



THE AGENTS ROLE TO CREATE E-LOYALTY

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Abstract: Competition in banking services such as branchless banking, the use of technological facilities and/or involving third party services, especially to serve the unbanked/unbanked community, has great potential to expand the distribution of financial services to the public. Models of service marketing (service marketing), relationship marketing (relationship marketing) and digital marketing (digital marketing) need to be studied simultaneously through a banking service marketing management approach to obtain electronic loyalty. The purpose of this study is to obtain an agent electronic loyalty model at state banks that provide branchless banking as marketing strategy for banking services, especially branchless banking in Jambi. The research design used an explanatory survey approach. The survey was conducted on agents at state banks that operate branchless banking in Jambi. respondents was 392 agents who were taken by multistage random sampling. Data analysis was carried out using a structural equation modeling (SEM) approach and SmartPLS 4.0 program.

Keywords: Electronic Service Quality, Corporate Image, Electronic Trust, Electronic Loyalty, Branchless Banking.

INTRODUCTION

Consumer loyalty is defined based on two approaches, namely the behavioral approach and the attitude approach. At first the researchers defined consumer loyalty as consumer behavior. Repeated purchases are the main indicator of consumer loyalty based on a behavioral approach. In its development, this approach has been criticized because consumer behavior can be influenced by situational factors, such as the lack of other available alternatives, the high costs that must be sacrificed if you want to choose another alternative, as well as the psychological factor of someone who is reluctant to move because he is used to it and feels comfortable. with the alternative he chose. Because of this, the attitude approach emerged. This approach states that there is a mental commitment, namely a sense of pleasure and an intention to buy which is manifested by repeated purchases and brand loyalty. Customer loyalty is a concept that has been discussed in a large number of articles. Not much

has been discussed about loyalty in the service sector, perhaps due to the lack of standardized products and the difficulty of measuring service concepts. Loyal customers not only increase sales and profits of the business, but also allow it to reduce the costs associated with attracting new customers. Competition among electronic banks is very high, because with just one click of the mouse, agents will switch to other electronic banks that offer better services. (Floh & Treiblmaier, 2015) , the findings of previous research indicate the need to understand how electronic loyalty is developed.

Electronic banking, which can be defined as the provision of information or services by banks to their customers via the internet, has become one of the major developments in the financial services sector. (Beerli et al., 2004) , stated that currently most banks offer the same type of product and the main product is not the attribute that makes customers loyal. According to (Hu et al., 2011) service quality is a comparison between the service perceived by consumers and the service quality expected by consumers. The dimension of service quality that can be implemented properly is a key factor influencing the success of banking because it can create satisfaction for its agents.

The satisfaction felt by the agent can encourage them to return, causing a positive thing for the company's image. If the bank is able to provide good service, the agent will be satisfied and the bank's image will be positive in the eyes of the agent. (Yaghubi et al., 2014) defines perceived service quality as a “global judgment, or attitude, related to service superiority. (Brown et al., 2007) draw some distinctions between different views on service quality, derived from the work of and Lehtinen & Lehtinen on the dimensions of service quality. The rating scale for websites, called WebQual, was created by (Poon & Lee, 2012) .

Corporate image, hereinafter referred to as corporate image, is described as the overall impression made in the minds of the public about an organization or corporate brand name. Building a corporate image requires a very long process. Generally, the company's image is reflected by the company's name or identity, the type of service, the company's ideology and the ability to communicate in building an impression on each customer. To be able to realize loyal customers need to be supported by several factors including good customer service, quality and a good image.

Trust is the level of trust or certainty that a customer has in an exchange option. Electronic-based agent trust can also be interpreted as the level of customer trust in online exchanges or in online exchange channels. Trust is consistently related to something that is easily influenced, because without trust that is impressionable or trust cannot be replaced as irrelevant. According to (Vos et al., 2014) the factors that affect electronic trust are basically security, privacy, word of mouth, good online experience, quality of information and brand.

Customers have not adopted B2C e-commerce and e-banking due to risk and trust issues. Internet banking is a new type of information system from a marketing perspective, it is a new type of channel for banks to make contact with their customers. Researchers in the field of marketing consider trust as one of the key constructs of relationship marketing.

(Bowen & Qmzrtey, 2003) states that customer satisfaction is closely related to customer loyalty, where satisfied customers will become loyal customers. Then these loyal customers will become a powerful marketing force for the company by providing recommendations and positive information to other potential customers.

(Asgari et al., 2014) in their research, found a strong relationship between satisfaction and customer loyalty. As revealed by Singh, that satisfaction is a factor that directly affects consumer loyalty. This strengthens the opinion (Raviadaran et al., 2019) which states that

satisfied consumers will have greater loyalty, which allows the opportunity to make repeat visits in the future.

