



Maximizing Automated Teller Machines (ATM) User Loyalty through Trust and Quality Service

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The purpose of this research is to look into the direct and indirect effects of service quality and trust on customer loyalty, as mediated through customer satisfaction. The study is based on a sample of 85 customers who used ATM services at the PT. Bank 9 Jambi, Kerinci Branch. This Study approach is used to calculate sample size, and data is collected utilizing an incidental sampling strategy using a questionnaire. For data analysis, Smart PLS 3.0 software is used to assist path analysis. According to the findings, neither service quality nor trust have a statistically significant influence on customer loyalty, whether directly or indirectly through customer pleasure. Customer pleasure, on the other hand, has a positive and considerable impact on customer loyalty. Furthermore, the study discovers a favorable and significant link between service quality and client trust. These findings provide light on the complex dynamics of service quality, trust, customer satisfaction, and loyalty in the context of ATM usage, providing valuable insights for customer relationship management practitioners and researchers.

Keywords: *ATM usage, Customer Loyalty, Customer Satisfaction, Service Quality, Trust*

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INTRODUCTION

Banking is an institution that plays a role in financial transactions using information technology that is continuously evolving. Banking institutions are the core of the financial system of every country. Banking is one of the financial institutions expected to provide customers satisfaction. One form of satisfaction that can be given to customers is to provide good service when making transactions, provide comfort to customers when making transactions using ATMs, and maintain the Trust given by customers.

In this era of globalization, it's no wonder why people prefer and trust to carry out financial transactions in the banking world, such as trusting and choosing to save their money in a bank rather than keeping it at home, especially now that technology is getting more and more sophisticated, which was when people wanted to when traveling they have to carry a large amount of cash to meet their needs without thinking about some of the risks that are likely to occur, such as the risk of loss and can also harm the person. Still, there is no need to do that anymore because now there are banking products such as ATMs where people can save their money in a bank/savings account. When that person wants to travel long distances, they only carry one card, namely an ATM, and all transactions related to finance can be done with that ATM which can also reduce the risks that might occur.

Transactions using ATMs are an alternative way to get money quickly when in a state of urgency. Besides, the method is easy and fast and can be done anywhere. We no longer need to queue at the bank to withdraw or transfer money. Now with just one card, everything can be done quickly. But even so, many things happen and are frequently encountered when making transactions. We often find customers who have problems making financial transactions at ATMs, for example (1) When they make financial transactions at an ATM, and the ATM is swallowed, they cannot get out. (2) There are customers who, when carrying out financial transactions, especially withdrawals, always do so by going to a teller because they do not understand how to carry out financial transactions at an ATM. (3) There was also a problem where when withdrawing at the ATM, the money couldn't come out even though the balance in the ATM had been reduced. This problem often occurs because a company lacks attention to customer satisfaction. It is unfortunate and needs to be evaluated and changed because it can result in a company losing customers. Why is that? Customer satisfaction is the key to customer loyalty, or loyal customers come from customers who always feel satisfied when carrying out transaction services in a company. The sense of satisfaction comes from good service and, over time, will appear as a sense of Trust given by customers to the company. A company will lose customers caused by dissatisfaction from these customers; this also causes the company to lose the Trust of its customers. Customer loyalty will be built when there is Trust between the customer and the company and satisfying service quality from the company to the customer. Trust is a statement that involves positive expectations. In this case, Trust is the belief that a customer has in a company that the company will behave well and provide satisfactory service to its customers. Customer relationships are built on Trust and

commitment ([Kaparang, Sunarti, & Abdillah, 2016](#)). One of the conditions for success in the competition is trying to achieve goals by creating and retaining customers. Customers will continue to stick to a product and a company when there is customer trust in the product and company and when the company can provide good service and satisfy consumers. Competition for the quality of products and services requires marketers to provide quality products and satisfying services so that satisfaction after consumption can be obtained and will make consumers or customers make transactions again.

[Kotler & Keller](#) (2021) States that creating loyal customers is the core of every business. Loyalty is a form of a strong relationship between consumers and companies. Loyal customers are a means of disseminating information to other parties (word of mouth advertisers) and tend to be dedicated to the company's products and services in the long term. ([Tjiptono, 2021](#)) Therefore, to get a loyal customer, there must be a sense of satisfaction and trust given to the company based on the service received. But on the other hand, when a customer is unsatisfied with a company's services/products or services will react negatively and switch to another company ([Muslim & Zaidi, 2011](#)).

LITERATURE REVIEW

Expectancy Disconfirmation Theory

This theory explains that an individual will feel satisfaction or dissatisfaction after using a product, which arises from comparing expectations and the reality received ([Zhang, Chen, Petrovsky, & Walker, 2021](#)).

Types of satisfaction according to this theory consist of (1) Positive disconfirmation is a situation where the reality received by a person exceeds his expectations (2) Simple disconfirmation, namely a situation where the reality that a person obtains is following what is expected (3) Negative disconfirmation, namely a situation where the reality that a person feels is not per what he expected.

Customer Satisfaction

Customer satisfaction results from providing services and goods to meet or exceed consumer needs ([Razak, 2016](#)). There are two approaches to operationalizing customer satisfaction: specific transaction satisfaction is a customer's evaluation of their experience with certain service/product transactions. In contrast, cumulative satisfaction is the customer's overall consumption experience with products/services from time to time. According to ([Kotler & Keller, 2021](#)) Customer satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the performance (results) of the product in question with the expected performance. The meaning of customer satisfaction is inseparable from customer behavior, that customer behavior is identified as an action that the customer directly accepts in obtaining, consuming, and using a product or service, including the decision process that precedes this action.

