

TESIS

THE EFFECT OF SERVICE QUALITY AND RISK PERCEPTION ON CUSTOMER SATISFACTION, WITH MODERATING VARIBLES OF INCOME AND INTERESTRATE IN AL JUMHOURIYA BANK IN LIBYA

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Bismeallah walhamdullilah, thanks to Allah SWT, whom with His willing giving me opportunity to complete this final year Thesis which entitled "The Effect of Service Quality and Risk Perecption On Customer Sataisfaction with Moderation of Income and Interest Rate (A case Study at Al Jumhouriya Bank In Libya)". I would like to thank everyone who has given me full support and encouragement in completing this final project. I would like to thanks:

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THE EFFECT OF SERVICE QUALITY AND RISK PERCEPTION ON CUSTOMER SATISFACTION WITH THE MODERATION OF INCOME AND INTEREST RATE (A CASE STUDY AT AL JUMHOURIYA BANK IN LIBYA)

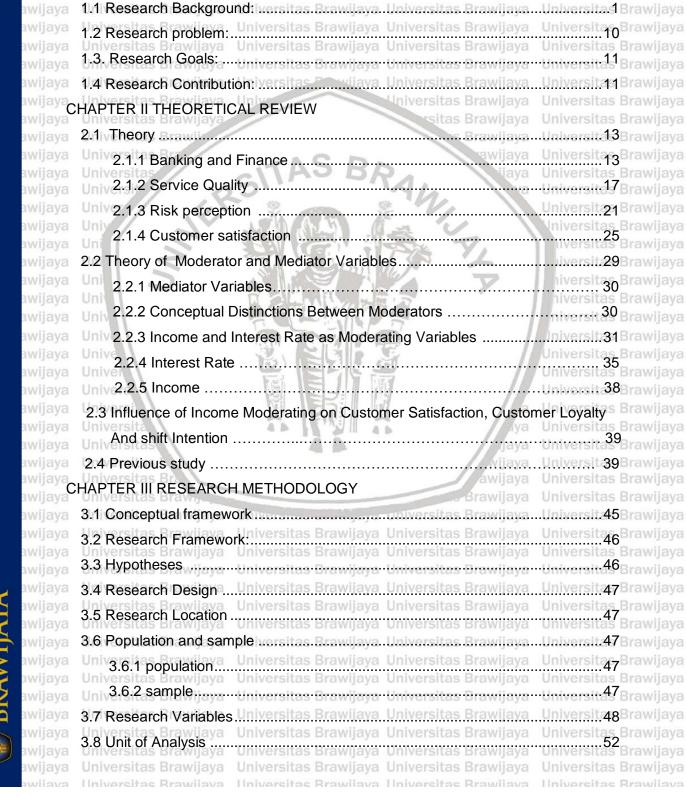
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ABSTRACT

Nowadays the attention to customer satisfaction is getting bigger and improved. To win the competition, companies must be able to provide satisfaction to their customers. A product will be accepted and able to survive in the market competition if it can provide maximum satisfaction to consumers. This study was conducted at Jumhouria Bank, the largest and the leading bank in Libya, the result of the merger between Umma Bank and Jumhouria Bank. Its total capital is I billion Libyan dinar, and its total assets in 2012 was 33 billion Libyan dinars on the balance sheet and 12 billion dinar off the balance sheet. The bank's total assets of 44 billion Libyan dinar makes it the largest bank in Libya in terms of assets. The bank grows by 15% YOY and operates the largest nationwide network of 150 branches. It is the largest employer in banking sector with 6000 employees. Jumhouria Bank alone is accounted for 38.8% of the total Libyan commercial banking assets, 42.7% of total Libyan banking deposits, and 40.7% of total Libyan banking loans. It generated 240 million Libyan dinars for 2013 in net profit, despite 2012 being just the first year after the revolution.

Keywords: service quality, risk perception, income, interest rate, customer satisfaction





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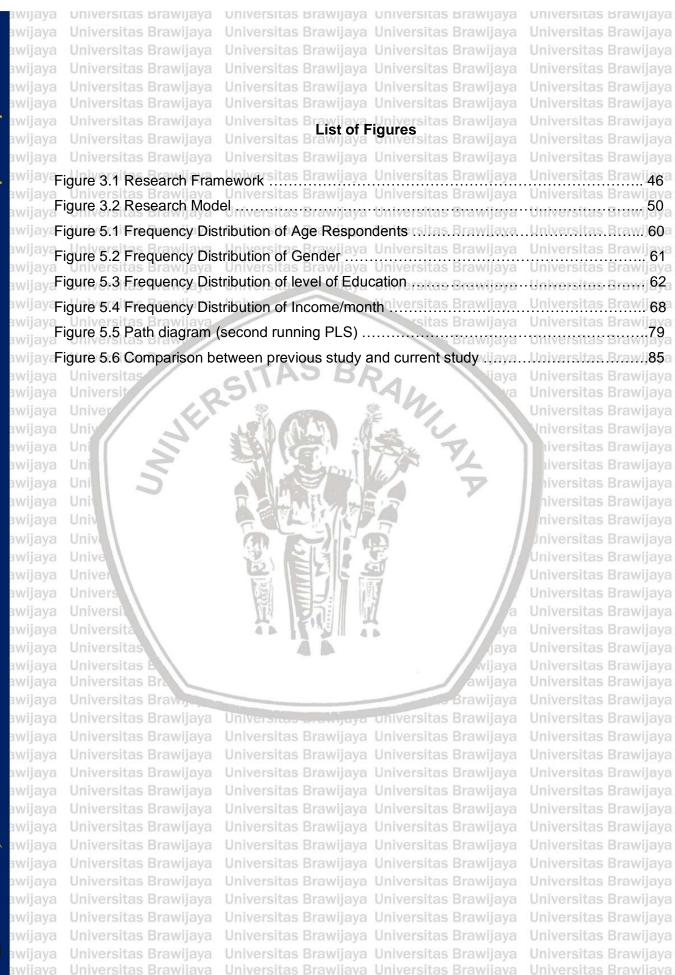
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Consumer behavior according to Kotler (2008: 25) is influenced by several things such as: cultural factors that have an extensive and profound influence on consumer behavior, social factors such as reference groups, families and social status, personal factors that contribute to consumer behavior (consisting of age and the stages of the life cycle, work and economic environment, lifestyle, personality and self-concept), psychological factors namely motivation, perception, learning, and beliefs and convictions.

Nowadays, the attention to customer satisfaction is getting bigger and improved. To win the competition, companies must be able to provide satisfaction to their customers. A product will be accepted and survive in the market competition if it can provide maximum satisfaction to consumers. The concept of customer satisfaction is one of the concepts that has developed since the 1970s.

Oliver (1981) defines satisfaction as an attitude towards the outcome of a transaction. The company's efforts are to provide the best for its customers so that what they expect is following reality so that they are satisfied and will form a positive consumer experience. According to Engel et al., (2010), customer satisfaction is a full-time evaluation where at least the results (outcomes) equal or exceed customer expectations. While dissatisfaction arises when the results obtained, do not meet customer expectations.

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companies are increasingly understanding the importance of customer satisfaction universities brawley and implementing strategies to provide satisfaction to their customers.

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Lots of research adapts the findings obtained by Parasuraman and friends, and they always connect the variable of service quality to customer satisfaction. Excellent services quality is one factor that can attract consumers to buy. Excellent service quality will determine consumer attitudes in assessing, deciding as well as giving an impression of the services provided. Cronin and Taylor (Altman & Helms, 1995: 45) say, "Service quality is the measure of how well the service level delivered matches customer expectation."

