Effect of E-Service Quality and Recovery Service Quality Mobile Banking Services To E-Trust, E-Satisfaction and E-Loyalty Mobile Banking Users of Local Bank Customer in Bali, Indonesia

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Abstract: The research objective to be achieved is to determine the effect of e-service quality and e-recovery service quality mobile banking services to e-trust, e-satisfaction and e-loyalty mobile banking users of local bank customers in Bali, Indonesia. The study population are customers of the mobile banking service of local bank in Bali, Indonesia and the sample taken as many as 161 peoples. These samples were taken with nonprobability sampling technique. Analysis of data using Structured Equation Model (SEM). The results showed that there is a positive and significant effect of e-service quality of the e-trust, e-satisfaction and e-loyalty. Similarly, the variable e-recovery service quality shows there is a positive and significant impact on e-trust, e-satisfaction and e-loyalty. Therefore, it is proven that the quality of service and quality of service recovery based electronics in theory and research results proved to be satisfactory and make customers believe that eventually become loyal customers, however there are still some elements which services should be enhanced by the company.

Keywords: e-service quality; e-recovery service quality; e-trust; e-satisfaction; e-loyalty

INTRODUCTION

With the e-banking services the bank hopes to provide quality services that are expected to generate trust and customer satisfaction that are expected to maintain and improve the loyalty of its customers not to switch to competing banks because businesses are compete to implement e-banking services by offering various features.

Banks that implement e-banking of course take into account all the aspects that make customers be assured to use e-banking services as well as feel easiness because it can transact as customer expectation so that can provide customer satisfaction on e-banking services.

As a new technology-based self-service or self-service technologies, e-banking have similar models in the service so that all banks will present the concept of the same services to its customers. So that the difference is the quality of e-banking services itself (e-service quality) and how banks manage customer complaints related to e-banking transactions (e-recovery service quality). As a banks are implementing e-banking services could be expected that services are able to provide a positive impact for the company and its customers.

Research on e-service quality e banking has been done by Ghane, Fathian, and Gholamian (2011) with his studies at the bank in Iran. The analytical results indicate that although service quality, e-satisfaction, and e-trust have strong direct effect on e-loyalty, impacts of indirect effects (with e-satisfaction and e-trust playing mediating roles) are more significant. But in this study did not measure the effect of service recovery in the event of service failure to trust, satisfaction and loyalty.

Then, Asfour & Haddad, (2014) research has also examined the influence of the dimensions of mobile banking services to the satisfaction of the customers of the bank in Jordan. The results showed that there is a statically significant impact of the overall dimensions of mobile banking service on customer E-satisfaction and after performing a simple regression that privacy and accessibility are more influential comparing of the rest of the mobile banking dimensions. But in this study did not measure the effect of service recovery in the event of service failure to trust, satisfaction and loyalty.

Research on service recovery has been carried out by Shammout and Haddad (2014) which research on the impact of complaints’ handling on customers’ satisfaction: empirical study on commercial banks’ clients in Jordan. The results of the research showed that there is a statistically significant impact of the overall dimensions of complaint handling (service recovery, service quality, switching cost, service failure, service guarantee, and perceived value) on customer satisfaction. But the study did not measure the indirect effect of service recovery on customer loyalty.

Besides recovery service has also been research by Marimon, Yaya & Casadesus (2011), the which Examined the impact of service recovery on customer loyalty studies on E-Banking in Spain. The study has found that service recovery has a significant
effect on loyalty among these customers. In this study did not measure the effect of service recovery to satisfaction.

The subject matter of this study is whether the quality of e-services and e-recovery service mobile banking services affect the e-trust, e-satisfaction and e-loyalty customers of mobile banking user.

The purpose of this study was to determine the effect of e-service quality and e-recovery service quality mobile banking services to e-trust, e-satisfaction and e-loyalty customers of mobile banking users.