According to [Rua, Saldanha, & Amaral](#) (2020) customer satisfaction is a significant factor for many customers to remain loyal. This theory can be interpreted that customer

satisfaction here is the first key to making customers dedicated or loyal to continue using the services offered by the bank. Customer satisfaction lies in how a bank provides customer services as expected.

So customer satisfaction is a feeling of satisfaction customers feel after bank transactions. Customers will feel satisfied if the service they get is the same as expected, and that will motivate them to make repeated purchases or transactions at the same bank. The indicators used to measure customer satisfaction variables are as follows (1) Expectation (2) Performance (3) Comparison (4) Confirmation (5) Discrepancy

Customer Satisfaction

[Makudza](#) (2020) Said that bank customer loyalty is a buying behavior based on experience. It is this experience that influences customer loyalty to the bank. According to (Kotler & Keller, 2021) Customer loyalty is a repeat purchase made by a customer because of a commitment to a brand or bank. Loyalty is a condition where the customer has a positive attitude toward a brand, commits to the brand, and intends to continue purchasing. According to ([Oliver](#), 2017) Loyalty is a deeply held commitment to buy or re-patronize a preferred product or service in the future, even though situational influences and marketing efforts have the potential to cause customers to switch. Customer loyalty is essential for a bank that maintains the continuity of its business activities.

So customer loyalty is a behavior that arises from past experiences or situations that customers have experienced. If a customer feels happy and satisfied making transactions at a bank, the customer will return to make transactions again. Loyalty is a picture of the positive nature of the customer measure customer loyalty, and it can be done using the indicators as follows (1) Make repeat purchases (2) Recommend to others (3) Demonstrate immunity from similar programs from competitors (4) Customer Commitment

Service Quality

[Safi & Alagha](#) (2020) Defining service quality involves customer service activities in the interaction between employees and customers. The service activity is provided as a solution to customer problems. ([Naini, Santoso, Andriani, Claudia, & Nurfadillah](#), 2022) Defining service quality as the expected level of excellence and control over that level of excellence to meet customer desires. Service quality is a function of customer expectations at pre-purchase, in the process of providing quality received and on output quality received.

Five indicators can be used to measure the quality of service, namely (1) Tangibles (2) Empathy (3) Reliability & security (4) Online Banking (5) Convenience

Customer Trust

According to [Gul](#) (2014), customer trust is a willingness to surrender to an authority based on positive expectations of actions and intentions. When there is Trust from the customer, the customer is willing to place himself beyond his concept even if the choice is disappointing. The customer's Trust reflects a willingness to take risks, submitting itself to authority risk.

According to ([Purwanto & Hapsari](#), 2020) Customer trust is the strength that a product has certain attributes. Customer trust is often called object attribute linkage, namely customer belief about the possibility of a relationship between an object and its relevant attributes. According to [Mowen & Minor](#) (2020) customer trust is customer knowledge and all conclusions about objects, points, and benefits. So customer trust is a positive expectation shown by customers directed to a financial services authority without thinking about the risks that might be obtained in the future related to objects, attributes, and others.

The following indicators can measure customer trust: (1) Ability (2) Benevolence (3) Integrity

METHOD

This research belongs to the quantitative causality research, which focuses on examining the effect of the independent variables on the dependent variable. The data used in this study are quantitative data sourced from a second party, namely respondents from customers who use PT ATMs. Jambi Regional Development Bank Kerinci Branch was collected through a closed questionnaire with a Likert scale of 1-5.

The population of this study is all customers who use ATMs at PT. Bank 9 Jambi Kerinci Branch, students, civil servants, entrepreneurs, etc. Due to the number of customers using ATMs. The number of Jambi Regional Development Banks of the Kerinci Branch is unknown, so a sample size calculation is carried out based on the number of indicators multiplied by five so that the total sample for this study is 85 customers who use ATM PT. Bank 9 Jambi, Kerinci Branch. The sampling method is convenience sampling, based on the availability of elements and the ease of obtaining them. Samples were taken/ selected because these samples were in the right place and time. Convenience sampling, or accidental sampling, is a way of selecting anyone the researcher at the research location accidentally meets.

This study uses component-based or variant-based SEM (Structural Equation Modeling) data analysis, operated through the SmartPLS program. According to ([Ghozali](#), 2014) PLS is an alternative approach that shifts from a covariance-based SEM approach to a variance-based one. SEM based on covariance tests causality/theory, while PLS is more of a predictive model. PLS is a powerful analytical method because it is not based on many assumptions. For example, the data must be normally distributed. The sample does not have to be large. Besides confirming the theory, PLS can also be used to explain whether there is a relationship between latent variables. PLS can simultaneously analyze constructs formed with reflective and formative indicators. Assessing the model with PLS begins by looking at the R-square for each latent dependent variable. The interpretation is the same as the interpretation in regression. Changes in the R-square value can be used to assess the effect of certain independent latent variables on the latent dependent variable and whether it has a substantive impact.