Universitias By Things that need to be considered in providing services is to know the lava University opinions of consumers, means the company must interact with consumers with the view to obtain feedback in the form of consumer responses about facilities and leave infrastructure associated with services provided as control and measure of the company success product, either goods or services produced should be in accordance with customer needs and expectations. Customer is the key to the success of the company. Such a vital role has made the company seek to attract lit to become a buyer of its products. To reach that goal, the company then develops and the company then develops are the company that the company the comp Unive strategies for customers in a unique way. In this case, the quality of service is lava Unive determined by the ability of the company in knowing the customer's needs and desires. This means the ability and sensitivity of the company in capturing what the customer's expectations are very satisfied with good or bad service provided. Quality starts with customer needs and ends in consumer perception. This means that good quality is not based on the perspective or perception of the company, but rather from the consumer point of view or perception. Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

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as the level of consumer perceptions of negative results obtained from online transactions. Perception is an internal factor in the individual. Internal influences are factors in the individual, namely perception, learning, memory, motives, personality, attitudes, and emotions. External influences are factors outside the individual, namely the lifestyle of consumers, social status, culture, values, and influence of reference groups (Hawkins, 1994). Both are other supporting factors that influence consumers in conventional purchases and have the same principles when associated with an online transaction.

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Transaction risk perception is assessed as the level of customer perception of the negative results obtained when conducting transactions online (Featherman & Pavlou, 2002). Perception presents an individual's assessment of the possibilities that relate to positive or negative results from a transaction or situation. The level of customer trust is the first thing to consider concerning a purchase transaction.

Risk has an impact on a person's attitude and behavior in making transactions with other parties. The level of risk is an essential factor in shaping customer attitudes and behavior in all kinds of business transactions. A high level of risk will make customers uncomfortable in conducting e-commerce (Kathryn & Mary, 2002). Management of transaction risk needs to be a concern for banks because the interest of people doing transaction can be decreased due to the risk that is too high. When perceptions of risk are high, consumers will think about whether to avoid purchasing or minimize risk through disbursement and evaluation of other alternatives. Perception of risk refers to the sense of uncertainty experienced by consumers when deciding to make purchases. In the context of transactions, individuals will tend to see risks that might arise from the transactions that will be carried out.

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In the current era of globalization, business competition is getting tighter.

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The world is heading towards globalization in all fields. Here financial institutions should be unique because the financial services industry plays an essential and distinctive role in the economies of all countries of the world. The banking industry today is experiencing very rapid development resulting in the strict and competitive banking business. This fact cannot be denied so that every bank is required to use various ways in attracting public interest. Banks, as financial institutions whose primary business is providing money storage services and redistributing it in various lending alternatives to the public also need to focus on service quality and risk perception to satisfy its customers.

Banks have to understand and measure its services quality and studies the expectations and perceptions of customers to the quality of the service provided by the banks and technological development, which led to competition and challenges as a result of the great progress of banking services. As a service company, banks are required to be more professional, trustworthy, and superior in service and can keep pace with changes quickly in customers' desires. A bank must be able to adapt to the ever-changing business environment and keep abreast of market needs in order to survive and successfully run its business.

Banks should be prepared to face very tight competition to gain a large market share. The key to the success of bank management is how the bank can attract public interest, so its role as a financial intermediary goes well.

A bank should monitor the satisfaction of its customer; customer can choose the kind of offer of the bank's product or service, the bank should be able to provide excellent service quality, if not done then the customer will move to another bank that can give better service. Excellent service quality in a bank will create satisfaction for its customers. If customers feel completely satisfied, they will buy back and recommend to others to use the same bank. Therefore, the bank

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awijaya awijaya must think about the importance of customer service through service quality because customer satisfaction is a vital aspect in order to survive in business and win the competition.

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Income and interest rates also relate to the world of banking. The increase in people's living costs will reduce their real income because rising prices have absorbed their income. With the smaller residual income after being reduced, the bank will increase the bank's interest rate. If the interest rate given by the bank to the customer is high, then the interest rate given by the borrowers is also high.

Universities Braining. This is also a mobilization of funds needed for development, as well as universities.

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This study is in Al Jumhouria Bank in Libya, which is the largest and the leading bank in Libya. It is the result of the merger between both Umma & Jumhouria banks. Al Jumhouria bank has a total capital of 1 billion Libyan dinar and total assets for 2012 of 33 billion Libyan dinars on the balance sheet and 12 billion dinars off the balance sheet. Thus, the total assets for the bank are 44 billion Libyan dinars making effectively Jumhouria bank the largest bank in Libya by assets. The bank grows by 15% YOY and operates the largest nationwide network

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of 150 branches. Jumhouria Bank is the largest employer in the banking sector, with 6000 employees. Jumhouria Bank alone accounted for 38.8% of the total Libyan commercial banking assets, 42.7% of total Libyan banking deposits, and 40.7% of total Libyan banking loans. Jumhouria Bank generated 240 million Libyan dinars for 2013 in net profit, despite 2012 being just the first year after the revolution. This makes 24% of the capital, which is an excellent result (www.marcopolis.net).

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This study is about the effect of service quality and risk perception on customer satisfaction with the moderating variables of income and interest rate.

Other variables may influence the direct relationship between the independent variables and the dependent variable. One of them is the moderating variable, which is the type of variables that strengthen or weaken the direct relationship between the independent variable and the dependent variable. Moderating variable is a type of variable that influences the nature or direction of relations between variables. The nature or direction of relations between independent variables and the dependent variables is likely positive or negative in this case depending on the moderating variable. Therefore, the moderating variable is also called the contingency variable.

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also needs attention.

Bank interest rates can have an impact on the relationship between the Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya variables, in this case, is the interest rates on savings and deposits because the Universitas Brawijava Universitas Brawi intended customers are customers who save their money in the bank. The high or lave Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive low-interest rates provided by the bank create customer perceptions about the lave Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava condition of the bank so that it impacts on the high or low of the risk that will be received by the customer. High-interest rates can have a good impact on customer risk perception and customer satisfaction because they will feel secure to save money in the bank. They will have the perception that the bank is in good condition, so they put their trust in saving their money in the bank. Conversely, if the interest rates are low or declining, customers may feel less secure and less satisfied, Unive worried about the financial condition of the bank, and even consider moving to lava another bank that provides higher interest rates. Bank with high-interest rate also shows that the bank is in the right conditions and give more benefit to the customer. Bank with this condition tend to have many customers, so the quality of services

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The income of customer also can have an impact on the relationship between the variables. High-income customers tend to use bank services to save substantial amounts of money over a long period with a more frequent transaction, so they need certainty about the high or low of the risk they will receive and how good the service quality of the bank whereas customers with low income tend to use bank facilities in the form of transfer facilities and not really concern about the risk perception and the bank service quality. There are some empirical studies related to this study about service quality, risk perception, and customer satisfaction that found negative and positive impact among the variables.

Arthur et al. (2016) found that service quality had a negative impact on Universities Brawijaya Universities Brawi

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Cudjoe et al. (2015), Sackey et al. (2012), Saghier and Demyana (2013), Anand et al. (2012), Rashed and Tabassum (2014), Lassar et al. (2000), Nai and Shu (2008) and Chaniotakis and Lymperopoulos (2009) conducted studies on the relationship between service quality dimensions and customer satisfaction and the studies have revealed both positive and negative relationship with customer satisfaction.

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Chang et al. (2017) found that the bank's service quality has a positive impact on customer satisfaction, study by Melaku (2015) indicate that service quality has positive and significant relationship with customer satisfaction, Alkayed (2014) indicated that service quality is an essential antecedent of customer satisfaction, Wafaa (2014) confirm the existence of a positive indirect impact of banking service quality on customer satisfaction, Andreany and Wijayanti (2014) showed that the proper services implemented by Bank Central Asia in Surabaya have a powerful influence on its customer satisfaction, and Naeem et al. (2009) concluded that service quality, if managed effectively, can contribute significantly towards customer satisfaction.

Study about risk perception and customer satisfaction conducted by Ghotbabadi et al. (2016) found a robust negative correlation between the perceived risk and customer's satisfaction. Johnson (2008), in his study, said that there is less support for a model in which satisfaction reduces perceived risk. Research by Hovens (2013) found no support for perceived risk to influence customer satisfaction.

