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The effect of E-Service Quality on E-loyalty is mediated by E -Trust at Bank Syariah Indonesia

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Abstract

This study aims to examine the effect of e-service quality on E-loyalty through E-trust as an intervening variable at Bank Syariah Indonesia Kc Parepare. This type of research is classified as quantitative with an associative approach. The sample of this study is 100 customers of Bank Syariah Indonesia. Furthermore, the data collection methods used were observation, questionnaires, and reference tracing. Then, data processing and analysis techniques were carried out using descriptive analysis, SEM with Partial Least Square (PLS) using the SMART PLS 3.0 application. The results of this study indicate that E-Service Quality has a significant effect on E-Trust of Bank Syariah Indonesia customers. This shows that reliability, responsiveness, security, information quality, ease of use and site design create Customer Trust in Bank Syariah Indonesia customers. E-Service Quality has a significant effect on E-Loyalty. This shows that reliability, responsiveness, security, information quality Ease of use and site design create E-Loyalty for Bank Syariah Indonesia customers. E-Service Quality has a significant effect on E-Loyalty through Customer Trust in Islamic Banks. This shows that E-Service Quality has an effect on customer satisfaction because of customer trust in the Bank's digital services. Syariah Indonesia so that customers are willing to recommend BSI digital services to others, use BSI digital services, transact and visit digital services even though they are not bound by the buying process until it happens in the future. E-Trust has a significant effect on E-Loyalty at Indonesian Sharia Banks. This shows that integrity, kindness, competence affect customer loyalty. Research Implications, good E-Service Quality can increase E-Loyalty. Sharia banks provide Sharia-based services that can be felt as beneficial, such as information features on Islamic news about Islamic finance and good E-Trust which can affect E-Loyalty. Customers will make repeated purchases and recommend to others, if Sharia values are felt to benefit from the services provided while accessing Bank Syariah Indonesia's digital services.

Keywords: E-Service Quality, E-Trust, E- Loyalty and Bank Syariah

Introduction

The biggest challenge of *online marketing* is to provide and maintain customer satisfaction and loyalty. The key success factor for surviving in the intense competitive *e-environment* is a service-focused strategy. That is, a company must provide a superior service experience to its customers, so that they will buy back and be loyal to the company. According to Brady and Robertson, to obtain high levels of customer satisfaction, high service quality is required, which often leads to favorable behavioral intentions (MK Brady and Robertson, 2001). A website with good system quality, information quality, and electronic service quality is the key to the success of a business.

Research related to service quality has received attention. Service through *E-Service Quality* is proven to affect loyalty satisfaction electronically, the interaction of people using technology implements that customer evaluation of new technology is a different process. Several findings from previous literature studies found how customers interact and evaluate technology-based products, including: long-term product and process customer satisfaction, these processes may differ in different customer segments.

In general, there are still many Indonesian people who live in rural areas, where they are still untouched by the services of financial institutions due to several reasons, be it the remote location of their residence or the level of economic life that is below decent or minimal knowledge regarding financial services. Thus, the tradition of keeping money in a cupboard, arisan and joint ventures is a reliable solution for rural communities in meeting their daily needs((Srikaningsih, 2020). While household payments such as electricity are made by paying through payment counters with quite a long distance, they are ultimately not touched by access to banking or other financial service institutions.

This fact is a challenge for the financial industry, how to reach groups of people who have not been touched by banking services. Thus, in connection with this phenomenon, banking companies need to reformulate competitive strategies in the digitalization era by utilizing digital platforms that can be accessed by the public. In addition , digital transformation in banking is a must because of the large number of newcomers who demand that banks adapt to circumstances. Banking financial service institutions are basically divided into two namely; Conventional Banks and Sharia Banks. Both have strategic functions as intermediary institutions and provide services in financial transactions. (Santoso & Kristiyana, 2018) This is in line with the banking system which is generally regulated in Law 10 of 1998 where commercial banks are banks that carry out business activities conventionally and or based on sharia principles which in their activities provide services in the flow of payments. Despite having the same role, in practice Islamic banking has different characteristics from conventional banks, where all activities in Islamic banking are always inspired by Islamic values originating from the Al-Qur'an and Hadith. In addition, competitive competition in the banking industry requires Islamic banks as one of the providers of Islamic financial services to always improve their services. Good service is one of the conditions for success in the company.

