

The Effect of Security, Service Quality, Operations and Information Management, Reliability & Trustworthiness on E-Loyalty moderated by Customer Satisfaction on the Online Shopping Website

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Abstract— The aims of this study is to examine the effect of security, quality of service, operations and information management and trustworthiness on E-loyalty customer moderated by customer satisfaction for online shop website. The sample was taken using random sampling technique as many as 1300 respondents. The data was tabulated and processed using questionnaires, interviews, observation and documentation. The results of this study showed that security, information management, reliability and trustworthiness has positive and direct impact on customer satisfaction. Meanwhile, service quality has negative and indirect impact on customer satisfaction. This study also showed that customer satisfaction has positive and direct impact to E-loyalty customer for online shopping website.

Keywords— Security, Quality of Service, operations and information management, Reliability, Trustworthiness, Satisfaction and Customer Loyalty.

1. Introduction

Customer loyalty is one of the most frequently addressed subjects in the marketing and service literature. It has been approved that by using information management and operational system it can be resulted in customer's satisfaction and better performance especially in e-marketing [1-5]. Online trading is becoming increasingly frequent in line with the development of the internet which is increasingly accessible. In terms of marketing, trade that utilizes the internet is known as E-Commerce, which includes the distribution, purchase, sale and marketing of goods or services through electronic systems using the internet, websites or applications on mobile phones.

In anticipation of the rapid growth of global trade, the use of E-commerce has become common to interact with consumers in order to gain a

competitive advantage [6]. In the era of globalization, the internet is becoming increasingly sophisticated and growing. This technology is very beneficial for many people because it has many benefits. The era of globalization has a great influence on marketing and fosters new challenges in the profession. Marketers are required to be able to understand how events in other parts of the world can influence the domestic market, find opportunities to make new breakthroughs and eventually how these developments can affect customer satisfaction and their loyalty.

Satisfaction is the overall feeling of someone after buying a service or product. The level of satisfaction is determined by the difference between the performance of services received and what consumers expected [7].

Satisfied consumers tend to share their experiences of companies or businesses with others [8]. So, indirectly customer satisfaction has an impact on the reputation of the company [9]. Just like other conventional businesses, customer satisfaction and loyalty is the most important thing for most online businesses. Because to attract new buyers or consumers through the online stores is more difficult than maintaining them.

Consumer satisfaction and purchasing decisions in online shopping depend on several criteria, namely security, service quality, information quality, reliability and reliability [10].

Zeithaml & Bitner suggest that satisfaction is a concept that is far broader than just an assessment of service quality, but also some factors that must be considered influence it, such as the quality of service, product quality, price, security, situation

factors and personal factors of consumers [11].

The E-commerce trend is growing very rapidly, this is supported by the phenomenon of online shopping that is used by consumers. The buying and selling process that takes place online is the main factor that influences the success of an E-commerce.

Security is defined as the ability of a website to protect customer's personal information from any suspicious uses in electronic transactions [12-16]. Security is an important factor that is considered seriously by online customers because it is one of the main factors taken into account when customers make the decision to buy online [13]. The issue of security and privacy has an important role in developing trust during online transactions using a website [14]. Having a trusted website with high security helps customers become more confident to transaction and finally feel satisfied. Security is divided into two parts, the first part is related to data and transaction security, the second part is about user authentication [15].

Service quality has a direct contribution in maintaining strong and loyal relationships among customer with online traders. Guo et al., explained that the quality of services can help online traders to provide an effective and efficient way of shop when shopping, shipping products and services [16]. Christodoulides & Michaelidou found that online traders who are able to provide and exchange information with consumers through available platforms allow an increase in customer satisfaction and add value to the shopping experience. Therefore, companies need to maintain quality to ensure that the best quality services are provided to satisfy consumers [6].

E-commerce information quality in online shopping gives customers wider product choices, competitive prices and, most importantly, easy access to information [17]. According to Ghasemaghaei & Hassanein, information has an important role in the consumer decision-making process that guides them because there is no physical interaction with the product in an online environment [18]. The factors that influence the satisfaction and loyalty of consumers who shop online include the quality of information provided by online traders, which tend to have a better assessment when consumers are given as much accurate information as possible. Therefore, the more quality information provided by online traders, the better the decisions that consumers can

make with less time and effort which results in increased customer satisfaction.

Reliability and trustworthiness are one of the factors that influence consumers in choosing online merchants, especially in terms of product delivery and guarantee or product returns. Online merchants must be able to guarantee that the product purchased reaches the consumer on time and also provides a guarantee if the item does not reach the customer's address and provides an opportunity for the consumer to return the product if the product purchased is not in accordance with the consumer wanted.