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Research gaps in this study can be seen from those many previous

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya studies. There is a different finding of the relationship among the three variables Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

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Universed for this study. Some studies found a negative correlation, and some other lava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

Universitudies found a positive correlation laya Universitas Brawijaya Universitas Brawijaya

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Table 1.1 Competition between customer satisfaction and Customer Loyalty

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Universitas Brawijaya Universitas Brawijaya	Universitas Brawijaya Universitas Brawijaya
Universitas Brawijaya Universitas Brawijaya	Customer loyalty Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
Customer Satisfaction is the result of a	Customer loyalty is related to the
University of the Process	relationship between the company Braw ijaya
Universitas Universit	and the customer (a Universitas Brawijaya
Univer	and the customer. Universitas Brawijaya Universitas Brawijaya
Univ	Universitas Brawijaya
Uni	niversitas Brawijaya
Customer Satisfaction is a	Customer Loyalty includes behavior avijaya
Uni	niversitas Brawijaya
measurement or indicator of the extent	(Customer Retention) in which as Brawijaya
to which customers or users of	customers repurchase a particular
University (20)	Customers reputeriase a particular Bravijaya
company or service products are	brand of goods at this time, rather Bray ijaya
Unive	Universitas Brawijaya
pleased with the products or services	than choosing a competing brand
University of	instead of using their current services
Universities Universities	instead of using their current services
Universitas B	rather than choosing other services
Universitas Bra	awijaya Universitas Brawijaya
Universitas Brawn,	Brawijaya Universitas Brawijaya
Universitas Brawijaya Universitas Brawijaya	universitas Brawijaya Universitas Brawijaya
Unive Customer Satisfaction is a comparison	Customer Loyalty includes an attitude
Universitas Brawijaya Universitas Brawijaya	Universitas Brawijaya Universitas Brawijaya
between expectations of perceptions	where the customer's judgment and
of experience (perceived/received)	feelings about a product, service,
Universitas Brawijaya Universitas Brawijaya	relationship brand or company are
Universitas Brawijaya Universitas Brawijaya	relationship, brand, or company are
Universitas Brawijaya Universitas Brawijaya	related to repeat purchases. Sitas Brawijaya
Universitas Brawijaya Universitas Brawijaya	Universitas Brawijaya Universitas Brawijaya
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Measurement of customer satisfaction:	Measurement of customer loyalty:
ersitas BriTangible Universitas Brawijaya ersitas Brawijaya Universitas Brawijaya	Iniversit Product Purchases or itas Bravijaya Iniversitas Brawijaya Universitas Bravijaya
ersitas BriReliability Iniversitas Brawijaya ersitas Brawijaya Universitas Brawijaya	Universit Services Use Repeatedly Bravijaya Universitas Brawijaya Universitas Bravijaya
sitas Brakesponsivenessitas Brawijaya	Universit Product Purchase or Use of ravijaya
ersitas Brawijaya Universitas Brawijaya ersitas Br:Assuranceniversitas Brawijaya	Universitas Brawijaya Universitas Brawijaya Universit Other Services Universitas Brawijaya
ersitas Brawijaya Universitas Brawijaya ersitas Br Empathy Universitas Brawijaya	Iniversitas Brawijaya Universitas Brawijaya Iniversit Recommend products or Brawijaya
ersitas Brawijaya Universitas Brawijaya ersitas Brawijaya Universitas Brawijaya	Universitas Brawijaya Universitas Brawijaya Jniversitas Brawijaya
ersitas Brawijaya Universitas Provijaya	Universitas Brawijaya Universitas Brawijaya
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Customer satisfaction and loyalty have interrelated relationships but jaya Universitas Brawijaya do not always encourage others. For example, Customers may not be satisfied but loyal. This customer is called Captives. It also allows customers lava who are very satisfied but not disloyal. This situation occurs in high ly commoditized markets where there is little or no product/service differentiation

A bank is a financial institution that accepts deposits from the public and creates credit. Lending activities can be performed either directly or lava Universitas Brawijaya indirectly through capital markets. Due to their importance in the financial lava Universitas stability of a country, banks are highly regulated in most countries. Most lava Universitias nations have institutionalized a system known as fractional reserve banking lava under which banks hold liquid assets equal to only a portion of their current Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas liabilities. Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

Universitas Br Research problem in this study is as the service quality, risk perception Java Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya and customer satisfaction represent the real concern of all service organizations Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Univerthat want to achieve status and to seek to stabilize and sustain its scope of work, lava

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it was worthwhile for us to deal with them ask the following central question: The Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya extent to which bank's service quality and risk perception has been affected by Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijava University customer satisfaction through the above main question, we can rely on the Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive following sub-questions: sitas Brawijaya Universitas Brawijaya

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- 1. Does service quality effect on customer satisfaction?
- Does risk perception effect on customer satisfaction?
- 3. Does income moderate the effect of service quality and risk perception?
- 4. Does interest rate moderate the effect of service quality and risk perception?

The main problem in this study is that there is no research in Libya about the relationship between service quality, risk perception, and customer satisfaction.

RESEARCH GOALS

This research aims at identifying the level of impact of service quality provided by bank and risk perception to its customer satisfaction to improve the quality of its services and to satisfy its customers; this study aims to:

- 1. To measure the effect of risk perception on customer satisfaction
- To measure the effect of service quality on customer satisfaction as Brawleya
 - To measure the effect of risk perception and service quality on customer will available satisfaction with the moderating variables of income and interest rate
- University 4. B To measure the effect of moderating variable in this study on customer rawillava Universitas Bsatisfaction niversitas Brawijaya Universitas Brawijaya

Universitas Brawijaya Universitas Brawijaya ava Universitas Brawijaya Universitas Brawijaya

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The importance of this research is to express the risk perception and Universitas Brawijaya Universitas Brawijaya quality of services provided by bank to its customer satisfaction and the extent of Unive in order to win their satisfaction, and to try to show the relationship between three lava unive effective variables quality as an enterprise strategy, customer satisfaction as a lava





result, and measurement as a means of assessing the degree of satisfaction or not Universitas Brawijaya Universitas Brawijaya Unive the satisfaction. Universita Enriching the scientific librarywijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive 2.1a Solve the problems facing Al Jumhouria bank in Libya lava 3. As literature for another researcher to do future research Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive Universitas Brawijaya universitas Brawijaya

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UniversitaTHEORETICAL REVIEW rawijaya

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Univer2.1.3 THEORY

Universitas 2.1.1. BANKING AND FINANCE Iniversitas Brawijava

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A bank is a financial institution that accepts deposits from the public and creates credit. Lending activities can be performed either directly or indirectly through capital markets. Due to their importance in the financial stability of a country, banks are highly regulated in most countries. Most nations have institutionalized a system known as fractional reserve banking under which banks hold liquid assets equal to only a portion of their current liabilities. In addition to other regulations intended to ensure liquidity, banks are generally subject to minimum capital requirements based on an international set of capital standards, known as the Basel Accords.

English common law, a banker is defined as a person who carries on the business of banking by conducting current accounts for his customers, paying cheques drawn on him/her and also collecting cheques for his/her customers (United Dominions Trust Ltd v Kirkwood, 1966).

The business of banking is in many English common law countries not defined by statute but by common law, the definition above. In other English common law jurisdictions, there are statutory definitions of the business of banking or banking business. When looking at these definitions, it is crucial to keep in mind that they are defining the business of banking for the purposes of the legislation, and not necessarily in general. In particular, most of the definitions are from legislation that has the purpose of regulating and supervising banks rather than

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regulating the actual business of banking. However, in many cases, the statutory Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University definition closely mirrors the common law. Examples of statutory definitions Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive (Banking Act (Singapore), Section 2, Interpretation): Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

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- Universities 1.a. "banking business" means the business of receiving money on current lava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Bra or deposit account, paying and collecting cheques drawn by or paid in leval by customers, the making of advances to customers, and includes such other business as the Authority may prescribe for this Act;
- Universities 2. "banking business" means the business of either or both of the following:
- Universitas Brawijay1. receiving from the general public money on current, deposit, Jaya savings or other similar accounts repayable on demand or within less than [3 months] ... or with a period of call or notice of less than that period; Iniversitas Brawijaya
 - paying or collecting cheques drawn by or paid in by customers.

