

# **Effect of E-Service Quality on Loyalty Medited by Customer Trust at BPD Kaltimtara**

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**ABSTRACT:** *The purpose of this study is to analyze and explain the effect of E-Service Quality on trust and customer loyalty at BPD Kaltimtara. The number of samples taken in this study were 12 indicators multiplied by 10, so that 160 debtors at BPD Kaltimtara in the questionnaire so that there were 65 questionnaires that were dropped or not used so that the number of respondents' answers was 95 fit questionnaires and then used as data in this study. The data analysis used by the author is the Structural Equation Model (SEM). Hypothesis testing is done by multivariate analysis which is run through the SmartPLS program. Data analysis through partial Least Square (PLS) was carried out in two stages, namely: First, assessing the outer model or measurement model. Second, assessing the Inner model or structural model. The results show that ESQ has a positive and significant effect on customer trust, ESQ has a positive and significant impact on customer loyalty, customer trust has a positive and significant impact on customer loyalty, ESQ has a positive and significant impact on customer loyalty through customer trust.*

**KEY WORD:** *E-Service Quality, Trust, Customer Loyalty*

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## **I. INTRODUCTION**

Competition in companies engaged in banking services such as BPD Kaltimtara is increasingly facing great challenges, this is due to the large number of other banks that offer the same services, so it requires BPD Kaltimtara's skills in formulating strategies that will have an impact on customer loyalty to BPD Kaltimtara. Several factors that can affect customer loyalty include E-Service quality which is further shortened to ESQ offered, and customer trust.

Based on the type of business in the form of a service business offered by BPD Kaltimtara, it is very important to be able to attract and retain customers so it is very necessary to pay attention to the decision to use services. Maintaining good relationships with customers can be realized by implementing an effective ESQ by the corporation. ESQ is carried out to improve the quality of services that will increase trust relationships and customer loyalty in a business to business concept that can also increase customer commitment and trust.

The development of information technology that is increasingly encroaching on various business applications, makes ESQ one of the interesting business processes or strategies to discuss. Marketing activities manage all aspects of the customer's life cycle. ESQ is a comprehensive strategy from the company so that every process of recycling customers' lives can be utilized optimally. ESQ helps BPD Kaltimtara obtain and store its customer data and conduct a two-way relationship, in order to gain the trust of its customers.

The success of BPD Kaltimtara is marked by the number of loyal customers, the longer the customer loyalty, the greater the profit that customers can get from BPD Kaltimtara. Customer loyalty will be built when there is customer trust in BPD Kaltimtara. Customer trust is important for BPD Kaltimtara because the company cannot build relationships without trust. Fostered customer trust, including to trust customers, will cause high customer trust and their abilities and desires. Customer trust is a very powerful weapon in fostering relationships because of the high customer trust of BPD Kaltimtara, making the company strong in fostering relationships with customers. The relationship between trust and customer loyalty is that the higher the customer's trust in the services offered by BPD Kaltimtara, the higher the level of customer loyalty to the company. Customer commitment to services is trust in using services which includes recommendations and trust.

The relationship between ESQ and customer trust is supported by several empirical studies as follows: The effect of ESQ on customer trust, research conducted by Raza et al. (2020), with the research title An assessment of corporate social responsibility on customer company identification and loyalty in banking industry: a PLS-SEM analysis the results of the study show that the results show that CSR is not directly related to customer loyalty, which contradicts previous findings made in developed countries. Thus, confirming the full mediation of CCI, E-SQ and trust in enhancing the effect of CSR on customer loyalty. The study also confirms that CSR is positively related to E-SQ, and E-SQ also directly affects CCI.

Research conducted by Sharma & Bahl (2018), with the research title Influence of Service Quality of E-Commerce Websites on Customers' Trust, Commitment and Loyalty: A Case of Indian Customers the results showed that Different dimensions of service quality in the case of e-commerce sites were found to have a significant positive impact on customer trust, loyalty and commitment. This affects customer confidence positively as it reduces the perceived perception of uncertainty and risk. This was found to have a substantial positive impact on consumer loyalty. Lastly it was found to influence consumer commitment and lead to a long-term successful relationship between buyer and seller.