Islamic banking has provided superior products, digitalization services that are in accordance with sharia. However, there are still many customers who doubt the professionalism and quality of their services. Excellence in the product remains sufficient for customer satisfaction and loyalty. Banking customers are increasingly critical that the products and services provided affect the survival of the Bank . Superior service quality will affect customer satisfaction . As a result, high customer satisfaction means higher profits for the Bank . Another advantage is increased customer loyalty .

The decline in the development of Islamic Banks is at least influenced by several aspects including aspects of satisfaction and loyalty. This is in line with Rosenberg's opinion that the profitability of a company is caused by a decrease in customer

satisfaction and loyalty (Rosenberg, 1995). This is because customer loyalty is a very important aspect in the development of modern business. In addition , in today's modern era, the success of the operational activities of the service industry lies in many factors, but one important key that must be carried out by the service industry is to make customers loyal. Increasing customer support for sharia banking services is very important to create resilience and competitiveness in the sharia banking industry. Muhammad Muflih, The Link between Corporate Social Responsibility and Customer loyalty: Empirical Evidence from the Islamic Banking Industry (Journal of Retailing and Consumer Services, 61.February, 2021),h.1

Customer loyalty is important in sustaining the company by attracting and retaining customers in an effort to achieve a competitive and sustainable advantage for the company. One of the effects of loyal customers is that customers will consistently buy a product or use a product amidst many similar products. In addition, Reicheld defines customer loyalty as a strategy that creates reciprocal rewards to benefit the company and customers (Reichheld, FF & Sasser, WE, Jr, 1990). One of the benefits is that the company can increase revenue. In return, customers get special benefits and feel safe. It is increasingly being proven that the most profitable customers are those with whom the company has an enduring relationship; customers who are loyal to one or several products or services provided by the company.

The Islamic banking and other Islamic finance industries offer a unique proposition to their religiously conscious customer base, as their products comply with religious laws offering higher utility or satisfaction to customers who value religiosity. The religious observance process also comes at a price, as it exposes the industry to a number of additional risks. According to Azmat, in an environment full of asymmetric information, there is always a possibility that a financial product purchased by a Sharia-conscious customer will later turn out to be un-Islamic. N Hashim and MI Hamzah, 7P's: A Literature Review of Islamic Marketing and Contemporary Marketing Mix (Procedia-Social and Behavioral Sciences, 2014), p.1. This could be due to unclear Sharia standards, oversight of Sharia advisors, or simply due to religious differences among advisors. This uncertainty exposes the industry to theological risks. It also underscores the importance of religiosity and its impact on financial markets.

E-Service Quality is needed to ascertain whether *Customer Trust* can create an excellent service perspective in the minds of customers that encourages customers to be loyal. Meanwhile *, Religiosity* is needed to observe customer attitudes towards trust in *Islamic branding* built by Bank Syariah Indonesia so that a relationship is formed between *Customer Trust and Customer Loyalty* . Patterns like this have not been explored and studied in depth in previous studies. Therefore, this study argues that the *E-Service Quality relationship* mediated by *Customer Trust* can sharpen the prediction of customer loyalty. Ultimately, supporting the Islamic banking industry in increasing customer alignment.

To overcome the research gap, this study estimates that customer loyalty in the Islamic banking industry can be built through digital-based service development programs or *E-Service Quality* and customer trust built from *Religiosity*. Specifically, this study has predicted seven pathways, namely; (1) direct relationship between *E-Service Quality* and *Customer Trust* ; (2) direct relationship between *E-Service Quality* and *Customer Loyalty* ; (3) direct relationship between *Customer Trust* and *Customer Loyalty* ; (4) the indirect relationship between *E-Service Quality* and *Customer Loyalty* is mediated by *Customer Trust.*

In relation to Islamic banking policies in Indonesia, this research is directed at analyzing the potential for developing the Islamic market for Indonesian Sharia Banks. In addition, this study is important for several reasons. First, this research can provide

knowledge about the condition of Islamic religiosity among customers. Second, this research is a pioneer (as far as the author knows) in exploring the relationship between *E-Service Quality* and *Customer Loyalty* through *Customer Trust* as *intervening* . Finally, it provides some original insights into the interaction between consumer/customer economic behavior, which is of value to authorities, industry, academia, and consumers.