Since the advent of EFTPOS (Electronic Funds Transfer at Point Of Sale), direct credit, direct debit, and internet banking, the cheque has lost its primacy in most banking systems as a payment instrument. This has led legal layar theorists to suggest that the cheque based definition should be broadened lava Universities to include financial institutions that conduct current accounts for customers level Universities and enable customers to pay and be paid by third parties, even if they do not leave pay and collect cheques (Tyree, 2003).

During the last century, three different banking theories were Universitas dominant at different times (Werner, 2016): as Brawijaya Universitas Brawijaya

- (1) The current financial intermediation theory of banks says banks collect Universitas Brawijaya Universitas Brawijaya Universitias Bra deposits and then lend them, just like non-bank financial intermediaries.
- Universities (2) The oldest fractional reserve theory in banks says that each bank is a lieve Universitias Bra financial intermediary without the ability to generate money, but the lava

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Universities Bra banking system collectively can save money through the process of Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Bravmultiple deposit expansion' ('multiplier of money'). Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

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Universities (3) A century-old credit creation theory for banks does not consider banks lave Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Bra as financial intermediaries who collect deposits for lending, but instead il ava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brai argue that each bank creates a modern credit and money when a bank lava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brayloan is granted itas Brawijaya Universitas Brawijaya Universitas Brawijaya

B. Range of activities

Activities undertaken by banks include personal banking, corporate Universitias banking, investment banking, private banking, transaction banking, lava Brawijaya Universitas Brawijaya Universities insurance, consumer finance, foreign exchange trading, commodity trading, lave trading in equities, futures and options trading and money market trading.

Banks offer many different channels to access their banking and

- 1. Branch, in-person banking in a retail location
- 2. Automated teller machine banking adjacent to or remote from Jaya
- 3. Bank by mail: Most banks accept cheque deposits via mail and lave use mail to communicate to their customers
- Online banking over the Internet to perform multiple types of lava transactions rawijaya Universitas Brawijaya
- Universitas Brawijaya Universitas Brawijaya Mobile banking is using one's mobile phone to conduct banking Iniversitas Brawijaya Universitas Brawijaya Universitas Brawijaya
 - Telephone banking allows customers to conduct transactions rsitas Brawijaya Universitas Brawijaya over the telephone with an automated attendant, or when Universitas Brawijaya Universitas Brawijaya requested, with a telephone operator will available



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universitas Brawijaya universitas Brawijaya universitas Brawijaya Video banking performs banking transactions or professional Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya banking consultations via a remote video and audio connection. Universitas Brawijaya Universitas Brawijaya Video banking can be performed via purpose built banking Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya transaction machines (similar to an Automated teller machine) lava Universitas Brawijava Universitas Brawijava Universitas Brawijava or via a video conference enabled bank branch clarification rawillava Relationship manager, mostly for private banking or business banking, who visits customers at their homes or businesses Direct Selling Agent, who works for the bank based on a contract, whose main job is to increase the customer base for wilaya RAMINAL the bank

D. Products

- Retail
 - Savings account
 - Recurring deposit account
 - Fixed deposit account
 - Money market account
 - Certificate of deposit (CD)
 - f. Individual retirement account (IRA)
 - Credit card
 - Debit card
 - i niv Mortgage rawijaya Universitas Brawijaya
 - Mutual fund

 - Personal loan
 - I. Time deposits
 - Universitas Brawijaya Universitas Brawijaya m. ATM card awijaya Universitas Brawijaya

 - n. Current accounts Universitas Brawijaya
 - o. Cheque booksaya Universitas Brawijaya

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- Universitas Brawl 2. Business (or commercial/investment) banking Universitas Brawijaya Universitas Brawijaya
 - a. Business Ioan'aya Universitas Brawijaya

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- b. Capital raising (equity / debt / hybrids)
- c. Revolving credit a Universitas Brawijaya
- d. Risk management (foreign exchange (FX)), interest rates, commodities, derivatives
- e. Term loan
- Cash management services (lockbox, remote deposit Brawllaya Universitas Brawijaya capture, merchant processing)
- Credit services

SERVICE QUALITY

Lots of research adapts the findings obtained by Parasuraman and friends and they always connect the variable of service quality to customer satisfaction. Excellent services quality is one factor that can attract consumers to buy. Quality service will determine consumer attitudes in layer assessing, deciding as well as giving an impression of the services provided. Universities Cronin and Taylor (Altman & Helms, 1995: 45) say, "Service quality is the Universitas measure of how well the service level delivered matches customer lava Universitas expectation" Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

In order to measure service quality, an approach is needed through a determinant of service quality models and support from a product quality Universities determinant model in general. Two models can be used as references, Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities namely the eight dimensions of quality models (Garvin, 1993) and service lave Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitias quality models (Parasuraman et al., 1988). Garvin's model states that lava Universitias product equality is a determined by performance, a features, reliability, lava

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awijaya awijaya Conformance, durability, serviceability, aesthetics, and perceived quality. Universitias While the service quality models from Parasuraman, Zeithaml and Berry Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities define five dimensions of service quality determinant, namely reliability, lave Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities responsiveness, assurance, empathy, and tangibles. This model is often level Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas called SERVQUAL: itas Brawijaya Universitas Brawijaya Universitas Brawijaya

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Universitas Brawijaya hundreds of companies in various service industries since 1985. In addition to SERVQUAL, Parasuraman and friends also establish five dimensions of Universitias advanced behavior as outcomes, namely compan87QAAQ1y loyalty, shifting lava Universities tendency, willingness to pay more, external responses and internal layer problems. Lots of research adapts the findings obtained by Parasuraman and friends and they always connect the variable quality of service to customer lava satisfaction.

Grönross (1984) stated that quality is judged on the individual's perception of the service. According to Grönroos, in order to increase long revealed, and available term quality, customer expectations should be focused, they compare their laya customers evaluate service expectations with what they think they received from the other service Universities providers and if the expectations are met or even exceeded customers Universitas believe that the service has high quality.

Customer expectations vary depending on what kind of business the service is connected to. Expectations also vary depending different positioning strategies of different service providers. Grönroos (1984) proposed an evaluation of perceived service quality along Universities technical and functional dimensions. Technical quality is referred to the Universities content of service provided to customer. Functional quality is referred to lava

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awijaya awijaya awijaya methods of service execution: treatments reserved to customers by staff, behaviours of the staff and so on; that is, how the service is provided.

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Grönroos confirmed that quality must be intended as the difference between customer's expectations and the perceived performance. The customer compares his expectations with hisexperience of the service, perceived through the filter of the company's image. That is, the customer evaluation of service quality is based on a comparison, or confirmation rather than disconfirmation, concerning some related terms already held in mind by the customer at the pre-service stage.

Amy and Amrik (2003) reinforced Grönroos' view that customers compare the expected service quality with what they receive; that is service quality expectation and perception. Amy and Amrik postulate service quality as dependent on two variables: perceived services customer actually receives organization and expected services customer's previous experience or overall perception of the service. When expected service is higher than perceived service, service is said to be an expected service is said to be a service. of low quality and when service expected is less than perceived service, lava Universities overall service quality is considered to be high. Customer expectations level Universitas vary depending on what kind of budiness the service is connected to. lava Expectaions also vary depending on different positioning strategies of different service providers. awijaya Universitas Brawijaya Universitas Brawijaya ijaya Universitas Brawijaya Universitas Brawijaya

Amy and Amrik (2003) posit that the expectations are influenced by previous experiences of the service provider, competing services in the same industry or related services in different industries. If the customer don't have any previous experience they are more likely to base their

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awijaya awijaya expectations on word of mouth, news stories or the marketing efforts of the Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Compianya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

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Universitas Brawija Unlike Amy and Amrik (2003) and Grönroos (1984), Ekinci Jaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities (1999) and Sirakaya (2004) looked at service quality from the perception level Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universities of angle. Ekinci and Sakaya, thus, defined service quality in four level Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya perspectives: excellence, value, conformance to specifications and Excellence looks at a expectations. and/or exceeding services performing its intended purpose.