Research conducted by Al-Khayyal et al. (2020), with the research title The Impact of Electronic Service Quality Dimensions on Customers' E-Shopping and E-Loyalty via the Impact of E-satisfaction and E-Trust: A Qualitative Approach the results of the study show that a qualitative approach is used to collect primary data by conducting interviews. The findings of this study suggest that electronic satisfaction and customer electronic trust come due to the dimensional effect of electronic service quality. In addition, the results show that online shopping and customer loyalty come due to the influence of electronic satisfaction and electronic trust. A series of boundaries are mentioned and some theoretical and managerial implications are finally explained.

BPD Kaltimara in order to retain customers can be done by optimizing the company's ESQ, to achieve this goal the company will focus on improving relationships with customers. Customers are interested in the services provided by BPD Kaltimara, customers will establish relationships as long as customers are given consistent quality services and the best value at every opportunity. It is unlikely that customers can be seized by competitors if customers feel that BPD Kaltimara understands the changing needs of customers and shows the ability to always maintain relationships by consistently improving and developing their services. Loyal customers can become good customers again if they receive services, continuously, from the same BPD Kaltimara. Loyal customers are not only a strong foundation for BPD Kaltimara, but they also reflect the growth potential of BPD Kaltimara in the future. The relationship that is always improved will be able to increase the profit of BPD Kaltimara.

The effect of ESQ on customer loyalty, research conducted by Suryani et al. (2020), with the title of research on the Effect of Website Quality, Trust, And E –Service Quality on Consumer Loyalty in E-Commerce Site Users shopee.co.id the results of the study showed that each of the website quality variables, trust variables and e-service quality variables had a positive and significant effect on consumer loyalty. Thus, every increase in each website quality variable, trust variable and e-service quality variable will increase consumer loyalty, and vice versa every decrease in each website quality variable, trust variable and e-service quality variable will decrease consumer loyalty.

Research conducted by Guluwita & Sapukotanage (2020), with the research title Mediating effect of e-Satisfaction on the Relationship Between e-Service Quality and e-Loyalty of Professionals in Colombo using e-Commerce Websites the results of the study showed that confirming the positive impact of e-Service quality on e-Loyalty. The quality of E-Service also has a positive and significant effect on e-Satisfaction. The positive impact of e-Satisfaction is identified on e-Loyalty. In the end, the results provide evidence that there is an e-Satisfaction mediation effect on the relationship between e-service quality and e-loyalty. The study contributes to knowledge by suggesting that e-retailers and e-sellers should build value propositions, brand image, trust & security, and website technologies that attract customers and most importantly good customer service.

Research conducted by Sevin (2018), with the research title The Effect of E-service Quality, E-trust and E-satisfaction on Formation Online Customer Loyalty the results of the study show that showing that customer perception of e-website quality is an important determinant in creating e-trust and e-satisfaction in website services, and the perception resulting from e-trust and e-satisfaction in turn determines e-customer loyalty.

Customers are an invaluable asset for BPD Kaltimara with the services offered. This is due to the existence of customers as parties who need services offered by BPD Kaltimara, so that their services are liked by customers, the services produced must be made to answer customer needs. Customer trust is a customer's feeling of pleasure or disappointment that comes from a comparison between his impression of the performance (results) of the services obtained and his expectations. In the increasingly fierce competition among service businesses today. Especially for BPD Kaltimara, increasing customer trust is the top priority where ESQ and trust in these services must be considered in order to achieve increased operating profits and high customer loyalty.

The effect of customer trust on customer loyalty, research conducted by Goutam & Gopalakrishna (2018), with the research title Customer loyalty development in online shopping: An integration of e-service quality model and commitment-trust theory the results of the study show that customer satisfaction, e-trust, commitment, and cognitive loyalty are strongly influenced by the quality of e-service and perceived value. Furthermore, satisfaction has a direct and positive influence on e-trust and commitment but not on cognitive loyalty. E-trust has a positive impact on e-commitment and cognitive loyalty. Lastly e-commitment has a positive influence on cognitive loyalty.

Research conducted by Kasih & Moeliono (2020), with the title of research on the Effect of E-Service Quality and E-Trust on E-Loyalty with E-Satisfaction as an Intervening Variable the results of the study show

that the variables e-service quality, e-trust, e-satisfaction and e-loyalty are in the good category. The results of his research prove that e-service quality and e-trust have an influence on e-satisfaction and e-service quality and e-trust have an influence on e-loyalty with e-satisfaction as an intervening variable

Research conducted by Zyberi & Polo (2021), with the research title Impact of service and E-Service quality, price and image on the trust and loyalty of the electronic banking customers the results of the study show that it is used to see the relationship between trust and quality of service, quality of electronic services, prices and image, resulting that the quality of electronic services, image and price are important factors that affect customer trust, whereas the quality of service does not seem statistically significant. The above four factors are taken into account to see the relationship with loyalty to the bank. Multivariate analysis shows that all four factors are statistically significant in their influence on loyalty.

