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TABLE OF CONTENTS

SESSION: CROSS-CULTURE MANAGEMENT

FACE-TO-FACE IS THE MOST EFFECTIVE MEDIA FOR COMMUNICATION OVER SOCIAL MEDIA	1
<i>Svenja Arabella Hallerberg, Madawala Liyanage Duminda Jayaranjan, Sumaia Farzana</i>	
CROSS CULTURAL MANAGEMENT IN THE HIGHER EDUCATIONAL INSTITUTIONS	6
<i>Tony S. Kuo</i>	
CULTURAL SUSTAINABILITY AND KINDSHIP MODE OF PRODUCTION AMIDST GLOBAL ECONOMY	9
<i>Levita Duhaylungsod</i>	
DEVELOPING A CAUSAL MODEL OF GAME ADDICTION AND STEALING BEHAVIOR AMONG UNDERGRADUATE STUDENTS	14
<i>Thitiwat Numkhan, Waiphot Kulachai</i>	

SESSION: ENTREPRENEURSHIP

SOCIAL CAPITAL, TIERED ENTREPRENEURSHIP TRAINING, AND AGROTOURISM DEVELOPMENT MODEL OF KAMPUNG SALAK BOJONEGORO	19
<i>Noviaty Kresna Darmasetiawan</i>	
THE KEY CHALLENGES TO UTILIZE INNOVATIVE OPPORTUNITIES OF SMALL AND MEDIUM SIZED ENTERPRISES IN SURABAYA, INDONESIA	22
<i>Prita Ayu Kusumawardhani</i>	

SESSION: FINANCE

FINANCIAL PERFORMANCE, CORPORATE GOVERNANCE, AND FINANCIAL DISTRESS	26
<i>Endang Ernawati, Samantha Elysia Handojo, Werner R. Murhadi</i>	
THE IMPACT OF HEURISTICS AND BIASES IN THE APPLICATION OF PROFESSIONAL JUDGEMENT BY INTERNAL AUDITORS IN THE STAGE OF FIELDWORK	31
<i>Jonathan Tanone, Senny Harindahyani</i>	
JAVANESE LUNAR CALENDAR EFFECT (PRIMBON) ON ABNORMAL RETURN	36
<i>Sidarta Hermin, Putu Anom Mahadwartha</i>	
TEST OF FAMA & FRENCH FIVE FACTOR-MODEL ON INDONESIAN STOCK MARKET	40
<i>Liliana Inggrit Wijaya, Randy Kennardi Irawan, Putu Anom Mahadwartha</i>	
FACTORS IN TAXATION POLICIES ISSUANCES	43
<i>Norbertus Purnomolastu, Werner R. Murhadi</i>	
SOFT LOAN PROGRAM FOR CREDIT UNION: A FRUITFUL OR A USELESS PROGRAM?	47
<i>Ria Sandra Alimbudiono</i>	
STOCK INVESTMENT ANALYSIS, IDIOSYNCRATIC RISK AND ABNORMAL RETURN	51
<i>Suyanto, Florens Natalia Handayani Sibarani</i>	
THE EFFECT OF CORPORATE GOVERNANCE ON THE CAPITAL STRUCTURE: AN INDONESIAN CASE	55
<i>Arif Herlambang, Werner R. Murhadi, Giovani Anggasta Susanto</i>	
INTERDEPENDENCY BETWEEN INTERNATIONALIZATION, FIRM PERFORMANCE, AND CORPORATE GOVERNANCE	59
<i>Allan Mulyanto, Deddy Marciano</i>	
THE INFLUENCE OF INTELLECTUAL CAPITAL ON FINANCIAL PERFORMANCE IN SHARIA BANKING COMPANIES	63
<i>Eka Nuraini Rachmawati, Restu Hayati, Fitra Yulandi</i>	
ANALYSIS OF WORKING CAPITAL MANAGEMENT OF INDUSTRY PRACTICES IN INDONESIA	67
<i>Lukas Purwoto, Caecilia Wahyu Estining Rahayu</i>	

