ANALYSIS EFFECT OF SERVQUAL, SATISFACTION AND TRUST ON LOYALTY INTERNET BANKING CUSTOMER BY USING STRUCTURAL EQUATION MODELLING METHODE (CASE STUDY : BANK “X”)  

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Abstract  
The development of Electronic commerce has rapidly increasing particularly in Banking. Inception of Internet Banking is evidence rapid development of e-commerce. Internet Banking have changed paradigm of customers on banking transactions. The paradigm created by the Internet Banking there is no physical interaction between the Bank and the customer. So that aspect of trust plays an important role. This study examines and analyzes effect of relationship between SERVQUAL to Satisfaction, Satisfaction to Trust, Satisfaction to Loyalty and Trust to loyalty and Trust as moderating variables. Analysis of the Structural equation modeling was used to this reseach. The results obtained SERVQUAL significant effect on Satisfaction, Satisfaction significantly influence on Trust and Trust significant effect on Loyalty. However, there was no Significant effect Satisfaction on Loyalty. The Result also showed that interaction variables was significantly influence its meant Trust is a moderating variable that affected relationship between Satisfaction and Loyalty.  

Keywords : Internet Banking, Loyalty, Trust, Satisfaction, Structural Equation Modeling.