
The Effect of Company Reputation, Service Quality, and Perceived Ease of User Loyalty on Mobile Banking Applications of Bank BPD DIY Mediated by User Satisfaction

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Abstract

This study was made to examine the effect of the influence of corporate reputation, service quality and perceived convenience on the loyalty of users of the Bank BPD DIY Mobile Banking application mediated by user satisfaction. This study is quantitative, based on using the Non-Probability Sampling method, namely by taking the opportunity, the considerations in taking the selected sample in this study are: using the BPD DIY mobile banking application for at least 3 months, aged at least 17 years, and has an ID card domiciled in Yogyakarta. The sample size that will be taken in this study is 100 respondents. The data taken is then processed using SmartPLS 3.2.9 software. And this study will clearly affect the loyalty of users of the BPD DIY mobile banking application.

Keywords : Company Reputation, Service Quality, Perception of Ease, Loyalty, Satisfaction

1. Introduction

The development of technology today with a comparison 10 years ago. The development of technology is very helpful for industries and business actors in running their businesses. This technological development is often referred to as the digital era, which is an era where everyone can communicate with each other so closely even though they are far apart. Everyone can find out certain information quickly even in seconds or in real time. The digital age is a time when everything is easy and there are no limits. Everyone can do anything with mobile either using a computer or smart phone. The number of emerging digital-based star-ups such as *e-commerce*.

Before the development of technology today, banks in making transactions by requiring customers to come to the bank to be able to make transactions by requiring customers to come to the bank to make transfer transactions, savings, and others, providers needed with daily implementation.

One of the conventional banks that currently uses the Mobile Banking application here is the Yogyakarta Special Region Development Bank or better known as Bank BPD DIY is a BUMD bank in Daerah Istimewa Yogyakarta. BPD DIY Bank was established on

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December 15, 1961. Corporate service and governance also want to have a good organizational reputation. Then a company also hopes to provide convenience to the community or users which aims to make the public feel consumer satisfaction and also be loyal to the organization. The following is data from BPD DIY Bank:

Table 1. BPD DIY Mobile Banking User Data

No.	Month/Year	Number of Users
1	May 2020	36.441
2	June 2020	37.940
3	July 2020	40.216
4	August 2020	44.606
5	September 2020	50.133
6	October 2020	53.609
7	November 2020	57.262
8	December 2020	60.459
9	January 2021	65.040
10	February 2021	68.542
11	March 2021	72.421
12	April 2021	76.126

Source: Bpd DIY Bank Secondary Data (2021)

Based on the data provided, the level of users of the Bank BPD DIY mobile banking application is increasing every month. Should be accompanied by the transaction process carried out on the mobile banking of Bank BPD DIY. The problem that occurs in the use of mobile banking at BPD DIY Bank is related to user loyalty. Customers who are not familiar with mobile banking because they have not obtained information that BPD DIY banks already have a mobile banking application. Customers who have registered for the mobile banking application but do not use the mobile banking application as their transaction option, and there are still many who just download the application without being able to use it. Although mobile banking makes it easier to transact, the mobile banking application is still not trusted and is afraid of being wrong by some users in making transactions, especially transfers between BPD DIY banks and interbank transfers. This customer loyalty problem is a serious problem that needs to be faced by Bank BPD DIY because if customers do not trust transactions using mobile banking, it will slow down technological developments, especially in the banking sector owned by Bank BPD DIY. The problem regarding user loyalty in using the Bank BPD DIY mobile banking application is suspected to be caused by various factors, namely the company's reputation.

2. Methodology

Studies including survey methods, used with the acquisition of natural determinants, by collecting them from questionnaires, tests, structured interviews, and so on (Sugiyono, 2016). Based on population and selection with the opportunities that are sampled (Sugiyono, 2016). The considerations in the sampling selected in this study were: using the BPD DIY mobile banking application for at least 3 months, being at least 17 years old, and having an ID card domiciled in Yogyakarta. The sample size that will be taken in this study is 100 respondents. The data taken is then processed from smartpls 3.2.9 software.

