



ETAR 2014

Factors analysis Affecting Customer Loyalty Mandiri Internet Banking Services At Bank Mandiri Indrapura Surabaya Branch

Rinjani, Ayrton, Ika^{1*}, Windyagiri, Refi, Rifaldi²

^{1,2}*School of Business Economics - Telkom University – Bandung.*

Abstract

The research purpose is to know the factors that affecting consumer loyalty in internet banking transaction at Bank Mandiri at Indrapura, Surabaya Branch Office and to understand the importance of each factor affecting customers in conducting banking transactions through the internet banking. Factor Analysis method is used to identify the latent variable of five sub factor that affect the customer loyalty, such: Service Quality, Perceived Value, Trust, Habit, and Reputation. An indicator of each sub variables will be analyzed and reduced to a few dominant factors that affect customer loyalty Mandiri Internet banking, using principal component analysis factor analysis method. The results are, respondents were more interested make banking transactions through electronic banking services / remote interaction (mobile banking, net banking, and ATM) on ABC Islamic Bank with a feature can perform cash withdrawal transactions, the existence of a layered security in every transaction, transfer to other bank accounts, transfer of the RTGS (Real-Time Gross Settlement), payment of bills for entertainment (e.g Online Games, internet, cable TV), payment of credit card, credit purchases and subscribe to the newspaper, can be used to deposit cash, can register (SMS banking, internet banking, mobile banking), can be accessed anywhere, and rapid transaction processing.

© 2014 The Authors. Published by Global Illuminators. This is an open access article under the CC BY-NC-ND license (<http://creativecommons.org/licenses/by-nc-nd/4.0/>)

Peer-review under responsibility of the Scientific & Review committee of ETAR-2014.

Keywords: Electronic Banking, Internet Banking, Customer Loyalty, Factor Analysis.

Introduction

Internet banking refers to banking services provided through a protected site that is operated by a bank in which such service involves the use of the internet as the main distribution channel. In general there are two conventional banks that make up a Web site and

*All correspondence related to this article should be directed to , Rinjani, Ayrton, Ika, School of Business Economics - Telkom University, Indonesia.
Email: rifaldi@telkomuniversity.ac.id

offer Internet banking as one in addition to the traditional distribution channels. Another alternative is to form a bank of "virtual" and internet-based. The server computer that acts as the central bank's activities are usually placed in an office building that serves as the official address of the bank concerned. Bank "virtual" These typically offer a service to the consumer to make a deposit and withdraw cash through ATMs (Automatic Teller Machine) or other specialized distribution channels provided by banks (Furst et al., (2000) in Yee (2009)). For comparison, according to Daniel (1999), the definition of online banking is the provision of information or services provided by banks to their customers through the internet.

From the data obtained in the last 2 years, the use of Internet banking services in Indonesia has experienced significant growth with the following details:

As one of the largest bank in Indonesia, Bank Mandiri always strive to offer the best products and services to attract new customers and retain existing customers to increase their loyalty now . The realization of this is to make improvements to aspects of safety (security) in internet banking services they offer and to innovate - innovation by adding new services that are not on the internet banking provided by other banks . The effect of the presence of this effort is the amount of use of Internet banking services Mandiri is increasing over time . Noted , since 2006 the value of transactions carried out through internet banking customers Mandiri increased by 7 -fold and the number of users of Internet banking services Mandiri increased as much as 239 % .

To increase customer loyalty towards Internet banking then it is very important for the banks to determine the factors that influence customer loyalty toward internet banking. The importance for banks to determine the factors that influence loyalty towards Internet banking raises interest the authors to examine the factors that influence customer loyalty towards Internet banking is based on research Yee (2009) . The study also shows that service quality , perceived value , trust , habit , and reputation are factors that affect user loyalty towards internet banking in Malaysia .

Research Objective

Based on the above description, the purpose of this study is to decide a further research on the Factor Analysis - Factors Affecting Customer Loyalty Mandiri Internet Banking Service Indrapura Surabaya branch of the Year 2010.

Literature Review

Service Quality

According to Rowley (2006), e-services or online services is an act, attempt, or the performance of which is distributed through channel intermediaries such as information technology. Additionally Rowley (2006) also express that there are three main characteristics of an online service, namely mediation technology, information services, and self-service or self-service. Rust and Kannan (2002) defines online service as the provision of a service through electronic networks such as the Internet and includes the products / services offered, and the distribution of services that demonstrate a business model that made a provider of products and services. Luarn and Lin (2003) describe the e-services as an interactive content and an internet-based consumer service that is integrated with the customer support provided

by the company with the aim to strengthen the connection between consumers and service providers.

