E-BANKING AND CONSUMER BEHAVIOR: THE ROLE OF SWITCHING COSTS

Wachyudhi.N.*, Budhi Haryanto**

* Fakultas Ekonomi Universitas Krisnadwipayana, Jakarta
** Fakultas Ekonomi dan Bisnis Universitas Sebelas Maret. Solo

Abstract

The objective of this study was to examine the behavior of consumer continuing intention to use e-banking. In the model, the consumer's continuance intention was designed as target variable which affected by perceived relationship marketing and electronic service quality (e-serqual) as well as mediated by the attitude of consumer satisfaction and trust, and moderated by the magnitude of perceived switching costs. Data were gathered from 200 e-banking users, by using the convenience sampling method, and the participants as the subject for this study were Business Administration Students of Krisnadwipayana University, Jakarta – Indonesia. The result indicated that the correlation between relationship marketing and electronic service quality was to be reciprocal, and mutually positive and significant. In addition, perceived e-serqual had only positive effects on customer statisfaction and customer trust.   But both of the observed key variables (relationship marketing and electronic service quality) showed no direct or indirect effects on consumer intention to continue using e-banking either through mediation of customer satisfaction and customer trust. However, after being given the moderating effect by low and high level of switching costs, it turned out that switching costs quite moderate significantly consumer intentions to continue using e-banking. Thus in this study, the findings of unsignificant effects were also discussed in order to provide theoretically and practically implication.

Keywords: Relationship Marketing, Electronic Service Quality (E-Serqual), And Consumer Continuance Intention To Use E-Banking

1. INTRODUCTION

The issue of consumer intentions to continue using e-banking is still relatively interesting to be studied. This phenomenon occurs because of the divergency of the models in several previous studies (see Table 1 appendix), and these models just could be applied in the limited context, and only for the observed objects as well as certain research settings, so that the models can not be used to describe the phenomenon in all situations (Haryanto, 2008). Thus, this limitation provides an opportunity for this study to construct an alternative model which is capable of explaining the phenomenon under study. However before describing the model in question, firstly addressed is the factors that cause divergence model.

The first factor that causes the divergence of the models is estimated that some previous studies focused on the problem of different research objects. Some of them have an emphasis on research object called online banking (see Chea & Margaret, 2005; Yoon, 2007; Qureshi et al, 2009, Li, 2010 and Li, Xiaolin. Et al, 2011), while others rely on online shopping, internet banking, mobile internet services, self-service technologies and bloggers (see Khalifa & Vanessa, 2007; Tat et al, 2008; Chen & Huei, 2009; Deng et al., 2010; Shiau, et al., 2011 and Lee, et al, 2011). This in turn has an impact on the diversity of observed variables selection and statistical methods used to solve the problem.

Instead of the problems that arise in the observed variables and statistical methods applied in the studies of online banking, in some other studies of e-banking have also contributed the divergence of the model (see Khalifa & Vanessa, 2007; Tat et al, 2008; Chen & Huei, 2009). The emergence of these problems are also expected from studies using different theoretical approaches. Several studies of online shopping (see Khalifa & Vanessa, 2007) approached through theoretical analysis of IS continuance theory combined with TAM theory and the theory of disconfirmation, while Lee. et al. (2011) using the approach draw upon extended TAM Model. While some studies of e-banking (see Tat et al, 2008; Chen & Huei, 2009; Deng et al, 2010) more rely on integrated theory between the theory of trust, TAM. TPB, and cognitive ab-sorption, to extend the theory of TAM tradi-tional approaches in the study of contemporary information technology. As a result, the impact of different approaches to this theory lead to a diversity of election of observed variables and applied statistical tools. Therefore, its results indicate the power of its applications are limited and only applied to the object being observed.

The second factor which led to the divergence of the model is expected due to differences in the research setting. This difference arises because each study (see Chea & Margaret, 2005; Yoon, 2007; Hema & Abdullah, 2011; Lee, et al, 2011) rests on the location that has the back-ground and attitudes of different consumer motivations in using electronic banking. This is presumably related to social norms, which are based on the social cognitive theory that stated there is a mutual influence between cognitive

factors, environment, and behavior of the local community. For the developed countries, among others, the United States, Europe and Australia, the motivation to use electronic banking is expected to rely more on the aspects of the utility function (see Chea & Margaret, 2005; Marcel et al., 2006; Yoon, 2007; Albesa 2007; Laukkanen. et al. 2007). This is different to the developing countries (such as Indonesia and some other countries in Asia and Africa) that the underlying factors in chosing the information technology of banking transactions are likely motivated by emotional factors (trust, equity, benevolence and commitment), ethical and relational ties or hedonistic lifestyle (see; Ndubisi, 2003; El-Kashier et al, 2009; Esmaili, et al., 2011; Hema & Abdullah, 2011, and Lee, et al, 2011). Thus, the impact of the diversity of the objects and settings led the results to be bias, and can not be used to generalize the problem in all situations. Therefore, in looking at the customer continuance intention to use e-banking, this study proposes a model construction as described below.

In this study, the model is built on six observed variables, namely: (1) relationship marketing (2) electronic service quality, (3) customer satisfaction, (4) customer trust, (5) switching costs, and (6) customer continuance intention to use e-banking. The configuration of this model is partially adapted from several previous studies, in which according to the results of the study note that the effect of customer satisfaction on customer loyalty was moderated by switching costs (Wong & Joseph, 2000; Lam, et al., 2004; Yang & Robin, 2004; Zineldin, 2006; Casalo. et al. 2008). In addition, Too (2001) also showed that the variable of relationship marketing has a positive effect on trust, while Thurau, (2002) looked at the correlation between relationship marketing and service quality were reciprocal. Further-more, Haryanto & Muklas, (2010) and Alru-baiee, & Nahla (2010), also indicated the posi-tive effect of relationship marketing on custom-er loyalty. While in terms of customer loyalty, Kheng et al, (2010) stated that service quality had a direct effect on customer satisfaction, and Li, (2010) and Luo & Tzai, (2011) also suggested that service quality has a positive influence on customer continuance intention, after being mediated by customer satisfaction and customer trust.

Thus, this model reveals four pattern of correlation to address the problems studied. First, the reciprocal correlation between relationship marketing and service quality. Second, the pattern of direct effect between relationship marketing and service quality on customer continuance intention to use e-banking. Third, the effect of relationship marketing and service quality on customer continuance intention which are mediated by customer satisfaction and customer trust. Fourth, the moderating role of switching costs in the effects of relationship marketing and electronic service quality on customer loyalty that are mediated by customer satisfaction and trust.