The convergent validity of the measurement model with the reflective indicator model is assessed based on the correlation between the item component score and the PLS calculated construct score. The reflective measure is considered high if it correlates more than 0.70 with the construct you want to measure. However, for research in the early stages of developing a measurement scale, a loading

value of 0.5 to 0.60 is considered sufficient ([Chin, 1998](#); [Ghozali, 2006](#)). The discriminant validity of the measurement model with reflective indicators is assessed based on the cross-loading of measurements with constructs. Suppose the construct's correlation with the measurement item is more significant than the other measures. In that case, it will indicate that the latent construct predicts the block's size better than the others.

Another method for assessing discriminant validity is to compare the square root of the Average Variance Extracted (AVE) value of each construct with the correlation between other constructs in the model. If the AVE root value of each construct is greater than the correlation value between the constructs and the other constructs in the model, then it is said to have good discriminant validity. This measurement can measure the reliability of latent variable component scores, and the results are more conservative than composite reliability. It is recommended that the AVE value should be greater than 0.50. Composite reliability, which measures a construct, can be evaluated with internal consistency and Cronbach's Alpha (Ghozali, 2014).

RESULTS AND DISCUSSION

RESULTS

1. Evaluation of Measurement Model

a. Convergent Validity

1) Loading Factor Analysis

[\[Table 1. about here.\]](#)

Based on Table 1, it is known that all question items used to measure satisfaction (Z) are declared valid. Therefore these items are feasible for further testing.

[\[Table 2 about here.\]](#)

Based on Table 2, it is known that all question items used to measure loyalty (Y) are declared valid. Therefore these items are feasible for further testing.

[\[Table 3 about here.\]](#)

Table 3 shows that all question items used to measure service quality variables (X1) are declared valid. Therefore these items are feasible for further testing.

[\[Table 4 about here.\]](#)

Table 4 shows that all question items used to measure the trust variable (X2) are declared valid. Therefore these items are feasible for further testing.

2) Construct Validity and Reliability

[\[Table 5 about here.\]](#)

Table 5 shows that each variable's Cronbach's Alpha value is above 0.7, then the Average Variance Extracted (AVE) value is above 0.5. So it can be said that based on these tests, the question items in this study are valid and reliable.

Therefore it is feasible to proceed with the following process.

b. Discriminant Validity

1) Fornell Larcker Criterion Test

The Fornell Larcker Criterion test was carried out to see whether the research variables had a high correlation. A good research model is if no correlation exists between the variables tested.

[\[Table 6. about here.\]](#)

Based on the test results, it can be seen that the correlation value between the Service Quality variable (X1) has a lower value than the value of the Trust variable (X2), which is equal to $0.854 < 0.911$. Therefore, these results indicate a lag in the measurement model. Thus, the step that needs to be taken is to delete the question item with the lowest value from the Service Quality variable (X1) and the Trust variable (X2).

[\[Table 7. about here.\]](#)

Table 7 shows that each research variable has a higher correlation value with the variable itself compared to its correlation with other variables. Therefore, the variables in this study are feasible to continue at the following testing stage.

1. Cross Loading Test

This test is conducted to see if there is a correlation between indicators and variables. The assessment method is by looking at the value of each question item. Then this value is compared with the value of the other variables. If the value of the question item is higher than the value of the other variable question item, it is concluded that the question item is declared valid.

[\[Table 8. about here.\]](#)

From Table 8, it can be seen that the value of each question item has a more excellent value than the question items of the other variables. Therefore, it can be said that all question items in the study are declared valid.

2. Evaluation of Structural Model

a. R Square

The R Square value describes the magnitude of the influence exerted by exogenous variables (X) on endogenous variables (Y and Z). In this study, there are 3 (three) variables belonging to the endogenous variables, namely Satisfaction (Z), Loyalty (Y), and Trust (X2). Therefore, the output generated by data processing with SmartPLS 3.2.9 software is as many as 3 (three) R Square values, as shown in the table below.

[\[Table 9. about here.\]](#)

Table 9 shows that the R Square value of the Trust variable (X2) is 0.786. It means that the influence exerted by the variables of Service Quality (X1), Loyalty (Y), and Satisfaction (Z) on the Trust (X2) of ATM users at PT. Bank 9 Jambi, Kerinci Branch, namely 78.6%. At the same time, the rest is influenced by other variables not tested in this study.

Test the R Square value of the Loyalty variable (Y) equal to 0.555. Its meaning is the magnitude of the influence

arising from the variables Service Quality (X1), Trust (X2), and Satisfaction (Z) on Loyalty (Y) of ATM users at PT. Bank 9 Jambi, Kerinci Branch, namely 55.5%. At the same time, the rest is influenced by other factors not included in this research model.

While the R Square value test of the Satisfaction variable (Z) is equal to 0.427, its meaning is the magnitude of the influence arising from the variables Service Quality (X1), Trust (X2), and Loyalty (Y) on Satisfaction (Z) of customers who use ATMs at PT: Bank 9 Jambi, Kerinci Branch, namely 42.7%. At the same time, the rest is influenced by other factors not included in this research model.

b. Path Coefficients

Path Coefficients are values that indicate the direction of influence of the exogenous variable (X) on the endogenous variable (Y).

[[Figure 1. about here.](#)]

[[Table 10. about here.](#)]

From Figure 1. and Table 10, it can be seen that all values that appear in the table above are positive. It means that every increase in the value of each exogenous variable (X) will increase the endogenous variable's (Y) value.

c. T-Statistics (Bootstrapping)

The t-statistics test tests the research hypothesis to see whether the exogenous variable (X) significantly influences the endogenous variable (Y).