On-line services such as internet banking service, service quality focused on a service that allows for electronic communications, information, transaction processing, and data exchange between online service providers and consumers without taking into account the distance and time (Featherman and Pavlou, 2002).

In measuring consumer perceptions of service quality in the virtual world, Cristobal et al. (2007) developed a theory called the Perceived e-Service Quality (PeSQ) which divides the service quality of a service into four variabel which consist of web design, customer service, assurance, and order management.

Perceived Value

According to Parasuraman and Grewal (2000), there are four types of real perceived value associated with customer loyalty, there is Acquisition Value, Transaction Value, In-use Value, Redemption Value

Perceived value is described as a dynamic concept and understanding may change from time to time. Zeithaml (1988) later described the perceived value as a combination of components "get" (the benefit received by the consumer of the offer provided by the manufacturer) and the components of "give" (sacrifice of monetary and non-monetary performed consumers to get the offer). Based on that, Lin and Wang (2006) pointed out that the components of the "get" of perceived value consists of intrinsic attributes (such as how sutu purchase can affect a person's feelings) and extrinsic attributes (such as the reputation of a product / service), while the component "give" of perceived value consists of the actual price of a product / service and as well as non-monetary sacrifice of others (such as the sacrifice of time, energy, and effort).

Hsu (2007) conducted a comparison between the definition of customer value and perceived value and customer value result in perceived subjectively by each customer and can not be determined objectively by the company and the perception of any value received generally reflect a comparison between what are consumers and what should they sacrifice to obtain and use the offer, while the perceived value is consumer perceptions of value that covers the entire supply manufacturers.

Trust

Morgan and Hunt (1994) defines trust as a condition when one of the parties involved in the process of exchange confident with the reliability and integrity of the other party. Morgan and Hunt definition in line with the opinions Moorman et al. (in Morgan and Hunt, 1994) that the trust is the willingness or readiness to rely on colleagues who are believed to be involved in the exchange. In addition there are some other sense of trust, among others, as follows:

1. Trust is a set of beliefs related to integrity, virtue, and the capabilities of the other party (Doney and Cannon, 1997).
2. Trust is a general belief that a party can be trusted (Gefen, 2000).
3. Trust is "The willingness of a party to be vulnerable to the actions of another" (Mayer, 1995). Trust is the willingness of a party to be open to the action taken by the other party.

4. Trust is "Affect reflected in 'feelings' of confidence and security in the caring response of the other party" (Rempel, 1985). An effect which are reflected in the form of self-confidence and sense of security in bringing responses obtained from the other party.

Willingness is the result of a belief that the parties involved in the exchange will provide consistent quality, honesty, responsible, soft hands and good-hearted. This belief will create a close relationship between the parties involved in the exchange. In Costabile (1998) trust or trust is defined as the perception of reliability from a consumer standpoint is based on experience, or rather on the sequence of transactions or interactions were characterized by the fulfillment of the hopes of product performance and satisfaction. Achroll (in Bennett and Gabriel, 2003) found in the business world, trust between companies (buyer-seller) assist in determining the indicators relating to the performance of such a range of information exchange, completion of joint problems, satisfaction with the results of the activities that have been done and a greater motivation in the implementation of the results of the decision. The existence of the trust will create a sense of security and a credible and reduce consumers' perception of risk in exchange (Selnes, 1988 in Bennett and Gabriel, 2003). This has been demonstrated by Walter et al. (2000) in Bennett and Gabriel (2003) proved that customer satisfaction will affect consumer confidence in the industry exchange relationship.

Accordinging Luarn and Lin (2003) trust is a specific belief in the integrity (honesty and ability trusted party keeping promises), benevolence (attention and motivation that are believed to act in accordance with the interests of the trust them), competency (the ability to implement a trusted party needs trust), and predictability (consistency behavior trusted party)

Habit

Habit or habit of behaving someone will emerge and continue to run efficiently, without going through a tough business, and run without the awareness of the people (Aarts ,1998). Such behavior can be viewed from two aspects, namely the frequency or intensity of habitual behavior that a person, as well as the tendency is the tendency of a person to perform certain acts. Moreover, the habit can predict the behavior of someone in the future (Bamberg, 2003).

There are several characteristics of a habit which is formulated by several experts, which is as follows:

1. Habit requires learning of the events that occurred in the past (Van Knippenberg and Moonen, 1998).

2. Habit is a form of automatic responses that occur because of a specific situation, the presence of certain stimuli, and the shape of the response generated only limited in certain fields (Verplanken et al., 1998).

