencing the Customer Trust which is reflected by the high dimension of benevolence (goodness) (Y2) of the Persero Bank in South Tangerang City.
4. E-Banking which is reflected by the high dimension of customer service (X2) has a positive and significant effect on Customer Loyalty which is reflected by the high dimension of recommending to others (Y6) of Bank Persero in South Tangerang City.
 5. Brand Image that is reflected by the high dimensions of brand association strength (X7) has a positive and significant effect on Customer Loyalty which is reflected by the high dimensions of recommending it to others (Y6) of Bank Persero in South Tangerang City.
 6. Customer Trust reflected by the high dimension of benevolence (goodness) (Y2) has a positive and significant effect on Customer Loyalty reflected by the high dimension of recommending to others (recommended to other) (Y6) of Bank Persero in South Tangerang City.
 7. E-Banking which is reflected by the high dimensions of customer service (X2), brand image that is reflected by the high dimensions of strength of brand associations (X7) and trust that is reflected by the high dimensions of benevolence (goodness) (Y2) together positively influences and significant to customer loyalty reflected by the high dimensions of recommending to others (Y6) Bank Persero in South Tangerang City, with a coefficient of determination (R²) of 80% and 20% of customer loyalty variables influenced by variables other than E- Banking, Brand Image and Trust. The trust variable which is reflected by the benevolence dimension (Y2) is the most dominant variable influencing customer loyalty which is reflected by the high dimension of recommending it to others (Y6), as well as being a full intervening variable on the influence of E-Banking and Brand Image towards Customer Loyalty.

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