BPD Kaltimara strives to create trust in customers so that customers will return to using the services of BPD Kaltimara, as a banking sector company that has loyal customers BPD Kaltimara needs to pay attention to the ESQ offered to customers, always provide a sense of comfort to customers so that customers will give their trust to BPD Kaltimara, always provide the best to customers so that BPD Kaltimara customers feel satisfied using the services company.

The banking products that are the mainstay of BPD Kaltimara consist of Kukar Idaman Credit (KKI), Home Ownership Credit (KPR Gen Me), Quick Response Code Indonesian Standard Merchant Presented Mode (QRIS- MPM) and Integrated Local Government Financial Transaction MOU. In the field of electronic channels, BPD Kaltimara serves regional tax payment receipts, while BPD Kaltimara products that will be released in the future to answer customer needs in the form of CRM (Cash Recycle Machine) Products to make it easier for customers to make withdrawal transactions and cash deposits. Based on the products owned by BPD Kaltimara, it is still not optimal when compared to other banks.

This shows that customer loyalty in using BPD Kaltimara services can still change because BPD Kaltimara has not provided products that are able to compete with its competitors. Phenomena in the field show that high customer demand is not balanced with the performance of the services provided, such as attention in maintaining service quality, customer complaints, delays and lack of management in managing their business properly, so that customer trust in the company is reduced, thus service performance and trust are more able to answer problems that arise in determining ESQ because after all customers will only be able to assessing the quality they receive from companies not on their perception of ESQ in general, thus lowering customer trust and loyalty.

## **II. LITERATURE REVIEW**

### **The effect of ESQ on trust**

Trust is very important because companies cannot build relationships without trust. Fostered customer trust, including to trust customers, will cause high customer trust and their abilities and desires. Customer trust is a very powerful weapon in fostering relationships because the high trust makes the company strong in fostering its relationships with customers. The relationship between trust and customer loyalty is that the higher the customer's trust in the services offered, the higher the level of customer loyalty to the company. Customer commitment to services is trust in using services which includes recommendations and trust.

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and customer loyalty come due to the influence of electronic satisfaction and electronic trust. A series of boundaries are mentioned and some theoretical and managerial implications are finally explained.

H1: ESQ has a significant effect on customer trust in BPD Kaltimara

### **The effect of ESQ on loyalty**

Retaining customers can be done by optimizing the company's ESQ, to achieve this goal the company will focus on improving relationships with customers. Customers are interested in the services provided, customers will establish relationships as long as customers are given consistent quality services and the best value at every opportunity. It is unlikely that the Customer can be seized by competitors if the customer feels that the company understands the changing needs of the customer and shows the ability to always maintain relationships by consistently improving and developing its services. Loyal customers can become good customers again if they receive services, continuously, from the same company.

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H2: ESQ has a significant effect on customer loyalty to BPD Kaltimara

### **The effect of customer trust on loyalty**

Customers are an invaluable asset to the company with the services offered. This is due to the existence of customers as parties who need the services offered by the company, so that their services are liked by customers, the services produced must be made to answer customer needs. Customer trust is a customer's feeling of pleasure or disappointment that comes from a comparison between his impression of the performance (results) of the services obtained and his expectations. In the increasingly fierce competition among service businesses today. Especially for companies, increasing customer trust is the top priority where ESQ and trust in these services must be considered in order to achieve increased operating profits and high customer loyalty.

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H3: Customer trust has a significant effect on customer loyalty to BPD Kaltimtura

**The effect of ESQ on loyalty through Trust**

Customer loyalty in using company services can still change because the company has not provided a product that can compete with its competitors. Phenomena in the field show that high customer demand is not balanced with the performance of the services provided, such as attention in maintaining service quality, customer complaints, delays and lack of management in managing their business properly, so that customer trust in the company is reduced, thus service performance and trust are more able to answer problems that arise in determining ESQ because after all customers will only be able to assessing the quality they receive from companies not on their perception of ESQ in general, thus lowering customer trust and loyalty.