2. LITERATURE REVIEW & HYPOTHESIS DEVELOPMENTS.

2.1. The Effect of Relationship Marketing and Service Qu-ality on Customer continuance Intention

As mentioned earlier, Thurau (2002) showed that the correlation between relation-ship marketing and service quality is to be reciprocal. In this context, Haryanto & Muklas, (2010) revealed that in implementing relational marketing, the companies should change their perspective on the consumers through recognition that the relationship marketing and customer service quality needs to be undertaken simultaneously. The aim is to ensure a synergistic combination between the two variables. Furthermore, Li, (2010) and Taleghani et al, (2011) stated that these variables play an important role in explaining the process of forming a continuation intentions of customers to use e-banking. Therefore, consistent with the statement of Thurau (2002); Haryanto & Muklas, (2010), Li, (2010) and Taleghani et al, (2011), the study hypothesize that;

H1: The reciprocal correlation between relation-ship marketing and electronic service quality has a positive effects on consumer intentions to continue using e-banking.

2.2. The Effect of Relationship Marketing and Service Quality on Customer Continuane Intention which mediated by Customer satisfaction and Customer Trust

Morgan & Hunt (1994) stated that when a person is involved in an exchange that has a value of reliability and integrity, then there will be a feeling called trust. This statement implies that in implementing relationship marketing, the fulfillment of promises to consumers is an essential element that must be considered in order to create customer satisfaction and build customer trust. By this way, Floch & Treblmaier (2006) who investigate the effect of website service quality, trust and over-all satisfaction from the perspective of e-banking customers, found that customer loyalty is directly effected by customer satisfaction and customer trust. In this context, perceived ser-vice quality is measured by the quality of the perceived cognitive transaction, while the overall level of satisfaction is measured based on the accumulation of consumer experiences on their affective component. While other studies that discuss customer trust explained that the higher the intensity of the company pursuing a strategy of relational marketing, the higher level of customer satisfaction and trust towards the company (Haryanto & Muklas, 2010), and in turn have a positive effect on consumer intention to remain loyal. Therefore, if the reciprocal correlation between relation-ship marketing and perceived service quality mediated by the direct effects of customer satisfaction and customer trust on customer intentions to continue using e-banking, the study hypothesize that;

H2: Customer satisfaction and customer trust mediate the effect of relationship market-ing and electronic service quality on customer intention to continue using e-banking.

2.3. The Moderating Role of Switching Costs in The Formation Process of Customer Intention To Continue Using E-Banking

In general, the notion of switching costs are the costs that can deter consumers to move from one service to another service provided by competitors (Chea & Margaret, 2005; Li, Dahui. et al., 2007). If this phenomenon is associated with the the study of Yang & Robin (2004) which based on the model of

decomposed theory of planned behavior, it is identified that switching costs may moderate the effect of trust on customer loyalty. The values of the perceived benefits is significant enough, only when the level of customer satisfaction or customer perceived value is above the average level of switching costs. Therefore, in order to explore the correlation among the whole constructs, this study hypothesized that;

H3: Switching costs moderate the effect of relationship marketing and electronic service quality *on customer continuance intention to use, which is mediated by customer satisfaction and trust.*

3. RESEARCH MODEL

A developed model on this research is designed to investigate how switching costs moderate the effects of relationship marketing and electronic service quality which mediated by satisfaction and trust on the formation of costomer continuing intention to use e-banking. The model constructs and their relationships are illustrated in Figure 1.

Figure 1. The Effect of Relationship Marketing, Electronic Service Quality, Satisfaction and Trust on Customer Continuance Intention To Use E-Banking, which moderated by Switching Costs
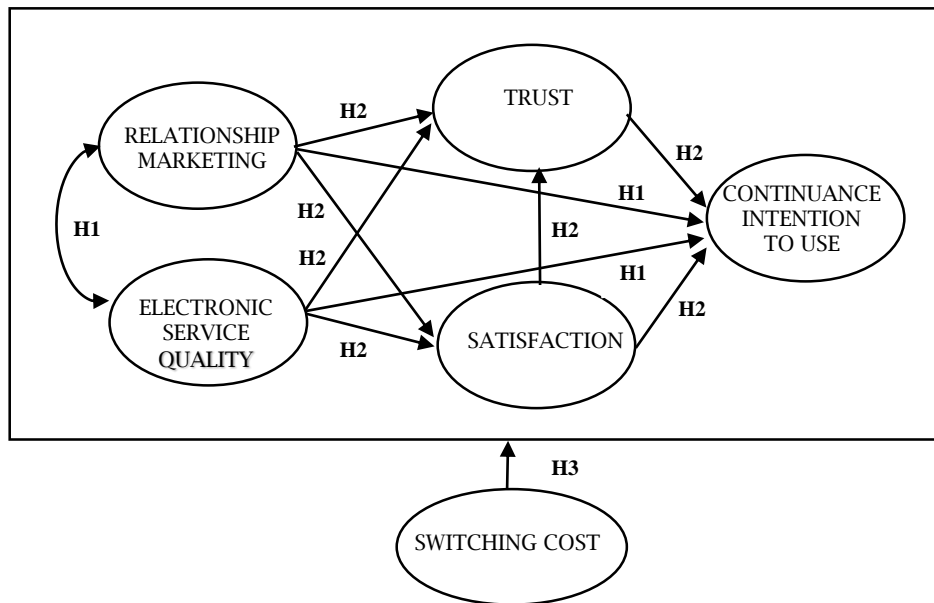
4. RESEARCH METHODS

Population of this study were students of business management studies at the University of Krisnadwipayana: Jakarta, who had intention to continue using e-banking. Total samples was 200 respondents who had previously sub-scribed electronic banking services from several banks. The consideration of deciding such numbers because in terms of the sample adequacy for Maximum Likelihood Estimation (MLE) in the structural equation model (SEM), is ranging from 100 to 200 samples (Ghozali, 2008). The participation was entirely voluntary, and convenience sampling technique was carried out based on respondents' intention to continue using e-banking. The justification of selecting students as research sample because this has been done by various academic research, including practical interest in marketing (see Alsajjan, 2009; Susskind & stefanone, 2010, and Zhao et al, 2010).