Theoretical Review

The development of digital technology demands the market to make developments in marketing. The presence of digital technology provides easy access for customers to get services. Increasing internet network as a supporting factor in technology development has changed service quality from service quality to e-service quality. According to Paulo Rita, et al. found the effect of E-Service Quality statistically on customer behavior (Paulo Rita, Tiago Oliveira, and Almira Farisa, 2019). In banking, Russel believes that the quality of offline and online services (e-service quality) has a relationship of satisfaction with their e- banking services, which in turn affects customer trust and commitment to the bank and customer loyalty to e-banking (Kingshott, Russel PJ, Piyush Sharma, and Henry FL Chung, 2018). Research related to service quality has received attention. Service through E-Service Quality is proven to affect loyalty satisfaction electronically. According to Feng Li, four factors can drive customer satisfaction with e-banking, namely cloud services, security, e-learning, and service quality (Kingshott, Russel PJ, Piyush Sharma, and Henry FL Chung, 2018).

Digitalization-based services by utilizing digital technology to facilitate access to services. Several companies are following the electronic business marketing concept or e-business. Muhammad Waqas offers in this study of E-Service Quality, offers the Unified Theory of Acceptance and Use of Technology (UTAUT) to examine credibility and validity as an effort to develop e-service policy makers in China. (Waqas et al., 2021) Meanwhile, Dhyna Octabriyantiningtyas found Modeling Customer Satisfaction with the Service Quality of E-Money is a subjective model to assist companies in making appropriate policies to increase customer satisfaction and loyalty(Octabriyantiningtyas et al., 2019). This then becomes a customer need because customer service is an important thing that needs attention, including financial service companies such as banking.

The results of Intan Dewi Savila, et al's research show that multichannel integration and trust have a significant effect on online customer loyalty and offline customer loyalty which drive customer repurchase intentions. (Savila et al., 2019) then Md. Uzir Hossain Uzir, et al revealed that service quality, customer perceived value, and trust affect customer satisfaction (Paparoidamis et al., 2019) . The relationship between service quality and customer satisfaction and the relationship between customer perceived value and satisfaction are both partly mediated by trust. The findings contribute to the development and validation of a trust-based satisfaction model by extending the SERVQUAL model to include perceived value in the presence of trust, while adhering to the expectancy disconfirmation theory. service delivery officer. In addition, Jewoo Yeon showed that individual vendor trust had no significant effect but customer loyalty was accumulated by individual vendors. (Yeon et al., 2019) In addition, heuristic factors have a significant effect on purchases. pursuit behavior, whereas systematic factors have a significant effect on attitudes and intentions to buy.

Branko Bozic, stated in relation to a *grounded theory study* of the factors and conditions related to the restoration of customer trust in the retailer's basic theory approach that the restoration of trust is not always a direct result of trustee repair activities, as previously theorized (Božič et al., 2020). Furthermore, Yang Liu found that the basis of trust and affective beliefs affect attitudinal loyalty, while affective beliefs

only affect attitudinal loyalty. (Liu et al., 2021) The effect of attitudinal loyalty on behavioral loyalty was examined. Furthermore, Arfan Shahzad, et al revealed that there is no difference between stayers' and switchers' perceptions of service quality (Shahzad et al., 2021). Further, According to Syjung Hwang, et al found that service/product quality perceived by customers, satisfaction, trust, and costs are very important determinants of brand loyalty, while the relationship between customer satisfaction and private brand service quality is not supported (Hwang et al., 2021). Furthermore, Ahn Jiseon supports the perceived impact of CSR reputation on customers where he finds that customer identification mediates the relationship between reputation and brand loyalty (Ahn et al., 2021). Thus, the findings indicate that cruise ship customers tend to form high levels of behavioral loyalty when they view a company's CSR activities and their similarities with that company. Haudia , et al showed that social media marketing has a positive effect on brand trust, social media marketing has a positive effect on brand equity, and social media marketing has a positive effect on brand loyalty. Brand trust has a positive effect on SME performance, brand equity has a positive effect on SME performance and lastly brand loyalty has a positive effect on SME performance (Haudi et al., 2022).