FACTORS DETERMINANT OF BANK CAPITAL BUFFER: EMPIRICAL STUDY ON ISLAMIC RURAL BANKING IN INDONESIA	72
<i>Sutrisno</i>	
THE IMPORTANCE OF CORPORATE GOVERNANCE	76
<i>Mudji Utami, Bertha Silvia Sutejo</i>	
INFLUENCE OF FINANCIAL ATTITUDE, FINANCIAL BEHAVIOR, FINANCIAL CAPABILITY ON FINANCIAL SATISFACTION	80
<i>Agus Zainul Arifin</i>	
ANALYSIS OF OPTIMAL HEDGE RATIO AND HEDGING EFFECTIVENESS IN TAIWAN STOCK EXCHANGE CAPITALIZATION WEIGHTED STOCK INDEX (TAIEX) FUTURES	84
<i>Jason Aditya Jahja, Ika Yanuarti Loebiantoro</i>	
MANAGERIAL OVERCONFIDENT AND FIRM FINANCING DECISION: AN INDONESIAN CASE	89
<i>Werner Ria Murhadi</i>	
DEMOGRAPHY FACTORS, FINANCIAL RISK TOLERANCE, AND RETAIL INVESTORS	94
<i>Bertha Silvia Sutejo, Yohanes Kokoh Natan Pranata, Putu Anom Mahadwartha</i>	
MANAGEMENT'S CHINESE ZODIAC AND OWNERSHIP TO FIRM PERFORMANCE	98
<i>Rico Tedyono, Putu Anom Mahadwartha</i>	
"STILL ME": HUMAN INVOLVEMENT IN MANAGEMENT ACCOUNTING	102
<i>Riesanti Edie Wijaya</i>	
DOES FEMALE CEO AND FEMALE DIRECTORS AFFECT DIVIDEND POLICY?	106
<i>Fitri Ismiyanti, Ari Prasetyo, Indri Agestya Cania</i>	
THE INFLUENCE OF GOOD CORPORATE GOVERNANCE (GCG) ON FINANCIAL DISTRESS	109
<i>Werner Ria Murhadi, Felicia Tanugara, Bertha Silvia Sutejo</i>	

SESSION: HUMAN RESOURCES

INVESTIGATING THE CORRELATION BETWEEN COMMITMENT, SPIRITUALITY AND PERFORMANCE IN WORKPLACE	113
<i>Utik Bidayati, Adi Hardianto</i>	
THE EXISTENCE OF HUMAN RESOURCES EMPLOYABILITY TO ENERGIZE THE POWER OF COMPETITIVE ADVANTAGE OF AQIQAH NURUL HAYAT SURABAYA	117
<i>Johny Rusdiyanto, Elyse Tandelin</i>	
COMMUNICATION STRATEGIES IN IMPROVING AGRICULTURAL SOCIETY'S VALUE AND PARTICIPATION	120
<i>Noviaty Kresna Darmasetiawan, Lanny Kusuma Widjaja, Huang Lijie</i>	
EXPLORATION OF INTENTION TO TURNOVER: CASE STUDY OF HOSPITAL IT EMPLOYEES	124
<i>Siska Ariani, Didik Setyawan, Rudi Januar, Budi Setyanta</i>	
THE INFLUENCE OF INTRINSIC AND EXTRINSIC FACTORS ON THE JOB SATISFACTION OF THE INTERNAL AUDITORS OF THE STATE ISLAMIC UNIVERSITIES IN INDONESIA	127
<i>Suhartono, Gagaring Pagalung, Grace T. Pontoh</i>	
INTERNAL COMMUNICATION, EMPLOYEE PARTICIPATION, JOB SATISFACTION, AND EMPLOYEE PERFORMANCE	131
<i>Waiphot Kulachai, Piya Narkwatchara, Pralong Siripool, Kasisorn Vilailert</i>	