E-Loyalty has become the main research by various marketing researchers [6]. From the perspective of online marketing, Anderson & Srinivasan defines electronic loyalty as a better consumer attitude towards e-commerce which leads to repeat buying behavior. Real loyalty is a development process that requires contributions from both parties, in other words, online merchants and customers must support and help one another in maintaining mutual loyalty in a better way [1].

Currently, there are many consumers, who shopping online instead of shopping manually by thee information management. The reason consumers shopping online is because they feel more practical where they can buy goods anytime and anywhere without spending time or energy searching for the goods they want. This was reinforced by the results of a pre-survey of 100 respondents who were internet users and had accessed online shop sites. The results show that 60% of respondents are more interested in shopping online than shopping manually. Although the number of respondents who shopping online is quite a lot, but the loyalty to keep using the same online shopping media still has not shown a significant number.

Based on the background described above, the main issues to be examined in this study are as follows:

1. Does security factor influence consumer satisfaction in shopping online?
2. Does service quality factor influence consumer satisfaction in shopping online?
3. Does the information quality factor influence consumer satisfaction in shopping online?

4. Does the factor of reliability and trust in the quality of site services affect consumer satisfaction in shopping online?

5. Does the consumer satisfaction factor affect the loyalty of consumers in shopping online?

2. Literature Review

2.1 E- Loyalty

Loyalty is at the heart of business firms and companies make great efforts in order to maintain their customers loyal [13]. These efforts become increasingly difficult and severe in the online business to consumer environment since online companies such as e-stores or e-retailers are facing competition not only from other similar stores but also from offline companies that offer similar products and services [5]. Customer loyalty is needed by the company because without the loyalty of customers, the company will not be able to develop profit in the long term. According to Griffin loyalty is when a customer remains loyal to buy the same product, even though buying behavior and free purchasing decisions are made from time to time by the consumer [18].

2.2 Security

Security is considered an important factor that is taken seriously by consumers shopping online. Park & Kim defines security as the ability of online stores to control and keep security of data transactions. Further, Park & Kim explained that security guarantees plays an important role in the establishment of trust to reduce consumer concern about misuse of personal data dan transaction that can be easily damaged. When security concern can be accepted and met the customer expectation then they may be willing to open their personal information and feeling secured [19]. A study by Raman and Viswanathan found that there is a positive and significant influence of safety factor (e-security) on consumer purchasing decision. It includes the segment for all security activities such as security of online shop website. So, consumer feel confidence and safe to make purchase via online shop because their personal data information is confidentially safe and not misuse by irresponsible party [20].

A research by Harwani and Safitri found that security has positive and significant effect of customer satisfaction shopping in tokopedia online shop. Base on the previous research that security

has effect on customer satisfaction, thus the hypothesis H1 is established as follows [21-26].

H1: There is a security effect on customer satisfaction in shopping online.

2.3 Service Quality

Kotler & Keller reveals that service quality is a way of working companies that try to make continuous quality improvements to the processes, products and services produced by the company [22]. The service quality concept originally introduced by Parasuraman *et al.*, and then was consequently repaired by Parasuraman *et al.* Service quality is defined as an extent to which a service meets customer needs and can be measured by comparing the customer expectations with the customer perceptions to the service that is received Parasuraman *et al.*, developed an instrument to measure service quality from customer perspective that was called SERVQUAL [23]. Service quality is a function of five dimensions (tangibility, reliability, responsiveness, assurance, and empathy) tested by the SERVQUAL scale. Parasuraman *et al.* (1988) went on to propose that service quality is a function of five dimensions that are as follows:

- 1) Tangible: the physical evidence of service
- 2) Reliability: the consistency of performance and dependability
- 3) Responsiveness: the willingness or readiness of employees to provide service.
- 4) Assurance: Competency and courtesy extended to the users and the security provided by the operations.
- 5) Empathy: Individualized attention to the users.

Parasuraman *et al.*, examined that there is an impact of service quality on customer satisfaction. Thus, the hypothesis H2 is set as follows.

H2: There is the influence of service quality on customer satisfaction in shopping online.