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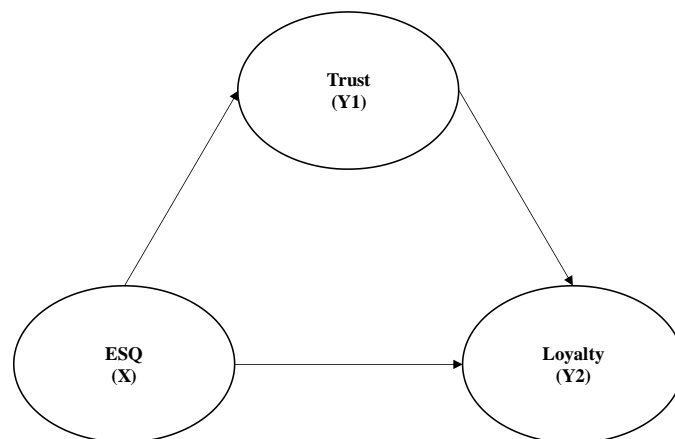
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H4: ESQ has a significant effect on customer loyalty through customer trust in BPD Kaltimtura

Based on the formulation of hypotheses, the research model proposed by the authors is as shown in Figure 1.

**Figure 1: Conceptual Framework**



*Source: Result of author's analysis, 2022*

### III. RESEARCH METHODOLOGY

The data in this study were obtained through a questionnaire in this study, in this study, The population in this study is debtors at BPD Kaltimtara which was recorded until the end of December 2021 consisting of nine sectors (agriculture, mining, industry, gas and water electricity, construction, trade, transportation and communication, business services and community social services). A sample member is at least 10 times the number of indicators studied. The number of samples taken in this study was 12 indicators multiplied by 10, so that 120 debtors at BPD Kaltimtara. The sampling method is called sampling. The sampling methods used in this study were purposive sampling and accidental sampling. Purposive sampling is the selection of samples that are not random, where samples are selected based on certain considerations. The purpose of sampling in this study is debtors at BPD Kaltimtara because they are considered capable of providing an objective assessment of the bank. Accidental sampling is anyone who makes a transaction that is encountered to be sampled. Based on conditions in the field, it can be seen that the number of questionnaires distributed was 160 questionnaires to respondents, there were questionnaires that were not fit or not in accordance with research needs such as respondents did not fill out or did not return the questionnaire and there were respondents who chose two choices in one question in the questionnaire so that there were 65 questionnaires that were dropped or not used so that the number of respondents' answer results was 95 questionnaires. The fit ones were then used as data in this study. The responses were sought using Likert's five-point scale. The relationship between variables in this study was analyzed using the Partial Least Square Structural Equation Modeling method (PLS-SEM). PLS-SEM is more suitable for identification of fewer problems, can use a much smaller and much larger sample, and is easier to construct formative and reflective constructs.

### IV. RESULT AND DISCUSSION

#### Data Analysis

The first-stage model evaluation focuses on the measurement model. Examination of the PLS-SEM estimation for the measurement model allows the researcher to evaluate the reliability and validity of the constructs. In particular, multivariate measurement involves using multiple variables to measure a concept indirectly. Evaluation of the measurement model includes tests of internal consistency reliability, indicator reliability, convergent validity and discriminant validity as shown in Table 1. There are two methods that can be used to measure reliability of a construct, namely Cronbach's alpha or composite reliability. However, the use of Cronbach's alpha tends to provide a lower estimated value so that PLS-SEM is recommended to use composite reliability. Indicator reliability on PLS-SEM is measured from the outer loading value which shows the correlation between the indicator and its construct. Convergent validity in constructs can be measured using AVE. Discriminant validity can be measured from cross loading or the loading value of other constructs is a comparison to the value of the outer loading indicator associated with a construct where the required loading indicator value must be more than the cross loading value.

**Table 1: Evaluation of Measurement Model**

Variables	Indicators	Loadings	Composite Reliability	AVE	Cross Loading
ESQ (X)	X1_1	0,742	0,916	0,610	Yes
	X1_2	0,853			
	X1_3	0,793			
	X1_4	0,814			
	X1_5	0,780			
	X1_6	0,798			
Trust (Y1)	Y1_1	0,838	0,836	0,568	Yes
	Y1_2	0,837			
	Y1_3	0,773			
	Y1_4	0,519			
Customer Loyalty (Y2)	Y2_1	0,906	0,880	0,711	Yes
	Y2_2	0,891			
	Y2_4	0,721			

Source: Calculated using SmartPLS, 2022

#### Hypothesis Test

After ensuring that the measurement model of the construct is reliable and valid, then hypothesis testing is carried out. Hypothesis testing in this study is carried out on a structural model or inner model which shows a direct or indirect relationship between exogenous and endogenous latent variables. Hypothesis testing is based on the significance value of the path coefficient after resampling or bootstrapping 5,000 times. The statistical test used is the t test with a confidence level of 95% or a significance level of 5%. The hypothesis is accepted if the t

value is more than the t-table value for the two-tailed test, namely 1,96. The results of bootstrapping procedur as shown in Table 2.