LITERATURE REVIEW

E-Service Quality
Parasuraman, Zeithaml and Malhotra (2005) developed a dimension in measuring the quality of online services derived from traditional service quality. As stated previously that the definition of e-service quality is a process involving the interaction with the application experience during and after the online service received. Core dimensions of the online services have been developed as an E-SQUAL (e-core service quality) to measure the quality of online services, which consist of: Efficiency: The ease and speed in accessing and using services. The ability of the customer to obtain or access the services; Fulfillment: what level of service such promising success of the transaction and the accuracy of the transaction can be filled; System Availability: technical functions of the mobile banking service that ensures all features to function properly when used; and Privacy: the level at which the service safe from tampering and protect client information from leaking.

E-Recovery Service Quality
According to Zeithaml, Bitner and Gremler (2006), suggests service recovery is the restoration of service is regarded as a passive strategy for increasing customer satisfaction. Then Wu (2011), argues the service failure often occurs when the customer perceived service quality fell below the expectations of customers. This service is an action taken by a firm in response to the service failure. Recovery of electronic-based services (E-recovery Service Quality) by Parasuraman, Zeithaml and Malhotra (2005) can be measured through indicators of responsiveness, compensation and contact.

Customers evaluate the fairness of service recovery through three dimensions: first: Distributive fairness or distributive justice refers to acceptable results. Compensation is considered effective to restore consumers' perceptions of distributive justice. The second dimension: Procedural fairness, which refers to the process, policies and regulations on service recovery where decisions are made. Speed handling of service failure is the biggest determinant in consumers' perceptions of procedural fairness. The third dimension is Interactional fairness. Focusing on interactional treatment in the service recovery process including an apology, the relief, courtesy and empathy of employees during the process of recovery.

E-Trust
Moorman, Zaltman, and Deshpande (1993), says that trust is generally regarded as an essential ingredient for a successful relationship. Morgan and Hunt (1994) conceptualized that trust arises when their confidence on the part of consumers that customers on the reliability and integrity from the exchange partners. The concept of trust here is the customer confidence in the organizers of electronic banking transactions, as well as trust in the operational mechanism from the transactions conducted. According to Mukherjee and Nath (2003) trust can be measured by the technology orientation, reputation, and perceived risk.

In business, trust viewed as one of the most relevant stable antecedents and collaborative relationship. This belief not just be recognized by business partners, but must be built from scratch and can be proved. Trust has to be considered as catalysts in a variety of transactions between sellers and buyers so that customer satisfaction can be realized as expected (Yousafzai, Pallister & Foxall, 2003).

E-Satisfaction
According Ghane, Fathian, and Gholamian (2011), satisfied customers tend to have higher service use, has a stronger intent to repurchase, and often want to recommend a product or service to their contacts. In addition, dissatisfied customers will be looking for alternative information and switch to another service provider, and will also be more difficult to build relationships with service providers. Measurement of this variable using the indicators of user satisfaction conducted its own technology services proposed by Zeithaml, Bitner and Gremler (2006) Address the problem when in a difficult situation: the consumer will be satisfied if the technology can overcome the problem / urgent need; Better from the other alternatives; the consumer will be satisfied if the technology performed better from the other alternatives in terms of ease of use, avoid service personnel, save time, anytime, anywhere, save money; and Perform its function: as many technological failures, then the consumer will be satisfied if the technology used to run according to its function.

E-Loyalty
According to Cheng (2012) attitude of loyalty involves holding a positive or negative attitude toward the service provider where the attitude approach focused primarily on brand recommendation. Ribbink et. al. (2004) have
modified the measurement for the study of customer loyalty in e-banking, among others: Doing more transactions that make repeat purchases on a regular basis. The existence of a follow-up to carry out a transaction or recurrent back in the same place; Recommend to others that recommend products and services to others. Because they said there comfort and satisfaction that can be perceived then someone would recommend the proclamation of what he felt to others; Consider being the first choice is to make the products and services that have satisfied as the first choice when wanting to use the same products and services; and Preferring these services from the services offered by competitors that demonstrate the immunity from appeal similar products from competitors.