3. Habit arise as a result of repetitive response form - again (Ouellette and Wood, 1998).

4. Habit is a behavioral response that are automated and can be done quickly and parallel with other activities without having to give excessive attention (Ouellette and Wood, 1998).

5. Habit reflect a person's tendency to behave that are based on past experience (Limayem and Hirt, 2003)

The behavior of a person based on a habit leads to a repetition of the same behavior over and over (Gefen 2003). This is in accordance with the opinion of Ouellette and Wood (1998), from which the person's behavior turns into a habit, the behavior will be automatic and will be carried out without the need for full awareness of the person. It has been argued

also that the custom of someone coming from the cognitive processes that are automated or not realized directly by the people. Therefore, to measure the effect on the propensity to behave one's habits can increase understanding of the adoption of the use of a website or online service (Liao et al, 2006).

Finally, according to Gefen (2003), sustainable use, or use it on - going with the specific goal has a different meaning to the habit or custom. Habit is what is usually done someone; it is a form of preferences in behavior. When a person reaches a habit highest point, people will be much more dependent on their habits at the time of going to decide something rather than seeing the information obtained from external parties and other alternative options available.

Reputation

Herbig and Milewicz (1993) defines reputation as attention to the attributes of a company, such as relations with shareholders. Additionally reputation can be seen from a broader perspective, associated with the level of credibility of the company. In this case, reputation can be interpreted as a consequence of the comparison between the promise - jani given company with things that actually happened. Another notion of reputation is the overall quality or character that can be seen or assessed by the general public (Malaga, 2001). Thus, a picture of a company's reputation can be seen from how the level of honesty of a company and the level of the company's concern for the environment.

Furthermore, perceived reputation can be seen as a consequence of the interaction between the business is run company with the surrounding environment. This interaction will be a set of resources that can be used by consumers to appreciate more deeply the quality offered by the manufacturer (Yoon, Guffey, and Kijewski, 1993). When consumers process information in online banking, they will consider the reputation of the bank (Mukherjee and Nath, 2003) where reputation is a very important factor of trust. Then Ba (2001) states that when consumers feel an online bank has a bad reputation, they will be reluctant to use the bank's website.

Herbig and Milewicz (1993) defines reputation as an estimate of the time of the attributes of an entity. In addition, Standifird (1999) defines reputation as a general assessment of the advantages of a company in the eyes of a group of people outside the company or group. Finnaly Casalo et al (2008), reputation should not be only judged based on the company's website, but also covers the entire company. The website is one of the main communication channel between consumers and companies.

Customer Loyalty

Shergill and Li (2005) defines loyalty as the intention of consumers to re-use internet banking is based on experience and their expectations in the past. According to Kotler (2005: 18), Customer loyalty is a repeat purchases made by a customer for a commitment to a brand or company. Actually there are a lot of factors that affect a consumer's loyalty, among others, the price factor: someone would choose a company or brand which he provides the cheapest price among alternative choices - choices. There was also the factor of habit, someone who has been accustomed to using a particular brand or company then it is likely to move to another option would be smaller.

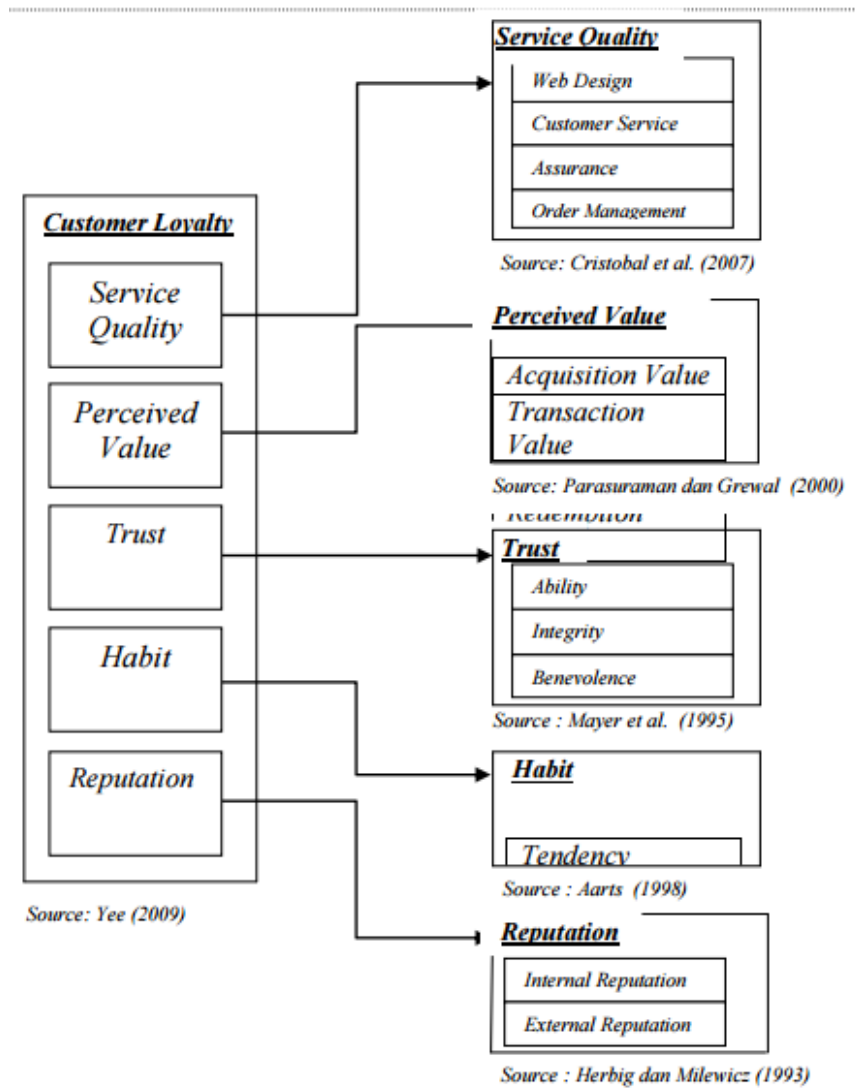
While the notion of a loyal customer by Griffin (1995: 31) is "A loyal customer is one WHO makes regular repeat purchases. Purchase across producy and service lines, Refers others and demonstrates an imunity to the pull of the competition ". This means that