2.4 Operations and information management

Information quality is the ability of website managers to fulfill information needed by users, such as ease of information to be understood, presentation of complete content, relevance and information security [8]. Acquiring space on a

website and creating an electronic document can be done by anyone and at the same time can publish information on the web [24]. There are neither rules nor standards governing the type and quality of information that a writer can put on the web [10]. The impact the overall quality of information make consumers have to make their own decision before using it for their needs. Wang and Strong applied general quality literature and described Information Quality as data that is 'fit-for-use' by data consumers [25]. Research in e-Commerce transaction by Magerhands (2006), revealed that information quality is one of the main antecedent that affecting customer satisfaction. Further study conducted by Yang found that information quality would affect online satisfaction of consumers. Yang also explained that when customer is interacting using a portal or a website, customer would emphasize his/her attention toward information quality exist within the portal or website. This is the reason why information quality has major effect toward customer satisfaction [26]. Based on explanation that has described, the hypothesis H3 is set as follow:

H3: There is an effect of information quality on customer satisfaction in shopping online.

2.5 Reliability & information management

Reliability is the ability of companies to provide services in accordance with the promised accurately and reliably, while trustworthiness is behavior that involves acceptance of the trust of others. Reliability is considered as the most important dimension of service quality [9]. The company provides a service to its customer at a time without making any errors and delivers what it promised during the time that was agreed upon.

A study in public banking conducted by Hennayake found that reliability is the most influential factor than other factors to enhance the customer satisfaction. There is an increased degree of positive relationship between reliability and customer satisfaction where face to face dealing with customers and employees [22]. Base on previous research that has described, the hypothesis H4 is set as follow:

H4: There is a reliable influence on customer satisfaction in shopping online.

2.6 Trustworthiness

Trust is a relation which attaches the customer with

the company and involves between the employees of an organization. The higher level of trust upon each other in multinational and multicultural organizations creates productive relationships, which at the end generates long term benefits for the organizations. Study conducted by Yousafzai et al., found that trust plays an important role at e-business, because at e-market privacy and security are key elements to develop trust.

Bramall et al., reveal that customer needs in achieving satisfaction, long term profitability and the customer's retention can be gained through promise, reputation and offline presence [3]. In [4] conducted an empirical study on odontology services and found that trust plays a key role in determining the behavioral intentions of customers to pursue a long-term relationship (intentions to visit the same deontologist again and intentions to recommend) with the service provider. It also found that there is strong correlations between trust and satisfaction, outcome quality and customization. Satisfaction also emerged as a significant variable in explaining the variance in trust [12]. Then, the hypothesis is set as follow:

H5: There is a trustworthiness on customer satisfaction in shopping online.

2.7 Satisfaction

Satisfaction is a feeling of happy or disappointed from customers by comparing the performance of the product and what they are expected [23].

It is the overall customer attitudes toward the service provider or emotional reaction to the difference between their expectations and what they are accepted. According to Dutka there are three attributes to measure the customer satisfaction [14]:

- 1) Attribute related to product.
- 2) Attribute related to service, likely guarantee or warranty, delivery, complaint handling, resolution of problem.
- 3) Attribute related to purchase, likely courtesy, communication, easy or convenience, acquisition, company reputation, and company competence.

Satisfaction can be considered as a feeling of customer benefit related to the relationship with the company [19]. Therefore, the hypothesis H6 is set as follows:

H6: There is the effect of customer satisfaction on e-loyalty in shopping online.

3. Methodology

The sampling method used in this study is nonprobability sampling, where elements of the population do not have the same opportunity to be chosen as research subjects. Then the sampling technique used was purposive sampling, which is sampling which is limited to the specific type of person who can provide the desired information, because only those who have the information or meet some criteria set by the researcher [21]. Based on the technique, the view of whether or not a respondent fits in this study is based on the following characteristics:

- a. Respondents have purchased products online.
- b. Respondents have made online purchases through the website.

The sample in this study is students according to the needs of 1300 respondents.

3.1 Validity and Reliability Testing

Validity testing is done through Content Validity and Construct Validity. Content Validity indicates the degree to which the items in the instrument represent the measured concept, so that the instrument can reflect the characteristics of the variables used in the study. While Construct Validity shows how well the results obtained from the use of a gauge are in accordance with the theories used to define a construct [24]. Furthermore, testing the validity and reliability in LISREL was also carried out using confirmatory factor analysis. Confirmatory factor analysis is

used to investigate the unidimensionality of indicators that explain a factor or variable formed. The validity of the instrument is seen based on the significance and value of the loading factor or the value of lamda (λ) of each research indicator. The loading factor value must be greater or equal to 0.5 ($\lambda \geq 0.50$) considered to have validity that is strong enough to explain the latent construct, so the statement item is declared valid. Exstrated variance value is the square of the standardized loading factor of each indicator which explains the latent construct, where an indicator has strong validity if the value of VE is ≥ 0.5 . Construct reliability is a measure of reliability and consistency of measurable variables that describe a latent construct, where the value of CR ≥ 0.7 is reliable. To test construct reliability is done by measuring composite reliability (composite reliability) or construct reliability. The criteria used to assess the reliability level of a construct that is generally acceptable is the value of the reliability construct must be greater or equal to 0.7 [20].