Heeseok Woo demonstrated that innovative, technology-oriented and creation-oriented behaviors lead to business customer performance (Woo et al., 2021). Furthermore, Gokcay shows that digital satisfaction and digital trust have a positive effect on overall customer loyalty, while perceived ease of use, perceived usability, and digital trust have a positive effect on digital satisfaction. (Balci, 2021) Chine du Ogbonnaya shows that elements of the Bank's marketing communications including advertising, sales promotions, public relations and personal selling are significant predictors of customer loyalty (Zephaniah et al., 2020).

Maheshan De Silva Kanakaratne, found a qualitative approach. National culture has been found to exert a more moderate influence on customer loyalty in Sri Lanka. (De Silva Kanakaratne et al., 2020) While the culture was not found to have an influence in the UK, its influence was identified in Sri Lanka through the customer's emphasis on courtesy and customer service. Lastly, Muhammad Muflih found that CSR directly and positively impacts loyalty (Muflih, 2021). Indirectly, which has an insignificant relationship through the role of the image-reputation series and satisfaction-reputation, but is significant through the single role of reputation and the role of the trust-reputation series.

This study is important because of several differences with previous research which are novelty or novelty in this research, namely: First, this research is a pioneer in exploring the relationship between E-Service Quality on Customer Loyalty and Customer Trust as intervening in Islamic Banks in Indonesia Kc Parepare. Particularly in research related to E-Service Quality, there has not been much research trying to examine this variable more deeply. Even though it is realized that research on these variables is important in the midst of the current era of technological disruption.

Second, the method used includes an updated method using the SEM-based PLS method with the Smart PLS Application. Third, this study combines the indicators found by Bennett and Rundle-Thiele and Anismova to then be tested by researchers for the suitability of the concept with what is happening in the field, the combination of these two concepts has not been done in previous research. Finally, the results of this study will provide some original insights into the interaction between Islamic religion and consumer economic behavior, which is of value to authorities, industry, academia, and consumers. The previous literature review based on the explanation above can be classified in the following table 1:
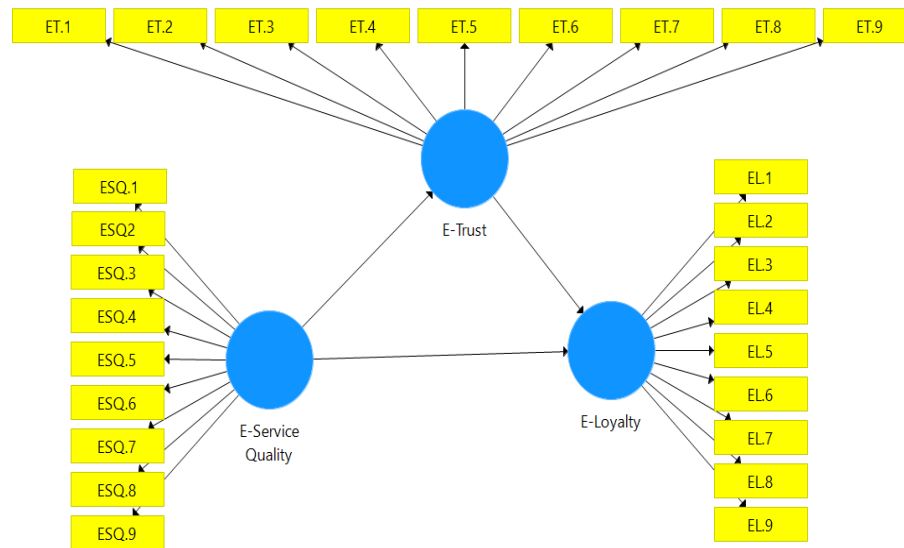
Figure 1. SEM-PLS Analysis Model

The variables and their operations based on the explanation above can be classified in the table as follows:

Table 1. Operational Variables and Indicators

Variable	Dimensions	Indicator	Statement Items
E-service quality (X1)	Information availability and content,	Appropriate	BSI Digital Service provides the right service
		Accurate	BSI Digital Services provide services accurately.
	Responsiveness / Responsiveness	Resolving problem transactions	BSI Digital Service fixes problematic transaction processes quickly
		According to customer requirements	The services and products offered by BSI Digital are in accordance with customer needs.
	privacy	Securing data	BSI Digital Services are able to secure BSI customer personal data
		Well organised	Digital Services at BSI are well

			organized
	Information quality Ease of Use	Interesting information	BSI digital services contain a variety of financial information
	Design	Interesting feature	Features in BSI Digital Services provide good service to customers.
		Interesting view	Views on structured BSI Digital Services.
E-Trust (Z)	Integrity	Riba free service	BSI Digital Services offers usury-free business products
		The service prioritizes core values	BSI Digital Services prioritizes core values (AKHLAK)
		Service is not fake	BSI Digital Service does not display false information
		Trustworthy service	BSI Digital Services provide a display that customers can trust
		Helpful service	BSI Digital Services provide great benefits for customers
		Service prioritizes maslahah	BSI Digital Services prioritize mutual benefit in the products and services offered
		The service helps solve customer financial problems	BSI Digital Services offers services and services that can help customers experiencing

			financial difficulties
	Competence	The service helps resolve delays in financing	BSI Digital Services assist customers in resolving issues of late financing payments
		Services prioritize Islamic work culture	Through BSI Digital Services, BSI practices business by promoting an Islamic work culture
Customer Loyalty (Y), Tatik Suryani, 2008)	Cognitive	Compete	When I need an online purchase, BSI Digital Services are relatively the same as other mobile banking
			I get the same needs that I get at other banks
	Affective	Recommendations to others	I am willing to recommend BSI Digital Services to others
			I am willing to share my experience with other people
			I will make others aware of digital BSI information
	Conative (Conative)	Recurring transactions	I intend to transact again on BSI Digital Services
			I will continue to use BSI digital services if I want

		Return visit	I visited BSI Digital Services again even without being bound by the buying process
	Action	Future transactions	I am willing to transact on BSI Digital Services in the future

SEM-PLS Analysis Results

Model analysis and testing aims to evaluate the contribution of multiple means to latent constructs, including validity and reliability, so that the results obtained are a measurement model in structural equations. In the SEM-PLS analysis there are two ways, namely the analysis of *the outer model* and *the inner model,* as explained below.

Evaluation of the Measurement Model (Outer Model)

There are three criteria in the use of data analysis techniques with SmartPLS to assess the outer model, namely convergent validity, discriminant validity, and composite *reliability* .

Table 2. Outer Loading

	E-Loyalty	E-Service Quality	E-Trust
EL. 1	0.865		
EL. 2	0.819		
EL. 3	0.772		
EL. 4	0.838		
EL. 5	0.890		
EL. 6	0.903		
EL. 7	0.862		
EL. 8	0.806		
EL. 9	0.843		
ESQ.1		0.889	
ESQ2		0.858	
ESQ. 3		0.718	
ESQ. 4		0.793	
ESQ.5		0.807	
ESQ.6		0.762	
ESQ.7		0.775	
ESQ.8		0.856	
ESQ.9		0.880	
ET. 1			0.781
ET.2			0.840
ET. 3			0.840
ET. 4			0.833
ET. 5			0.863

ET. 6			**0.876**
ET. 7			**0.686**
ET. 8			**0.848**
ET.9			**0.858**

From the *Outer loading table* above, all construct indicators have a value above *the rule of thumb* of 0.7. Because it has met the required minimum value, the statement is still used from the model. Used from the construct because it has an outer loading value above the required value, the statement also matches the pattern with other statements reflected from the variable. From the PLS-Algorithme output results can be described as follows;
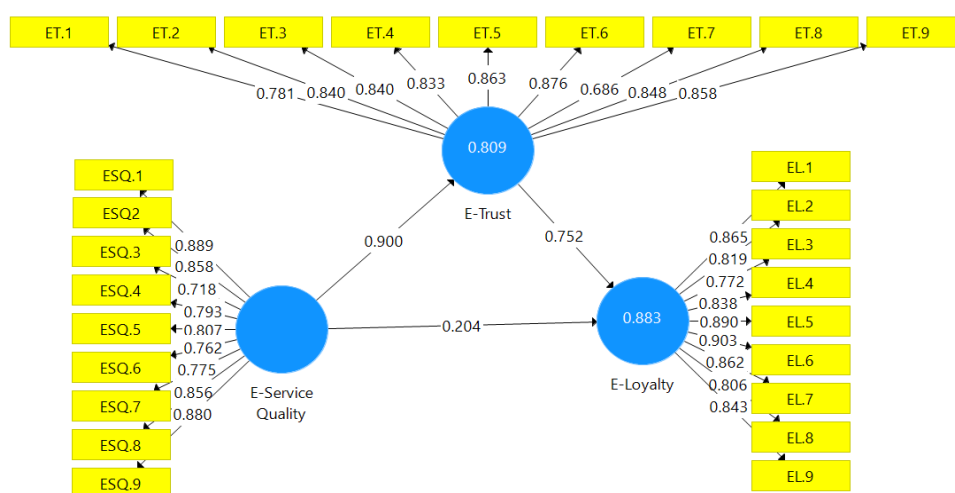
Figure 2. Covergent Validity Test