To test the validity and reliability of the data performed confirmatory factor analysis using Structural Equation Modeling (SEM). Similarly, based on the same method were tested the normality, outliers, goodness of fit, and the causality relationship on the hypothesis. Here are the explanation of study findings obtained.

5. RESULTS

A results description of the of data analysis begins with a brief background on the profile of respondents as a factor underlying the testing done. Table 2 indicates that the number of women respondents dominate the study (mean = 1.48), with an average life span of adults aged under 34 years (mean = 1.46). In addition, the average income earned per-month likely range of less than IDR 5 million (mean = 1.55): and the majority worked as private employees (mean = 2.27): and their highest educational background were under-graduate of S1 (mean = 2.04).

Furthermore, Table 3 (appendix) showed all of the alpha values were greater than the limit of constructs reliability, that is 0.70. Thus the questionnaires was considered reliable for measuring each variable used (see Table 3-A through Table 3-D appendix). In addition, Table 4-A through Table 4-I (see appendix) also demonstrated convergent validity values for all variable indicators. The estimated values seemed greater than two times the standard of the error (SE) at p < 0.05. Therefore it can be concluded that the variables used were valid.

Correspondingly, the following descript-ion also present a set of test results which performed by using Structural Equation Modeling (SEM). On the normality test, Table 5 (see appendix) showed the results of univariate for skewness (cr) more than

2.58, consisting of items: ci3; ci1; cs3; cs4; CT1; CT2; efficient; fulfill; avail, and security, while the kurtosis (cr) for all constructs were under 7. This condition implied the univariate data distribution was normal, and can be used to estimate the subsequent analysis. While the results of the multivariate test indicated the acquisition rate was 10.426, which implies that the distribution of the data can be said to be moderately non-normal.

Table 2. Descriptive Statistics of Respondents Profile

N		Mean	Standard Deviation	Min	Max	Description
Gender	200	1.48	.501	1	2	1 = Male
						2 = Female
Age	200	1.46	.583	1	3	1 = 20 - 34
						2 = 35 - 50
						3 = > 50
Income per-month	200	1.55	.663	1	3	1 = < IDR 5 Million
						2 = IDR 5 - 10 Million
						3 = > IDR 10 Million
Occupation	200	2.27	.964	1	4	1 = Civil Servants
						2 = Private Company Employee
						3 = Entrepreneurial
						4 = Others (TNI, Lectures & Students)
Education	200	2.04	.861	1	4	1 = High School
						2 = Bachelor (S1)
						3 = Master's Degree (S2)
						4 = Others (Diploma)

Source: Primary Data (Processed, 2012).

Despite the analysis of abnormal data can mislead the interpretation due to the chi-square value obtained is likely to increase, and the probability level will shrink, but since technical analysis of SEM used in this study was based on Maximum Likelihood approach Estimates (MLE), consequently the result had no effect (robust) on the deviation of multivariate normality (Ghozali, 2007). In addition, the justification for such data distribution was also due to the primary data gathered from the respondents' answers varied, and making it difficult to obtain data that follow a normal distribution (Haryanto & Kawuri, 2009).

In addition, Table 6 (see appendix) indicated 14 items that had outlier values, with probability levels of < 0.05. However, if it were associated with the conditions stating that a number of observations will experience outlier if one of the items had only one number of probability less than 0.05 (whereas the other was > 0.05), then the result of univariate test was still in the acceptable condition.

Correspondingly, the results of multivariate test (df = 18, p = 0.001, and $\chi 2$ = 42.31) showed that the greatest value of Mahalanobis d-squared was 45.877. Thus the detected outlier values was only 1 unit. But this ought not to be discarded, because the goodness of fit would likely declining. In other words it was regarded as the right choice that the number used remains 200 samples.

On the other side, the appendix Table 7 described the summary of results to measure the goodness of fit model before given the mode-

rating effects. It yielded that six of the seven minimum requirements met the cut-off value recommended. Similarly for the fit assessment of the model after being given the moderating effect. The result showed that five of the seven minimum requirements was enough to meet the cut-off value recommended, while the rest of Goodness of Fit Index and Adjusted Goodness of Fit Index classified as marginal (see Table 8 appendix). Thus, by measuring the overall goodness of fit indicated that both models of before and after being given moderating effects were in the acceptable condition.

Finally, Table 9 (see appendix) presents the summary of the results to measure a cons-trained model fit. It yielded that five of the seven of the minimum requirements met the cut-off value recommended. Therefore, based on an overall assessment of the measurement of good-ness of fit for the constrained models revealed acceptable. In addition, the appendix of Table 10 describes a comparison of the goodness of fit for the two analyzed model indicate that the value of $\Delta \chi^2$ was 21.423 and df (p <0.05). Thus, based on the description of Table 7 through Table 10 (see appendix) could be concluded that the constructed model had a goodness of fit. The following description would present the results of hypothesis testing as indicated by the regression weights and goodness of fit indices for both of the test results before and after being moderated by switching costs (see Table 11 &12).

Table 11. The Results of Hypothesis Testing (Standard Regression Weight before being given a Moderating Effects)

Variabel			Estimate	S.E.	CR
Relationship Marketing	↔	Electronic SERVQUAL	.137	.027	5.066
Satisfaction	←	Electronic SERVQUAL	1.270	.154	8.244
Trust	←	Electronic SERVQUAL	1.056	.348	3.032
Chi Square		=	124,817		
Probabilitas Chi Square (p)		=	0,071		
CMIN/DF		=	1,212		
Comparative Fit Index (CFI)		=	0,992		
Tucker-Lewis Index (TLI)		=	0,988		
Goodness of Fit Index (GFI)		=	0,937		
Root Mean Square Error Approximation (RMSEA)		=	0,033		

Source: Primary Data (Processed, 2012).