Based on Table 2, the results of hypothesis testing can be interpreted as follows:

1. ESQ has a positive influence on trusts with a value of 0.802, it can also be seen that ESQ has a significant influence on trusts because it has t-statistics (20,009 > 1.96) and p-values (0.000 < 0.05), so the results of this study are in line with the hypothesis that ESQ has a positive and significant effect on trust.
2. ESQ has a positive influence on customer loyalty with a value of 0.762, it can also be seen that ESQ has a significant influence on customer loyalty because it has t-statistics (14,514 > 1.96) and p-values (0.000 < 0.05), so the results of this study are in line with the hypothesis that ESQ has a positive and significant effect on customer loyalty.
3. Trust has a positive influence on customer loyalty with a value of 0.552, it can also be seen that trust has a significant influence on customer loyalty because it has t-statistics (5,047 > 1.96) and p-values (0.000 < 0.05), so the results of this study are in line with the hypothesis that trust has a positive and significant effect on customer loyalty.
4. ESQ has a positive influence on customer loyalty through trust with a value of 0.443, it can also be seen that ESQ has a significant influence on customer loyalty through trust because it has t-statistics (4,890 > 1.96) and p-values (0.000 < 0.05), so the results of this study are in line with the hypothesis that ESQ has a positive and significant effect on customer loyalty through trust. It can be known that trust is capable as a mediation variable / intervening variable.

**Table 2.**  
**Bootstrapping Results**

Influence Between Variables				
The Value of Influence Between Variables	Original Sample	T Statistics	P Values	Information
ESQ towards trust	0,802	20,009	0,000	Significant positives
ESQ towards loyalty	0,762	14,514	0,000	Significant positives
Trust towards loyalty	0,552	5,047	0,000	Significant positives
ESQ towards loyalty through Trust	0,443	4,890	0,000	Significant positives

Source: Calculated using SmartPLS, 2022

**Discussion**

ESQ has a positive and significant influence on trust. This means that any increase in ESQ as measured by fulfillment or website success in delivering products as a dominant indicator as a dominant indicator will be able to increase trust as measured by BPD Kaltimtar consistently in doing its business as a dominant indicator in BPD Kaltimtar.

ESQ in this study is measured by indicators that include Efficiency: Refers to the ease and speed of customers searching for information on the website, Fulfillment (fulfillment): Refers to the success of the website in delivering products and services and the ability to correct errors that occur during transactions, Private (private): Refers to how the website proves to be credible and can store customer personal data. A smooth online service can build customer trust and confidence, Responsiveness (response): Refers to the measurement based on the timeliness of the website's response to customers in online transactions, Compensation: Refers to the company about compensating or indemnifying customers if the products and services provided are not satisfactory, Contact (contact): Refers to how a website can provide service features that provide opportunities for customers to be able to interact with the company, Availability: Referring to the extent to which the company can meet the availability of products and services needed customers have been able to increase Trust in this study measured by indicators which include, BPD Kaltimtar has been consistent in doing its business from the past until now, BPD Kaltimtar offers services that are in accordance with the information provided, BPD Kaltimtar always makes customers a priority, customers believe in BPD Kaltimtar because it has a good service quality significantly or in real terms.

Trust is very important because companies cannot build relationships without trust. Fostered customer trust, including to trust customers, will cause high customer trust and their abilities and desires. Customer trust is a very powerful weapon in fostering relationships because the high trust makes the company strong in fostering its relationships with customers. The relationship between trust and customer loyalty is that the higher the customer's trust in the services offered, the higher the level of customer loyalty to the company. Customer commitment to services is trust in using services which includes recommendations and trust.

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ESQ has a positive and significant influence on customer loyalty. This means that any increase in ESQ as measured by fulfillment or website success in delivering products as the dominant indicator will be able to increase customer loyalty as measured by customers regularly continue to use the services of BPD Kaltimara as the dominant indicator in BPD Kaltimara.