Universitas Brawija The tangibles encompass the appearance of the company Brawijaya Universitas Brawijaya Universitas representatives, and equipment as well as facilities. materials. communication materials. The condition of the physical surroundings is seen as tangible evidence of care and attention to detail exhibited by the service provider (Fitzsimmons & Fitzsimmons, 2001). Davis et al. (2003) summarize tangibles as the physical evidence of the service.

reliability and consistency of performance of service facilities, goods and staff is seen as important (Johnston, 1997). This includes punctual service delivery and ability to keep to agreements and made with the customer. According to Fitzsimmons and Fitzsimmons Universities (2001), reliability is the ability to perform the promised service both lava Universitias dependably and accurately with error free.

Johnston (1997) describes responsiveness as the speed and timeliness of service delivery. This includes the speed of throughput and the ability of the service to respond promptly to customer service requests, Universities with minimal waiting and queuing time. Fitzsimmons and Fitzsimmons (2001) Universitias argue that when the customer is kept waiting for no apparent reason creates lava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitias unnecessary negative perceptions of quality. Conversely, the ability for the ligava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

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awijaya awijaya bank to recover fast when service fails and exhibit professionalism will also create very positive perceptions of quality.

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This considers the knowledge and courtesy of employees as well as their ability to convey trust and confidence. The assurance dimension includes the following features: competence to perform the service, politeness and respect for the customer, effective communication with the customer and the general attitude that the server has the customer's best interest at heart (Fitzsimmons& Fitzsimmons, 2001).

Universities Brawlia According to Chase et al. (2001), empathy is the provision of caring, law individualized attention to customers. Fitzsimmons and Fitzsimmons (2001) posit that empathy includes approachability, sensitivity, and effort to understand the customer's needs. Johnston (1997) describes empathy as the ability to make the customer feel welcome, particularly by the contact staff.

2.1.3 RISK PERCEPTION

Risk perception is defined as uncertainty faced by consumers when they cannot predict the consequences when making a purchasing decision. There are two dimensions of essential points in the definition of this risk perception, namely uncertainty and consequences. This definition emphasizes that consumers are influenced by the risk they perceive, regardless of whether or not the risk exists.

Risks that do not exist in consumer perception will not affect consumer behavior (Schiffman and Kanuk, 2010).

Risk perception is a feeling of uncertainty over the negative consequences of decisions taken by consumers (Samadi and Yaghoob-Nejadi, 2009). According to Featherman and Pavlov (2003), risk perception is perceived as the level of consumer perceptions of negative results obtained from online

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transactions. Perception is an internal factor in the individual. Internal influences are factors in the individual, namely perception, learning, memory, motives, personality, attitudes, and emotions. External influences are factors outside the individual, namely the lifestyle of consumers, social status, culture, values, and influence of reference groups (Hawkins, 1994). Both are other supporting factors that influence consumers in conventional purchases, and have the same principles when associated with an online transaction.

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After getting the two meanings above, it can be explained that the notion of risk perception is the process by which a consumer receives, recognizes, and understands the stimuli that come to him, through the senses that exist and gives rise to the feeling that the purchasing decision he has the possibility of bringing consequences not fun.

Transaction risk perception is assessed as the level of customer perception of the negative results obtained when conducting transactions online (Featherman & Pavlou, 2002). Risk has an impact on a person's attitude and behavior in making transactions with other parties. The level of risk is a pivotal factor in shaping customer attitudes and behavior in all kinds of business transactions. A high level of risk will make customers uncomfortable in conducting e-commerce (Kathryn & Mary, 2002).

Risk perception is also important factors that influence consumers to purchase a product. Risk has an impact on a person's attitude and behavior in making transactions with other parties. The level of risk is the ultimate factor in shaping customer attitudes and behavior in all kinds of business transactions. A high level of risk will make customers uncomfortable in conducting e-commerce (Kathryn & Mary, 2002).

Universitas BrawijayAnother opinion about perceived risk is that the presumption of risk ijaya
Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya
Universitas presents an individual's assessment of the possibilities related to positive or lava

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negative results of a transaction or situation, and a multidimensional form Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities consisting of two types of risk, namely product risk and financial risk in Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas spending online (online shopping) (Bhatnagar et al, 2000). Consumers will lava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities tend to see a higher level of risk when buying products through the internet level Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universities compared to in-store (Naiyi, 2004). In general, there are six perceptions of risk (Nenonen, 2006), namely Financial Risk, Privacy Risk, Performance Risk, Psychological Risk, Time Risk, Social Risk.

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Universitias Brawija Likewise according to Schiffman and Kanuk (2010) supported by Universitias Hoyer, MacInnis, and Pieters (2013), it can be concluded that the types of Universitas risk are as follows:

Physical risk

Physical risk is the presence of risks that threaten the physical or security condition of the purchase of the product/service (example: the property environment is a less safe/dangerous environment). Yeung (2009) is supported by Aslan, Gecti, and Zengin (2013) and Jalilvand and Samiei (2012) using indicators of the possibility of becoming sick and suffering from discomfort when traveling due to food and beverage poisoning. In addition, Jalilvand and Samiei (2012) use these two indicators to measure physical risk variables, namely: hotels are too Universitas Bra noisy and there is terror or violence.

Universitas 2. Performance risk Brawijaya Universitas Brawijaya

Performance risk, namely the risk associated with the reality of the performance of the product/service purchased is Universities Branch expectations (example: the actual property condition does not match the Universitas Braighotos displayed on the Airbnb web site and application) Maciejewski Java Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities Bra (2012) uses poor quality service indicators and is less satisfied with lave Universitias Brai product quality. Jalilvand and Samiei (2012) divide Performance risk into lava



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awijaya awijaya three indicators, namely: hotels far from tourist attractions, pay more to Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitias Braiuse facilities, and facilities may not be used.

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

Universitas 3 ravPsychological risks Brawijaya Universitas Brawijaya

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Universitias Bra Psychological risk is the risk of the emergence of negative emotions that lava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Bra affect a person's mental state on the purchase of a product/service lava (example: service users have a feeling of worry about the security of personal information entered on Airbnb's web site and application). Universitas Brayeung (2009) using indicators is likely to feel stressed and worried due Universitias Braito the safety risks that might befall consumers. Jalilvand and Samiei also use the indicator (2012), namely consumers are worried about safety and experience excessive worries.

Financial risk

Financial risk, namely the risk of financial loss for the purchase of the product/service (example: the property ordered is not worth the price paid). In a journal written by Aslan, Gecti, and Zengin (2013) indicators of financial risk are buying a private label brand does not mean wasting money and when buying a private label brand, I will make sure I get the best quality that matches the money I spend. While the indicators used lave by Jalilvand and Samiei (2012) are bankrupt travel agents, additional Universitas Bra costs when visiting tourist attractions, and victims of pickpocketing. Brawillava

Universitas 5.ravTime-loss risk sitas Brawijaya Universitas Brawijaya

Time-loss risk is the risk of time wasted due to the process of purchasing products/ services (example: a long process, both ordering process, Universitias Bra order confirmation, and handling customer complaints). Jalilvand and Java Samiei (2012) divide the time-loss risk variable into the following two Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitias Bravindicators: the possibility of departure delays on the plane and lost java Universitias Bra baggage. While Yeung (2009) uses an indicator of the possibility of time days

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awijaya awijaya and effort that must be spent in buying back and the time lost due to an Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Braviliness suffered tas Brawijaya Universitas Brawijaya Universitas Brawijaya

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Universitas 6 raySocial riskiversitas Brawijaya Universitas Brawijaya Universitas Brawijaya

Universitas Bra Social risk is a risk due to the purchase of products that are considered lava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universities Bra inadequate by the consumer social environment, thus threatening the lava Universities Brawijaya social position of consumers. Yeung (2009) uses an indicator of the likelihood that tourist destination choices are not approved by his Universitas Braytraveling companion to measure social risk variables. Aslan, Geçti, and Zengin (2013) supported by Jalilvand and Samiei (2012) measure social risk variables through indicators of purchasing decisions made to increase self-esteem / not make others look down on me. Varsitas Brawijava