Based on the picture above, the majority of indicators for each latent variable in this study after conducting convergent validity testing showed that the outer loading value was > 0.6, which can be concluded that the majority of indicators are valid because the outer loading values are high and some are very high. Construct and Reliability calculation results include Cronbachis alpha, rho-A, Composite reliability and average extracted variance (AVE) described in table 3.

Table 3. Construct and Reliability

	Cronbach's Alpha	**rho_A**	**Composite Reliability**	**Average Variance Extracted (AVE)**
E-Loyalty	**0.950**	**0.952**	**0.957**	**0.714**
E-Service Quality	**0.937**	**0.941**	**0.947**	**0.668**
E-Trust	**0.941**	**0.945**	**0.951**	**0.684**

Composite reliability and *Cronbach's Alpha* values for all constructs. It can be seen that there is one construct that has a value of *Composite reliability* for each construct that is at the threshold of more than 0.70. The Cronbach alpha reliability test above is used to test the consistency of the questionnaire statement items. where the statement is measured twice to measure the same symptoms. because this research is an exploratory research, croanbach alpha according to latan must be above 0.6 so that all the variables above have very variable criteria. From the table above , all variables with reflective

indicators are said to be valid where AVE > 5. Discriminant validity testing is carried out to prove whether the indicator in a construct has the largest factor loading in the construct it forms rather than the factor loading with other constructs. As in table 4.14 below.

Table 4. Loading Factor

	E-Loyalty	E-Service Quality	E-Trust
EL. 1	**0.865**	0.726	0.825
EL. 2	**0.819**	0.672	0.730
EL. 3	**0.772**	0.732	0.708
EL. 4	**0.838**	0.758	0.833
EL. 5	**0.890**	0.806	0.844
EL. 6	**0.903**	0.797	0.862
EL. 7	**0.862**	0.750	0.787
EL. 8	**0.806**	0.694	0.726
EL. 9	**0.843**	0.753	0.778
ESQ.1	0.809	**0.889**	0.820
ESQ. 3	0.738	**0.858**	0.775
ESQ. 3	0.651	**0.718**	0.674
ESQ. 4	0.659	**0.793**	0.709
ESQ.5	0.692	**0.807**	0.726
ESQ.6	0.688	**0.762**	0.622
ESQ.7	0.641	**0.775**	0.692
ESQ.8	0.781	**0.856**	0.766
ESQ.9	0.793	**0.880**	0.808
ET. 1	0.759	0.725	**0.781**
ET.2	0.785	0.869	**0.840**
ET. 3	0.762	0.769	**0.840**
ET. 4	0.744	0.735	**0.833**
ET. 5	0.796	0.735	**0.863**
ET. 6	0.824	0.765	**0.876**
ET. 7	0.638	0.568	**0.686**
ET. 8	0.822	0.788	**0.848**
ET.9	0.814	0.706	**0.858**

Based on the table above, it shows that there is good discriminant validity because the correlation value of the indicator to the construct is higher than the correlation value of the indicator to the other constructs. Before testing the hypothesis with a structural model. First carry out a model suitability test (Fit) based on data processing that has been carried out using the SMART PLS 3.0 analysis tool. using SMR. In Table 4.19 the values of the Fit model indicators are obtained as follows:

Table 5. Model fit (Quality Model)

	Saturated Model	Estimated Model	Conclusion
SRMR	0.059	0.059	Meets the Fit model criteria