SESSION: MARKETING MANAGEMENT

DEVELOPING A DESTINATION BRAND IN THE CONTEXT OF REGIONAL AND NATIONAL BRANDING STRATEGIES: A CASE STUDY OF BRAND DEVELOPMENT OF SLEMAN DISTRICT, YOGYAKARTA SPECIAL PROVINCE, INDONESIA	136
<i>Ike Janita Dewi</i>	
BUILDING LOCAL FASHION BRAND EQUITY FOR YOUNG CONSUMERS	141
<i>Mega Melina Dewi, Dudi Anandya, Christina Rahardja Hontha</i>	
A MESSAGE BEHIND A SMILE: HOW FACIAL EXPRESSION SUPPORTS COMMUNICATION IN MARKETING	145
<i>Andhy Setyawan, Dudi Anandya, Farenza Renada Fulongga</i>	
USABILITY, CUSTOMER SATISFACTION, SERVICE, AND TRUST TOWARDS MOBILE BANKING USER LOYALTY	149
<i>Victoria D. Johannes, Indarini, Silvia Margaretha</i>	

THE EFFECT OF SERVICE QUALITY TO CUSTOMER SATISFACTION AND LOYALTY IN SHARIA BANK	153
<i>Gito Suseno, Muchsin Muthohar</i>	
A STUDY OF DRINKING BEHAVIOR AMONG UNDERGRADUATE STUDENTS IN CHONBURI	158
<i>Pornrapee Torsak, Waiphot Kulachai</i>	
PRODUCT TYPES IN MODERATING THE PROCESS OF BUYING STREET FOODS	162
<i>Budhi Haryanto, Djoko Purwanto, Amina Sukma Dewi</i>	
CONSUMER'S RESPONSE TO E-MAIL ADVERTISEMENT FROM TOUR AND TRAVEL AGENCY IN INDONESIA	167
<i>Jonathan Kurniawan Halim, Silvia Margaretha, Christina Rahardja Honantha</i>	
INDONESIAN TOURISM MARKETING COMMUNICATION STRATEGY THROUGH LIONMAG IN-FLIGHT MAGAZINE	171
<i>Adi P. Tedjakusuma, Hayuning P. Dewi</i>	
THE EFFECT OF ECO-FRIENDLY PRACTICES ON GREEN IMAGE AND CUSTOMER ATTITUDES	175
<i>Christina Rahardja Honantha, Dudi Anandya, Andhy Setyawan</i>	
THE INFLUENCE OF HALLYU, PACKAGING AND SUBJECTIVE NORMS TOWARDS BUYING INTENTION ON CULTURE ADAPTATION IN ETUDE HOUSE	179
<i>Yuco Aldelina, Jony Oktavian Haryanto</i>	
DARK TOURISM MARKETING THROUGH EXPERIENCE VISIT AT EAST JAVA	184
<i>Erna Andajani</i>	
A STUDY OF THE IMPACT AND EFFECTIVENESS OF SCENT USED FOR PROMOTION OF PRODUCTS AND SERVICES WITH LOW OLFACTORY AFFINITY	187
<i>Jun Kumamoto, Adi P. Tedjakusuma</i>	
"WONDERFUL INDONESIA" COUNTRY MARKETING CAMPAIGN - HOW VISIBLE INDONESIA AS A TOURISM DESTINATION FOR EUROPEANS	191
<i>Slavomir Rudenko, Adi P. Tedjakusuma</i>	

SESSION: OPERATION MANAGEMENT

MODEL ANALYSIS OF SERVICE SATISFACTION AS THE MODULATOR BETWEEN SERVICE QUALITY AND DECISION-MAKING BEHAVIOR IN USING LOW-COST AIRLINES	195
<i>Sumalee Ramanust, Tikhamporn Punluekdej, Yaowalak Nakvichien</i>	
THE ANALYSIS OF LOGISTICS AT MCDONALD'S RESTAURANT DENPASAR BALI	199
<i>Anna Putri Andari, Stefanus Budy Widjaja Subali, Juliani Dyah Trisnawati</i>	