2.1.4 CUSTOMER SATISFACTION

Customers will be satisfied with the service and product that will be produced if the service or product can meet the needs and expectations of the customer, but if the service or product produced cannot meet the needs or desires of the customer, it will cause dissatisfaction for the customer

The concept of customer satisfaction is one of the concepts that has lieve Universities developed since the 1970s. Oliver (1981) defines satisfaction as an attitude Universities towards the outcome of a transaction. The company's efforts are to provide leave the best for its customers so that what they expect is following reality so that they are satisfied and will form a positive consumption experience. According to Engel et al., (2010), customer satisfaction is a full-time evaluation where at least the results (outcomes) equal or exceed customer expectations. While Universities dissatisfaction arises when the results obtained, do not meet customer lave Universitas expectations iniversitas Brawijaya Universitas Brawijaya

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awijaya awijaya awijaya Universitas Brawijaya Garpesz (2000: 34) stated, "Customer satisfaction can be defined Universitas Brawijaya Universities in a simple way as a condition where the needs and expectations of

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas customers can be fulfilled through the products consumed. "Universitas Brawijaya

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Universitas Brawija According to Cravens (1996), the factors that influence customer java Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Satisfaction are versitas Brawijaya Universitas Brawijaya

Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas 1. Delivery System as Brawijava Universitas Brawijava

Image

Moving products from producers to consumers or end-users in business Universitias Brausually includes distribution channels from suppliers, manufacturers, Universitias Brayand intermediaries. To be able to satisfy consumers, this network must lava function as an integrated and coordinated unit, where all members and understand and respond to the needs and desires of consumers. Sawilava

- **Product or Service Performance** Iniversitas Brawijaya The performance and superiority of a product or service are significant in influencing consumer satisfaction.
- Right image or company brand is a competitive advantage that affects the level of customer satisfaction from a positive angle. The formation of a brand image (brand image) and brand value (brand equity) is when consumers get a pleasant experience with the product. Inversitas Brawijava
- Universitias 4. a Relationship between Price and Value

The buyer wants the value offered by the brand according to the price given, therefore there is a beneficial relationship between price and brand value promoted by the company as one of the unique values as Universitas Bra the price. On the other hand, management has decided to compete layar Universitas Brawijaya Universitas Brawijaya Universitias Bra based on low prices among brands where buyers have set an equal lava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawalue. Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

Universitas 5. a Employee Performance or Achievement & Brawijaya

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awijaya awijaya The performance of products and delivery systems depends on how all parts of the organization affect consumers, both pleasant and unpleasant. Businesses have found that awareness of consumer desires and employee training helps them fulfill their responsibilities.

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Universitas 6 ravCompetitionersitas Brawijaya Universitas Brawijaya Universitas Brawijaya

Weaknesses and strengths of competitors also influence consumer satisfaction and are opportunities to gain competitive advantage.

Oliver (1997) mentions that customer satisfaction a judgment that
a product or service feature, or the product or service itself, provides
pleasurable consumption-related fulfillment. Satisfaction is not an evaluative
state but a process extending across the entire consumption horizon.

According to customer satisfaction paradigm, confirmed expectations lead to
reasonable satisfaction, positively disconfirmed (exceeded standards lead to
high satisfaction) and negatively disconfirmed, that is, underachieved
standards lead to dissatisfaction.

Oliver (1980) discusses that satisfaction can be understood as the discrepancy between expectations and perceptions. That is, the customer's perception that compares their pre-purchase expectations with postpurchase perception. Oliver (1997) identifies five different types of satisfaction, which are pleasure, relief, novelty, and surprise. The extent of satisfaction or strength of the pleasure felt depends on: preferences (the ability of offer to meet customer's needs), price (perceived overall value of the offer) and performance (the difference between expected benefits and actual benefits received).

Gibson (2005) divided customer satisfaction into four categories: a Universities Brawing and Universities Brawing a Evaluation the accord of prior expectation with alternatives of the selection;

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awijaya awijaya awijaya affective response after purchase; and, judgments influenced by both emotional responses and cognitive disconfirmation. Oliver (1997) suggests that disconfirmation of expectations is present when the satisfaction mode is pleasure, relief, or surprise. That is, the performance of a product or service meets the expectations of the purchaser. Gibson (2005) viewed satisfaction as an antecedent of attitudinal brand loyalty, with increases in satisfaction leading to increases in attitudinal brand loyalty. Gibson found satisfied customers become repeat purchasers of a product or service and provide positive word of mouth.

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From the customer's point of view, service quality is the difference between what they expect and what they perceive to be receiving from available the service provider. This difference creates gaps between expectation and and the actual service received. Five gaps have been identified. Gap 1 is between customer expectations and management's perception of these expectations. Gap 2 is the difference between management's perception of customer expectations and the translation of those perceptions into service quality specifications. Gap 3 is the difference between the service quality specifications and the delivery of those specifications to the Universitas customer. Gap 4 is the difference between the service delivered to lava Universitas customers and the external communications about the service. Gap 5 is the difference between customers' perceptions of actual service experience and the customers' expectations of an ideal service (Parasuraman, Zeithaml, and Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

Although all five gaps may hinder an organization in providing highliners tas Brawiaya

quality service, the fifth gap is the basis of a customer-oriented definition
of service quality that examines the discrepancy between customers'

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expectations for excellence and their perceptions of the actual service

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delivered. Gaps model recognizes that expectations are subjective and Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities are neither static nor predictable. When the perceptions are greater than level Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities expectations, then perceived quality is outstanding; when they are equal, Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitias perceived quality is good; but if expectations exceed perceptions, the lava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava universities perceived quality is less than satisfactory. Thus, judgements of high level Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya and low service quality depend on how customers perceive the actual service performance in the context of what customers expect (Sadeghi Universities and Bemani, 2011).

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Unive 2.2 THEORY OF MODERATOR AND MEDIATOR VARIABLES Universitas Brawijaya

Moderator in general means qualitative variables, including sex, race, class as well as quantitative that affects the direction or strength of the relation between lava an independent or predictor variable and a dependent or criterion variable. Specifically, within a correlational analysis framework, a moderator is a third variable that affects the zero-order correlation between two other variables. A moderator effect within a correlational framework may also be said to occur where the direction of the correlation changes. An example of a moderator type effect in lave Univerthis context is the demonstration of a crossover interaction of the form that the lava unive insufficient justification effect holds under public commitment. On the primary unive considerations, the moderator variable should be uncorrelated with both the predictor and the criterion (the dependent variable) to provide a interpretable interaction term. Another property of the moderator variable is unlike the mediator predictor relation (where the predictor is causally antecedent to the mediator), moderators and predictors are at the same level concerning their role as causal Universitas Brawijaya Universitas Brawijaya variables antecedent or exogenous to specific criterion effects. Moderator Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive variables always function as independent variables, whereas mediating events availables. Univershift roles from effects to causes, depending on the focus of the analysis. as Brawijava



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A systematic search for moderator variables is relatively recent. Psychologists have long recognized the importance of mediating variables. On the general analytic considerations, a given variable may be said to function as a mediator to the extent that it accounts for the relation between the predictor and the criterion.

Mediators explain how external physical events take on internal psychological significance. Whereas moderator variables specify when certain effects will hold, mediators speak to how or why such effects occur (Baron R.M and Kenny D.A. 1986).