4. Result and Discussion

4.1 Structural Model

The first stage of the procedure is to assess the nature of the measurement scale constructed by construct validity, construct reliability and variance extracted all latent variable constructs, goodness of fit and inferential statistical tests through the second or 1st CFA confirmation level without inputting variables moderation of Big Ten and Non Big Ten groups. Table 1. shows the results of validity and reliability constructs of latent variables based on the 1st CFA process to build structural models, as follows by considering the operations and information management:

Table 1. Validity dan Reliability Testing Overall Model

Variabel	SLF > 0.5	Error	CR > 0,7	VE > 0.5	Conclusion
<i>Security (SC)</i>			0.92	0.74	Reliable
X11	0.87	0.13			Valid
X12	0.80	0.20			Valid
X13	0.81	0.19			Valid
X14	0.65	0.35			Valid
<i>Service Quality (SQ)</i>			0.86	0.67	Reliable
X21	0.61	0.39			Valid

X22	0.78	0.22			Valid
X23	0.80	0.20			Valid
Information Quality (IQ)			0.90	0.75	Reliable
X31	0.76	0.24			Valid
X32	0.83	0.17			Valid
X33	0.79	0.21			Valid
Reliable (RL)			0.82	0.70	Reliable
X41	0.76	0.24			Valid
X42	0.75	0.25			Valid
Trustworthiness (TW)			0.88	0.65	Reliable
X51	0.78	0.22			Valid
X52	0.87	0.13			Valid
X53	0.66	0.34			Valid
X54	0.55	0.45			Valid
Satisfaction (CS)			0.84	0.64	Reliable
Y11	0.76	0.24			Valid
Y12	0.53	0.47			Valid
Y13	0.83	0.17			Valid
E-Loyalty (EL)			0.90	0.75	Reliable
Y21	0.74	0.26			Valid
Y22	0.86	0.14			Valid
Y23	0.77	0.23			Valid

Source: Data processed, 2018

The results of the validity and reliability test of the measurement model in table 1 show Standardized Loading Factor (SLF) > 0.5 which is between 0.53-0.87 and Construct Reliability (CR) > 0.7 which is quite high between 0.82-0.92 and Variance Extracted (VE) > 0.5 which is 0.64-0.75. This means that all these indicators are good enough to form constructs of latent Security (SC) variables, Service Quality (SQ), Informatin Quality (IQ), Reliable (RL), Trustworthiness (TW), Satisfaction (CS) and E-Loyalty (EL) a structural model that will be built valid and reliable.

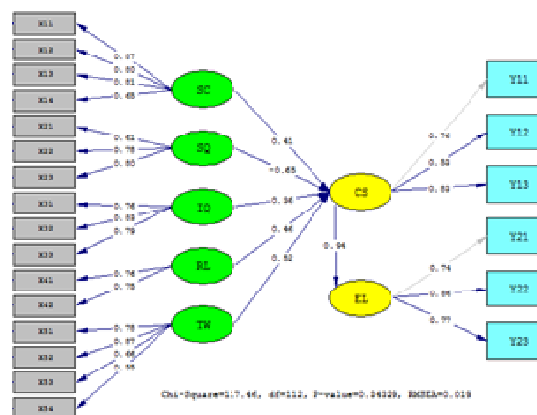


Figure 1. Structural Model without Moderation Variabel (overall model)

Based on the estimation of the structural model (overall model) found in Figure 1. the structural equation model is obtained as follows

Thus, the results of the estimation of the structural model (overall model) are found in figure 1, the hypothesis test results are obtained as follows:

Structural Equations

$$CS = 0.41*SC - 0.65*SQ + 0.36*IQ + 0.46*RL + 0.52*TW, \text{Errorvar.} = 0.053, R^2 = 0.95$$

(0.21) (0.48) (0.18) (0.23) (0.24) (0.086)

1.96 -1.36 1.97 1.98 2.17 0.62

$$EL = 0.94*CS, \text{Errorvar.} = 0.11, R^2 = 0.88$$

(0.12) (0.061)

7.94 2.05

Reduced Form Equations

$$CS = 0.41*SC - 0.65*SQ + 0.36*IQ + 0.46*RL + 0.52*TW, \text{Errorvar.} = 0.053, R^2 = 0.95$$

(0.21) (0.48) (0.18) (0.23) (0.24)