The Effect of E-Service Quality to E-Trust

Trust is also seen as a very important factor in the process of building and maintaining relationships in the online service (Kassim and Abdullah, 2010). Such relationships are essential to managing the trust, because customers usually have to use the service before experienced. According to Ba (2001), that online customers are more experienced, have more knowledge about online banking, and therefore they consider the risk to be small and thus have more trust in online transactions. Privacy, On the other side, refers to the protection of various types of data collected (with or without the user's knowledge) upon user interaction with the online system (Kassim and Abdullah, 2010). The research Ghane, Fathian, and Gholamian (2011), concluded that the E-service quality has a positive effect to trust.

H1: E-service quality has a positive effect on e-trust.

The Effect of E-Service Quality to E-Satisfaction

E-Service Quality combines internet-based services quality consisting of efficiency, fulfillment, system availability, privacy. Thus E-Service Quality provided the company affect the level of customer satisfaction. The quality of service, especially in services, customers will be satisfied if they get good service or as expected. A satisfied customer will indicate the possibility of re-using the same services. The research Ghane, Fathian, and Gholamian (2011) demonstrated that E-service quality has a positive effect on e-satisfaction.

H2: E-Service Quality has a positive effect on E-Satisfaction.

The Effect of E-Service Quality to E-Loyalty

Customers’ loyalty to the company due to the quality of services provided by the company. This is supported by the results of the study Romadhoni, et. al. (2015) who found that e-service quality plays a key role in building e-loyalty customers. These results are supported by research Asgari et. al (2014) concluded that e-service quality has a positive influence and significant impact on e-loyalty.

H3: E-Recovery Service Quality has a positive effect on E-Loyalty.

The Effect of E-Recovery Service Quality to E-Trust

With the presence service customer complaints are always able to provide information and solutions in the event of failure of the transaction or the mismatch of customer transactions, the customer will be a growing sense his trust. In fact, this dimension also reflects the company's competency and therefore encourage the emergence of trust (Kassim and Abdullah, 2010). Dimensions responsiveness in E-Servqual can be understood as a measurement of a company's ability and willingness to provide prompt service when a customer has a question or problem (Zeithaml, Bitner and Gremler, 2006). Understanding customer needs and developing services based on the feedback that can improve the responsiveness of service satisfaction and trust (Kassim and Abdullah, 2010).

H4: E-Recovery Service Quality has a positive effect on E-Trust.

The effect of E-Recovery Service Quality to E-Satisfaction

Recovery of Internet-based services is one of the significant determinants of customer satisfaction, loyalty and retention. Online services such as mobile banking and others e-banking services would require recovery services where quality is expected to provide solutions to customer complaints that are expected to cause a sense of satisfaction from customers.

This means that the recovery rate service failure that the higher the level of customer satisfaction will be higher as well, and if the service failure recovery level is low, the level of customer satisfaction will also be lower. According to Maxham (2001) that a very good service recovery had a stronger impact than on satisfaction or repurchase intention. research Rejikumar (2015) found that there is a strong relationship and significant correlation between service recovery and satisfaction.

H5: E-Recovery Service Quality has a positive effect on E-Satisfaction.

The effect of E-Recovery Service Quality to E-loyalty

Customers who have problems with mobile banking services, it will complain to the service provider through the facilities of consumer complaints. If the complaint is not handled properly it will cause customers disappointed, and could lead to the relationship termination with the service provider, and they told the disappointment to others or even fling in social media.
An important benefit of recovery is maintaining customer service, because the cost to retain customers less than the costs to find new customers, and the longer a person becomes a customer, the person is more profitable for the organization (Lewis and Spyrakopoulos, 2001). In the research Wu (2011), found that the E-Recovery Service Quality has a positive impact on loyalty.

**H6: E-Recovery Service Quality has a positive effect on E-Loyalty.**

**The effect of E-Trust to E-Loyalty**
Morgan and Hunt (1994) conceptualized trust arises when their confidence on the part of consumers that customers on the reliability and integrity of exchange partners. Trust, psychologically reduce the threat that the other party can participate in opportunistic behavior, reduce the perception of risk. Customer loyalty is the crowning achievement of the banking businesses. Satisfied and loyal customers would not hesitate to be good news disseminators who always spread the goodness of the banking products in their consumption. The research Ghane, Fathian, and Gholamian (2011), suggests that E-trust has a positive effect on E-Loyalty.