Unive To demonstrate mediation, one must establish strong relations between (a) the lava

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Unive 2.2.2 Conceptual Distinctions Between Moderators awijaya

predictor and the mediating variable and (b) the mediating variable and some distalliava endogenous or criterion variable. For research originated toward psychological levels of explanation, mediators represent properties of the person that transform the predictor or input variables in some way. Group level mediator constructs the various such role conflict, norms, groupthink, and cohesiveness have long played a role in social psychology. Moreover, with the increasing interest in applied areas, Unive there is likely to be an increasing use of mediators formulated at a broader level of liava unive analysis. In addition, whereas mediator oriented research is more interested in the mechanism than in the exogenous variable itself for example dissonance and personal control mediators have been implicated as explaining an almost unending variety of predictors, moderator research typically has a greater interest in the predictor variable per se. However, whether a given moderator oriented investigation is firmly committed to a particular predictor is likely to vary widely. Unive Although a pragmatic predictor orientation is typical in industrial psychology, where lave Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Univerthe predictor is often a test, in social psychology moderators are often as lava Unive theoretically derived as mediators (Baron R.M and Kenny D.A. 1986). esitas Brawijava

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2.2.3 Income and Interest Rate as Moderating Variables. Universitas Brawijaya Universitas Brawijaya

Other variables may influence the direct relationship between the independent Universitas Brawijava Universitas Brawijava Universitas Brawijaya Univervariables and the dependent variable. One of them is the moderating variable, lave Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Univerwhich is the type of variables that strengthen or weaken the direct relationship lava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava between the independent variable and the dependent variable. Moderating variable is a type of variable that influences the nature or direction of relations between variables. The nature or direction of relations between independent variables and the dependent variables is likely positive or negative in this case depending on the moderating variable. Therefore, the moderating variable is also Universitas Brawijaya Universalled the contingency variable. The moderator variable is a third party variable is a Unive that modifies the relationship between the independent variable and dependent lava variable. The moderator variable aims to measure the strength of the relationship between the variable and the dependent variable.

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Income is a description of the level of a person's ability to meet the material needs in a specific time unit that is commonly used usually in one month.

This level of income is used with a standard of living that generally applies to the community concerned. Community income is often classified into several groups, namely low-income communities, middle-income people and high-income people.

This community income directly affects the level of health, education, moral life and a sense of self-worth or social status than other people who have different income groups. Revenue is one problem that has a central role in meeting daily needs.

Community income is one of the crucial factors that determine the level of community welfare is one thing that is subjective, meaning that everyone has a different mindset, purpose and way of life, thus giving different values to the factors that determine the level of welfare. According to Muana (2001: 15) states that individual income is aggregate income originating from various sources that are

Univerreceived by a person or household. Nopirin (1992: 314) states that income from Java

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the community is the result of sales from the factors of production owned in the production sector and sectors that apply in the market.

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Universitias Britine increase in people's living costs will reduce their real income, Java Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive because their income has been absorbed by rising prices. With the smaller residual illava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava income after being reduced, the bank will increase the bank's interest rate. If the interest rate given by the bank to the customer is high, then the interest rate given by the borrowers is also high. Income is all income received by people in economic activities in a period. Factors affecting income include employment and position, education, years of service and number of family members. Important factors that University influence deposits, for example, is the level of income, where the higher the lave Unive income, the greater the level of savings created by the community. This means level that there is a positive influence between income and the amount of savings. J. M. ava Keynes (1963) says that income is important for savings and interest rates, because interest rates depend on money supply and demand, and do not depend on savings and investment. J. M Keynes also argues that community income is used in part for consumption and the other part is used for saving. Income certainly In the greatly influences the amount of savings deposited by the public in banking lave Unive institutions, in the sense that the greater the income, the greater the level of lava Unive community savings, if the income increases in number then the public funds available unive collected by banking institutions have a tendency to increase.

Business savings is part of the profits reinvested so that it is not shared with shareholders. Savings from the business world and individual household savings are called community savings. In general, the level of community savings is determined by the ability and willingness of the community to save and opportunities that are open to them to place the savings in formal financial institutions. Finally, all this will cause an increase in savings. Since human civilization began to use money, especially after the use of paper money, it has

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been realized that money can cause problems in economic activity. If interest rates change arbitrarily, formed at any level provided that at that level savings equals investment, saving action do not require any qualifications to the quantity theory which is seen as a theory of total demand.

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Definition of interest rates (interest rate) according to Samuelson and Nordhaus (1998: 482) are as follows: the interest rate is the amount of interest paid per unit of time. In other words, people must pay for the opportunity to borrow money. The cost of borrowing money, measured in dollar per year per dollar borrowed, is the interest rate. Whereas according to Bernstein and Wild (1998: 292) Interest is composition for use money. It is the excess paid or collected beyond the money (peicipal) borrowed or loaned. Determination of interest rates must pay attention to the inflation rate that occurs. This is expressed by Fisher in Mankiw (2003: 86) that: "the nominal interest rate will change for two reasons namely because of the real interest rate changes or because the inflation rate changes to the nominal interest rate is the sum of the real interest rate plus the inflation rate. In daily banking activities, there are two kinds of interest given to universities brawlays.

- Universitas 1. Interest Deposits, namely interest given as a stimulus or remuneration jaya
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 for customers who save their money in a bank. Deposit interest is the jaya
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- 2. Interest on loans, namely the interest given to borrowers or the price that must be paid by the loan customer to the bank. Example: credit interest.

 Interest is the payment to the capital borrowed from other parties; it is usually expressed as a percentage of borrowed capital, such as 10 percent, 12 percent or 15 percent. Interest is the price/remuneration for money or funds lent.

 The determination of interest rates is influenced by several factors including

Unive funding needs, competition, government policy, desired profit target, period, quality lava

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The interest rate dramatically affects the community to be able to increase savings. This can be observed in the daily lives of people who are always looking for information about the interest rates created in their money markets knowing that the highest interest rate is that people will reduce their spending to consume to increase their savings because people have hopes that their money will increase in the following month or year than they have to save money at home.

Universities Brawley Previous studies about income and interest rate as moderating variable Brawley Previous Studies about income and interest rate as moderating variable Brawley Previous Studies about income and interest rate as moderating variable Brawley Previous Studies Brawley Previous Studies Brawley Previous Studies about income and interest rate as moderating variable Brawley Bra

2.2.4 INTEREST RATE

UniverA. Definition

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- The nominal interest rate is the rate that can be observed by the market.
 - 2) Real interest rates are concepts that measure the real interest rate; the real interest rate equals the nominal interest rate minus the expected inflation rate.

ve Bit Interest Rate Theorysitas Brawijaya Universitas Brawijaya versitas Brawijaya Universitas Brawijaya Universitas Brawijaya

Univer1) Classical Theory liversitas Brawijaya Universitas Brawijaya

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This means that at a higher interest rate, people will be compelled to sacrifice or reduce spending to consume to increase savings. While interest is "price" from (use) loanable funds, or can be interpreted as funds available for lending or investment funds, because according to classical theory, interest is "price" that occurs in the investment market.

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Investment is also the goal of the interest rate. The higher the interest rate, the desire to invest also gets smaller, the reason is one

the entrepreneur will increase his investment expenditure if the expected profit from the investment is greater than the interest rate that must be paid for the investment fund as a cost of capital (cost of capital). The lower the interest rate, the businessman, will be encouraged to invest because the cost of using the funds is also smaller, the interest rate in balance (meaning no up and down drive) will be achieved if the desire to save the community is the same as the entrepreneur's intention to invest.

2) Keynes's theory challenges interest rates

Keynesian theory states that the interest rate is determined by demand and supply of money, according to this theory there are three motives, why someone is willing to hold cash, namely the motive of transactions, just in case and speculation.

These three motives are the source of the demand for money given the term liquidity preference, the demand for money according to Keynes's theory is based on the conception that most people want to remain liquid to fulfill these three motives. Keynesian theory emphasizes the direct relationship between the willingness of people to pay the money price (interest rate) and the element of demand for money for speculation purposes, in this case a large demand if the interest rate is low and demand is small if interest is high.