3. Result

Measurement Model Test Results: Outer Model Convergent Validity *Convergent validity* values are the outer loading values of latent variables with their indicators. The expected value > 0.7 . from studies with tabulation: (Ghozali, 2018).

Table 2. *Convergent Validity Results*

Variable	Items	Outer Loading	Criterion	Results
Company Reputation	BPD DIY Bank is a healthy bank which is reflected in the bank's performance and the awards obtained.	0.887	> 0.7	Valid
	BPD DIY Bank is a growing bank, reflected in the increase in the number of service offices and employees.	0.873	> 0.7	Valid
	The quality of the BPD DIY mobile banking application is good, to meet the needs of users.	0.867	> 0.7	Valid
	BPD DIY Bank always develops technology for better service.	0.929	> 0.7	Valid
	Bank BPD DIY is one of the companies that cares about the community and the environment.	0.918	> 0.7	Valid
Quality of Service	Bank BPD DIY mobile banking application can be relied on at any time when it comes to transactions.	0.894	> 0.7	Valid
	The responsiveness of the Bank BPD DIY mobile banking application is relatively fast and good.	0.861	> 0.7	Valid
	BANK BPD DIY provides security guarantees when users transact using its mobile banking application.	0.843	> 0.7	Valid
	BPD DIY Bank employees provide fast service when I have problems related to the mobile banking application.	0.898	> 0.7	Valid
	The facilities provided by Bank BPD DIY make it easier for users when transacting with its mobile banking application.	0.882	> 0.7	Valid
Perception of Ease	Bank BPD DIY mobile banking application is clear and easy to understand by users.	0.821	> 0.7	Valid
	It does not require excessive effort when transacting using the Bank BPD DIY mobile banking	0.843	> 0.7	Valid

Variable	Items	Outer Loading	Criterion	Results
User Satisfaction	application. There is no difficulty when users will look for information on the Bank BPD DIY mobile banking application.	0.886	> 0.7	Valid
	Overall, BPD DIY Bank mobile banking is easy to use.	0.844	> 0.7	Valid
	I use the BANK BPD DIY mobile banking application repeatedly.	0.888	> 0.7	Valid
	I always tell about the BPD DIY Bank mobile banking application to people around me when talking about m-banking.	0.857	> 0.7	Valid
	I always tell the goodness and advantages of the Bank BPD DIY mobile banking application to people around me when talking about m-banking.	0.860	> 0.7	Valid
	Because I was satisfied with the Bank BPD DIY mobile banking application, I became interested in other types of services.	0.883	> 0.7	Valid
	I used the Bank BPD DIY mobile banking application again after being satisfied with the previous performance.	0.913	> 0.7	Valid
	I have become accustomed to transacting with the BPD DIY Bank mobile banking application	0.886	> 0.7	Valid
	I love BPD DIY Bank and its overall services.	0.952	> 0.7	Valid
	I still use the BANK BPD DIY mobile banking application even though other banks have the same features.	0.751	> 0.7	Valid
User Loyalty	I have confidence that the BPD DIY Bank mobile banking application is the best for me.	0.847	> 0.7	Valid
	I would like to recommend the BPD DIY Bank mobile banking application to others.	0.913	> 0.7	Valid

Source: Primary data processed, 2022

Based on Table 1, it can be noticed if the *outer loading* value > 0.7, then with the *indicate convergent validity*.

Discriminant Validity

Cross loading factor values with uses and variables, namely:

Table 3. Cross Loading

	User Satisfaction	Quality of Service	User Loyalty	Perception of Ease	Company Reputation
X1.1	0.672	0.753	0.803	0.648	0.887
X1.2	0.725	0.668	0.753	0.637	0.873
X1.3	0.682	0.681	0.750	0.537	0.867
X1.4	0.681	0.714	0.758	0.587	0.929
X1.5	0.685	0.689	0.739	0.577	0.918
X2.1	0.630	0.894	0.778	0.579	0.729
X2.2	0.715	0.861	0.769	0.555	0.698
X2.3	0.642	0.843	0.737	0.443	0.636
X2.4	0.688	0.898	0.783	0.512	0.659
X2.5	0.676	0.882	0.748	0.620	0.707
X3.1	0.592	0.603	0.631	0.821	0.552
X3.2	0.574	0.557	0.686	0.843	0.559
X3.3	0.604	0.495	0.619	0.886	0.599
X3.4	0.600	0.443	0.582	0.844	0.557
Z1	0.888	0.667	0.702	0.608	0.662
Z2	0.857	0.666	0.760	0.600	0.679
Z3	0.860	0.682	0.788	0.611	0.709
Z4	0.883	0.654	0.677	0.615	0.631
Y1	0.748	0.805	0.913	0.666	0.734
Y2	0.761	0.766	0.886	0.704	0.778
Y3	0.796	0.817	0.952	0.707	0.812
Y4	0.655	0.651	0.751	0.617	0.630
Y5	0.718	0.769	0.847	0.572	0.776
Y6	0.755	0.780	0.913	0.649	0.745

Source: Primary data processed, 2022

Based on Table 2, it can be considered related matters, by showing further studies.

Average Variance Extracted (AVE)

Observation of values and tests with their assessments and constructs, with comparisons, namely:

Table 4. AVE Value

Variable	Criterion	AVE Value
Company reputation	> 0.5	0.802
Quality of service	> 0.5	0.767
Perception of ease	> 0.5	0.720
User Satisfaction	> 0.5	0.760
User Loyalty	> 0.5	0.774

Source: Primary data processed, 2022

Based on the results to test, with the assessment of each of them and the sustainability of the existing study.

Composite Reliability

Table 5. Composite Reliability Test

Variable	Criterion	Composite Reliability Value
Company reputation	>0.7	0.953
Quality of service	>0.7	0.943
Perception of ease	>0.7	0.911
User Satisfaction	>0.7	0.927
User Loyalty	>0.7	0.953

Source: Primary data processed, 2022

From Table 4, it is noticed that the bell varia has a value of > 0.7. it can be seen if that becomes a statement of study and follow-up analysis.

Cronbach Alpha

Intended by the test hasi used, with alpha statement and acceptance of the study:

Table 6. Cronbach Alpha

Variable	Criterion	The Value of Cronbach's Alpha
Company reputation	≥ 0.7	0.938
Quality of service	≥ 0.7	0.924
Perception of ease	≥ 0.7	0.870
User Satisfaction	≥ 0.7	0.895
User Loyalty	≥ 0.7	0.940

Source: Primary data processed, 2022

Based on table 5, it is considered by variables with the statement of the follow-up study from the assessment of the value of > 0.7.

Measurement Model Test Results: Inner Model

Goodness-of-Fit Test

Testing of structural models of implementation with values, from the attention of selection from R Square (Ghozali, 2015). The following is the value of R² in this study:

Table 7. Coefficient of Determination

Variables/Dimensions	R-Square	R-Square Adjusted
User Satisfaction	0.701	0.691
User Loyalty	0.876	0.871

Source: Primary data processed, 2022

Based on the results of the study, with the determination of variables that will affect, from several things and the attention of the R² value is intended using predictive-relevance (Q²). Q-square (Q²) is a good benchmark, with parameters, showing with models lacking predictive relevance (Ghozali & Latan, 2015). The formulation:

$$Q^2 = 1 - (1-R12) (1-R22) \dots (1-Rp2) \dots \text{ (Hussein, 2015)}$$

$$Q2 = 1 - [(1-R21) \times (1- R22)]$$

$$Q2 = 1 - [(1-0.701) \times (1-0.876)]$$

$$Q2 = 1 - [(0.299) \times (0.124)]$$

$$Q2 = 1 - 0.037076$$

$$Q2 = 0.9630$$

Based on the results, with a model of 96.30% and the remaining 3.70% are variables outside the study, with statements showing that they are endogenous variables.