1.96 -1.36 1.97 1.98 2.17

$$EL = 0.39*SC - 0.61*SQ + 0.33*IQ + 0.43*RL + 0.44*TW, \text{Errorvar.} = 0.17, R^2 = 0.83$$

(0.19) (0.45) (0.17) (0.21) (0.21)

1.97 -1.37 1.98 1.98 2.16

Table 2. Impact of Mediation and Hypothesis Testing

Hypothesis	Path Analysis	Direct Effect	Indirect Effect	t-value	Total Effect	Hypothesis Decision
H ₁	➔ SC CS	0.38	0.03	1.96	0.41	Accepted
H ₂	➔ SQ CS	-0.61	-0.04	-1.36	-0.65	Rejected
H ₃	➔ IQ CS	0.33	0.03	1.97	0.36	Accepted
H ₄	➔ RL CS	0.43	0.03	1.98	0.46	Accepted
H ₅	➔ TW CS	0.48	0.04	2.17	0.52	Accepted
H ₆	➔ CS EL	0.94	-	7.94	0.94	Accepted

Source: Data processed, 2018

Based on the structural equation model and table 2, direct effects, Indirect Effect and Total Effect above, can explain as follows:

1. The effect of the Security (SC) variable on Customer Satisfaction (CS) has a positive direct effect value of 0.38 and t-value 1.96. This means that Security (SC) has a positive and significant effect on Customer Satisfaction (CS) (H1 is confirmed or accepted).
2. The influence of Service Quality (SQ) variable on Customer Satisfaction (CS) has a negative direct effect value of -0.61 and t-value -1.36. This means that Service Quality (SQ) has a negative and not significant effect on Customer Satisfaction (CS) (H2 is not confirmed or rejected).
3. Effect of Information Quality (IQ) variables on Customer Satisfaction (CS) has a positive direct effect value of 0.33 and t-value 1.97. This means that Information Quality (IQ) has a positive and significant effect on Customer Satisfaction (CS)

(H3 is confirmed or accepted).

4. The influence of Reliable (RL) variables on Customer Satisfaction (CS) has a positive direct effect value of 0.43 and t-value of 1.98. This means that Reliable (RL) has a positive and significant effect on Customer Satisfaction (CS) (H4 is confirmed or accepted).
5. The influence of Trustworthiness variable (TW) on Customer Satisfaction (CS) has a positive direct effect value of 0.48 and t-value of 2.17. This means that Trustworthiness (TW) has a positive and significant effect on Customer Satisfaction (CS) (H5 is confirmed or accepted).
6. The effect of the Customer Satisfaction (CS) variable on E-Loyalty (EL) has a positive direct effect value of 0.94 and t-value 7.94. This means that Customer Satisfaction (CS) has a positive and significant effect on E-Loyalty (EL) (H6 confirmed or accepted).
7. The coefficient of determination (R²) in the sub-

structural model 1 is 0.95. This means that the variables are Security (SC), Service Quality (SQ), Information Quality (IQ), Reliable (RL), and Trustworthiness (TW) and are able to explain the Customer Satisfaction (CS) variable of 95% while the rest are influenced by other factors not included in the model is 5%.

8. The coefficient of determination (R^2) in the sub-structural model 2 is 0.88. This means that the Customer Satisfaction (CS) variable is able to explain the E-Loyalty (EL) variable of 88% while the rest is influenced by other factors not included in the model by 12%.

5. Conclusions

Based on the results of the study that has been obtained, some conclusions can be taken as follows:

1. Safety factors have a positive and significant effect on customer satisfaction in online shopping websites.
2. Service quality factors have a negative and not significant effect on customer satisfaction in online shopping websites.
3. Information management factors have a positive and significant effect on consumer satisfaction in online shopping websites.
4. Reliability factors have a positive and significant effect on customer satisfaction in online shopping websites.
5. Trustworthiness factors have a positive and significant effect on customer satisfaction in online shopping websites.
6. Consumer satisfaction factors have a positive and significant effect on consumer loyalty in shopping online.

The recommendations that can be submitted are as follows:

1. The security of online shopping websites needs to be improved so that consumers feel safer in shopping online by operational management.
2. Still lack of information about online shop products is one of the factors consumers are not interested in shopping online, so it is hoped that the

seller can provide complete information

3. Need to improve services that meet consumer expectations.
4. Guaranty for security and confidentiality must be enhanced so that customer feel safe in shopping online.
5. Online merchants need to reduce shipping costs so it won't burden customer in shopping online.

Online traders must satisfied customer with the product offered so that customer will recommend online shopping sites to others.

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