ESQ in this study is measured by indicators that include Efficiency: Refers to the ease and speed of customers searching for information on the website, Fulfillment (fulfillment): Refers to the success of the website in delivering products and services and the ability to correct errors that occur during transactions, Private (private): Refers to how the website proves to be credible and can store customer personal data. A smooth online service can build customer trust and confidence, Responsiveness (response): Refers to the measurement based on the timeliness of the website's response to customers in online transactions, Compensation: Refers to the company about compensating or indemnifying customers if the products and services provided are not satisfactory, Contact (contact): Refers to how a website can provide service features that provide opportunities for customers to be able to interact with the company, Availability: Referring to the extent to which the company can meet the availability of products and services needed by customers has been able to increase customer loyalty in this study which is measured by indicators that include Makes regular repeat purchases. BPD Kaltimara customers regularly continue to use the services offered by BPD Kaltimara Purchases across product and service lines. Customers use the services offered by BPD Kaltimara in addition to the services commonly used, refers others. BPD Kaltimara customers recommend to other companies for the services offered by the company, Demonstrates an immunity to the full of the competition. BPD Kaltimara customers continue to use the services offered by the company even though they are given offers by other companies significantly or in real terms.

Retaining customers can be done by optimizing the company's ESQ, to achieve this goal the company will focus on improving relationships with customers. Customers are interested in the services provided, customers will establish relationships as long as customers are given consistent quality services and the best value at every opportunity. It is unlikely that the Customer can be seized by competitors if the customer feels that the company understands the changing needs of the customer and shows the ability to always maintain relationships by consistently improving and developing its services. Loyal customers can become good customers again if they receive services, continuously, from the same company.

The effect of ESQ on customer loyalty, research conducted by Suryani et al. (2020), with the title of research on the Effect of Website Quality, Trust, And E –Service Quality on Consumer Loyalty in E-Commerce Site Users shopee.co.id the results of the study showed that each of the website quality variables, trust variables and e-service quality variables had a positive and significant effect on consumer loyalty. Thus, every increase in each website quality variable, trust variable and e-service quality variable will increase consumer loyalty, and vice versa every decrease in each website quality variable, trust variable and e-service quality variable will decrease consumer loyalty.

Research conducted by Guluwita & Sapukotanage (2020), with the research title Mediating effect of e-Satisfaction on the Relationship Between e-Service Quality and e-Loyalty of Professionals in Colombo using e-Commerce Websites the results of the study showed that confirming the positive impact of e-Service quality on e-Loyalty. The quality of E-Service also has a positive and significant effect on e-Satisfaction. The positive impact of e-Satisfaction is identified on e-Loyalty. In the end, the results provide evidence that there is an e-Satisfaction mediation effect on the relationship between e-service quality and e-loyalty. The study contributes to knowledge



by suggesting that e-retailers and e-sellers should build value propositions, brand image, trust & security, and website technologies that attract customers and most importantly good customer service.

Research conducted by Sevin (2018), with the research title *The Effect of E-service Quality, E-trust and E-satisfaction on Formation Online Customer Loyalty* the results of the study show that showing that customer perception of e-website quality is an important determinant in creating e-trust and e-satisfaction in website services, and the perception resulting from e-trust and e-satisfaction in turn determines e-customer loyalty.

Trust has a positive and significant influence on customer loyalty. This means that any increase in trust measured by Kaltimara consistently in doing business as a dominant indicator will be able to increase customer loyalty as measured by customers regularly while still using the services of BPD Kaltimara as the dominant indicator in BPD Kaltimara.

Trust in this study is measured by indicators that include, BPD Kaltimara has been consistent in doing its business from the past until now, BPD Kaltimara offers services that are in accordance with the information provided, BPD Kaltimara always makes customers a priority, Customers trust BPD Kaltimara because it has good service quality has been able to increase customer loyalty in this study which is measured by indicators that include Makes regular repeat purchases. BPD Kaltimara customers regularly continue to use the services offered by BPD Kaltimara Purchases across product and service lines. Customers use the services offered by BPD Kaltimara in addition to the services commonly used, refers others. BPD Kaltimara customers recommend to other companies for the services offered by the company, Demonstrates an immunity to the full of the competition. BPD Kaltimara customers continue to use the services offered by the company even though they are given offers by other companies significantly or in real terms.