Tabel 12. The Results of Hypothesis Testing (Standard Regression Weight After being given a Moderating Effects)

Variabel			Low Swtching Costs			High Swtching Costs		
			Estimate	S.E.	CR	Estimate	S.E.	CR
Relationship Marketing	↔	Electronic SERVQUAL	.079	.039	2.016	.152	.035	4.320
Satisfaction	←	Relationship Marketing	.050	.068	.728	-.151	.161	-.941
Satisfaction	←	Electronic SERVQUAL	1.168	.205	5.703	1.404	.308	4.558
Trust	←	Relationship Marketing	.003	.135	.024	-.274	.159	-1.720
Trust	←	Electronic SERVQUAL	2.617	1.833	1.427	1.095	.496	2.206
Trust	←	Satisfaction	-1.033	1.459	-.708	.321	.237	1.357
Continuance Intention To Use	←	Relationship Marketing	-.087	.123	-.707	.545	1.330	.410
Continuance Intention To Use	←	Electronic SERVQUAL	-.927	2.284	-.406	-2.245	5.149	-.436
Continuance Intention To Use	←	Satisfaction	1.201	1.405	.854	-.319	1.165	-.274
Continuance Intention To Use	←	Trust	.515	.464	1.110	2.595	4.114	.631
Chi Square			=	215.170		=	369.060	
Probabilitas Chi Square (p)			=	0.070		=	0.000	
CMIN/DF			=	1.157		=	1.367	
Comparative Fit Index (CFI)			=	0.989		=	0.955	
Tucker-Lewis Index (TLI)			=	0.062		=	0.959	
Goodness of Fit Index (GFI)			=	0.896		=	0.840	
Root Mean Square Error Approximation (RMSEA)			=	0.028		=	0.043	

Source: Primary Data (Processed, 2012).

6. DISCUSSION

Hypothesis test of this research was based on the criterion of cr (z-score) greater than or equal to the value of the z-table (z-score ≥ z-table). Then the results were associated with the coefficients of the standardized structural path, especially related to the suitability of the direction of the correlation between the path that has been previously hypothesized. If the direction of correlation in accordance with the hypothetical direction and critical ratio, then it can be said that the hypothesis being tested quite supporting the evidence. To that end, the value of the z-table at each significance level used is: 1% = 2.56, 5% = 1.96 and 10% = 1.64.

6.1 The reciprocal effect of relationship marketing and electronic service quality on the customer continuance intention to use e-banking

The results indicated that the influence of relationship marketing and electronic service quality on the customer continuance intention to use e-banking was reciprocal, and having positive effect on significant level of 0.01 and 0.05. It can be seen from the regression weights of before and after being given moderating effect by the switching costs. Before moderated, the SE was 0.027 and CR = 5.066, while after being given the moderating effect by low switching costs the value to SE = 0.039 & CR = 0039, and high switching costs yielding SE = 0.035; CR = 4320 (see Table 11 and Table 12 above).

This condition implies that the relation-ship marketing and electronic service quality provided by the bank as the service providers in establishing, protecting and maintaining good relationships with e-banking customers had a positive effect and relating to each other reciprocally (SE = 0:27; CR =

5.066). This findings supported previous research which states that relationship marketing and service quality was reciprocal (see Thurau, 2002). But both of these key variables (relationship marketing and electronic service quality) have no effect on the customer loyalty to the bank who provides e-banking services they consumed. Nevertheless this finding still requires further tests on different contexts, in order to increase the external generalization of the hypothetical concept.

6.2. The effect of relationship marketing and electronic service quality on the customer continuance intention to use e-banking which is mediated by customer satisfaction and trust

In the analysis context between variables of relationship marketing and electronic service quality on the formation of consumer intentions to continue using e-banking, the results indicated that the first hypothesis (H1) was not sup-ported by empirical evidence (see Table 11 and Table 12). There is no indication the consumers want to continue using e-banking either influenced by the activities of banks in implementing electronic relationship marketing nor by service quality. Similarly with the effect of customer satisfaction and trust on the continuance intention to use e-banking, although electronic service quality had a positive and significant effect on the consumer satisfaction and trust, but it seemed that this variables of satisfaction and trust did not function as partial or full mediator. Therefore the second hypothesis also did not support any mediating effects in the relation between relationship marketing and electronic service quality on customer intention to continue using e-banking. In other words, these findings did not support the regularity of the phenomena which

states that the higher the effort relationship marketing and service quality, the higher the intention of consumers to re-main loyal (see Zeithaml, et al. 2002; Ramkumar & Saravanan, 2007; Li, 2010; Taleghani et al, 2011): whether it is mediated by the variables of satisfacion and or customer trust.

Such conditions presumably relates to aspects of the external factors that influence customer intention to continue using e-banking, and it is not included in the model of this study. Those external factors include, among others; the absence of differences in switching costs, and the intensity of transaction factor (see: the appendix Table 15) and the characteristics of consumer behavior, that is expected to play a role as the control variables, which causes consumers did not intend to remain loyal to the bank providing e-banking services they used.

However, if the correlation among those variables should be analyzed in the full model (read: the formation of consumer intentions to continue using e-banking) which is moderated by the effects of consumer perceptions about switching costs (see: the appendix Figure 2,3 & 4), then there should be a difference between the model before it is moderated by low switching costs and by high switching costs. In other words, it can be concluded that the levels of consumer switching costs moderate the customer intention to continue using e-banking.

6.3. The moderating effect of switching costs on the formation process of customer continuance intention to use e-banking

The formation process of customer continuance intention to use e-banking which is moderated by the switching costs consist of 3 lanes, namely: (1) the path between relation-ship marketing and electronic service quality, (2) the path among relationship marketing and service quality with customer satisfaction and customer trust, (3) the path between electronic relationship marketing and service quality with customer satisfaction and customer trust towards customer continuance intention to use e-banking. The study indicated that the model, before being given moderating effects, had three positive correlations: (1) a reciprocal correlation between relationship marketing with electronic service quality, (2) the effect of electronic service quality on customer satisfaction, and (3) the effect of eletronic service quality on customer trust (see Table 10). Eventually it changed after being moderated by the magnitude of switching costs (see Table 11). Thus, it can be concluded that the level of switching costs moderate the formation process of customer continuance intention to use e-banking. Nevertheless this finding still requires further tests on different contexts, in order to increase the external generalization of the hypothetical concept.

7. CONCLUSION AND IMPLICATIONS

7.1.Conclusion

The study had only found several of positive effects on the formation process of customer continuance intention to use e-banking. It was the reciprocal correlation between relationship marketing and

service quality, and the effect of service quality on customer satisfaction and customer trust. Correspondingly, the result also indicated that the main of two observed variables (relationship marketing and electronic service quality), had no positive effect of on consumer intention to continue using e-banking. It means that there is no indication the consumers wanted to continue using e-banking directly influenced by the activities of banks in implementing electronic relationship marketing nor by the given service quality.