**H7: E-Trust has a positive effect on E-Loyalty.**

**The effect of E-Satisfaction to E-Loyalty**
Cheng (2011) suggests that if the customer satisfaction is high, then it is likely to repeat purchase the bigger, this will make the attitude of loyalty where customers would recommend the product or service by word of mouth or in other words, customer satisfaction has a positive impact on the loyalty of both behavioral and attitude.

The quality of service has an influence on customer satisfaction which will lead to customer loyalty (Chang, Wang, and Yang, 2009). Zeithaml, Wilson & Bitner (2008) also developed a conceptual model linking service quality, customer satisfaction and customer loyalty in a single frame. The research Ghane, Fathian, & Gholamian (2011), found that the E-Satisfaction also has a strong influence on the E-Loyalty.

**H8: E-Satisfaction has a positive effect on E-Loyalty.**

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**Figure 1. Research Model**


**RESEARCH METHODS**

**Population and Sample**
In this study, members of the population are customers of the Bank BPD Bali that ever used the mobile banking services. Bank BPD Bali is a local bank in Indonesia with headquarters in Denpasar, Bali. The population in this study is an infinite population, i.e. the source data cannot be determined due to the movement of the number of customers who activate or close an account that mobile banking that can happen at any time, so that the relative can’t be expressed in numbers. Samples in this study was determined by non-probability sampling technique, is a sampling technique that does not give an opportunity or equal opportunity for each element or member of the population to be selected into the sample. Non-probability sampling techniques are used for the research of consumer behavior population size can’t be identified with certainty. The non-probability sampling used in this study is purposive sampling technique, the sampling technique with the certain considerations. This study used a sample size of 250 respondents who do filling the questionnaire and the amount deemed to have been representative of the population.

**Analysis Data Technique**
To analyze the data in this study used analysis techniques Structural Equation Modeling (SEM) which is a set of statistical techniques that enable testing a relatively complicated set of relationships, simultaneously.

**RESULTS**

**Demographic Description of Respondents**
Based on 161 questionnaires returned, the research data shows that the majority of respondents were aged between 26-35 years with a percentage of 44.72%, in terms of gender more male respondents
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Summary of Standardized Indirect Effect Table

<table>
<thead>
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<th>ESQ</th>
<th>ESA</th>
<th>ETR</th>
<th>ELO</th>
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<tbody>
<tr>
<td>ESA</td>
<td>0,000</td>
<td>0,000</td>
<td>0,000</td>
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</table>

**Data Analysis**

In the confirmatory factor analysis in a test of goodness-of-fit, the measurement model of e-service quality, e-recovery service quality, e-trust, e-satisfaction and measurement model of e-loyalty shows these models generate good acceptance because they were meet the criteria of goodness-of-fit index is required. In tests of significance weighting factors, all indicators of the model have a lambda value greater than required 0.40. Then, Critical Ratio values at the output Regression Weights have a value greater than 2.0 (1.96) which shows that these indicators significantly the dimension of the variable formed.

In the analysis of structural equation models, the minimum sample size was 100 and the SEM analysis on testing this model used a sample of 161 so as to evaluate the size of the samples are qualified to do the testing. On the test of normality can be seen from output assessment of normality, which show that the univariate data is spread by not normal. It is seen from the figures skewness its critical ratio approaching or exceeding a cut-off value ± 2.58. In accordance with the technique of data normalization, data transformation by transforming the original data with the square root of a certain constant, the previous data is reduced, because the negative skewness is moderate.

On the evaluation of outliers that can be seen through observations output Farthest from the centroid (Mahalanobis distance) shows that the multivariate outliers that there are as many as 18 of 161 samples used because it has a value greater than the distance mahalanobis χ2 (21; 0.001) = 38.392. However, in the subsequent analysis of the data is not removed and still participate analyzed.