SESSION: OTHER RELEVANT BUSINESS TOPICS

FACTORS INFLUENCING TRAVEL TO ISLAMIC DESTINATIONS: AN EMPIRICAL ANALYSIS OF SUNAN AMPEL RELIGIOUS TOURISM AREA SURABAYA	204
<i>Siti Rahayu</i>	
EDUCATIONAL TOURISM AS THE CONCEPTUAL AGE IN THE UNIVERSITY OF SURABAYA	208
<i>Veny Megawati</i>	
INFLUENCE OF DESTINATION ATTRIBUTES ON DESTINATION IMAGE OF SURABAYA CITY ACCORDING TO DOMESTIC MICE PARTICIPANTS	212
<i>Fitri Novika Widjaja</i>	
FACTORS INFLUENCING ACCOUNTING STUDENTS IN ACCEPTANCE OF E-LEARNING	216
<i>Adhicipta Raharja Wirawan</i>	
GUEST SUPPLIES PRESSURES TO ENVIRONMENT: A HOTEL CASE STUDY	220
<i>Ida Bagus Made Wiyasha, I. Nyoman Sudiksa</i>	
DO LOCAL SUPPLIERS AND LOCAL BUYERS BENEFIT FROM FOREIGN DIRECT INVESTMENT?: EVIDENCE FROM INDONESIA	224
<i>Suyanto, Yenny Sugiarti</i>	

SESSION: SERVICE MANAGEMENT

SERVICE QUALITY OF PUBLIC TERMINAL USERS IN UPT-LLAJ EAST JAVA..... 228
Sukeesi, Rahma S.Muliasari

SESSION: STRATEGIC MANAGEMENT

**RESOURCE ORCHESTRATION TO IMPROVE COMMUNICATION WITH CUSTOMERS:
"CASE STUDY: MSME FOOTWEAR IN EAST JAVA " 232**
Juliani Dyah Trisnawati, Muhammad Rosiawan

**CYCLING: DO THE HEALTH BENEFITS OF CYCLING OUTWEIGH THE RISKS IN
BANGKOK? 236**
David Saele

**CORPORATE COMMUNICATION AND STRATEGIC MANAGEMENT: HISTORY,
OPERATIONAL CONCEPT AND INTEGRATION 239**
Bachtiar Mohamad, Hassan Abu Bakar

BUSINESS STRATEGY: A STUDY ON COST STICKINESS BEHAVIOR..... 244
Permata Ayu Widyasari

A STUDY ON THE IMPACTS OF SMARTPHONE ADDICTION 248
Napassphol Sinsomsack, Waiphot Kulachai

**DEVELOPING HO CHI MINH CITY TO BE THE CITY OF AFFECTION, MODERNIZED, AND
QUALITY LIVING 253**
Phan Thi Hong Xuan

Author Index

Usability, customer satisfaction, service, and trust towards mobile banking user loyalty

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ABSTRACT: The purpose of this research is to analyze the influence of usability, customer satisfaction, customer service and trust towards mobile banking user loyalty in Surabaya. The data used in this research were primary data obtained from questionnaires. Respondents of the study were 200 respondents who live in Surabaya and use mobile banking facility from BCA, BNI or Bank Mandiri over the past 6 months. Data processing was conducted using SPSS 18 for Windows and Amos Graphic 21 for Windows. Non-probability sampling with purposive sampling type was applied as the sampling technique. The result of this research showed there is a positive influence between usability, customer satisfaction, customer service and trust towards loyalty.

Keywords: trust, customer satisfaction, customer service, trust, loyalty, mobile banking

1 INTRODUCTION

Technological advancements tighten the competition in the globalization era. Various information can be accessed anytime and anywhere via the internet. A variety of needs and transactions that used to be done only manually can now be done digitally even from home without the need for face-to-face interaction or going to a service provider. In order to deal with these technological advancements, a company should utilize the information technology in order to reach more consumers and meet the needs and demands without time and space constraints.

One of the rapid growing services with increasing users and transaction is mobile banking. According to investopedia.com, mobile banking is defined as "the use of a smart phone or other mobile devices to perform online banking tasks while away from your home computer, such as monitoring account balances, transferring funds between accounts, bill payments and locating an ATM".

There is no significant difference between internet banking and mobile banking. Mobile banking uses applications provided by banks through platforms or media such as iOS and Android. Meanwhile, internet banking is generally still accessible through a particular website address with multiple securities and usually accompanied by a companion tool or device that is the key used for transaction.

Yet, internet banking can also be accessed via mobile phone or tablet computer.

This research was conducted to examine the influence of usability, customer satisfaction, customer service, and trust to mobile banking user loyalty in Surabaya. Based on several previous studies examined, there is a research gap related to the influence of trust towards loyalty.