Similarly with the role of customer satisfaction and customer trust in mediating the effect of relationship marketing and electronic service quality on consumer continuance intention, although electronic service quality had a positive and significant effect on the consumer satisfaction and trust, but it seemed that the variables of satisfaction and trust did not function as a partial or full mediating effect. Therefore the study did not support the first nor the second hypothesis, but on the other hand it was supporting the third hypothesis that the magnitude of switching costs had a moderating effect on the consumer continuance intention. This condition was reflected by the prior model that changed after being given a moderating effect on unconstrained and constrained model.

Such conditions presumably relates to aspects of the external factors that influence customer intention to continue using e-banking, and it was not included in the model of this study. Those external factors include, among others; the absence of differences in switching costs, and the intensity of transaction factor and the characteristics of consumer behavior that was expected to play a role as a control variable, which causes consumers do not intend to remain loyal to the bank providing e-banking services they used. Thus, these findings had implications as described in the following paragraphs.

7.2. Implications for Further Study

Theoretically, the results of this study is expected to be a reference in explaining customer continuance intention to use e-banking. Because the testing procedures and used methods are rigid. While the examined variables have a uniqueness and different from previous studies. Therefore the results can be used as a main stream, especially for studies in the field of behavioral consumer.

Furthermore, in the context of practical implications, the study suggested the marketing stimuli need to be created to rebuild the relationship marketing efforts and electronic service quality, in order to increase positive attitudes of customer intention to continue using e-banking. In addition to the stimulus, marketers are also advised to consider external factors which capable of mediating the effect of relationship marketing and service quality on consumer electronic continuance intention to use e-banking. The allegations of neglect external factors that are not included in this study, as well as the factor of research object selection that are limited to college students is expected to have an impact on the limitations to apply the context of model on different settings. That is why this limitation needs further studies to look at a wider scope, so that the

generalizations can be better improved.

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APPENDICES

Table 1. Previous Models in E-Banking Literatures

AUTHOR (YEAR) *(1)*	*OBJECT* *(2)*	*ANTECEDENT VARIABLES* *(4)*	*INDEPENDENT VARIABLES* *(5)*	*MEDIATING VARIABLES* *(6)*	*MODERATING VARIABLES* *(7)*	*CONTROL VARIABLES* *(8)*	*DEPENDENT VARIABLES* *(9)*	*STATISTIC METHOD* *(10)*
This Study	Internet Banking		Relationship Marketing Service Quality	Customer Satisfaction Customer Trust	Switching Costs		Continuance Intention To Loyal	SEM
Chea and Luo (2005)	Online Banking		Perceived Usefulness (Dis) Confor-mation Negative Affectivity	Satisfaction	Perceived Switching Costs		Continuance Intention	SEM
Khalifa & Liu (2007)	Olnine Shopping		Perceived Usefullness Online Shopping Satisfaction		OnlineShop-ping Habit/Expe-rience		Online Repurchase Intention	Partial Least Squares (PLS)
Yoon (2007)	Online Banking	Customer Service Fulfillment/ Reliability Product Portfolio Ease of Use Security/ Privacy	Overall Satisfaction				Repurchase Intention Price Sensitivity Recommen-dation Complain	SEM
Tat et al (2008)	Internet Banking		Trust Perceived Compatibilty Perceived Ease of Use				Intention to Continue Using Internet Banking	Multiple Regression Analysis
Chen et l (2009)	Self Service Technolog ies (SSTs)	Optimism Innotiveness Discomfort Insecurity Subjective Norms Perceived Behavioral Control	Perceived Usefulness Perceived Ease of Use	Satisfaction			Continuance Intention	SEM
Qureshi et al, (2009)	Online Banking	Reputation Third Part Trust Privacy and Security Familiarity with the Vendor Satisfaction	Perceived Website Quality Perceived Capability of Order Fulfillment Reputation	Trust in Vendor	Satisfaction Gender Income Education Expertise		Repurchase Intenion	SEM
Deng et al (2010)	Mobile Internet Services	Cognitive Absorption	Perceived Utilitarian Performance Expectation Disconfirma-tion Perceived Hedonic Performance	Satisfaction			Continuance Intention	Partial Least Squares (SEM)
Li. H, (2010)	Online Travel Services (Online Banking)	Perceived Ease of Use Website Design Reliability Sytem Availability Privacy Responsiveness Empathy	Perceived Service Quality Perceived Usefullness	Confirmation Satisfaction			Continuance Intention	SEM
Lee, C. H, et al, (2011)	Online Shopping	Perceived Value Perceived Use-fulness Perceived Ease of Use Firm Reputation Privacy Trust Reliability Functionality					Repurchase Intention	Correlatio and Regression Analysis
Li, Xiaolin et al, (2011)	Online Direct Sales Channel	*Decision Entity Factors:* Internet Expertise Resource Slack Risk Propensity	*Decision Object Factors:* Perceived Ease of Use Perceived Relative Advantage	*Decision Context Factors:* Perceived Competitive Pressure			Behavioral Intention to Continue Using ODSC	Partial Least Squares (PLS)

Source: Various Studies of E-Banking.

Table 3. Results of Construct Reliability

Indicators	Variables									
	Trust		Customer Satisfaction		Continuance Intentions		Relatioship Marketing		Electronic SERVQUAL	
	Const (λ)	Error (δ)	Const (λ)	Error (ε)	Const (λ)	Error (ε)	Const (λ)	Error (ε)	Const (λ)	Error (ε)
ct1	0.931	0.13								
ct2	0.895	0.20								
ct4	0.779	0.39								
cs5			0.564	0.68						
cs4			0.891	0.21						
cs3			0.908	0.18						
cs2			0.856	0.27						
cs1			0.858	0.21						
ci1					0.887	0.34				
ci2					0.841	0.26				
ci3					0.81	0.21				
rm1							0.705	0.29		
rm2							0.89	0.34		
rm3							0.84	0.50		
Security									0.731	0.47
Avail									0.745	0.44
Fulfill									0.821	0.33
Efficien									0.692	0.52
Σ of λ	2.605		4.077		2.538		2.435		2.989	
Σ of ε		0.73		1.54		0.82		1.14		1.76
Construct Reliability	**0.90**		**0.92**		**0.89**		**0.84**		**0.84**	

Source: Primary Data (Processed, 2012).