Then, AMOS 22 in general has provided a "Warning" if there are indications of the multi collinear and singularity, from the output no "Warning" so assuming multi collinear and singularity met.

In the analysis of the direct effect, indirect effect and total effect, obtained the results as in the following table:

<table>
<thead>
<tr>
<th></th>
<th>ERQ</th>
<th>ESQ</th>
<th>ESA</th>
<th>ETR</th>
<th>ELO</th>
</tr>
</thead>
<tbody>
<tr>
<td>ERQ</td>
<td>0,465</td>
<td>0,342</td>
<td>0,000</td>
<td>0,000</td>
<td>0,000</td>
</tr>
<tr>
<td>ETR</td>
<td>0,495</td>
<td>0,330</td>
<td>0,000</td>
<td>0,000</td>
<td>0,000</td>
</tr>
<tr>
<td>ELO</td>
<td>0,224</td>
<td>0,239</td>
<td>0,216</td>
<td>0,308</td>
<td>0,000</td>
</tr>
</tbody>
</table>

**Description of Research Variables**

In e-service quality mobile banking has five indicators, four of which have a score that is in the range 8.21 to 10.00, which means the value of the respondents' assessment is very good, that indicator ESQ1, ESQ2, ESQ3 and ESQ4 who score each respectively 8.31, 8.26, 8.55 and 8.66. One other indicator has a score that is in the range 6.41 to 8.20, which means the value of the respondent's assessment was that for ESQ5 indicator which has a score of 8.13. From these data, in general, respondents' assessment of the quality of the mobile banking service of Bank BPD Bali is very good with have advantages in ease of use, reliability of service and in terms of access speed services.

In the e-recovery variable mobile banking service quality consists of four indicators. All indicator has a score that is in the range 6.41 to 8.20, which means the value of the respondent's assessment was good, that the indicator ERQ1, ERQ2, ERQ3 and ERQ4 who scored respectively 8.06, 7.99, 7.95 and 7.75. This means that the respondents rate the handling of complaints to problems that occurred in mobile banking is good, namely in terms of the availability of contacts, speed and clarity and precision handling complaints delivering solutions.

In the variable e-trust mobile banking services, each indicator ETR1, ETR2, ETR3, and ETR4 scores respectively 7.84, 8.06, 8.08 and 8.10 which are in the range of values 6.41- 8.20 and this means that the respondents' assessment is good. The condition means that in general the mobile banking service of Bank BPD Bali has given a sense of trust to respondents in using such services.

In e-satisfaction variable mobile banking services consisting of four indicators. Each indicator is ESA1, ESA2, ESA3 and ESA4 scores respectively 8.44, 8.40, 8.35 and 8.32 of this means that the respondents' assessment is very good. The condition means that customers are satisfied with the benefits and convenience of mobile banking services and would like to make transactions back in the future and is satisfied with the service of the bank officers both technical and operational.

In the variable e-loyalty customers mobile banking consists of four indicators, each indicator is ELO1, ELO2, ELO3 and ELO4 has a score of 8.62, 8.53, 8.36 and 8.48, which means the respondent's assessment is very good. This indicates the customer of mobile banking BPD Bali have shown their loyalty for doing transactions repeatedly, recommend mobile banking service to others and make the mobile banking service of Bank BPD Bali as the main option in the transaction and indicate immunity to similar services of others bank.

amounted to 52.80% and 47.20% are women and respondents with undergraduate education level the most widely used mobile banking service of Bank BPD Bali at 61.49%.
Due to the first test model does not fit as yet meet the criteria of goodness-of-fit, then we modify the model by following the guidance modification indices. As modified as shown below:

![Summary of Standardized Total Effects Table](image)

<table>
<thead>
<tr>
<th></th>
<th>ERQ</th>
<th>ESQ</th>
<th>ESA</th>
<th>ETR</th>
<th>ELO</th>
</tr>
</thead>
<tbody>
<tr>
<td>ETR</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>ELO</td>
<td>0.253</td>
<td>0.176</td>
<td>0.000</td>
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</tr>
</tbody>
</table>

Based on the comparison of the results of the test output above, it appears that almost all index changes towards a better and only one index whose value remains between before with the model after modification. For the evaluation of the modified model shows that there are two indices that meet the criteria of Goodness-of-fit index is the RMSEA and CMIN / DF. To index gaining acceptance that marginal is index of significance, GFI, AGFI, TLI and CFI. Chi-square index gaining acceptance less well because quite far from the required criteria. Based on this, it is considered good enough models for modifications after there is a change index better on seven of the eight indices index. In addition, all the probability values for each indicator is less than 0.05.