At first glance, when we hear the word officeless financial services, we are immediately associated with an innovation in banking products that we often see in promotional materials at banks. Branchless banking is a banking innovation in reaching financial services to agents without going through the bank's physical office but only using agent services or information and communication technology. So that banking financial services can be done anywhere and anytime. Examples of the most common branchless banking services are mobile banking, internet banking, electronic money, mobile money, etc.

Branchless banking is the activity of providing banking services and/or other financial services that are not carried out through an office network, but through collaboration with other parties and need to be supported by the use of information technology facilities. Branchless banking actually has a broader innovative meaning, namely in relation to encouraging Indonesia's economic growth and also maintaining financial system stability, namely by increasing public access to banking financial services or what is known as inclusive finance. With the utilization of financial service products, individuals/households can manage and maintain their financial condition so as to improve their welfare which in a broader level can narrow the income gap, so as to increase financial resilience at the individual level which in larger numbers can maintain stability. financial system. The financial services referred to can be in the form of basic banking products such as savings, deposits, financing/credit or insurance products.

The Government of Indonesia launched the National Strategy for Financial Inclusion in June 2012, one of which is branchless banking, which now needs to be developed to enable banking and other financial services to reach all levels of society throughout Indonesia. Branchless banking is the use of agents as well as information and communication technology to provide banking financial services.

Electronic loyalty Agents are very important for banking, especially if you look at the developments and advances in technology in the banking sector today. Technological advances and the industrialization era of the digital revolution 4.0 at this time have an impact on banking, so that every bank experiences a paradigm shift in fulfilling the wishes and expectations of agents. The fulfillment of the Agent's expectations and desires that are not appropriate in the sense that the bank is not responsive and alert will have an impact on the perception of the Agent who is dissatisfied, and may result in the Agent switching or moving to another bank in carrying out his transactions. Likewise for banking services without an electronic loyalty office, it is important to maintain the agent.

Based on the description of previous research and the data obtained, it is known that the marketing management of the branchless banking management bank must be able to identify and have the right strategy in developing its business such as improving electronic service quality, corporate image and electronic trust in order to be able to maintain electronic loyalty agents and always transact at the branchless banking operating bank.

Based on the description above, in this study several hypotheses were made as follows:

- Hypothesis 1 : Corporate Image has a significant effect on Electronic loyalty.
- Hypothesis 2 : Corporate Image has a significant effect on Electronic trust.
- Hypothesis 3 : Electronic service quality has a significant effect on Corporate Image.
- Hypothesis 4 : Electronic service quality has a significant effect on E-Loyalty.
- Hypothesis 5 : Electronic service quality has a significant effect on Electronic trust.
- Hypothesis 6 : Electronic trust has a significant effect on Electronic loyalty.

- Hypothesis 7 : Electronic service quality variables affect on electronic loyalty variables with corporate image variables as intervening variables.
- Hypothesis 8 : Corporate Image variables affect on Electronic Loyalty variables with Electronic Trust variables as intervening variables.
- Hypothesis 9 : Electronic Service Quality variables affect on Electronic Loyalty variables with Corporate Image and Electronic Trust variables as intervening variables.
- Hypothesis 10 : Electronic Service Quality variables affect on Electronic Loyalty variables with Electronic Trust variables as intervening variables.
- Hypothesis 11 : Electronic Service Quality variables affect on Electronic Loyalty variables with Corporate Image variables as intervening variables.

LITERATURE REVIEW

Agency Theory

The concept of agency theory according to Anthony and Govindarajan in Ma'ruf is the relationship or contact between the principal and the agent. The principal employs the agent to perform tasks in the interest of the principal, including the delegation of decision-making authorization from the principal to the agent. In companies whose capital consists of shares, shareholders act as principals, and CEOs as their agents.

Conflicts that occur because humans are economic creatures who have the basic nature of self-interest. Shareholders and managers have different goals and each wants their goals to be met. The result is the emergence of a conflict of interest. As managers, managers are more aware of the conditions in the company than shareholders. This situation is known as information asymmetry. Information asymmetry between management and owners can provide opportunities for managers to carry out earnings management. Eisenhardt stated that agency theory uses three assumptions of human nature, namely: humans are generally selfish, humans have limited thinking power about future perceptions, and humans always avoid risk.

Electronic loyalty

Loyalty is a strong commitment to encourage customers to visit again. Consumer loyalty is a manifestation and continuation of customer satisfaction in using the facilities and services provided by the company, as well as to remain a customer of a company. (Rowley & Dawes, 1999) , explains that consumer loyalty is the basis for the development of a sustainable competitive advantage. Loyalty is defined as the loyalty of all parties associated with the organization which is an indication of the values of long-term relationships.