Table 3-A. Result of Construct Reliability Variable: Efficiency

No	Item	Std. Loading	Measur. Error	Reliablity
1	ef1	0.677	0.54	
2	ef2	0.714	0.49	
3	ef3	0.793	0.37	0.83
4	ef4	0.742	0.45	
5	ef5	0.551	0.70	
	Total	**3.477**	**2.55**	

Source: Primary Data (Processed, 2012).

Table 3-B. Result of Construct Reliability Variable: Availability

No	Item	Std. Loading	Measur. Error	Reliablity
1	kts1	0.801	0.36	
2	kts2	0.779	0.39	
3	kts3	0.868	0.25	0.89
4	kts4	0.825	0.32	
	Total	**3.273**	**1.318**	

Source: Primary Data (Processed, 2012).

Table 3-C. Result of Construct Reliability Variable: Security

No	Item	Std. Loading	Measur. Error	Reliablity
1	sty1	0.88	0.23	
2	sty2	0.91	0.17	
3	sty3	0.86	0.26	0.93
4	sty4	0.80	0.36	
5	sty5	0.81	0.34	
	Total	**4.262**	**1.36**	

Source: Primary Data (Processed, 2012).

Table 3-D. Result of Construct Reliability Variable: Fulfillment

No	Item	Std. Loading	Measur. Error	Reliablity
1	f2	0.801	0.36	
2	f3	0.759	0.42	
3	f4	0.823	0.32	
4	f6	0.838	0.30	0.91
5	f7	0.711	0.49	
6	f1	0.788	0.38	
	Total	**4.720**	**2.28**	

Source: Primary Data (Processed, 2012).

Table 4-A. Convergent Validity of *Efficiency*

Construct			Estimate	S.E.	C.R.	P	Status
ef1	←	Efficiency	1.000				
ef2	←	Efficiency	.910	.103	8.847	***	Valid
ef3	←	Efficiency	1.123	.116	9.648	***	Valid
ef4	←	Efficiency	.878	.096	9.141	***	Valid
ef5	←	Efficiency	.674	.096	7.007	***	Valid

Source: Primary Data (Processed, 2012).

Table 4-B. Convergent Validity of *Fulfillment*

Construct			Estimate	S.E.	C.R.	P	Status
f2	←	Fulfillment	1.000				
f3	←	Fulfillment	1.003	.085	11.790	***	Valid
f4	←	Fulfillment	.999	.076	13.131	***	Valid
f6	←	Fulfillment	.979	.073	13.472	***	Valid
f7	←	Fulfillment	.802	.074	10.852	***	Valid
f1	←	Fulfillment	1.004	.081	12.401	***	Valid

Source: Primary Data (Processed, 2012).

Table 4-C. Convergent Validity of Availability

Construct			Estimate	S.E.	C.R.	P	Status
kts1	←	Availability	1.000				
kts2	←	Availability	1.013	.085	11.937	***	Valid
kts3	←	Availability	1.038	.076	13.680	***	Valid
kts4	←	Availability	1.052	.082	12.865	***	Valid

Source: Primary Data (Processed, 2012).

Table 4-D. Convergent Validity of Security

Construct			Estimate	S.E.	C.R.	P	Status
sty1	←	Security (Keamanan)	1.000				
sty2	←	Security (Keamanan)	1.007	.054	18.802	***	Valid
sty3	←	Security (Keamanan)	.934	.056	16.703	***	Valid
sty4	←	Security (Keamanan)	1.057	.073	14.570	***	Valid
sty5	←	Security (Keamanan)	.935	.062	14.998	***	Valid

Source: Primary Data (Processed, 2012).

Table 4-E. Convergent Validity of E-Service Quality

Construct			Estimate	S.E.	C.R.	P	Status
Efficien	←	e-SERVQUAL	1.000				
Avail	←	e-SERVQUAL	1.055	0.109	9.65	***	Valid
Fulfill	←	e-SERVQUAL	1.220	0.116	10.537	***	Valid
Security	←	e-SERVQUAL	1.271	0.134	9.483	***	Valid

Source: Primary Data (Processed, 2012).

Table 4-F. Convergent Validity of Relationship Marketing

Construct			Estimate	S.E.	C.R.	P	Status
rm1	←	RM	1.000				
rm2	←	RM	1.178	0.109	10.827	***	Valid
rm3	←	RM	1.116	0.105	10.633	***	Valid

Source: Primary Data (Processed, 2012).

Table 4-G. Convergent Validity of Customer Satisfaction

Construct			Estimate	S.E.	C.R.	P	Status
cs1	←	Customer Satisfaction	1.000				
cs2	←	Customer Satisfaction	0.962	0.060	15.994	***	Valid
cs3	←	Customer Satisfaction	1.059	0.059	17.883	***	Valid
cs4	←	Customer Satisfaction	1.075	0.062	17.232	***	Valid
Cs5	←	Customer Satisfaction	0.649	0.075	8.665	***	Valid

Source: Primary Data (Processed, 2012).

Table 4-H. Convergent Validity of Trust

Construct			Estimate	S.E.	C.R.	P	Status
ct1	←	Trust	1.000				
ct2	←	Trust	0.904	0.044	20.321	***	Valid
ct4	←	Trust	0.882	0.059	14.924	***	Valid

Source: Primary Data (Processed, 2012).

Table 4-I. Convergent Validity of Cuntinuance Instention to Use

Construct			Estimate	S.E.	C.R.	P	Status
ci1	←	CI	1.000				
ci2	←	CI	0.918	0.060	15.212	***	Valid
ci3	←	CI	0.869	0.061	14.295	***	Valid

Source: Primary Data (Processed, 2012).

Table 5. The Results of Normality Test

Variable	min	max	skew	c.r.	kurtosis	c.r.
ci3	4.000	7.000	-.571	-3.298	-.401	-1.158
ci2	5.000	7.000	-.286	-1.653	-.941	-2.716
ci1	4.000	7.000	-.585	-3.378	-.331	-.955
cs1	5.000	7.000	-.388	-2.241	-.872	-2.517
cs2	5.000	7.000	-.372	-2.147	-.778	-2.245
cs3	4.000	7.000	-.531	-3.067	-.438	-1.266
cs4	4.000	7.000	-.527	-3.045	-.595	-1.716
cs5	5.000	7.000	-.080	-.464	-.834	-2.408
ct4	5.000	7.000	-.397	-2.293	-1.021	-2.947
ct2	5.000	7.000	-.555	-3.203	-.655	-1.891
ct1	5.000	7.000	-.519	-2.998	-.806	-2.326
Efficien	5.000	7.000	-.616	-3.554	-.790	-2.282
Fulfill	4.000	7.000	-.535	-3.089	-.359	-1.037
Avail	5.000	7.000	-.466	-2.688	-.836	-2.412
Security	4.000	7.000	-.613	-3.538	-.388	-1.119
rm1	4.000	7.000	-.015	-.088	-.982	-2.835
rm2	4.000	7.000	-.194	-1.120	-.557	-1.608
rm3	5.000	7.000	-.158	-.910	-1.050	-3.030
Multivariate					39.562	10.426

Source: Primary Data (Processed, 2012).