Path Coefficient Test

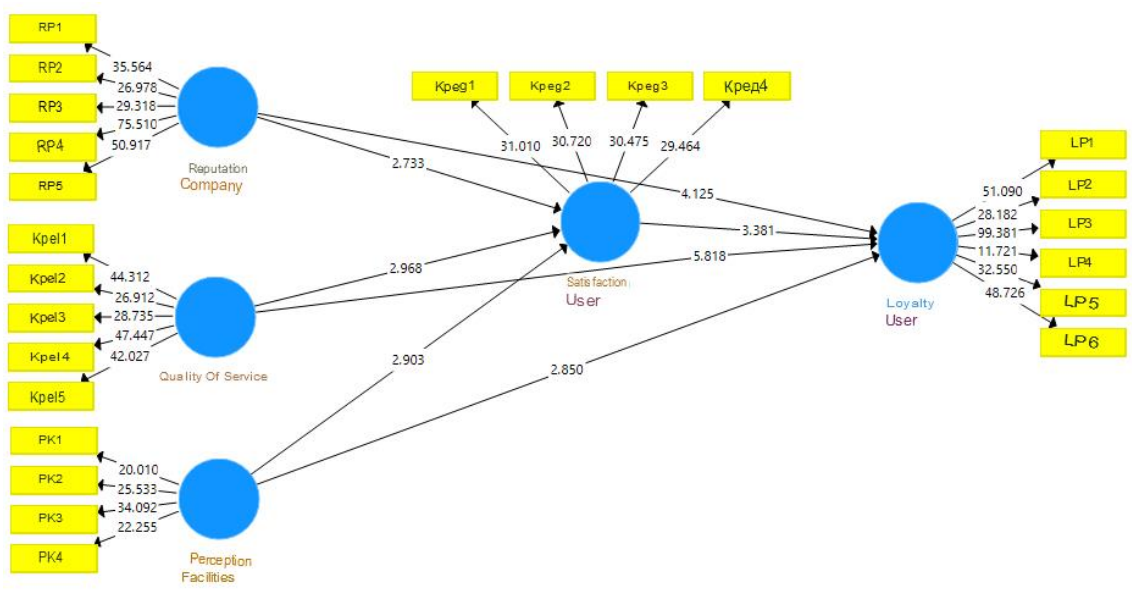


Figure 1. Path Coefficient Results

Source: Primary Data Processed, 2022

Based on Figure 1, it can be explained if the assessment with that affects from 5,818 with a magnitude of 2,733.

Hypothesis Testing

Table 8. Direct Influence *Bootstrapping* Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
X1 to Y	0.253	0.251	0.061	4.125	0.000
X2 to Y	0.395	0.395	0.068	5.818	0.000
X3 to Y	0.174	0.177	0.061	2.850	0.005
X1 to Z	0.313	0.319	0.115	2.733	0.006
X2 to Z	0.354	0.337	0.119	2.968	0.003
X3 to Z	0.270	0.279	0.093	2.903	0.004
Z to Y	0.222	0.221	0.066	3.381	0.001

Source: Primary Data Processed, 2022

Company Reputation Has a Significant Positive Effect on User Loyalty

In table 8, the test results on H1 show that the value with understanding affects the good, because of this H1 is accepted.

Service Quality Has a Significant Positive Effect on User Loyalty

In table 8, the test results on H2 show that the original sample value of the Quality of Service variable to User Loyalty is 0.395 with a significance of 0.000. This means that the Quality of Service variable affects acceptance.

Perception of Ease Has a Significant Positive Effect on User Loyalty

In table 8, the test results against H3 show that the original sample value of the variable Perception of Ease to User Loyalty is 0.174 with a significance of 0.005. This means that the Ease Perception variable has a positive and significant effect on User Loyalty. Therefore H3 is accepted.

Table 9. Indirect Influence *Bootstrapping* Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
X1 to Z to Y	0.070	0.070	0.033	2.079	0.038
X2 to Z to Y	0.079	0.075	0.036	2.154	0.032
X3 to Z to Y	0.060	0.062	0.029	2.105	0.036

Source: Primary Data Processed, 2022

Company Reputation Has a Significant Positive Effect On User Loyalty Mediated User Satisfaction

In table 9, it can be seen that the test results on H4 obtained the original sample value of the Company's Reputation to User Loyalty from how it was used, because of this, H4 was accepted.