Customer loyalty which is perceived in banking as Agent loyalty is a very important concept in today's banking business. Loyalty is a concept that seems easy to talk about in everyday business practice but is very difficult to analyze in its implementation.

Customer loyalty is one of the core goals pursued in modern marketing. This is because with loyalty, it is expected that the company will get long-term benefits from the mutualism relationship that exists within a certain period of time. Loyalty is a buying behavior response that can be revealed continuously by decision makers by paying attention to one or more alternative brands from a number of similar brands and is a function of psychological processes. It should be emphasized that this is different from repurchase behavior, customer loyalty includes aspects of feelings, does not involve affective aspects in it.

According to (Tjiptono & Chandra, 2004) , every company that pays attention to customer satisfaction will get several main benefits, namely a more positive company reputation in the eyes of consumers and the community, and can encourage the creation of

consumer loyalty, enabling the company, increasing profits, then the harmonious relationship between the company and its consumers., and encourage everyone in the company to work with a better purpose.

Loyalty is an important concept in marketing because loyalty is one of the factors to be able to determine the market share of a company. Market share itself is an asset of a company, since the company enters a market, the company will face an entry barrier, because the company does not yet have market share.

Electronic loyalty is a good customer attitude and commitment to online retailers that results in repeat purchase behavior (Ou et al., 2015) . The indicator to measure this variable refers to the opinion (Sweeney et al., 2008) as following: Consumers don't think about switching to the website other; After receiving service so far, consumers are hesitant to switch to other websites; Consumers try to use the site when they need the desire to make a purchase; When consumers want to make a purchase, the website is the first choice; Consumers feel like using this website; For consumers the company's website is the best.

Consumers believe that this website is the consumer's favorite website According to (Crutzen et al., 2011) e-loyalty defined as: electronic loyalty as intention to revisit a website or to purchase from it in the future. Namely e-loyalty is the intention to revisit the website or to make transactions from it in the future.

Electronic trust

Electronic trust is the customer's trust or confidence that the word or promise by the merchant is reliable (that is, credibility), and the seller will not take advantage of the vulnerability or virtue of the consumer. (Opuni et al., 2014) . The indicator to measure this variable refers to the opinion (Hackman et al., 2006) as follows: Consistency of the company to keep the promises that have been made given; The ability to present products and services that are quality; The ability to create legitimacy (legitimacy), the desire to provide good service to consumers in order to create sale.

Generality refers to the breadth of beliefs, and ranges from general to specific beliefs (Ashtiani, 2020). At the individual level, a person can have an overall belief in another person, group or technology (general belief) or a belief that a person, group or technology will perform a certain way in a particular situation (specific trust). In the online world, trust is common when; I trust government websites to provide reliable and accurate information time; I have special faith in website; I trust it to provide me with accurate data on urban recycling information but not on the latest biotechnology news.

In this study, we are ultimately interested in specific trust, because we focus on the trust that individuals have for transactional or informational sites certain. The indicators of the consumer confidence variable refer to the theory (Al-Manasra et al., 2013), including:

- 1) Integrity : honesty (honest) and behaving with the truth (truth-fullness).
- 2) Competence: technical knowledge and skills as well as personal standards.
- 3) Consistency: reliable, predictable and well considered in handling situations.
- 4) Loyalty: willingness to protect and maintain the best possible relationship.
- 5) Openness: willingness to share information ideas with free.

Corporate Image

Corporate image is formed in a consumer's mind through a procedure, information is processed and organized into meaning or meaning on the basis of stored categories. corporate image is an image that has two main components, namely emotional and functional, the

functional component relates to characteristics that are easily measured and the emotional component is associated with perceived psychological dimensions and attitudes towards the company (Hesamian et al., 2019). Corporate image has 6 indicators that influence customer perceptions proposed by (Ali, 2020) namely; 1. Identity corporate, 2. Reputation, 3. Offer service, 4. Environment physical, 5. Personal contact and 6. Access service.

(Haryanti & Subriadi, 2020) stated that a good and strong corporate image has the following benefits: 1). Stable mid- and long-term competitiveness, 2). Be a shield during times of crisis, 3). Become a reliable executive attraction, 4). Improving the effectiveness of marketing strategies, 5). Cost savings operational

Furthermore, Sutojo (2004) also suggests that the success of a company in building an image is influenced by various factors, namely: 1). The image is built based on the orientation of the benefits needed and desired by the target group, 2). The benefits that are highlighted are quite realistic, 3). The image that is highlighted is in accordance with the company's capabilities, 4). The highlighted image is easy for the target group to understand, 5). The image that is highlighted is a means, not a business goal.