Customers are an invaluable asset to the company with the services offered. This is due to the existence of customers as parties who need the services offered by the company, so that their services are liked by customers, the services produced must be made to answer customer needs. Customer trust is a customer's feeling of pleasure or disappointment that comes from a comparison between his impression of the performance (results) of the services obtained and his expectations. In the increasingly fierce competition among service businesses today. Especially for companies, increasing customer trust is the top priority where ESQ and trust in these services must be considered in order to achieve increased operating profits and high customer loyalty.

The effect of customer trust on customer loyalty, research conducted by Goutam & Gopalakrishna (2018), with the research title *Customer loyalty development in online shopping: An integration of e-service quality model and commitment-trust theory* the results of the study show that customer satisfaction, e-trust, commitment, and cognitive loyalty are strongly influenced by the quality of e-service and perceived value. Furthermore, satisfaction has a direct and positive influence on e-trust and commitment but not on cognitive loyalty. E-trust has a positive impact on e-commitment and cognitive loyalty. Lastly e-commitment has a positive influence on cognitive loyalty.

Research conducted by Kasih & Moeliono (2020), with the title of research on the *Effect of E-Service Quality and E-Trust on E-Loyalty with E-Satisfaction as an Intervening Variable* the results of the study show that the variables e-service quality, e-trust, e-satisfaction and e-loyalty are in the good category. The results of his research prove that e-service quality and e-trust have an influence on e-satisfaction and e-service quality and e-trust have an influence on e-loyalty with e-satisfaction as an intervening variable

Research conducted by Zyberi & Polo (2021), with the research title *Impact of service and E-Service quality, price and image on the trust and loyalty of the electronic banking customers* the results of the study show that it is used to see the relationship between trust and quality of service, quality of electronic services, prices and image, resulting that the quality of electronic services, image and price are important factors that affect customer trust, whereas the quality of service does not seem statistically significant. The above four factors are taken into account to see the relationship with loyalty to the bank. Multivariate analysis shows that all four factors are statistically significant in their influence on loyalty.

ESQ has a positive and significant influence on customer loyalty through trust. It can be known that the trust is capable as a mediating variable. Any increase in ESQ as measured by fulfillment or website success in delivering products as the dominant indicator will be able to increase customer loyalty as measured by customers regularly continue to use the services of BPD Kaltimara as the dominant indicator through trust as measured by BPD Kaltimara consistently in doing business as the dominant indicator in BPD Kaltimara.

ESQ in this study is measured by indicators that include Efficiency: Refers to the ease and speed of customers searching for information on the website, Fulfillment (fulfillment): Refers to the success of the website in delivering products and services and the ability to correct errors that occur during transactions, Private (private): Refers to how the website proves to be credible and can store customer personal data. A smooth online service can build customer trust and confidence, Responsiveness (response): Refers to the measurement based on the timeliness of the website's response to customers in online transactions, Compensation: Refers to the company about compensating or indemnifying customers if the products and services provided are not satisfactory, Contact (contact): Refers to how a website can provide service features that provide opportunities for customers to be

able to interact with the company, Availability: Referring to the extent to which the company can meet the availability of products and services needed by customers has been able to increase customer loyalty in this study which is measured by indicators that include Makes regular repeat purchases. BPD Kaltimara customers regularly continue to use the services offered by BPD Kaltimara Purchases across product and service lines. Customers use the services offered by BPD Kaltimara in addition to the services commonly used, refers others. BPD Kaltimara customers recommend to other companies for the services offered by the company, Demonstrates an immunity to the full of the competition. BPD Kaltimara customers continue to use the services offered by the company even though they are given offers by other companies through trusts in this study measured by indicators that include, BPD Kaltimara has been consistent in doing its business from the past until now, BPD Kaltimara offers services that are in accordance with the information provided, BPD Kaltimara always makes customers a priority, Customers trust BPD Kaltimara because it has good service quality significantly or noticeably.

Customer loyalty in using company services can still change because the company has not provided a product that can compete with its competitors. Phenomena in the field show that high customer demand is not balanced with the performance of the services provided, such as attention in maintaining service quality, customer complaints, delays and lack of management in managing their business properly, so that customer trust in the company is reduced, thus service performance and trust are more able to answer problems that arise in determining ESQ because after all customers will only be able to assessing the quality they receive from companies not on their perception of ESQ in general, thus lowering customer trust and loyalty.