Thus it can be said that the indicators forming latent variables or constructs showed a strong indicator in measuring latent variables.

In the convergent validity test showed that all indicators resulted in estimated values with the critical ratio greater than two times the standard error, it can be concluded that an indicator variable is valid.

By calculation of construct reliability formula can be obtained reliability of each variable as shown in the following table.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Construct Reliability</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-Service Quality</td>
<td>0.869</td>
<td>Reliable</td>
</tr>
<tr>
<td>E-Recovery Service Quality</td>
<td>0.844</td>
<td>Reliable</td>
</tr>
<tr>
<td>E-Trust</td>
<td>0.863</td>
<td>Reliable</td>
</tr>
<tr>
<td>E-Satisfaction</td>
<td>0.935</td>
<td>Reliable</td>
</tr>
<tr>
<td>E-Loyalty</td>
<td>0.853</td>
<td>Reliable</td>
</tr>
</tbody>
</table>

From the data in the table above, it can be seen that all the variables have acceptable reliability index because it has a value greater than 0.70. The variable E-Service Quality has a value of reliability (0.869), E-Recovery Service Quality (0.844), E-Trust (0.863), E-Satisfaction (0.935) and E-Loyalty (0.853). These results suggest that measurement of SEM models have already qualified reliability.

Based on the comparison of the results of the test output above, it appears that almost all index changes towards a better and only one index whose value remains between before with the model after modification. For the evaluation of the modified model shows that there are two indices that meet the criteria of Goodness-of-fit index is the RMSEA and CMIN / DF. To index gaining acceptance that marginal is index of significance, GFI, AGFI, TLI and CFI. Chi-square index gaining acceptance less well because quite far from the required criteria. Based on this, it is considered good enough models for modifications after there is a change index better on seven of the eight indices index. In addition, all the probability values for each indicator is less than 0.05.

From the data in the table above shows that all hypothesis is positive and significant, with the most effect was on the variable e-recovery service quality to e-trust that is equal to 0.569. In detail as follows:

1. E-Service Quality has a positive and significant impact on E-Trust of mobile banking users at Bank BPD Bali. These results are supported by research Ghane, Fathian, & Gholamian (2011), which examined the relationship of e-service quality and e-trust studies on e-banking in Iran, concluded that e-service quality has a positive influence on e-trust. Then in research Mircholi, Asadi & Alireza (2013) which examines Trust, Reputation and Quality of E-Banking Services...
customer case study at Bank Melli was also found that the quality of e-banking services affect the trust. The study's findings are supported by the results of research Fragata & Moustakas (2013) which stated that the quality of the bank's website has a powerful factor in the perception of trust, the online bank's performance in terms of reliability, accuracy, fulfilling transactions properly, and security issues and the privacy of having a strong impact in reassuring E-Banking Trust.

2. E-Service Quality has a positive and significant impact on E-Satisfaction of mobile banking users at Bank BPD Bali. This result is also supported by a study Ghane, Fathian, & Gholamian (2011), which examined the relationship of e-service quality and e-trust studies on e-banking in Iran, concluded that e-service quality has a positive towards e-satisfaction. Also supported by research Asfour & Haddad, (2014) results showed that there is a statically significant impact of the overall dimensions of mobile banking service on customer E-satisfaction and after performing a simple regression that Privacy and accessibility are more influential comparing of the rest of the mobile banking dimensions.