Electronic service quality

Various opinions regarding measurement standards that have been submitted by experts regarding Electronic service quality include: (Parasuraman et al., 2005) , describing the dimensions of electronic service quality, namely: access, ease of navigation, efficiency, flexibility, reliability, personalization, security/ privacy, responsiveness, trust/assurance, site aesthetics, and price knowledge.

(Wali & Opara, 2012) describe the following dimensions: Web site design, reliability, privacy/security, and customer service. (Yang & Fang, 2004) provides six dimensions of online service quality, namely reliability, access, ease of use, attentiveness, security, and credibility-employed by Internet purchasers to evaluate e-retailers' service quality.

(Ranganathan et al., 2013) states that there are 15 dimensions of online service quality, namely: performance, features, structure, aesthetics, reliability, storage capacity, serviceability, security and system integrity, trust, responsiveness, service differentiation and customization, Web store policies, reputation, assurance and empathy.

RESEARCH METHOD

The approach used in this research is a quantitative approach. Quantitative research is methods to test certain theories by examining the relationship between variables. These variables are measured using research instruments, so that data consisting of numbers can be analyzed based on statistical procedures (Creswell, 2014).

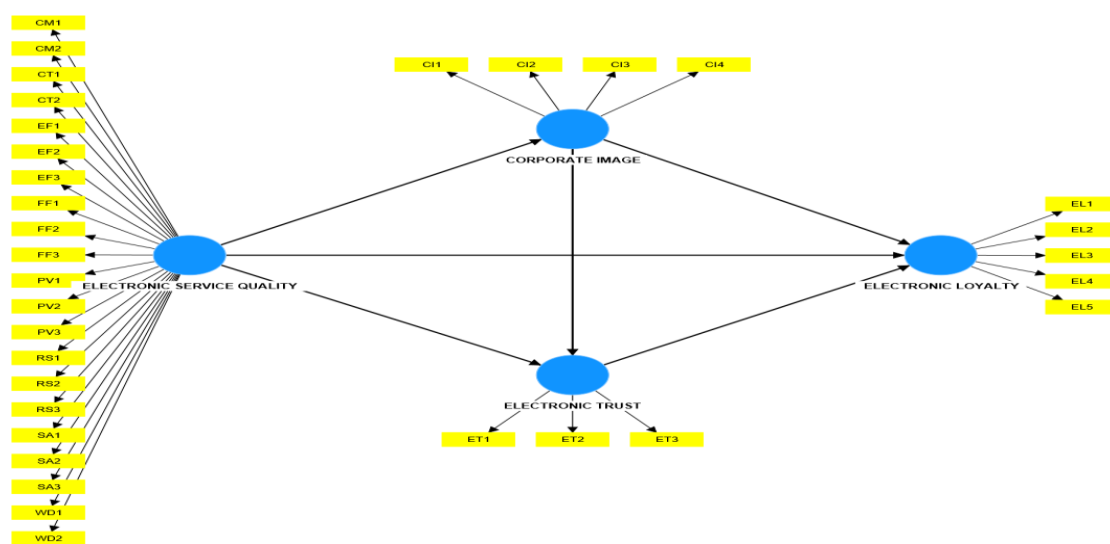
To facilitate the research process, samples were taken from the population of branchless banking customers (agents) in Jambi, with a total population of SOE Branchless Banking Agents in Jambi Province which amounted to 19,114 people. This population was chosen, because theoretically and empirically it has various characteristics that are in accordance with the topic and research objectives. The research sample based on the Slovin formula is 392.

This study uses 1 independent variable, namely Electronic service quality, 2 Moderating variables, namely Corporate Image and Electronic trust, and the dependent variable is Electronic loyalty. where analytical calculations use Partial Least Square using Smart PLS 4.0 software. The advantage of this method is that it does not require assumptions and can be estimated with a relatively small number of samples. (Haryono, 2017). This study examines the influence between variables, but the influence relationship between these variables in this

study still tends to be weak or not known for certain, this research is a theoretical test and recommends a relationship that does not have a theoretical basis (exploratory). Variable data will be freely distributed (not assuming a certain distributed data, can be in the form of nominal, ordinal, interval and ratio categories). The steps for testing the research model based on partial least squares are:

- 1) Designing a structural model (inner model), by formulating a model of the relationship between constructs.
- 2) Create an outer model design, by specifying the relationship between the latent construct and its (reflective) construct.
- 3) Create a path diagram construction, visualizing the relationship between latent constructs and constructs.
- 4) Model estimation using a weighting selection scheme in the model estimation process.
- 5) Evaluation of the model by looking at the evaluation of the measurement model and the evaluation of the structural model.
- 6) Testing hypotheses and interpretations.