1) Direct Effect

[[Table 11. about here](#)]

a) The Effect of Service Quality (X1) on Customer Loyalty (Y) Customers who use ATM PT. Bank 9 Jambi, Kerinci branch

Table 11 shows that the value of T Statistics for the influence of Service Quality (X1) on Loyalty (Y) of PT can be seen. Jambi Regional Development Bank Kerinci branch of 0.755, this value is smaller than 1.96 with a P value of 0.450. So it can be concluded that Service Quality (X1) does not affect PT's Loyalty (Y). PT. Bank 9 Jambi, Kerinci branch.

b) The Effect of Service Quality (X1) on Satisfaction (Z) Customers who use ATM PT. Bank 9 Jambi, Kerinci Branch

From Table 11, it can be seen that the value of T Statistics on the results of testing the Effect of Service Quality (X1) on Satisfaction (Z) of customers who use ATM PT. Bank 9 Jambi, Kerinci Branch of 1.564 where the value is smaller than 1.96 with a P-Value of 0.119 greater than 0.05. It means that Service Quality (X1) does not affect customer Satisfaction (Z) who use ATM PT. Bank 9 Jambi, Kerinci Branch.

c) The Effect of Trust (X2) on Loyalty (Y) Customers who use ATM PT. Bank 9 Jambi, Kerinci Branch

Table 11 shows that the t Statistics value of the results

testing the effect of Trust (X2) on the Loyalty (Y) of customers who use ATM PT. Bank 9 Jambi, Kerinci branch of 0.477, where the value is smaller than 1.96 with a P-Value of 0.634 more significant than 0.05.

Trust (X2) does not affect Loyalty (Y) customers using PT ATMs. PT. Bank 9 Jambi, Kerinci Branch.

d) The Effect of Trust (X2) on Satisfaction (Z) Customers who use ATM PT. Bank 9 Jambi, Kerinci Branch

Based on table 11, it can also be seen that the T Statistics value influences Trust (X2) on Satisfaction (Z) customers using ATM PT. Bank 9 Jambi Kerinci Branch of 1.523 is also smaller than 1.96 with a P-Values level of $0.128 > 0.05$. Trust (X2) does not affect customer Satisfaction (Z) who use PT ATMs. Jambi Regional Development Bank, Kerinci Branch.

e) The Effect of Satisfaction (Z) on Loyalty (Y) Customers who use ATM PT. Bank 9 Jambi, Kerinci Branch

Based on table 11, it can be seen that the T Statistics value influences satisfaction (Z) on loyalty (Y) of PT. Jambi Regional Development Bank Kerinci Branch of 5.097, which is bigger than 1.96 with a P Values level of $0.000 < 0.05$. It means that satisfaction (Z) positively and significantly affects loyalty (Y) customers who use ATM PT. Bank 9 Jambi, Kerinci Branch.

f) The Effect of Service Quality (X1) on Trust (X2) Customers who use ATM PT. Bank 9 Jambi, Kerinci Branch

Table 11 shows that the T Statistics value of the test results is 24.188, where the value is bigger than 1.96, and the P-Values are 0.000, less than 0.05. It means that Service Quality (X1) positively and significantly affects Customer Trust (X2) at PT. Bank 9 Jambi, Kerinci Branch.

2) Indirect Effect

[[Table 12. about here](#)]

a) The Effect of Service Quality (X1) on Customer Loyalty (Y) who use ATM PT. Bank 9 Jambi, Kerinci Branch mediated by Trust (X2)

Table 12 above shows the T statistic of $0.472 < 1.96$ with a P-Value of $0.637 > 0.05$. It means that the relationship between Service Quality (X1) and Customer Loyalty (Y) PT. Bank 9 Jambi Kerinci Branch is not mediated by customer trust (X2).

b) The Effect of Service Quality (X1) on Loyalty (Y) mediated by Satisfaction (Z) Customers who use ATM PT. Bank 9 Jambi, Kerinci Branch

Table 12 above also shows the T-Statistics value of $1.436 < 1.96$ with a P-Value of $0.152 > 0.05$. So it can be said that the relationship between Service Quality (X1) and customer loyalty (Y) PT. Bank 9 Jambi Kerinci Branch is not mediated by Customer satisfaction (Z).

c) The Effect of Trust (X2) on Loyalty (Y) mediated by Satisfaction (Z) Customers who use ATM PT. Bank 9 Jambi, Kerinci Branch

Table 12 above shows that the T-Statistics value is 1.407 < 1.960. It means that there is no effect of customer trust (X2) on customer loyalty (Y) mediated by customer satisfaction (Z)

PT. Bank 9 Jambi Kerinci Branch. These results indicate that customer satisfaction cannot mediate the relationship between Trust and loyalty at PT. Bank 9 Jambi Kerinci Branch.

d) The Effect of Service Quality (X1) on Satisfaction (Z) mediated by Trust (X2) Customers who use ATM PT. Bank 9 Jambi, Kerinci Branch

Based on table 12, it can be seen that the T-Statistics value of the Influence of Service Quality (X1) on Satisfaction (Z) of customers using ATM PT. Bank 9 Jambi, Kerinci Branch mediated by Trust (X2) of 1.491 where the value is less than 1.96 with a P-Value of 0.137 which is bigger than 0.05. It can be said that Trust (X2) does not have a mediating effect on the effect of Service Quality (X1) on the Satisfaction (Z) of customers who use ATM PT. Bank 9 Jambi, Kerinci Branch.