Service Quality Has a Significant Positive Effect On User Loyalty Mediated By User Satisfaction

In table 9, it can be seen that the test results on H5 obtained the original sample value of Service Quality to User Loyalty through User Satisfaction is 0.079 with a significance of 0.032. This result means that the Quality of Service has a positive and significant effect on User Loyalty through User Satisfaction. Therefore H5 is accepted.

Perception of Ease Has a Significant Positive Effect On User Loyalty Mediated User Satisfaction

In table 10, it can be seen that the test results on H6 obtained the original sample value of Perception of Ease of User Loyalty through User Satisfaction is 0.060 with a significance of 0.036. This result means that the Quality of Service has a positive and significant effect on User Loyalty through User Satisfaction. Therefore H6 is accepted

4. Discussion

4.1. Company Reputation Has a Significant Positive Effect on User Loyalty

Based on the test results using PLS, it shows that "the original sample value of the Company Reputation variable to User Loyalty was 0.253 with a significance of 0.000. This means that the Company Reputation variable has a positive and significant effect on User Loyalty, therefore H1 is accepted. The company's reputation is with the success and success of its company (Tarigan in Askar, 2014). The company's reputation is indeed something complex, but if managed properly, it will be very valuable (Tarigan, 2014). Company reputation is the public's perception of the company which depends on what the company did before and what the company will do as an entity (has an existence) in society so that the company will still be remembered and have a good reputation (Tarigan in Askar, 2014). So if the company's reputation is good or advanced, consumers are more loyal. So if the company's reputation goes up, then user loyalty will also increase.

4.2. Service Quality Has a Significant Positive Effect on User Loyalty

Based on the test results on H2, it shows that the original sample value of the Quality of Service variable to User Loyalty is 0.395 with a significance of 0.000. This means that the Quality of Service variable has a positive and significant effect on User Loyalty, therefore H2 is accepted. Service Quality is the level of consumers with Prasetyo (2007) with his statement and position".

4.3. Perception of Ease Has a Significant Positive Effect on User Loyalty

Based on the test results on H3, it shows that the original sample value of the variable Perception of Ease of User Loyalty is 0.174 with a significance of 0.005. This means that the Ease Perception variable has a positive and significant effect on User Loyalty, therefore H3 is accepted. According to Hartono (2010), the perception of ease is defined as a measure where a person believes that using a technology can be clearly used and does not require much effort, but is easy to use, and easy to operate. So if someone perceives something by feeling the convenience, then directly consumers will be loyal to what they do. Consumers who find it easy to use a product or service are able to increase comfort and want to reuse it so that consumer loyalty will increase.

4.4. Company Reputation Has a Significant Positive Effect On User Loyalty Mediated User Satisfaction

Based on the test results on H4, the original sample value of the Company's Reputation for User Loyalty through User Satisfaction was 0.070 with a significance of 0.038. This result means that the Company's Reputation has a positive and significant effect on User Loyalty through User Satisfaction. Therefore H4 is accepted. The company's reputation is indeed something complex, but if managed properly, it will be very valuable (Tarigan, 2014). The company's reputation will affect the satisfaction made by consumers in determining the existence of consumer loyalty. The reputation of the company has a great impact on an organization. In the long run the company will also understand customer expectations. Thus, of course, the company can increase customer satisfaction through providing a good company reputation, so this will certainly create high loyalty to consumers.

4.5. Service Quality Has a Significant Positive Effect On User Loyalty Mediated By User Satisfaction

Based on the test results of H5, the original sample value of Service Quality to User Loyalty through User Satisfaction was 0.079 with a significance of 0.032. This result means that the Quality of Service has a positive and significant effect on User Loyalty through User Satisfaction. Therefore H5 is accepted. Service quality has the correlation and ties of an organization (Putri & Utomo, 2017). From the time specified with the satisfaction of its customers, Puspitasari and Edris (2011), there are things that affect the satisfaction of its patients.