Research conducted by Raza et al. (2020), with the title of research an assessment of corporate social responsibility on customer company identification and loyalty in banking industry: a PLS-SEM analysis the results of the study showed that the results showed that CSR is not directly related to customer loyalty, which contradicts previous findings made in developed countries. Thus, confirming the full mediation of CCI, E-SQ and trust in enhancing the effect of CSR on customer loyalty. The study also confirms that CSR is positively related to E-SQ, and E-SQ also directly affects CCI.

Research conducted by Sharma & Bahl (2018), with the research title Influence of Service Quality of E-Commerce Websites on Customers' Trust, Commitment and Loyalty: A Case of Indian Customers the results showed that Different dimensions of service quality in the case of e-commerce sites were found to have a significant positive impact on customer trust, loyalty and commitment. This affects customer confidence positively as it reduces the perceived perception of uncertainty and risk. This was found to have a substantial positive impact on consumer loyalty. Lastly it was found to influence consumer commitment and lead to a long-term successful relationship between buyer and seller.

Research conducted by Al-Khayyal et al. (2020), with the research title The Impact of Electronic Service Quality Dimensions on Customers' EShopping and E-Loyalty via the Impact of E-satisfaction and E-Trust: A Qualitative Approach the results of the study show that a qualitative approach is used to collect primary data by conducting interviews. The findings of this study suggest that electronic satisfaction and customer electronic trust come due to the dimensional effect of electronic service quality. In addition, the results show that online shopping and customer loyalty come due to the influence of electronic satisfaction and electronic trust. A series of boundaries are mentioned and some theoretical and managerial implications are finally explained.

Research conducted by Zyberi & Polo (2021), the results of the study showed that it was used to look at the relationship between trust and quality of service, quality of electronic services, price and image, resulting that the quality of electronic services, image and price are important factors that affect customer trust, while the quality of service does not seem to be statistically significant. The above four factors are taken into account to see the relationship with loyalty to the bank. Multivariate analysis shows that all four factors are statistically significant in their influence on loyalty.

## **V. CONCLUSION, LIMITATION AND FUTURE RESEARCH**

ESQ has a positive and significant influence on trust. This means that any increase in ESQ as measured by fulfillment or website success in delivering products as a dominant indicator as a dominant indicator will be able to increase trust as measured by BPD Kaltimara consistently in doing its business as a dominant indicator in BPD Kaltimara. ESQ has a positive and significant influence on customer loyalty. This means that any increase in ESQ as measured by fulfillment or website success in delivering products as the dominant indicator will be able to increase customer loyalty as measured by customers regularly continue to use the services of BPD Kaltimara as the dominant indicator in BPD Kaltimara. Trust has a positive and significant influence on customer loyalty. This means that any increase in trust measured by Kaltimara consistently in doing business as a dominant indicator will be able to increase customer loyalty as measured by customers regularly while still using the services of BPD Kaltimara as the dominant indicator in BPD Kaltimara. ESQ has a positive and significant influence on customer loyalty through trust. It can be known that the trust is capable as a mediating variable. Any increase in ESQ as measured by fulfillment or website success in delivering products as the dominant indicator will be able to increase customer loyalty as measured by customers regularly continue to use the services of BPD Kaltimara

as the dominant indicator through trust as measured by BPD Kaltimara consistently in doing business as the dominant indicator in BPD Kaltimara.

Based on the conclusions above, the suggestions in this study are as follows: This research is only aimed at BPD Kaltimara customers, so this study cannot justify for a wider range of respondents (all existing Tubs), and the results cannot be generalized to other banks. The relationship between these customer loyalty antecedent variables ESQ and trust has been tested, so this relationship has an identification that can describe customer loyalty so that it can represent customer loyalty, companies should be able to use this research as one of the considerations in developing future marketing strategies. Increasing customer loyalty, BPD Kaltimara should be consistent in terms of approach and giving special attention to customers and maintaining the good name of the company so that it can make customers and customers think BPD Kaltimara is a good name because it will have an impact on customer recommendations to other companies to use BPD Kaltimara services. Based on the results of this study suggests that there will be other antecedents of customer loyalty variables that should be included in checking customer loyalty, so it is very important to identify other variables that can help to create customer loyalty. Thus, further analysis should enlarge the scope of respondents, examine other relationships between the variables used and identify other variables that may lead to customer satisfaction, so that it will be able to provide more real descriptions of the customer. For further research, it is hoped that it can develop this research by adding other variables that affect customer loyalty and be able to multiply the theories and variables used to add knowledge related to marketing management.

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