Thakur (2014) shows trust does not significantly affect the loyalty of mobile banking users. While previous studies (Mukherjee & Nath 2003, Schaupp & Belanger 2005) show the contrary result. Moreover, some researches in Indonesia by Maharsi & Fenny (2006) demonstrate that trust and sense of security affect customer loyalty.

2 LITERATURE REVIEW

The effect of usability on customer satisfaction Thakur (2014) states that "Ease of use or usability is one of the most important factors for determining the quality of a web site and therefore, it influences the levels of customer satisfaction". H1: Usability has a direct and positive effect on satisfaction in m-banking business.

The effect of customer service on customer satisfaction Thakur (2014) stated in his research "customer service affects customer satisfaction positively and significantly. H2: Customer service has a direct

...e impact on customer satisfaction in m-banking business.

The effect of usability on customer service, Takhur (2014) argues that a good interface display and ease of use will make customers feel positive about customer service. If the consumer is provided with information on how to use the application, the customer will likely have a positive evaluation of the service.

Based on research conducted by Floh & Treiblmaier (2006), "Usability has been found to be an antecedent of customer service". H3: Usability has a direct and positive effect on customer service on m-banking business.

The effect of customer service to trust, based on a study conducted by Zhou (2012) usability has a significant effect on trust. While Yeh & Li (2009) whose research was conducted in Taiwan stated that, "Unlike previous the results indicated that interactivity and responsiveness did not lead to trust development." Thus, the positive influence of usability and customer service on trusts should be investigated". H4: Customer service has a direct and positive impact on customer trust in m-banking business.

The effect of usability to trust, based on a study on the adoption of m-banking users in four areas conducted by Zhou (2012) in China stated that, "Besides structural assurance, both ubiquity and perceived ease of use have significant effects on trust." There fore ease of use or usability have a significant influence on trust, and refers to the results of research Darmasetiawan et al. (2013) that trust underlay cooperation between one another. H5: Usability has a direct and positive effect on customer trust in m-banking business.

The effect of customer satisfaction on loyalty Thakur (2014) has proposed that the intention to continue to use a service is influenced by the satisfaction of the online application itself. In accordance with the existing literature that users who are not satisfied with the services of a company will seek satisfaction elsewhere (O'Malley & Tynan 2000, Lin & Wang 2006). Other marketing literature also states that the higher the level of satisfaction will tend to increase one's loyalty level (Anderson 1994, Gangguli & Roy 2011, Hallowell 1996, Yoon & Kim 2000). H6: Customer satisfaction has a direct and positive impact on customer loyalty in m-banking business.

The effect of trust on loyalty in addition to customer satisfaction, a study conducted by Lin & Wang (2006) mentions that trust has an influence on customer loyalty. Reducing the risk of online transactions and maintaining transaction trusts are key to attracting and retaining customers (Lee & Chung 2009, Luo et al. 2010). H7: Customer trust has a direct and positive impact on customer loyalty in m-banking business.

3 RESULT METHODS

This research uses primary data and information. The data obtained through questionnaire distribution to the respondents with specified targets and characteristics. This questionnaire contains a list of written statements about the responses of respondents to the usability, customer satisfaction, trust, customer service and loyalty of mobile banking users of Bank BCA, Bank BNI and Bank Mandiri.

The target population of this study is customers who registered and used mobile banking facilities over the past 6 months. The characteristics of the population are: (1) customers registering and using mobile banking facilities from Bank BCA, Bank BNI or Bank Mandiri over the past 6 months; (2) Aged over 19 years; (3) having minimum education level of Senior High School/Vocational School; and (4) domiciled in Surabaya. These respondents are expected to provide the required information which match with the research purposes. The measurement scale of this study uses interval measurement scale with a numerical scale of 1 to 7.

4 RESULT AND DISCUSSION

Using the questionnaire distribution, data processing will be done to obtain the result of hypothesis proof. Measurement model result shows that each indicator has standardized loadings > 0.5 and generated AVE is > 0.5 which demonstrate that indicator of all research variables namely usability, customer service, customer satisfaction, trust, and loyalty have shown good measurements. Construct reliability values generated in each variable is > 0.7 which indicates that these indicators have good reliability. Amos software was used to test the measurement and structural model which then followed by hypothesis analysis that explains the acceptance or rejection of a hypothesis. The result can be seen in table 1:

Table 1. Analysis of the coefficient of determination of a multiple linear regression.