customers are loyal customers who have traits - traits include repeated purchases on the same business entity, buy line of products and services offered by the same entity, tell other people about satisfaction - satisfaction obtained from enterprises and demonstrate immunity to offer - an offer from a competitor business entity.

According to Kotler and Armstrong (1997: 554), that loyalty comes from fulfilling the expectations or the expectations of consumers, while the expectation is derived from the experience of previous purchases by consumers, opinion from friends and relatives, and an appointment or information from a marketer or a competitor.

Research Model

The framework in this study was adapted from research conducted Yee (2009). In that study, Yee suggests that consumer loyalty in the use of internet banking services is influenced by five things: Service Quality, Perceived Value, Trust, Habit, and Reputation. According to this study the author will identify the sub-factors or sub-variables of the five factors is based on the theory that has been obtained, then identify the indicators of each sub-indicator variables based on each - each theory relevant to each sub-variables. In addition to the above theory Yee another theory which is used as the basis of this research is the theory of the Service Quality of Cristobal (2007), the theory of the Perceived Value of Parasuraman and Grewal (2000), Trust theory of Mayer (1995), the theory Habit of Aarts (1998), and theories about the reputation of Herbig and Milewicz (1993). Further indicators - indicators of each sub-variables will be analyzed and reduced to a few dominant factors affecting customer loyalty Mandiri Internet banking, using factor analysis method of principal component analysis. Figure framework of this research can be seen in Figure 1.



Data Analysis

The survey method was used for collecting data in order to analyse the study. A convenience sampling method were taken for 230 Bank Mandiri customer as a respondents.

Analysis of the factors in the early stages requires a test correlation or correlation matrix between the study variables, to know whether the data can be analyzed further study or not. Test of significance for the correlation value in the correlation matrix using Bartlett's test of Sphericity should show number <0.05 that can be analyzed further research (Hair et al., 1998: 122) ..

Table 1 :KMO and Bartlett Test

| | | |
|--|--------------------|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .623 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 1154.510 |
| | df | 21 |
| | Sig. | .000 |

Table 1 shows the number Chi-Square of 1154.510 with sig. (level of significance) of 0.000 which is smaller than 0.05 so that research can be analyzed further. While the results of KMO-MSA of 0.623 is above 0.5 or lies between 0.5 - 1. This indicates that the value meet the adequacy of the sample for analysis required for factor analysis.

Total Variance Explained

Based on the results of computational analysis of the factors shown in the total variance explained (Appendix), of 20 components (variables) were analyzed successfully extracted by 5 factors, as shown in Table 2.