DISCUSSION

a) The Effect of Service Quality (X1) on Customer Loyalty (Y) Customers who use ATM PT. Bank 9 Jambi, Kerinci branch

Service Quality (X1) does not affect PT's Loyalty (Y). PT. Bank 9 Jambi, Kerinci branch. The results of this study indicate that services based on: tangibles, empathy, reliability & security, online banking, and convenience cannot create customer loyalty. These results also indicate that the quality of service at PT. Bank 9 Jambi, Kerinci branch is not following customer expectations, so it is unable to make customers loyal.

The satisfaction level of PT. Based on the expectancy disconfirmation theory, Bank 9 Jambi, Kerinci branch customers are at a level of dissatisfaction (negative disconfirmation). This means that the service perceived by the customer is not by what is expected, so the customer tends to be disloyal to continue using PT. Bank 9 Jambi, Kerinci branch.

The results of this study align with previous research conducted by [Octavia](#) (2019) said that good service quality is not a factor that can make customers loyal to continue using a bank's products.

However, the results of this study are contrary to the results of research conducted by ([Utami, Handayani, & Pusporini, 2019](#)), ([Astuti, Agriyanto, & Turmudzi, 2020](#)), and ([Arrosadi, Verawati, & Novitaningtyas, 2022](#)) who say that when service quality is improved, it will increase bank customer loyalty.

b) The Effect of Service Quality (X1) on Satisfaction (Z) Customers who use ATM PT. Bank 9 Jambi, Kerinci Branch

Service Quality (X1) does not affect customer Satisfaction (Z) who use ATM PT. Bank 9 Jambi, Kerinci Branch. The results of this study indicate that the quality of services provided by PT. Bank 9 Jambi, Kerinci branch, which consists of tangibles, empathy, reliability & security, online banking, and convenience, can also not satisfy its customers. These results also indicate that the quality of service at PT. Bank 9 Jambi, Kerinci branch is not under customer expectations, so it cannot satisfy customers.

The results of this study prove that customer satisfaction with the services they receive is in the dissatisfied category or based on the expectancy disconfirmation theory, customer satisfaction is in the negative disconfirmation

category.

The results of this study align with previous research ([Wicaksono & Santoso, 2015](#)) said that banking customer satisfaction is not influenced by good service quality. But contrary to the results of study conducted by ([Wibowo & Ananda, 2015](#)), ([Setiawan, Minarsih, & Fathon, 2016](#)), ([Yuliati & Wahyuningsih, 2019](#)), ([Octavia, 2019](#)), ([Dewi & Yosepha, 2020](#)), ([Suharlina & Ferils, 2022](#)), and ([Japlani, Fitriani, & Mudawamah, 2020](#)) who reveals that when the quality of service is getting better, customer satisfaction will also increase.

c) The Effect of Trust (X2) on Loyalty (Y) Customers who use ATM PT. Bank 9 Jambi, Kerinci Branch

Trust (X2) does not affect Loyalty (Y) customers using PT ATMs. PT. Bank 9 Jambi, Kerinci Branch. The results of this study indicate that PT. Bank 9 Jambi, Kerinci branch which consists of: Ability, Benevolence and Integrity, is unable to make its customers loyal. These results indicate that PT. Bank 9 Jambi, Kerinci branch is still low towards the bank, so that its customers become disloyal.

The results of this study support previous studies conducted by ([Wicaksono & Santoso, 2015](#)) who found that even though customers have high trust in a bank, these factors cannot make customers continue to use the bank's products.

However, these results contradict the results of research conducted by ([Wibowo & Ananda, 2015](#)), ([Yuliati & Wahyuningsih, 2019](#)), ([Utami, Handayani, & Pusporini, 2019](#)), ([Dewi & Yosepha, 2020](#)), ([Japlani, Fitriani, & Mudawamah, 2020](#)), ([Astuti, Agriyanto, & Turmudzi, 2020](#)), and ([Arrosadi, Verawati, & Novitaningtyas, 2022](#)) who say that customer trust will create loyalty to continue using a bank's products.

d) The Effect of Trust (X2) on Satisfaction (Z) Customers who use ATM PT. Bank 9 Jambi, Kerinci Branch The Effect of Service Quality (X1) on Customer Loyalty (Y) Customers who use ATM PT. Bank 9 Jambi, Kerinci branch

Trust (X2) does not affect customer Satisfaction (Z) who use PT ATMs. Jambi Regional Development Bank, Kerinci Branch. PT. Bank 9 Jambi, Kerinci branch also cannot create satisfaction for these customers, so these results indicate that PT. Bank 9 Jambi, Kerinci branch is still low towards the bank, it makes its customers feel dissatisfied.

The results of this study also prove that based on the expectancy disconfirmation theory, customer trust is in the negative disconfirmation category, so that customers tend to feel less confident about the bank's products.

The results of this study align with the study's results ([Wicaksono & Santoso, 2015](#)) who say that customer trust in bank products is not a factor that makes these customers continue to use banking services. However, the results of this study are contrary to the results of research conducted by ([Suharlina & Ferils, 2022](#)) who revealed that when customer trust increases, it will tend to make these customers continue to use bank products.

e) The Effect of Satisfaction (Z) on Loyalty (Y) Customers who use ATM PT. Bank 9 Jambi, Kerinci Branch

Satisfaction (Z) positively and significantly affects loyalty (Y) customers who use ATM PT. Bank 9 Jambi, Kerinci Branch. The results of this study prove that customer satisfaction in the form of: Expectation, Performance, Comparison, Confirmation, and Discrepancy is in good

condition so that it can create loyalty for customers of PT. Bank 9 Jambi Kerinci Branch.