Table 6. The Results of Outlier Test

Observation number	Mahalanobis d-squared	p1	p2
22	45.877	.000	.060
128	35.409	.008	.501
137	35.209	.009	.264
61	34.090	.012	.232
35	33.505	.014	.167
135	31.874	.023	.305
1	31.213	.027	.303
19	30.665	.031	.296
17	30.572	.032	.199
14	30.537	.033	.120
42	30.427	.033	.075
16	29.802	.039	.099
62	29.771	.040	.057
152	28.947	.049	.116
52	28.893	.050	.075
183	28.820	.051	.049
46	28.575	.054	.043

Source: Primary Data (Processed, 2012).

Table 7. Goodness-of-Fit Model before being given a Moderation Effects

Goodness of Fit Model Indices	Cut-off Value	Goodness-of-Fit Measure	Conclusion
Chi Square	Expected = Small Score	124,817	Fit
Probabilitas Chi Square (p)	> 0,05	0,071	
CMIN/DF	< 2,00-3,00	1,212	Fit
Comparative Fit Index (CFI)	> 0,95	0,992	Fit
Tucker-Lewis Index (TLI)	> 0,95	0,988	Fit
Goodness of Fit Index (GFI)	> 0,90	0,937	Fit
Adjusted goodness of fit (AGFI)	> 0,90	0,895	Marginal
Root Mean Square Error Approximation (RMSEA)	< 0,08	0,033	Fit

Source: Primary Data (Processed, 2012).

Table 8. Goodness of Fit Unconstrained Model

Goodness of Fit Model Indices	Cut-off Value	Goodness-of-Fit Measure	Conclusion
Chi Square	Expected = Small Score	208,415	Fit
Probabilitas Chi Square (p)	≥ 0,05	0,105	
CMIN/DF	≤ 2,00-3,00	1,133	Fit
Comparative Fit Index (CFI)	≥ 0,95	0,991	Fit
Tucker-Lewis Index (TLI)	≥ 0,95	0,985	Fit
Goodness of Fit Index (GFI)	≥ 0,90	0,897	Marginal
Adjusted Goodness of Fit Index (AGFI)	≥ 0,90	0,809	Marginal
Root Mean Square Error Approximation (RMSEA)	≤ 0,08	0,026	Fit

Source: Primary Data (Processed, 2012)

Table 9. Goodness of Fit Constrained Model

Goodness of Fit Model Indices	Cut-off Value	Goodness-of-Fit Measure	Conclusion
Chi Square	Expected = Small Score	229,838	Fit
Probabilitas Chi Square (p)	≥ 0,05	0,054	
CMIN/DF	≤ 2,00-3,00	1,167	Fit
Comparative Fit Index (CFI)	≥ 0,95	0,988	Fit
Tucker-Lewis Index (TLI)	≥ 0,95	0,981	Fit
Goodness of Fit Index (GFI)	≥ 0,90	0,889	Marginal
Adjusted goodness of fit (AGFI)	≥ 0,90	0,807	Marginal
Root Mean Square Error Approximation (RMSEA)	≤ 0,08	0,028	Fit

Source: Primary Data (Processed, 2012).

Table 10. Comparison of Goodness of Fit Models which is Unconstrained and Constrained

Goodness of Fit Model Indices	Cut-off Value	Constrained Model	Unconstrained Model
Chi Square	Expected = Small Score	229,838	208,415
Probabilitas Chi Square (p)	≥ 0,05	0,054	0,105
Degree of Freedom (df)		184	197
CMIN/DF	≤ 2,00-3,00	1,167	1,133
Comparative fit index (CFI)	≥ 0,95	0,988	0,991
Tucker-Lewis Index (TLI)	≥ 0,95	0,981	0,985
Goodness of Fit Index (GFI)	≥ 0,90	0,889	0,897
Adjusted goodness of fit (AGFI)	≥ 0,90	0,807	0,809
Root Mean Aquare Error Approximation (RMSEA)	≤ 0,08	0,028	0,026
Δχ²		229,838 - 208,415 = 21,423	
Δdf		184 - 197 = -13	

Source: Primary Data (Processed, 2012).

Table 13. Result of Direct Effect, Indirect Effect, and Total Effect (ByLow Switching Costs)

Variable Correlaton			Effect of λ or β		
Dependent		Independent	Direct	Indirect	Total
Satisfaction	←	Electronic SERVQUAL	1.168	.000	1.168
Trust	←		2.617	-1.206	1.410
Continuance Intention To Use	←		-.927	2.128	1.201
Satisfaction	←	Relationship Marketing	.050	.000	.050
Trust	←		.003	-.051	-.048
Continuance Intention To Use	←		-.087	.035	-.052
Satisfaction	←	Satisfaction	.000	.000	.000
Trust	←		-1.033	.000	-1.033
Continuance Intention To Use	←		1.201	-.532	.669
Satisfaction	←	Trust	.000	.000	.000
Trust	←		.000	.000	.000
Continuance Intention To Use	←		.515	.000	.515
Satisfaction	←	Continuance IntentionTo Use	.000	.000	.000
Trust	←		.000	.000	.000
Continuance Intention To Use	←		.000	.000	.000

Source: Primary Data (Processed, 2012).