The results of the initial research model construction by researchers using Smart PLS are shown in the following figure:



Source : PLS result data, 2022.

Figure 1 Research Model

FINDINGS AND DISCUSSION

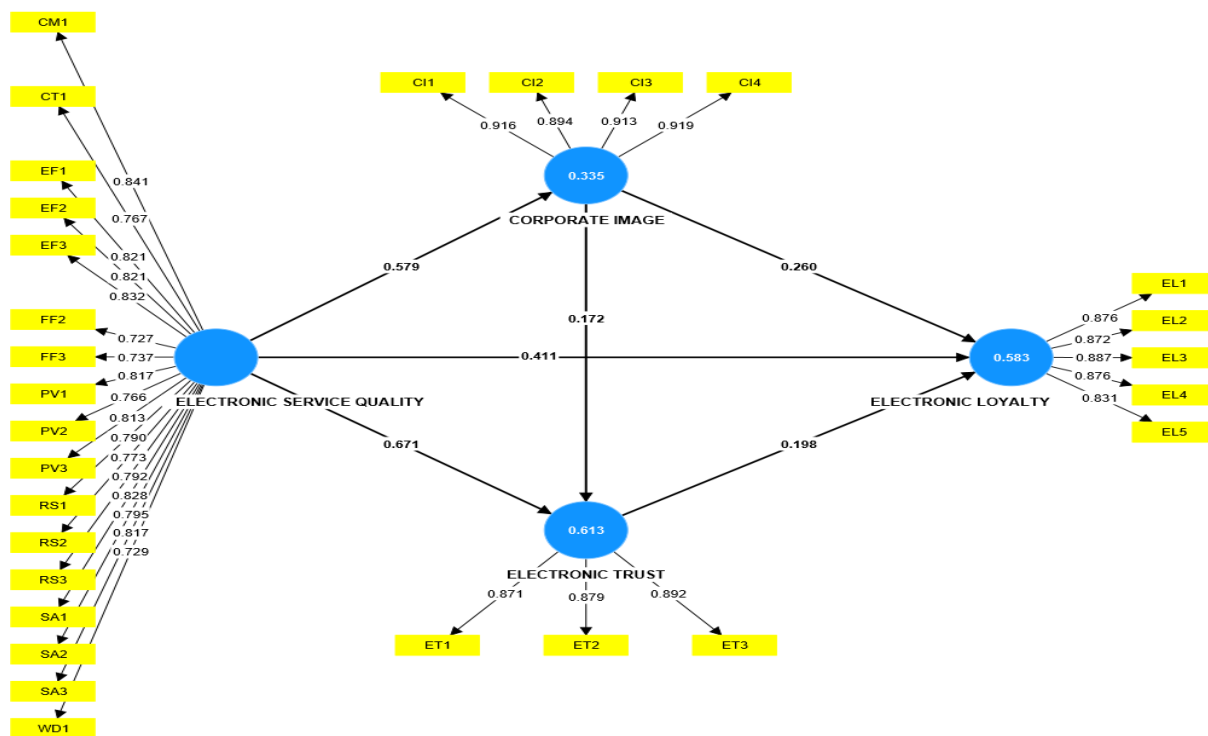
The results showed that the reliability and construct validity values were as follows;

Table 1 Value of the construct reliability and validity of the PLS algorithm

VARIABLE	INDICATOR	LOADING FACTOR	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Electronic Trust	ET1; ET2; ET3;	0.871; 0.879; 0.892;	0.857	0.873	0.912	0.776
Electronic Service Quality	CM1; CT1; EF1; EF2; EF3; FF2; FF3; PV1; PV2; PV3; RS1; RS2; RS3; SA1; SA2; SA3; WD1; WD2	0.841; 0.767; 0.821; 0.821; 0.832; 0.727; 0.737; 0.817; 0.766; 0.813; 0.789; 0.773; 0.792; 0.828; 0.796; 0.817; 0.729	0.963	0.964	0.966	0.629
Electronic Loyalty	EL1; EL2; EL3; EL4; EL5	0.876; 0.872; 0.887; 0.876; 0.831	0.919	0.921	0.939	0.754
Corporate Image	CI1; CI2; CI3; CI4	0.916; 0.894; 0.913; 0.919	0.931	0.931	0.951	0.829

Source : PLS result data, 2022.

Based on table 1. Cronbach's Alpha value which has a value above 0.7 in the reliable category illustrates that the reliability test has met the requirements or is in the reliable category and the Average Variance Extracted value has a value above 0.5 which means the data is valid. The relationship between latent variables and their constructs and also the relationship between latent variables is shown in Figure 2 below;



Source : PLS result data, 2022.