Table 2 :Total Variance Explained

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|-----------|---------------------|-------------|--------------|-------------------------------------|-------------|--------------|-----------------------------------|-------------|--------------|
| | Total | of Variance | Cumulative % | Total | of Variance | Cumulative % | Total | of Variance | Cumulative % |
| 1 | .953 | 4.767 | 4.767 | .953 | 4.767 | 4.767 | .765 | 8.824 | 8.824 |
| 2 | .533 | 2.663 | 7.430 | .533 | 2.663 | 7.430 | .717 | 8.587 | 7.411 |
| 3 | .804 | .020 | 6.450 | .804 | .020 | 6.450 | .192 | 5.962 | 3.373 |
| 4 | .602 | .008 | 4.459 | .602 | .008 | 4.459 | .139 | 5.697 | 9.070 |

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|-----------|---------------------|-------------|--------------|-------------------------------------|-------------|--------------|-----------------------------------|-------------|--------------|
| | Total | of Variance | Cumulative % | Total | of Variance | Cumulative % | Total | of Variance | Cumulative % |
| 1 | .270 | .351 | 8.809 | .270 | .351 | 8.809 | .348 | 1.739 | 8.809 |
| 2 | .827 | .134 | 4.943 | | | | | | |
| 3 | .748 | .742 | 8.685 | | | | | | |
| 4 | .534 | .669 | 1.353 | | | | | | |
| 5 | .413 | .065 | 3.419 | | | | | | |
| 6 | .323 | .617 | 5.036 | | | | | | |
| 7 | .225 | .127 | 6.164 | | | | | | |
| 8 | .222 | .108 | 7.271 | | | | | | |
| 9 | .176 | .879 | 8.151 | | | | | | |
| 10 | .109 | .544 | 8.695 | | | | | | |
| 11 | .088 | .439 | 9.134 | | | | | | |
| 12 | .063 | .313 | 9.447 | | | | | | |
| 13 | .038 | .192 | 9.640 | | | | | | |
| 14 | .031 | .154 | 9.793 | | | | | | |
| 15 | .026 | .128 | 9.922 | | | | | | |
| 16 | .016 | .078 | 100.000 | | | | | | |

The total variance explained shown in the table 2 are based on eigenvalue above 1.0 cumulative percentage of the number of factors extracted 80.809%. That is, something that affects loyalty Independent internet banking users Indrapura Surabaya branch can be explained by five factors extracted by 80.809%.

Rotated Component Matrix

Component matrix results from the rotation (rotated component matrix) shows the distribution of the variables more clear and evident. Factors that were once small loading increasingly reduced, and a large loading factor increasingly enlarged so that there is no variable that explains more than one factor. Here are the results of the rotated component matrix obtained through 6 iterations as shown in Table 3.

Table 3 :Rotated Component Factor

| Factor | Indicator | F actor Loading | Varia nce Explained |
|---|---|--------------------------------|------------------------------------|
| Added Value to Customer (Perceived Value) | <i>Perceived Value</i> | 0, 914 | 4 % 18,82 |
| | <i>Low cost</i> | 0, 909 | |
| | <i>Suitability of services and costs</i> | 0, 866 | |
| | <i>Added value from conventional services</i> | 0, 853 | |
| Easyness in using Internet Banking (Perceived Ease of Use) | <i>Easily in using the site</i> | 0, 830 | 7 % 18,58 |
| | <i>Easyness in finding the service</i> | 0, 736 | |
| | <i>Uninterrupted website</i> | 0, 661 | |
| | <i>The flexibility to make changes to the transaction</i> | 0, 660 | |
| Information about Internet bankingServices | <i>Clear Information on doing transaction</i> | 0, 840 | 2 % 15,96 |
| | <i>Up to date information</i> | 0, 834 | |
| | <i>Information of Security</i> | 0, 823 | |
| | <i>Product Information</i> | 0, 787 | |
| | <i>Services Information</i> | 0, 742 | |
| Bank Reputation | <i>Internet Banking using intensity.</i> | 0, 940 | 7 % 15,69 |
| | <i>Bank choosing</i> | 0, 907 | |
| | <i>Well known bank reputation</i> | 0, 722 | |

| <i>Factor</i> | <i>Indicator</i> | <i>Factor Loading</i> | <i>Variance Explained</i> |
|---------------|---|-----------------------|---------------------------|
| <i>Trust</i> | <i>Trust in bank</i> | 0,844 | <i>11,73 %</i> |
| | <i>Bank reliability in keeping the promises</i> | 0,824 | |
| | <i>Transaction confrimation</i> | 0,586 | |
| | <i>Guarantee of data security</i> | 0,508 | |

After analyzing the factors, obtained five new factors that influence customer loyalty internet banking. Among the five factors, the dominant factor affecting the users of internet banking loyalty Self Indrapura Surabaya branch is derived factor-added customer value, because it provides the most impact is 18.824%. Conversely, factors that influence the smallest among the five factors are factors Confidence in the Bank with a contribution of 11.739%. This suggests that every customer who become internet banking users Mandiri Surabaya branch prefers Indrapura Added Value Obtained factors rather than factors Customer Ease of use Internet Banking Services, Information Completeness factor Internet Banking Services, Bank Reputation factors, and factors of the Bank's Trust.