The table presents an SRMR indicator that is greater than 0.10 so that it can be said that this study meets the criteria for the FIT model, besides that according to Prof

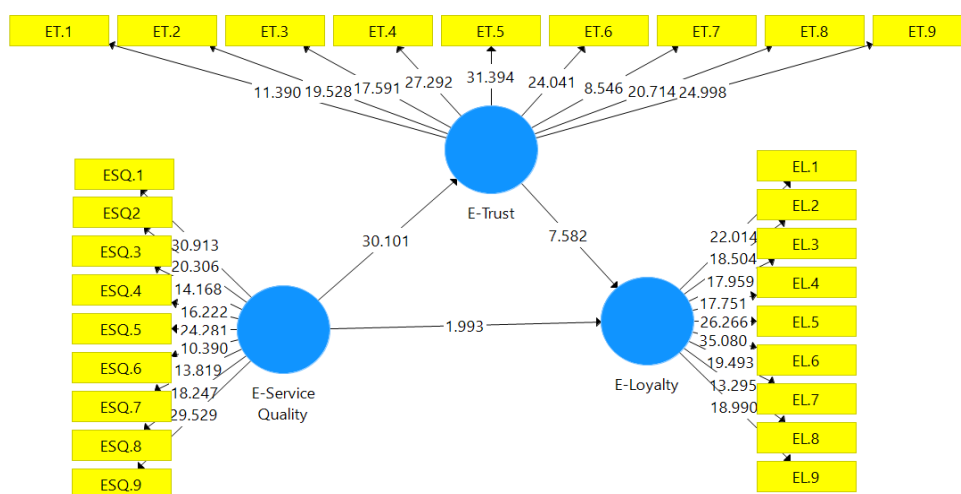Sarwoyo it can use factor loading. where in this study the loading factor was reliable so that it met the fit criteria. The PLS structural model in this study was evaluated in two ways: first using the path coefficient to assess the significance of the variable relationship based on the t-statistic and p-value of each path, and second, using the determinant coefficient (R2) to explain the model's ability to explain the related variables. As discussed below:

Path Coefficient (Model Significance Test – Hypothesis Test). Testing the significance of the model in the structural model is by looking at the t-statistic and p-value values between exogenous and endogenous variables with the requirement that the t-statistic has a value > 1.960 and a p-value < 0.05. The following are direct and indirect effects between the construct relationships questioned in the hypothesis, as in the following table.

Figure 3. Coefisien Path Test

The PLS structural model in this study was evaluated in two ways: first, using the path coefficient to assess the significance of the variable relationship based on the t-statistic and p-value of each path, and second, using the determinant coefficient (R2) to explain the model's ability to explain the related variables. . As discussed below:

Path Coefficient (Model Significance Test – Hypothesis Test)

Testing the significance of the model in the structural model is by looking at the t-statistic and p-value values between exogenous and endogenous variables with the requirement that the t-statistic has a value > 1.960 and a p-value < 0.05. The following are direct and indirect effects between the construct relationships questioned in the hypothesis, as in the following table.

Table 6. Direct Effect

0	Original Sample (O)	T Statistics (|O/STDEV|)	P Values	Information
E-Service Quality -> E-Loyalty	0.204	1,993	0.047	Significant and acceptable
E-Service Quality -> E-Trust	0.900	30.101	0.000	Significant and acceptable
E-Trust -> E-Loyalty	0.752	7,582	0.000	Significant and acceptable

Based on table 4.16, it can be concluded that the direct relationship between exogenous and endogenous variables is as follows:

a) E-Service quality (X1) has a significant effect on E-Loyalty (Y) Customers of Bank Syariah Indonesia in Parepare Kc with a path coefficient value: t-statistic 1.993 and p-value 0.047 accepted at the 5 percent level with a direct effect of 0.204 or 20.4% means that the higher the E-Service Quality will affect E-Loyalty

b) E-Service Quality (X1) has a significant effect on E-Trust (Z) Customers of Bank Syariah Indonesia in Parepare Kc with a path coefficient value: t-statistic 30.101 and a p-value of 0.000 accepted at the 5 percent level with a direct effect of 0.900 or 90% means that the higher the E-Service Quality will affect the E-Trust

c) E Trust (Z) has a significant effect on E Loyalty (Y) Bank Syariah Indonesia customers in Parepare Kc with a path coefficient value: t-statistic 7.582 and a p-value of 0.000 accepted at the 5 percent level with a direct effect of 0.752 or 75.2 % means that the higher customer trust will affect E-Loyalty