Table 14. Result of Direct Effect, Indirect Effect, and Total Effect (By High Switching Costs)

| Variable Correlation			Effect of λ or β		
Dependent		**Independent**	**Direct**	**Indirect**	**Total**
Satisfaction	←	Electronic SERVQUAL	1.404	.000	1.404
Trust	←		1.095	.451	1.546
Continuance Intention To Use	←		-2.245	3.563	1.318
Satisfaction	←	Relationship Marketing	-.151	.000	-.151
Trust	←		-.274	-.049	-.323
Continuance Intention To Use	←		.545	-.789	-.244
Satisfaction	←	Satisfaction	.000	.000	.000
Trust	←		.321	.000	.321
Continuance Intention To Use	←		-.319	.833	.514
Satisfaction	←	Trust	.000	.000	.000
Trust	←		.000	.000	.000
Continuance Intention To Use	←		2.595	.000	2.595
Satisfaction	←	Continuance Intention To Use	.000	.000	.000
Trust	←		.000	.000	.000
Continuance Intention To Use	←		.000	.000	.000

Source: Primary Data (Processed, 2012).

Table 15. The Type of E-Banking Which Used by Respondents and Their Transaction Intensity

≤ TYPE OF E-BANKING	TRANSACTION INTENSITY (Per-Month)		
	Max ≤ 1	**1 - 3**	**≥ 3**
SMS/Phone Banking	35.1%	36.3%	41.7%
Mobile Banking	13.4%	9.9%	8.3%
Internet Banking	19.6%	25.3%	25.0%
SMS/Phone & Mobile Banking	12.4%	7.7%	0.0%
SMS/Phone & Internet Banking	4.1%	3.3%	8.3%
SMS/Phone, Mobile & Internet Banking	9.3%	9.9%	8.3%
Mobile & Internet Banking	6.2%	7.7%	8.3%
Total	100 %	100 %	100 %
Σ n = 200	97	91	12

Source: Primary Data (Processed, 2012).

Figue 2. Default Model After Modificated and Before being given Moderating Effect

Model Struktural dengan Modifikasi
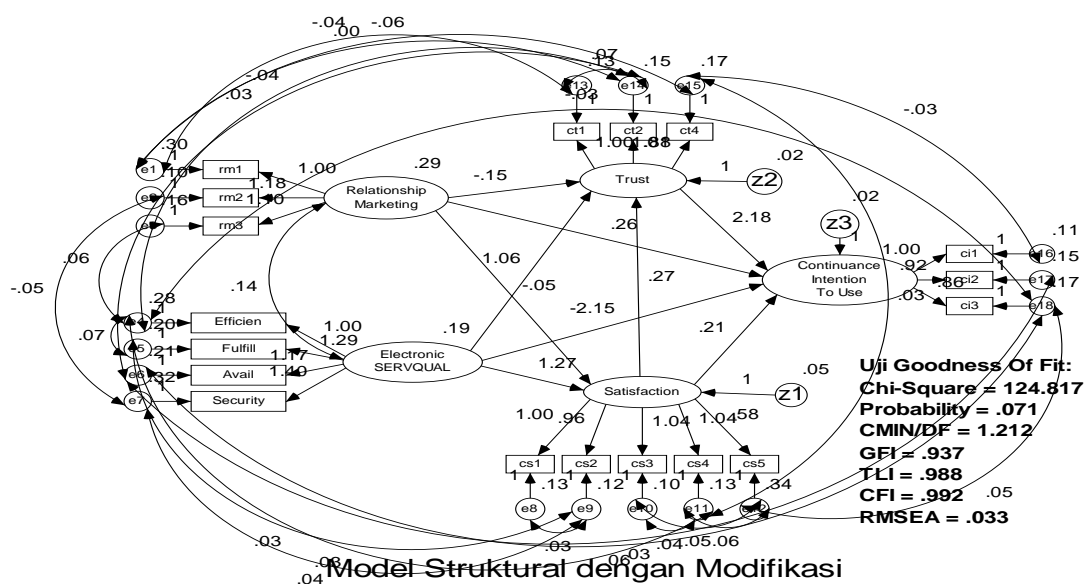
Source: Primary Data (Processed, 2012).

Figue 3. Moderated Model By Low Switching Costs

Model Struktural dengan Moderasi Low Switching Cost
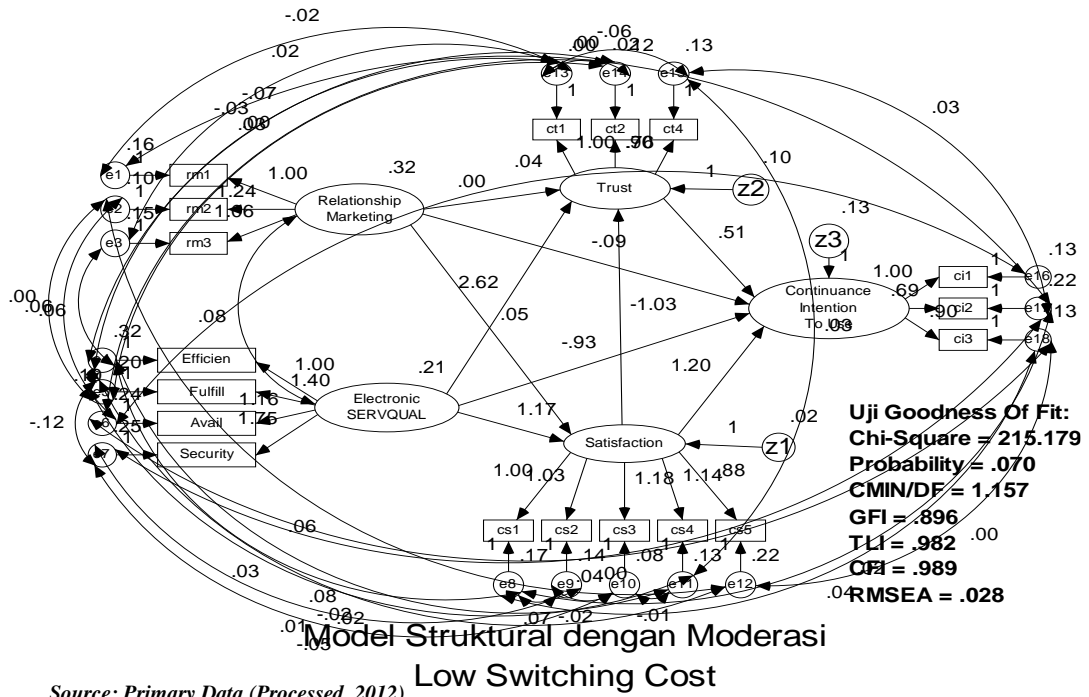
Source: Primary Data (Processed, 2012).

Figure 4. Moderated Model By High Switching Costs

Model Struktural dengan Moderasi High Switching Cost

Source: Primary Data (Processed, 2012).