Discussion

Based on the research that has been done, it found that are expected to provide answers to the problems outlined in this study of the results of the factor analysis, it is known that there are five factors that Internet banking customer loyalty Self Indrapura Surabaya branch, namely:

1. Added Value to the Customer, can explain Mandiri Internet banking customer loyalty Indrapura Surabaya branch of 18.824 percent. The main indicators that make up this factor is the element in - use value or "benefits gained through the use of internet banking" with a loading factor or degree of correlation of 0.914.

2. Easy to Use Internet Banking Services, can explain Mandiri Internet banking customer loyalty Indrapura Surabaya branch of 18.587 percent. The main indicators that make up this factor is the element "Internet banking site that can be opened easily" with a loading factor or level of correlation of 0.830.

3. Completeness of Information Internet Banking Services, can explain Mandiri Internet banking customer loyalty Indrapura Surabaya branch of 15.962 percent. The main indicators that make up this factor is the element of "clear information about the manner of transacting through Internet banking site" with a loading factor or degree of correlation of 0.840.

4. Reputation Bank, was able to explain the internet banking customer loyalty Self Indrapura Surabaya branch of 15.697 percent. The main indicators that make up this factor is the element of "the intensity of the use of internet banking service" with a loading factor or degree of correlation of 0.940.

5. Belief Against Bank, was able to explain the internet banking customer loyalty Self Indrapura Surabaya branch of 11.739 percent. The main indicators that make up this factor is the element of "confidence instilled bank" with a loading factor or level of correlation of 0.844.

Conclusion

In accordance with the theory presented literature review, the previous studies have suggested that customer loyalty in the use of Internet banking services affected by the quality of service (service quality), the value received by consumers (perceived value), confidence (trust), habits (habit), and reputation (reputation) (Yee, 2009), as well as research conducted in internet banking customers Mandiri Surabaya branch Indrapura. Five variables that influence customer loyalty is broken down into 23 (sub) variable according to material questions on respondents.

After analyzing the factors, obtained five new factors that influence customer loyalty internet banking. Among the five factors, the dominant factor affecting the users of internet banking loyalty Self Indrapura Surabaya branch is derived factor-added customer value, because it provides the most impact is 18.824%. Conversely, factors that influence the smallest among the five factors are factors Confidence in the Bank with a contribution of 11.739%. This suggests that every customer who become internet banking users Mandiri Surabaya branch prefers Indrapura Added Value Obtained factors rather than factors Customer Ease of use Internet Banking Services, Information Completeness factor Internet Banking Services, Bank Reputation factors, and factors of the Bank's Trust.

From the above results, it can be seen that the main factors that influence customer loyalty Indrapura Internet Banking Mandiri Surabaya branch is a factor "added value acquired customers" with the influence of 18.824 percent. Then the newly formed five factors that affect customer loyalty Internet Banking Mandiri Surabaya branch Indrapura simultaneously at 80.809 percent.

References

- Aarts, H., Verplanken, B. and van Knippenberg, A. (1998), "Predicting Behavior from Actions in the Past: Repeated Decision Making or a Matter of Habit?", *Journal of Applied Social Psychology*, Vol. 28, No. 15, pp. 1355–1374.
- Bamberg, S., Ajzen, I. and Schmidt, P. (2003), "Choice of travel mode in the theory of planned behavior: The roles of past behavior, habit, and reasoned action", *Basic and Applied Social Psychology*, 25(3), 175–188.
- Bolton, R.N. and Drew, J.H., (1991), "A multistage model of customers' assessment of service quality and value", *Journal of Consumer Research*, 17, pp. 375–384.
- Budiw. (2005). "Strateginya Harus Multichannel (online)". November 11, 2005. [Http://members.lycos.co.uk/budiw/](http://members.lycos.co.uk/budiw/)
- Casalo, L., Flavian, C, Guinaliu, M. (2008), "The Role of Perceived Usability, Reputation, Satisfaction and Consumer Familiarity on the Website Loyalty Formation Process", *Computers in Human Behavior*, Vol.24, Issue 2, pp. 325-345