	Hypothesis	C.R.	Description
H1	Usability → Satisfaction	2.27***	supported
H2	Customer Service → Satisfaction	3.86***	supported
H3	Usability → Customer Service	11.70***	supported
H4	Customer Service → Trust	4.69***	supported
H5	Usability → Trust	3.11***	supported
H6	Satisfaction → Loyalty	2.47***	supported
H7	Trust → Loyalty	8.02***	supported

*** Significant as p-value < 0.1% or 0.001.

Based on the result of hypothesis testing, it can be

...the result of new research models with the result of numbers entered into research variables (see figure 1):

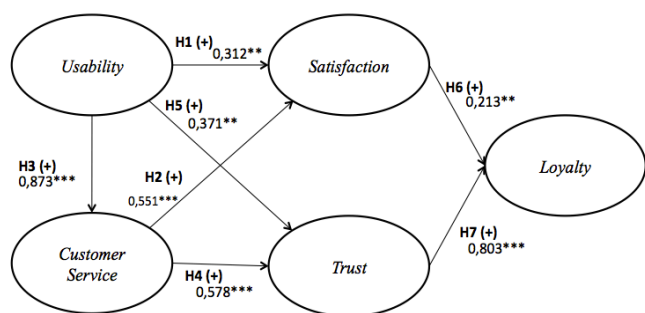


Figure 1. Overall Structural Model.

The result of this study indicates that usability has a positive influence on customer satisfaction of mobile banking user in Surabaya. Thereby, it can be said that better display or interface and easier use of mobile banking will increase customer satisfaction.

Customer service positively affects customer satisfaction of mobile banking user in Surabaya. This signifies that better customer service of mobile banking provider will also increase customer satisfaction.

Usability has a positive influence on customer service of mobile banking user in Surabaya. Thus, it can be said that better display or interface and easier use of mobile banking will be an antecedent to customer service.

The result shows that customer service has a positive influence on trust of mobile banking users in Surabaya. It can be concluded that the better the customer service, the higher the level of trust given by customers to mobile banking services would be.

Usability has a positive effect on trust of mobile banking users in Surabaya. It can be concluded that the better the display or interface and the more user friendly the mobile banking, the higher the level of trust given by the customer would be.

Customer satisfaction variable positively influences the loyalty of mobile banking users in Surabaya. This signifies that the greater the level of customer satisfaction, the greater the loyalty level of mobile banking users in Surabaya would be. The result shows that trust positively affects loyalty of mobile banking users in Surabaya. Thus, it can be said that the greater the level of customer confidence in mobile banking, the higher the customer loyalty in using mobile banking would be.

5 CONCLUSION

Based on the research and test results, it can be concluded that all 7 hypotheses that have been tested using Structural Equation Modeling (SEM) with AMOS

21 for Windows program are supported. Here is the explanation: There is a positive influence of usability, customer service on customer satisfaction of mobile banking users in Surabaya. There is a positive influence of usability on customer service of mobile banking users in Surabaya. There is a positive effect of customer service on trust of mobile banking users in Surabaya. There is a positive influence of usability to trust of mobile banking users in Surabaya. There is a positive influence of satisfaction on loyalty of mobile banking users in Surabaya. There is a positive influence of trust on loyalty of mobile banking users in Surabaya.

From the research results, it is known that trust has the biggest influence on loyalty of mobile banking user. Therefore, banking companies must continue to maintain customer trust by providing services that are always keeping up with the needs of current customers such as the addition of The Indonesian National Health Insurance (BPJS) payment transaction feature and water utilities (PDAM) which is currently limited to mobile banking services.

Mobile banking service providers must also provide reliable customer service and able to solve the problems experienced by customers in a correct and prompt manner.

This can be achieved through regular employee training on product knowledge of existing services on mobile banking and how to deal with customers who complain or need assistance appropriately.

In addition, mobile banking service providers also need to conduct further research to the active mobile banking users on what should be improved in terms of application display also difficulties experienced when using the service. Through the following things, it is expected to create an overall customer satisfaction that leads to increased customer loyalty in using mobile banking.

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