Figure 2 Construct Variable Test Results

Based on the guidelines presented by Ghazali (2006), Figure 2 shows that the variables with indicators that have a loading factor value below 0.7 indicate that there is no problem with the feasibility of the data or in the reliable category. Yamin (2011) stated that in research on the development of new models or indicators, the loading factor value between 0.5 - 0.6 is still acceptable.

The next step is to look at the magnitude of the Collinearity Statistics (VIF), which gives an idea of whether the data has multicollinearity or not. The results of the VIF outer loading values can be seen in table 2.

Table 2 Value of VIF (Inflation Variance Factor)

VARIABLE	CORPORATE IMAGE	ELECTRONIC LOYALTY	ELECTRONIC SERVICE QUALITY	ELECTRONIC TRUST
CORPORATE IMAGE		1,580		1.503
ELECTRONIC LOYALTY				
ELECTRONIC SERVICE QUALITY	1,000	2,667		1.503
ELECTRONIC TRUST		2,587		

Source : PLS result data, 2022.

Table 2. The value of inner loading VIF (value of inner VIF) indicates that there is no multicollinearity because it has a value of less than 5, the green color indicates that the variable is feasible. The next step is to calculate with bootstrap. The results of calculations

using bootstrap on Smart PLS 3.0, obtained path coefficients consisting of original sample (O), mean sample (M), standard deviation (STDEV), T statistic ($[O/STDEV]$) and P value as shown in table 3 below. lower;

Table 3 Bootstrap path coefficient

VARIABLE	Original samples (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ($[O/STDEV]$)	P values
CORPORATE IMAGE -> ELECTRONIC LOYALTY	0.260	0.261	0.054	4,842	0.000
CORPORATE IMAGE -> ELECTRONIC TRUST	0.172	0.174	0.048	3,622	0.000
ELECTRONIC SERVICE QUALITY -> CORPORATE IMAGE	0.579	0.578	0.044	13,061	0.000
ELECTRONIC SERVICE QUALITY -> ELECTRONIC LOYALTY	0.411	0.411	0.053	7,795	0.000
ELECTRONIC SERVICE QUALITY -> ELECTRONIC TRUST	0.671	0.669	0.039	17,359	0.000
ELECTRONIC TRUST -> ELECTRONIC LOYALTY	0.198	0.199	0.059	3,358	0.001

Source : PLS result data, 2022.

The results of the path coefficient calculation based on table 3 show that;

- 1) Corporate image variable on electronic loyalty variable has an effect because the P value is 0.000 or less than 0.05, then the relationship between these variables is said to have an effect.
- 2) Corporate Image Variable Against Electronic Trust Variable because the P value is 0.000 or less than 0.05, the relationship between variables is said to have an effect.
- 3) The electronic service quality variable on the Corporate Image variable has an effect because the P value is 0.000 or less than 0.05, so the relationship between variables is said to have an effect.
- 4) The electronic service quality variable on the electronic Loyalty variable has an effect because the P value is 0.000 or less than 0.05, so the relationship between variables is said to have an effect.
- 5) The electronic service quality variable on the electronic Trust variable has an effect because the P value is 0.000 or less than 0.05, so the relationship between variables is said to have an effect.
- 6) The electronic trust variable on the electronic Loyalty variable has an effect because the P value is 0.001 or less than 0.05, so the relationship between variables is said to have an effect.

The bootstrap results also produce a result table for the outer loading which describes the ability of reflection and the significance of the indicator on its variables, as shown in the outer loading value in table 4 below;

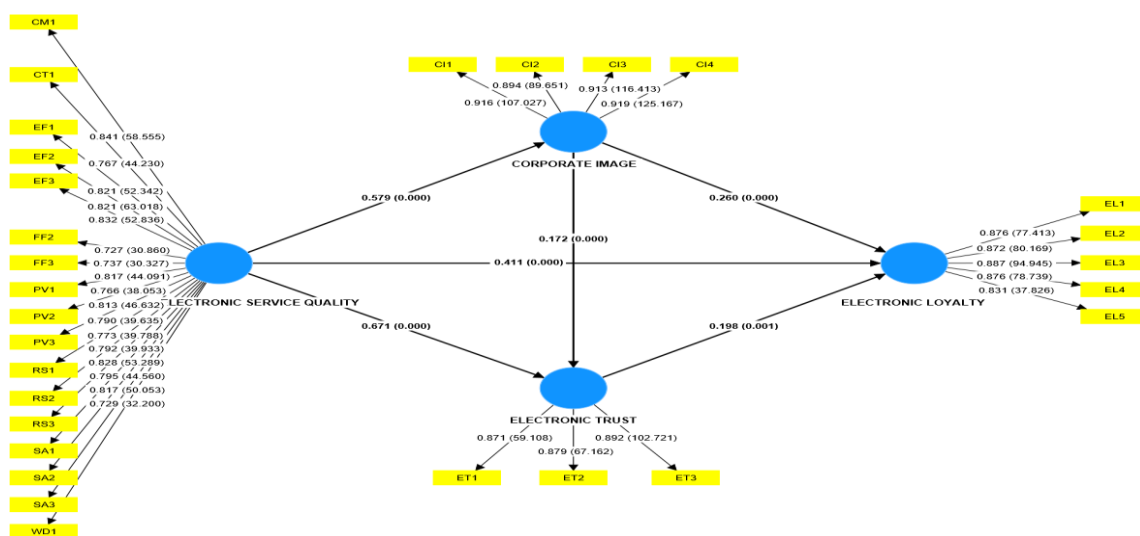
Table 4 Bootstrapping results outer loading value