3. E-Service Quality has a positive and significant impact on E-Loyalty of mobile banking users at Bank BPD Bali. These results are supported by research Asgari et al. (2014) concluded that e-service quality has a positive influence and significant impact on e-loyalty. Furthermore, these results are supported by the results of the study from Romadhoni, et al. (2015) found that e-service quality plays a key role in building e-loyalty customers.

4. E-Recovery Service Quality has a positive and significant impact on E-Trust of mobile banking users at Bank BPD Bali. These results are supported by research Chang, W.L., Chang, H.C. and Chang, T.M. (2013), with the results of the analysis showed that the ability of a technology-based company will contribute to the recovery (e-recovery service) that is effective and will thus enhance e-trust. Also supported by research Nofal et al. (2015) which findings the result better of customers' complaint handling will increase customers trust.

5. E-Recovery Service Quality has a positive and significant impact on E-Satisfaction of mobile banking users at Bank BPD Bali. This result is also supported by research Nofal et al. (2015) which findings the result better of customers' complaint handling will increase customer satisfaction. Also supported by research Shamamout & Haddad (2014) which results of the research showed that there is a statistically significant impact of the overall dimensions of complaint handling (service recovery, service quality, switching cost, service failure, service guarantee, and perceived value) on customer satisfaction.

6. E-Recovery Service Quality has a positive and significant impact on E-Loyalty of mobile banking users at Bank BPD Bali. These results are supported by research conducted by Marimon, Yaya & Casadesus (2011), which examined the impact of service recovery on customer loyalty studies on E-Banking in Spain and stated that recovery service significant effect on customer loyalty. The research result Wu (2011), also supports these results which found that the E-Recovery Service Quality has a positive impact on loyalty. Also supported by research Assefa (2014) result shows recovery service is positively related with customer loyalty. Also supported by research Nofal et al. (2015) which findings the result better of customers' complaint handling will increase customer loyalty.

7. E-Trust has a positive and significant impact on E-Loyalty of mobile banking users at Bank BPD Bali. These results are supported by research Ghane, Fathian, & Gholamian (2011) which suggests that E-trust positive effect on E-Loyalty. Also supported by research Nofal et al. (2015) which findings the result better of customer trust will increase customer loyalty.

8. E-Satisfaction has a positive and significant impact on E-Loyalty of mobile banking users at Bank BPD Bali. These results are supported by the results of the research Ghane, Fathian, & Gholamian (2011), who found that the E-Satisfaction also has a strong influence on the E-Loyalty. Also supported by research Masrek, Omar & Khairuddin (2012) it is found that satisfaction significantly predicts loyalty. Also supported by research Nofal et al. (2015) which findings the result better of customer satisfaction will increase customer loyalty.

CONCLUSION

The results showed that there is a positive and significant effect of e-service quality of the e-trust, e-satisfaction and e-loyalty. Similarly, the variable e-recovery service quality shows there is a positive and significant impact on e-trust, e-satisfaction and e-loyalty. Therefore, it is proven that the quality of service and quality of service recovery based electronics in theory and research results proved to be satisfactory and make customers believe that eventually become loyal customers, however there are still some elements which services should be enhanced by the company. Research to prove or test theories that already exist with different research locations and demonstrated that the results obtained in accordance with the existing theory.

Theoretical and Practical Implications
Development of concepts and models in this study contributes to knowledge, particularly with regard to the science of marketing and consumer behavior that is used to solve research problems. The research also has practical implications for the management of mobile banking services because in this study found that the respondents' assessment of the indicators of variable e-recovery service quality get lower response assessment of indicators of other variables. With these findings, the management can increase the ability of the bank officers in dealing with complaints, especially in the mobile banking service. So the response is quite high ratings on the quality of mobile banking services are offset by the ability to resolve or deal with problems in the operation.

Research Limitations
This research was conducted in three bank branches, namely in Bank BPD Branch Renon, Denpasar Main Branch and Branch Mangupura with sample sizes that are nonprobability, so it cannot be generalized elsewhere. Also need a larger sample size to describe the variables in order to get more real conditions at the study site.

REFERENCES