The results of this study found that based on the expectancy disconfirmation theory, the level of customer satisfaction is in the simple disconfirmation level category so that satisfaction can create customer loyalty. This study's results support virus research conducted by ([Setiawan, Minarsih, & Fathoni, 2016](#)), ([Octavia, 2019](#)), ([Astuti, Agriyanto, & Turmudzi, 2020](#)), ([Aulia, 2021](#)), ([Dewi & Abiyoga, 2022](#)), ([Monica & Arafah, 2022](#)), ([Marwanah & Shihab, 2022](#)), and ([Alverina & Rustam, 2022](#)) said that when customer satisfaction increases, these customers tend to continue to use bank products.

However, these results contradict the results of previous studies conducted by ([Arrosadi, Verawati, & Novitaningtyas, 2022](#)) who found that satisfaction is not a factor capable of creating customer loyalty.

f) The Effect of Service Quality (X1) on Trust (X2) Customers who use ATM PT. Bank 9 Jambi, Kerinci Branch

Service Quality (X1) positively and significantly affects PT's Customer Trust (X2). Bank 9 Jambi, Kerinci Branch. Good service quality is shown by the fulfillment of several aspects such as: tangibles, empathy, reliability & security, online banking, and convenience, which can increase PT. Bank 9 Jambi, Kerinci Branch.

The results of this study explain that based on the expectancy disconfirmation theory, good service quality will create a trust for customers to use banking services. The research results follow previous research conducted by ([Agustiono, Budi, & Sumarno, 2006](#)), ([Wang & Shieh, 2006](#)), and ([Aryani & Rosinta, 2010](#)) who states that the better the quality of service provided, the higher the Trust received by consumers in a company. ([Setiawan & Ukudi, 2007](#)) Service quality is an essential factor in achieving the Trust of its customers. ([Padma, Rajendran, & Lokachari, 2010](#)) Their research in India found a positive and significant effect on service quality and Trust. And a study by ([Pramana & Rastini, 2016](#)) states that service quality has a positive and significant effect on Trust ([Marwanah & Shihab, 2022](#)).

g) The Effect of Service Quality (X1) on Customer Loyalty (Y) who use ATM PT. Bank 9 Jambi, Kerinci Branch mediated by Trust (X2)

Service Quality (X1) and Customer Loyalty (Y) PT. Bank 9 Jambi Kerinci Branch is not mediated by customer trust (X2). These results indicate that high customer trust in a bank's products is not a factor that can mediate the relationship between service quality and customer loyalty. This occurs due to the lack of customer desire to continue using bank products, even though these customers feel good service and also have high trust in banking products.

The results of this study are in contrast to previous research conducted by ([Marwanah & Shihab, 2022](#)) who found that when customers have high trust in bank products, this will increase customer loyalty even though the perceived quality of service is not so good.

h) The Effect of Service Quality (X1) on Loyalty (Y) mediated by Satisfaction (Z) Customers who use ATM PT. Bank 9 Jambi, Kerinci Branch

The relationship between Service Quality (X1) and

customer loyalty (Y) PT. Bank 9 Jambi Kerinci Branch is not mediated by Customer satisfaction (Z).

The results of this study indicate that customer loyalty also cannot be created by mediating customer satisfaction in the relationship between service quality and customer loyalty. This happens because service quality is not able to complete customer satisfaction, so the existence of a customer satisfaction variable cannot be a variable that can mediate the relationship between service quality and customer loyalty.

The results of this study are not in line with previous research conducted by ([Marwanah & Shihab, 2022](#)), ([Dewi & Abiyoga, 2022](#)) reveals that good service quality will create customer satisfaction, and high customer satisfaction tends to increase bank customer loyalty.

i) The Effect of Trust (X2) on Loyalty (Y) mediated by Satisfaction (Z) Customers who use ATM PT. Bank 9 Jambi, Kerinci Branch

There is no effect of customer trust (X2) on customer loyalty (Y) mediated by customer satisfaction (Z) PT. Bank 9 Jambi Kerinci Branch. These results indicate that customer satisfaction cannot mediate the relationship between Trust and loyalty at PT. Bank 9 Jambi Kerinci Branch.

This study's results indicate that satisfaction cannot mediate the relationship between customer trust and loyalty. This means that even when the customer is satisfied, this will not make the customer loyal to use bank products. This is due to low customer loyalty, even though service quality and satisfaction are in good condition. The results of this study are not in line with previous research conducted by ([Marwanah & Shihab, 2022](#)), and ([Dewi & Abiyoga, 2022](#)).

j) The Effect of Service Quality (X1) on Satisfaction (Z) mediated by Trust (X2) Customers who use ATM PT. Bank 9 Jambi, Kerinci Branch

Trust (X2) does not have a mediating effect on the effect of Service Quality (X1) on the Satisfaction (Z) of customers who use ATM PT. Bank 9 Jambi, Kerinci Branch. This indicates that trust is unable to mediate the relationship between service quality and satisfaction. Customers who believe in bank products are not proven to have high satisfaction with the quality of service the bank provides. This condition is created because customers are dissatisfied with the services the bank provides.