Table 7. Path Coeficient (*Indirect Effect*)

	Original Sample (O)	T Statistics (|O/STDEV|)	P Values	Keterangan
E-Service Quality -> E-Trust -> E-Loyalty	0,676	7,814	0,000	Signifikan dan diterima

E-Service Quality (X1) has a significant effect on E- Loyalty (Y) through Customer Trust as an intervening variable for Indonesian Sharia Bank customers in Parepare District with a path coefficient value: t-statistic 7.814 and p-value 0.000 accepted at level 5 percent with an indirect effect of 0.676 or 67.6% means that the higher the E-Service Quality will affect E-Loyalty through E-Trust

Determinant Coefficient (R2)

The determinant coefficient (R2) basically measures the ability of the model to explain the related variables. The value of R2 states that variations in endogenous constructs can be explained by exogenous constructs that are identical to the magnitude of the exogenous construct's contribution to the endogenous construct. The coefficient of determinant (R2) ranges from 0 (zero) to 1 (one), the greater the value of R2, close to 1, the greater the effect of the exogenous construct on the endogenous construct.

Table 8. Rsquare Adjusted

	R Square	R Square Adjusted
E-Loyalty	0.883	0.881
E-Trust	0.809	0.807

Based on table 4.18, the value of the determinant coefficient (R2) can be explained as follows:

a) E-Loyalty (Y) has a determinant coefficient value (R2) of 0.881 which means that the E-Loyalty variable can be explained by the E-Trust variable of 88.1% or in other words the contribution of E-Loyalty influence on E-Trust in BSI Kc Parepare of 88.1%, while the remaining 11.9% is the contribution of other variables

b) E Truzt (Z) has a determinant coefficient value (R2) of 0.807 which means that the E-Trust variable can be explained by the E-Loyalty variable of 80.7% or in other words the contribution of E-Trust to E-Loyalty at BSI Kc Parepare is 80.7%, while the remaining 19.3% is the contribution of other variables

Conclusion

Referring to the formulation of the problem, research objectives, hypotheses, research results and discussion that has been stated previously, it can be concluded in this study as follows:

1. E-Service Quality has a significant effect on Bank Syariah Indonesia Customer E-Trust. This shows that reliability, responsiveness, security, information quality, ease of use and site design create customer trust in Bank Syariah Indonesia customers.
2. E-Service Quality has a significant effect on E-Loyalty at Indonesian Sharia Banks in Parepare City. This shows that reliability, responsiveness, security, information quality, ease of use and site design create E-Loyalty for Bank Syariah Indonesia customers.
3. E-Service Quality has a significant effect on E-Loyalty through Customer Trust in Islamic Banks. This shows that E-Service Quality has an effect on customer satisfaction due to customer trust in Bank Syariah Indonesia digital services so that customers are willing to recommend BSI digital services to others, using BSI digital services, transact and visit digital services even without being bound by the purchase process until it occurs in the future.
4. E-Trust has a significant effect on E-Loyalty at Bank Syariah Indonesia. This shows that integrity, kindness, competence affect customer loyalty.

Research Suggestions and Implications

a. The Indonesian Sharia bank Kc.Parepare is expected to be able to maintain *E-Service Quality,* so that *E-Loyalty* will be even higher, namely by providing services in a timely and accurate manner, improving problematic transaction processes, providing security guarantees and organizing digital services to be better.
b. Islamic Banks are expected to be able to increase *E-Trust* , so that *E-Loyalty* will be higher, namely. Helping customers to solve the problem of delays in financing and promoting core values and an Islamic work culture.

Research Implications

1. Good *E-Service Quality can increase E- Loyalty* . Sharia Banks provide Sharia-based services that can be benefited such as information features on Islamic news about Islamic finance.
2. Good E - *Trust can affect E-Loyalty* . Customers will make repeated purchases and recommend to others , if Sharia values are felt to benefit from the services provided while accessing Bank Syariah Indonesia's digital services.

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