- Cristobal, E., Flavian, C. and Guinaliu, M. (2007), “*Perceived E-Service Quality (PeSQ): Measurement Validation and Effects on Consumer Satisfaction and Web Site Loyalty*”, *Managing Service Quality*, Vol. 17, No.3, pp. 317-340.
- Daniel, E. (1999), “Provision of Electronic Banking in the UK and the Republic of Ireland”, *International Journal of Bank Marketing*, Vol. 17, No. 2, pp. 72-82.
- Dharmmesta, B.S. (1999). *Loyalitas Pelanggan: Sebuah Kajian Konseptual Sebagai Panduan Bagi Peneliti*. *Jurnal Ekonomi dan Bisnis Indonesia*, 14 (3), hal.73-88.
- Featherman, M. and Pavlou, P. (2002), “*Predicting E-Services Adoption: A Perceived Risk Facet*”, *Eighth Americas Conference on Information Systems*, pp. 1034–1046.
- Furst, K., Lang, William W. and Nolle, Daniel E. (2000), “*Internet Banking: Developments and Prospects*”, *Economic and Policy Analysis Working Paper 2000-9*.
- Gefen, D. (2003), “*TAM or just plain habit: a look at experienced online shoppers*”, *Journal of End User Computing*, 15(3), pp. 1–13.
- Griffin, J. (1995). *Customer Loyalty : How To Earn It, How To Keep It*. New York : Lexington Books
- Hair, Joseph H., Black, William C., Babin, Barry J. and Anderson, Rolph E. (2010). *Multivariate Data Analysis. Seventh Edition*. New Jersey: Pearson International
- Herbig, P. and Milewicz, J. (1993), “*The relationship of reputation and credibility to brand success*”, *Journal of Consumer Marketing*, 10(1), 5–10.
- Hsu, C. (2007), “*The Relationshi among Service Quality, Perceived Value, Customer Satisfaction and Behavioral Intentions: An Empirical Study of Online Shopping*”, MBA Thesis, National Cheng Kung University.
- Hurriyati, Ratih. (2008). *Bauran Pemasaran dan Loyalitas Konsumen*. Bandung: Alfabeta
- Kotler, P. (2003), *Marketing Management (11 ed.)*, Upper Saddle River, NJ: Prentice Hall.
- Kotler, P. and Armstrong, G. (1997). *Marketing : An Introduction. Fourth Edition*. New Jersey : Prentice Hall International
- Liao, C., Palvia, P. and Lin, H. (2006), “*The Roles of Habit and Web Site Quality in ECommerce*”, *International Journal of Information Management*, Vol. 26, No. 6, pp. 469-483.
- Limayem, M., & Hirt, S. G. (2003), “*Force of habit and information systems usage: Theory and initial validation*”, *Journal of the Association for Information Systems*, 4, pp.65–97.
- Lin, H. and Wang, Y. (2006), “*An Examination of the Determinants of Customer Loyalty in Mobile Commerce Contexts*”, *Information & Management*, Vol. 43, Issue 3, pp. 271-282.
- Maharsi, Sri (2008). *Analisa Faktor-Faktor yang Mempengaruhi Kepercayaan dan Pengaruh Kepercayaan Terhadap Loyalitas Pengguna Internet Banking di Surabaya* . *Jurnal Universitas Kristen Petra, Surabaya*.
- Malhotra, N.K.. (1996). *Marketing Research : An Applied Orientation. Second Edition*. New Jersey : Prentice Hall International
- Mayer, R.C., Davis, J. H., dan Schoorman, F. D., (1995). *An Integratif Model of Organizational Trust*, *Academy of Management Review*, 30 (3): 709-734.
- Morgan, R.M. and Hunt, S.D. 1994. “*The Commitment-Trust Theory of Relationship Marketing*”. *Journal of Marketing*, 58 (3), 20.August1,2005. <http://proquest.umi.com/pqdweb?did=23182&sid=1&Fmt=3&clientId=46969&RQT=309&VName=PQD>(Proquest) database.