CONCLUSION

From the research results above, several conclusions can be drawn where it is statistically found that service quality and Trust do not affect customer loyalty directly or indirectly mediated by customer satisfaction. However, this study's results indicate satisfaction's positive and significant effect on customer loyalty. In addition, it was also found that service quality has a positive and significant impact on customer trust.

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TABLE 1 / Outer Loading of Satisfaction (Z)

Variable	Indicators	Outer Loading	Explanation
Satisfaction	KP1	0,713	Valid
	KP10	0,861	Valid
	KP11	0,814	Valid
	KP12	0,777	Valid
	KP2	0,775	Valid
	KP3	0,711	Valid
	KP4	0,826	Valid
	KP5	0,672	Valid
	KP6	0,835	Valid
	KP7	0,805	Valid
	KP8	0,757	Valid
KP9	0,802	Valid	

Source: Data processed with SmartPLS.3.2.9

TABLE 2 / Outer Loading of Loyalty (Y)

Variable	Indicators	Outer Loading	Explanation
Loyalty	LY1	0,788	Valid
	LY2	0,783	Valid
	LY3	0,729	Valid
	LY4	0,818	Valid
	LY5	0,837	Valid
	LY6	0,820	Valid
	LY7	0,690	Valid
	LY8	0,760	Valid
	LY9	0,798	Valid
	LY10	0,829	Valid
	LY11	0,734	Valid

Source: Data processed with SmartPLS.3.2.9

TABLE 3 / Outer Loading of Service Quality (X1)

Variable	Indicators	Outer Loading	Explanation
Service Quality	PLY1	0,789	Valid
	PLY10	0,914	Valid
	PLY11	0,934	Valid
	PLY12	0,887	Valid
	PLY13	0,911	Valid
	PLY14	0,798	Valid
	PLY15	0,883	Valid
	PLY16	0,709	Valid
	PLY2	0,862	Valid
	PLY3	0,877	Valid
	PLY4	0,773	Valid
	PLY5	0,860	Valid
	PLY6	0,836	Valid
	PLY7	0,848	Valid
	PLY8	0,842	Valid
	PLY9	0,913	Valid

Source: Data processed with SmartPLS.3.2.9

TABLE 4 / Outer Loading of Organizational Culture (X2)

Variable	Indicators	Outer Loading	Explanation
Organizational culture	KCP5	0,915	Valid
	KCP6	0,928	Valid
	KPC1	0,878	Valid
	KPC2	0,908	Valid
	KPC3	0,900	Valid
	KPC4	0,897	Valid
	KPC7	0,908	Valid
	KPC8	0,913	Valid

Source: Data processed with SmartPLS.3.2.9

TABLE 5 / Construct Validity and Reliability

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X1	0,975	0,976	0,977	0,730
X2	0,969	0,970	0,973	0,821
Y	0,936	0,943	0,945	0,611
Z	0,941	0,945	0,949	0,610

Source: Data processed with SmartPLS.3.2.9

TABLE 6 / Fornell Larcker Criterionor HTMT (Test 1)

	X1	X2	Y	Z
X1	0,854			
X2	0,911	0,906		
Y	0,621	0,572	0,782	
Z	0,659	0,608	0,726	0,781

Source: Data processed with SmartPLS.3.2.9

TABLE 7 / Fornell Larcker Criterionor HTMT (Test 2)

	X1	X2	Y	Z
X1	0,891			
X2	0,886	0,928		
Y	0,588	0,579	0,782	
Z	0,636	0,633	0,726	0,781

Source: Data processed with SmartPLS.3.2.9

TABLE 8 / Cross Loading Test

	X1	X2	Y	Z
KP1	0,663	0,637	0,576	0,714
KP10	0,510	0,483	0,636	0,860
KP11	0,521	0,516	0,610	0,812
KP12	0,638	0,562	0,594	0,775
KP2	0,596	0,627	0,621	0,777
KP3	0,449	0,496	0,433	0,714
KP4	0,441	0,385	0,609	0,825
KP5	0,351	0,433	0,472	0,675
KP6	0,431	0,483	0,591	0,836
KP7	0,356	0,380	0,509	0,804
KP8	0,474	0,466	0,501	0,758
KP9	0,393	0,362	0,577	0,800
LY1	0,470	0,436	0,788	0,636
LY10	0,634	0,622	0,828	0,637
LY11	0,536	0,500	0,734	0,566
LY2	0,586	0,576	0,783	0,625
LY3	0,305	0,260	0,729	0,473
LY4	0,371	0,401	0,819	0,577
LY5	0,416	0,399	0,837	0,601
LY6	0,527	0,514	0,820	0,677
LY7	0,263	0,309	0,691	0,439
LY8	0,359	0,417	0,760	0,399
LY9	0,430	0,418	0,797	0,485
PLY10	0,935	0,822	0,512	0,569
PLY11	0,938	0,854	0,564	0,605
PLY12	0,892	0,780	0,513	0,545
PLY13	0,910	0,815	0,608	0,579
PLY15	0,883	0,765	0,503	0,534
PLY2	0,852	0,752	0,577	0,612
PLY3	0,889	0,799	0,452	0,512
PLY5	0,866	0,755	0,448	0,558
PLY7	0,848	0,761	0,517	0,562
PLY8	0,851	0,734	0,498	0,521
PLY9	0,930	0,839	0,555	0,620
KCP5	0,839	0,935	0,486	0,534
KCP6	0,838	0,948	0,588	0,624
KPC2	0,820	0,902	0,470	0,525
KPC7	0,794	0,926	0,596	0,657