VARIABLE	Original samples (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ($[O/STDEV]$)	P values
CI1 <- CORPORATE IMAGE	0.916	0.915	0.009	107,027	0.000
CI2 <- CORPORATE IMAGE	0.894	0.894	0.010	89,651	0.000
CI3 <- CORPORATE IMAGE	0.913	0.913	0.008	116,413	0.000
CI4 <- CORPORATE IMAGE	0.919	0.919	0.007	125,167	0.000
CM1 <- ELECTRONIC SERVICE QUALITY	0.841	0.840	0.014	58,555	0.000
CT1 <- ELECTRONIC SERVICE QUALITY	0.767	0.767	0.017	44,230	0.000
EF1 <- ELECTRONIC SERVICE QUALITY	0.821	0.821	0.016	52,342	0.000

EF2 <- ELECTRONIC SERVICE QUALITY	0.821	0.820	0.013	63.018	0.000
EF3 <- ELECTRONIC SERVICE QUALITY	0.832	0.831	0.016	52.836	0.000
EL1 <- ELECTRONIC LOYALTY	0.876	0.876	0.011	77.413	0.000
EL2 <- ELECTRONIC LOYALTY	0.872	0.871	0.011	80.169	0.000
EL3 <- ELECTRONIC LOYALTY	0.887	0.887	0.009	94.945	0.000
EL4 <- ELECTRONIC LOYALTY	0.876	0.876	0.011	78.739	0.000
EL5 <- ELECTRONIC LOYALTY	0.831	0.830	0.022	37.826	0.000
ET1 <- ELECTRONIC TRUST	0.871	0.870	0.015	59,108	0.000
ET2 <- ELECTRONIC TRUST	0.879	0.879	0.013	67,162	0.000
ET3 <- ELECTRONIC TRUST	0.892	0.892	0.009	102.721	0.000
FF2 <- ELECTRONIC SERVICE QUALITY	0.727	0.726	0.024	30,860	0.000
FF3 <- ELECTRONIC SERVICE QUALITY	0.737	0.736	0.024	30,327	0.000
PV1 <- ELECTRONIC SERVICE QUALITY	0.817	0.816	0.019	44,091	0.000
PV2 <- ELECTRONIC SERVICE QUALITY	0.766	0.765	0.020	38.053	0.000
PV3 <- ELECTRONIC SERVICE QUALITY	0.813	0.812	0.017	46,632	0.000
RS1 <- ELECTRONIC SERVICE QUALITY	0.790	0.789	0.020	39,635	0.000
RS2 <- ELECTRONIC SERVICE QUALITY	0.773	0.773	0.019	39,788	0.000
RS3 <- ELECTRONIC SERVICE QUALITY	0.792	0.791	0.020	39,933	0.000
SA1 <- ELECTRONIC SERVICE QUALITY	0.828	0.827	0.016	53,289	0.000
SA2 <- ELECTRONIC SERVICE QUALITY	0.795	0.795	0.018	44,560	0.000
SA3 <- ELECTRONIC SERVICE QUALITY	0.817	0.817	0.016	50,053	0.000
WD1 <- ELECTRONIC SERVICE QUALITY	0.729	0.729	0.023	32,200	0.000

Source : PLS result data, 2022.

Table 4 shows the outer loading value of Bootstrapping results, which shows that each indicator has a significant influence on its variables, so it can be seen that each indicator is able to reflect the variables it forms. Figure 3 is the bootstrap result which displays the outer loading value as shown below;



Source : PLS result data, 2022.

Figure 3 Bootstrapping results.