- Mukherjee, A. and Nath, P. (2003). *A Model of Trust in Online Relationship Banking*. The International Journal of Bank Marketing Bradford, 21 (1), 5. March 10, 2005.
- Oliver, R.L. (1999), “*Whence customer loyalty?*”, Journal of Marketing, Vol. 63 No. 4, pp. 33-44.
- Palmer, A. and Cole, C (1995), “*Services Marketing*”, Trans. Cliffs, NJ: Prentice Hall.
- Ouellette, J. A., & Wood, W. (1998), “*Habit and intention in everyday life: The multiple processes by which past behavior predicts future behavior*”, Psychological Bulletin, 124(1), 54–74.
- Parasuraman, A. (1997), “*Reflections on Gaining Competitive Advantage through Customer Value*”, Journal of the Academy of Marketing Science, 25, 2, 154-161.
- Parasuraman, A. and Grewal, D. (2000), “*The impact of technology on the quality–value–loyalty chain: a research agenda*”, Journal of the Academy of Marketing Science 28(1), 2000, pp. 168–174.
- Parasuraman, A., Zeithaml, V. A. and Berry, L. L. (1988), “*SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality*”, Journal of Retailing, Vol. 64, No. 1, pp. 12–40.
- Purbayu, B. S., dan Ashari (2005), *Analisis Statistik Dengan Microsoft Excel Dan Spss*, Yogyakarta : Andi
- Ribbink, D., van Riel, A.C.R., Liljander, V. and Streukens, S. (2004), “*Comfort Your Online Customer: Quality, Trust and Loyalty on the Internet*”, Managing Service Quality, Vol. 14, No. 6, pp. 446-456.
- Riduwan dan Kuncoro, E. A. (2008), *Cara Menggunakan Dan Memaknai Analisis Jalus (Path Analysis)*, Bandung : Alfabet
- Rofiq, Ainur (2007), *Pengaruh Dimensi Kepercayaan (Trust) Terhadap Partisipasi Pelanggan E-Commerce (Studi Pada Pelanggan E-Commerce Di Indonesia)*, Tesis, Program Pasca Sarjana Fakultas Ekonomi, Universitas Brawijaya Malang.
- Rowley, J. (2006), “*An Analysis of the E-Service Literature: Towards a Research Agenda*”, Internet Research, Vol. 16, No. 3, pp. 339-359.
- Rust, R.T. and Kannan, P.K. (2002), *E-Service: New Directions in Theory and Practice*. New York, NY: M.E. Sharpe.
- Santos, J. (2003), “*E-Service Quality: A Model of Virtual Service Quality Dimensions*”, Management Service Quality, Vol. 13, No. 3, pp. 233-246.
- Santoso, Singgih (2006), *Menggunakan SPSS untuk Statistik Multivariat*, Jakarta : Elex Media Komputindo.
- Sekaran, Uma (2006), *Metodologi Penelitian Untuk Bisnis : Buku 2*, Jakarta : Salemba Empat
- Sharma, Subhash (1996), *Applied Multivariate Techniques*, New Jersey: Wiley.
- Shergill, G.S. and Li, B. (2005). *Internet Banking-An Empirical Investigation Of Customer’s Behaviour for online Banking in NewZealand(online)*. http://www.Business.massey.ac.nz/commerce/research_outputs/2004/2004011.pdf.
- Simamora, Bilson (2005), *Analisis Multivariat Pemasaran*, Jakarta: Gramedia Pustaka Utama.
- Simamora, Bilson (2004), *Riset Pemasaran : Falsafah, Teori, dan Aplikasi*, Jakarta: Gramedia Pustaka Utama.
- Standifird, S.S., Weinstein, M. and Meyer, A.D. (1999), “*Establishing reputation on the Warsaw stock exchange: international brokers as legitimating agents*”, Academy of Management Proceedings, Chicago, IL.

- Sutadi, Heru. (2001). *Kejahatan Perbankan Lewat Internet (online)*. March 10, 2006.
<http://www.kompas.com/kompas-cetak/0107/08/ipitek/keja22.htm>.
- Verplanken, B., Aarts, H., van Knippenberg, A., and Moonen, A. (1998), “*Habit versus planned behavior: A field experiment*”, *British Journal of Social Psychology*, 37 (1), 111–128.
- Yang, H., Wu, C. and Wang, K. (2007), “*An Empirical Analysis of Online Game Service Satisfaction and Loyalty*”, *Expert Systems with Applications*, 36 (2), pp. 1816-1825.
- Yee, Beh Yin (2009), *A Study on the Determinants of Customer Loyalty Using Internet Banking Website in Malaysia*, Thesis, Faculty of Computer Science (Software Engineering), University Of Malaya, Malaysia.
- Yoon, E., Guffey, H. G. and Kijewski, V. (1993), “*The effects of information and company reputation on intentions to buy a business service*”, *Journal of Business Research*, 27, 215–228.
- Zeithaml, V.A. (1988), “*Customer perceptions of price, quality and value: a means-end model and synthesis of evidence*”, *Journal of Marketing*, Vol. 52 No. 3, pp. 2-22.
- Zeithaml, V.A., Parasuraman, A. and Malhotra, A. (2002), “*Service Quality Delivery through Web Sites: A Critical Review of Extant Knowledge*”, *Journal of the Academy of Marketing Science*, Vol. 30, No.4, pp. 362-375.
- PT. Bank Mandiri. (2008). *Laporan Tahunan 2008*. Jakarta : PT. Bank Mandiri , Tbk.
- PT. Bank Mandiri. (2009). *Full Year Presentation 2009*. Jakarta : PT. Bank Mandiri , Tbk.