Source: Data processed with SmartPLS.3.2.9

TABLE 9 / R Square

	R Square	R Square Adjusted
X2	0,786	0,783
Y	0,555	0,539
Z	0,427	0,413

Source: Data processed with SmartPLS.3.2.9

TABLE 10 / Path Coefficients

	X1	X2	Y	Z
X1		0,886	0,146	0,347
X2			0,082	0,325
Y				
Z			0,581	

Source: Data processed with SmartPLS.3.2.9

TABLE 11 / Direct Effect

	Original Sampel (O)	Sampel Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 -> X2	0,886	0,886	0,037	24,188	0,000
X1 -> Y	0,146	0,151	0,193	0,755	0,450
X1 -> Z	0,347	0,326	0,222	1,564	0,119
X2 -> Y	0,082	0,080	0,172	0,477	0,634
X2 -> Z	0,325	0,358	0,213	1,523	0,128
Z -> Y	0,581	0,586	0,114	5,097	0,000

Source: Data processed with SmartPLS.3.2.9

TABLE 12 / Indirect Effect

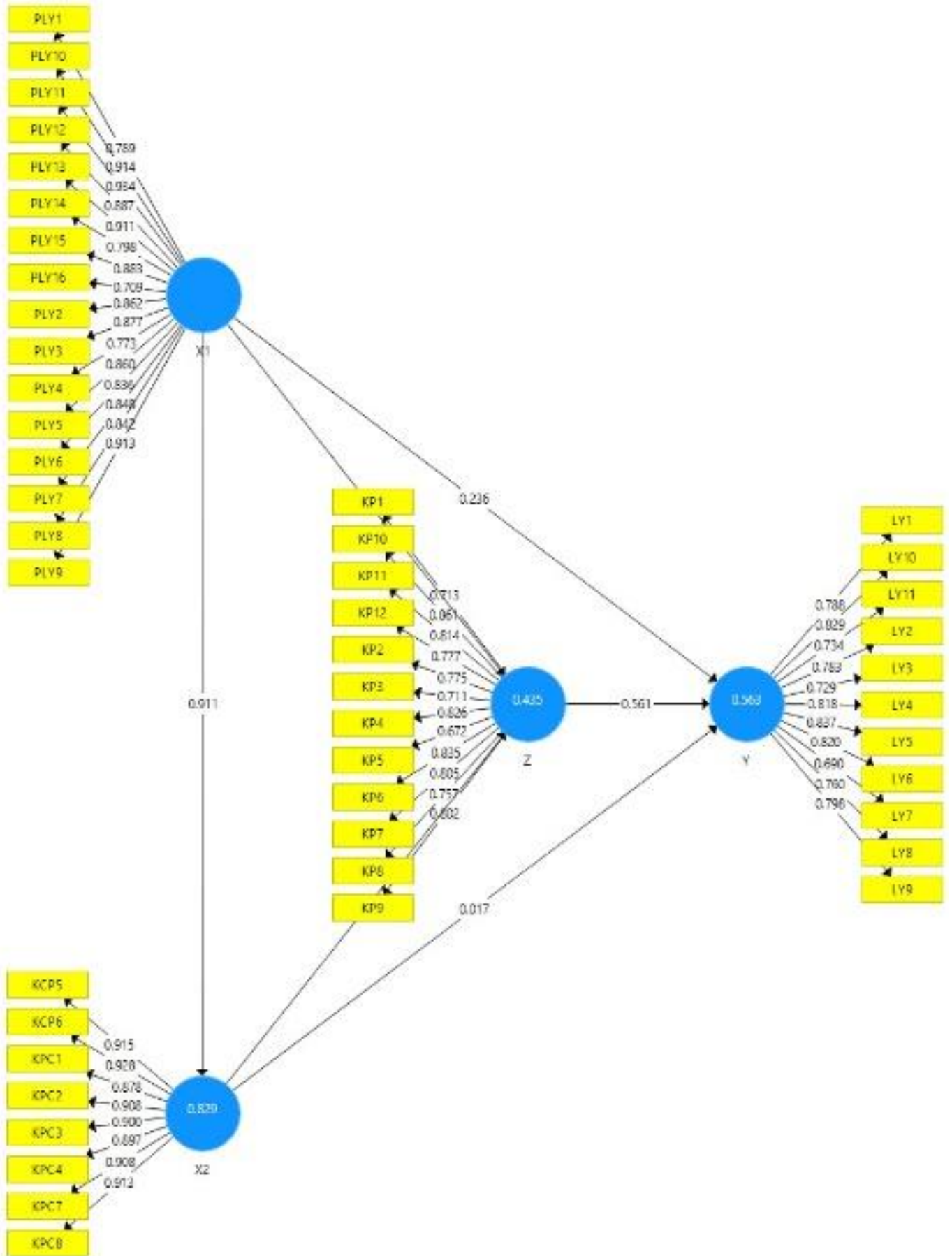
	Original Sampel (O)	Sampel Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 -> X2 -> Y	0,073	0,071	0,154	0,472	0,637
X1 -> Z -> Y	0,202	0,189	0,141	1,436	0,152
X2 -> Z -> Y	0,189	0,208	0,134	1,407	0,160
X1 -> X2 -> Z	0,288	0,319	0,193	1,491	0,137

Source: Data processed with SmartPLS.3.2.9

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FIGURE 1 / Path Coefficients



Source: Data processed with SmartPLS.3.2.9