Bootstrapping results also show the indirect influence of Independent variables Is Electronic Service Quality, dependent Variable is Electronic Loyalty with Corporate Image and Electronic Trust as intervening variables, which can be seen in table 5 below;

Table 5 Specific Indirect Effects bootstrapping results

VARIABLE	Original samples (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
ELECTRONIC SERVICE QUALITY -> CORPORATE IMAGE -> ELECTRONIC LOYALTY	0.15	0.151	0.033	4,521	0.000
CORPORATE IMAGE -> ELECTRONIC TRUST -> ELECTRONIC LOYALTY	0.034	0.035	0.014	2,368	0.018
ELECTRONIC SERVICE QUALITY -> CORPORATE IMAGE -> ELECTRONIC TRUST -> ELECTRONIC LOYALTY	0.02	0.02	0.009	2.162	0.031
ELECTRONIC SERVICE QUALITY -> ELECTRONIC TRUST -> ELECTRONIC LOYALTY	0.133	0.133	0.041	3.275	0.001
ELECTRONIC SERVICE QUALITY -> CORPORATE IMAGE -> ELECTRONIC TRUST	0.1	0.102	0.032	3.11	0.002

Source : PLS result data, 2022.

The results of the coefficient path calculation to see indirect influences based on table 5. It shows that;

- 1) electronic service quality variables affect on electronic loyalty variables with corporate image variables as intervening variables, because they have ap value of 0.000 or less than 0.05 then the relationship between those variables is said to have an effect.
- 2) corporate image variables affect on electronic loyalty variables with electronic trust variables as intervening variables, because they have ap value of 0.018 or less than 0.05 then the relationship between those variables is said to have an effect.
- 3) electronic service quality variables affect on electronic loyalty variables with corporate image and electronic trust variables as intervening variables, because they have ap value of 0.031 or less than 0.05 then the relationship between those variables is said to have an effect.
- 4) electronic service quality variables affect on electronic loyalty variables with electronic trust variables as intervening variables, because they have ap value of 0.001 or less than 0.05 then the relationship between those variables is said to have an effect.
- 5) electronic service quality variables affect on electronic loyalty variables with corporate image variables as intervening variables, because they have ap value of 0.002 or less than 0.05 then the relationship between those variables is said to have an effect.

Table 6 R Square

VARIABLE	R-square	R-square adjusted
CORPORATE IMAGE	0.335	0.333
ELECTRONIC LOYALTY	0.583	0.579
ELECTRONIC TRUST	0.613	0.612

Source : PLS result data, 2022.

Testing the magnitude of the R-square value as a result of the goodness of fit model test is seen from the magnitude of the R-square value number, the results of running calculate construction endogenous variables of Corporate Image and obtained numbers of 0.335 or

33.5%, on endogenous variables Electronic Loyalty obtained by 0.58 or by 58.3 % and than endogenous Electronic Trust variables obtained by 0.613 or by 61.3%. The figures show that the magnitude of the influence of data diversity that can be explained by the model is 61.3%, the remaining 38.7% is explained by other variables that have not been contained in the model and include errors. These results give the meaning that this research model is a relatively good model, according to Chin (1998) in Ghazali as in the criteria for PLS.

CONCLUSION AND RECOMMENDATION

The era of digitalization that is developing is now a new era, where globalization and the rapid evolution of digital technology. Society's environment and values are becoming increasingly diverse and complex. The Industrial Revolution 4.0 has become a wave of digital transformation that encourages activities and digital transformation to become a pillar of industrial policy. So that it will form a community of people who inevitably adapt to technological developments (Society 5.0) creating a human-centered society in which economic development and solving societal challenges are achieved, and people can enjoy a high quality of life that is fully active and comfortable. The combination of cyber space and the real world (physical space) to produce quality data, and from there to create new values and solutions to solve the challenges ahead.

Banking companies must make breakthroughs in adjusting and adapting to technological advances, increasingly fierce competition, higher customer expectations and desires, higher convenience and speed desired by customers. With the increasing demand for online operating systems via the internet and the reduction in manual operating systems, banks must make better improvements, as well as state banks that offer branchless banking. So that in the future there will be a very significant change in customer perceptions of e-loyalty initially to the company, over time with rapid and innovative technological advances, customers will change their evaluation of electronic loyalty not only to the company but to the online internet operating system. which makes it easy and fun for him when transacting online.

This research is expected to add references related to marketing management research in the industrial sector of state banks that implement branchless banking. The number of limitations possessed by researchers generates hope that future researchers can conduct more perfect research. Based on the results of this study, the researchers provide recommendations to further researchers to examine other variables that may be able to increase electronic loyalty at state banks implementing branchless banking. In addition, further research is expected to expand the coverage area in Indonesia, considering that a large area is one of the interesting factors for further research.

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