4.6. Perception of Ease Has a Significant Positive Effect On User Loyalty Mediated User Satisfaction

Based on the test results of H6, the original sample value of Perception of Ease of User Loyalty through User Satisfaction was 0.060 with a significance of 0.036. This result means that the Quality of Service has a positive and significant effect on User Loyalty through User Satisfaction. Therefore H6 is accepted. According to Hartono (2010: 114)

the perception of convenience with understanding and belief is used, with existing consumers.

4.1. The Effect of Business Strategy On Organizational Commitment

The research resulted in the finding that the business strategies used by SMEs have a positive effect on organizational commitment with a coefficient value of 0.728. The better or more types of strategies that SMEs implement will encourage the growth of managers' commitment to the organization. In other words, an increased business strategy both in quality and quantity will encourage managers to prioritize organizational goals (MSEs) rather than personal goals.

This study is in line with previous findings (Noor, 2015) although in different contexts and measurements. This research is also in line with the findings of other researchers (Supriyanto, 2016) that the strategies set by the leadership can encourage a willingness to prioritize the interests of the organization. This gives consequence to the need to use various types of strategies in carrying out business activities, especially for SMEs.

The use of various types of strategies determined by the management based on the perception of managers will increase the commitment of managers in the organization. In this case, the strategy to be made by the management must be right on its goals, objectives, and objectives in order to achieve the company's goals.

4.2. The Effect of Organizational Commitment on Managerial Performance

The research resulted in findings that the organizational commitment owned by SME managers had a positive effect on their performance with a coefficient value of 0.802. The higher the manager's commitment will encourage increased manager contributions by showing better managerial performance. In other words, increased organizational commitment will encourage better execution of managerial tasks.

This study is in line with previous findings (Giusti et al., 2018) although in different contexts and measurements. This research is also in line with the findings of other researchers (Rihardjo, 2009) although in the previous context it did not have a direct effect but rather became a reinforcement for other variables. This gives the consequence of the need for seriousness in work, interpreting work as meaningful in life and pride in the business that is currently engaged in.

SME managers must have the ability to direct and control so that the people in the company have a commitment to complete their work in accordance with the goals of the organization. With the commitment of employees because of their attachment to a company will encourage the commitment of managers in their contribution to realizing a predetermined strategy. In this case, the performance of managers who have a commitment to the organization can improve overall managerial performance.

SME managers must strike a balance between the values in life and the values that have been determined in the company. Values that are in line with the company's values will encourage managers to be more committed to doing their jobs so that they will produce good performance in the company.

4.3. The Effect of Business Strategy on Managerial Performance

There are interesting findings that the business strategies used by SMEs cannot directly drive managerial performance. These findings confirm and corroborate previous findings that business strategy does not directly affect manager performance (Senduk, Ilat, & Tirayoh, 2017; Soewarno, 2013).

The business strategy in this study has an indirect effect through organizational commitment with a positive direction of 0.584. These results further reinforce the importance of organizational commitment as a link between business strategy and managerial performance. The role of organizational commitment is increasingly visible given that the influence of organizational commitment on managerial performance is stronger than the influence of business strategy on performance.

Organizational commitment as a link between business strategy and successful managerial performance. In this case, SME managers who make a business strategy based on their perception as a manager, must have good planning so that the planned strategy is right on target, purpose, and objectives. The existence of transparency of information about business strategies will strengthen the commitment of employees in working because of their attachment to the company. With the commitment of employees, it will encourage managers to commit to making a better contribution in achieving company goals. With the commitment of managers to the organization will help the realization of good managerial performance.

5. Conclusion

Based on the explanation above, the conclusions drawn are all independent variables consisting of company reputation, service quality, and direct assumptions. Company Reputation variables have a positive and significant effect on User Loyalty. Service Quality variables have a positive and significant effect on User Loyalty. The Perception of Ease has a positive and significant effect on User Loyalty. The Company's reputation has a positive and significant effect on User Loyalty through User Satisfaction. Service Quality has a positive and significant effect on User Loyalty through User Satisfaction. Service Quality has a positive and significant effect on User Loyalty through User Satisfaction.

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