Unive C.: Loanable Market funds.s Brawijaya Universitas Brawijaya

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This loan fund market explains the interaction between loan fund demand and Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya unive supply which ultimately affects the loan amount and interest rate. The interest rate Universitas Brawijaya Universitas Brawijaya Unive is the price that must be paid for the use of loanable funds. The rationale for the lave Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University emergence of an offer for loanable funds is originating from the community who level Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava set aside a portion of their income to save. It can be explained here that if in a certain period there are community members who receive income in excess of what they need for their consumption needs during this period, then they are a group of savers. Together or the entire amount of their savings forms an offer for loanable funds. If the interest rate is low, loan demand will increase because there Unive will be more investment, working capital and consumption assuming cateris layer Unive paribus, and vice versa. Demand for loan funds comes from domestic businesses, consumers and the government as well as loans made by foreigners in the lava domestic market. The loan supply curve is explained by (b), has a positive slope, moves from the lower left to the right to the right which illustrates the positive relationship between the interest rate and the loan offer. The higher the interest rate, the more people will be interested in saving money so that the more funds can be channeled in the form of loans assuming cateris paribus, and vice versa. Unive Loan offerings come from the sum of domestic savings, retained earnings, credit lava Unive creation by the banking system, loan funds from foreign institutions and individuals was

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According to Kasmir, (2008) said that bank interest can be interpreted as reciprocal services provided by banks based on conventional principles to customers who buy or sell their products. Interest can also be interpreted as the price to be paid to customers (who have deposits) with the price to be paid by the customer to the bank (the customer who gets the loan). Factors that affect the size of the determination of interest rates (loans and deposits) are as follows:

Univer1: Eunding needs Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

Unive in the domestic market.

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awijaya awijaya If the bank is short of funds, while the loan application is increasing, then what is Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya done by the bank is that the funds are quickly met by increasing deposit rates. Universitas Brawijaya Unive Increasing deposit interest will automatically increase loan interest liversitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

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Universitas Brawijava Universitas Brawijava Universitas Brawijava In obtaining deposit funds, then in addition to the most important promotional factors, banks must pay attention to competitors

3. Government Policy

Both deposit interest and interest on our loans must not exceed the interest set by Unive the government.

4. The expected price of profit

Unive In accordance with the desired target if the desired profit is large, then the interest lava is large and vice versa.

Duration

The longer the loan period, the higher the interest rate, this is due to the possibility of future risks.

Univer 2.2.5 INCOME

Univer Keynesians have stressed the relationship between income, output, and lava univer expenditure. Since transactions are two-sided—in that one person's income is another person's expenditure (Keynes, 1963).

Customer income is very affected purchase decision. Customers who have high income generally they also have high education so that the decision is to depend on the information they get (Homburg and Giering, 2001). Customers who have high income have less limit than a customer with low income so that the customer Univer with high income tend to be loyal to the company (Yusuf, et al. 2015.) which shows lave Univer that an income is affected relations between customer satisfaction, loyalty and lava Universwitching intention. Based on the explanation above, income has a moderating lava

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effect on the relationship between customer satisfaction, customer loyalty and Universities Brawleya University Brawleya University Brawleya University Brawleya University Brawleya University Brawle

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Homburg and Giering said that the income of a person is assumed to have a substantial impact on choice decisions. In a general sense, it is assumed that people with higher income have achieved a higher level of education. Thus, they usually engage more in information processing prior to the decision process, and their choice is essentially based on the evaluation of the information given to them.

Due to their cognitive capacities, they are supposed to feel more comfortable when dealing with and relying on new information inputs. Hence, income is suggested as another demographic characteristic that might affect the consequences of (dis)satisfaction (2001).

2.3 Influence of Income Moderation on Customer Satisfaction, Customer ijaya loyalty and Shift Intention.

satisfaction toward customers loyalty only. Based on Yusuf study, income has proven to be a moderation variable with customers satisfaction toward customers loyalty. Customers' loyalty will be stronger if the customer's satisfaction increases.

This research finding unalike with Yusuf, et al. (2015). which found that ultimate does not moderate the relation between customers' satisfaction and customers' loyalty. However this finding does support Homburg and Giering's (2001). They state that relation between customers' satisfaction and customers' loyalty is lower for people who have high income compared with those who have lower income.

The argument given for this finding is that financial risk related to unqualified product purchasing is lower for people who have a high income. General customers with low income still prefer to choose the cheap cost for internet and

Unive social media by using more than one provider, on the other hand, those with high ijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

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awijaya awijaya income in determining additional provider, they tend to consider about internet quality and access speed. Yusuf, et al. 2015.

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Unive 2.4 PREVIOUS STUDYrsitas Brawijaya Universitas Brawijaya

There have been several previous studies that have researched service universities Brawijaya universities Brawijaya quality, risk perception and customer satisfaction, among them are:

1. Service quality on customer satisfaction

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- Study by Arthur et al. (2016) with the title "The impact of Service quality on customer satisfaction in Obuasi Electricity Company of Ghana (ECG) -The customers perspective" found that service quality had a negative impact on customer satisfaction. The study adapted the modified version of SERVQUAL model as a tool to measure the variables of the study. The study used convenience sampling method to select customer of ECG. The questionnaires were distributed and collected for analysis using SPSS and Microsoft Excel Software. Simple Regression was used to test for the impact of service quality on customer satisfaction.
- b. Study by Paul et al. (2015) with the title "Impact of service quality on customer satisfaction in private and public sector banks" found that assistance to the customer, appearance, and follow up are negatively associated with customer satisfaction. With the help of forward stepwise regression, the authors explain how a variety of variables are both negatively and positively influencing customer satisfaction. The authors collected data from 500 respondents in India; 250 of which were customers of private sector banks, and 250 of which were customers of public sector banks. The authors had a response rate of 65 percent.
- Universitic. B Study by Wafaa (2014) with the title "A Study of the Relationship between Jaya Universitias Brawijaya Universitias Brawijaya Universitias Brawijaya Universitias Banking Service Quality and Customer Satisfaction in Algerian Public Jaya

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Banks" confirm the existence of a positive indirect impact of banking service quality, financial benefits and Social bonding on customer satisfaction. This study apply a Structural Equation Modeling (SEM) technique to study the different relationships between the proposed variables. A questionnaire is, then, developed and administered to a sample of 650 Algerian public bank customers in the Tlemcen region.

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- Study by Andreany and Wijayanti (2014) with the title "The Influence of Service Performance on Customer Satisfaction of Bank Central Asia in Surabaya" found that Good services have a very strong influence on its customer satisfaction. Among the five dimensions, responsiveness has the biggest influence on customer satisfaction. This study use a quantitative method with multiple linear regressions to prove the influence of service performance on customer satisfaction.
- Study by Melaku (2015) with the title "Impact of Service Quality on Customer Satisfaction: The Case of Bank of Abyssinia" found that all the service quality dimensions have positive and significant relationship with customer satisfaction. This study identify the relationship using SERVPERF model. Quantitative means of data collection method is employed to collect the data through questionnaire. Proportionate and disproportionate stratified sampling technique is used to select the sample size and a sample of 399 bank customers are taken to undertake the study. The data collected from the questionnaire were analyzed using statistical tools such as mean, correlation, and regression analysis VIA SPSS Version.
- f. Study by Naeem, et.al. (2009) with the title "Service Quality and Its Impact on Customer Satisfaction: An Empirical Evidence from the Pakistani Banking Sector" found that the results of the regression analysis indicated that service quality was proved to be a strong predictor of customer

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awijaya awijaya satisfaction. Comparative research was designed to investigate the impact of service quality on customer satisfaction. A sample of two hundred was drawn on the basis of simple random sampling. Various constructs of SERVQUAL were adopted and used for data collection. Data were analyzed through SPSS version 14.

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- g. Study by Alkayed, Waiel (2014) with the title "Service Quality and Customer Satisfaction in Cairo Amman bank- in Jordan" found that service quality is an important antecedent of customer satisfaction. This is consistent with results of past studies reporting a significant positive association between the two variables of service quality and customer satisfaction. This study also offers important implications for practice: utility of good quality in the maintenance of sustainable business practices and customer satisfaction, thus acknowledging customers as an important stakeholder group. This study utilises a quantitative instrument. A random sample of banks' customers (n=190) was recruited from the selected Cairo-Amman banks for research participation.
- h. Study by Chang, et.al. (2017) with the title "The Relationship between the Efficiency, Service Quality and Customer Satisfaction for State-Owned Commercial Banks in China" found that bank's service quality has a positive impact on customer satisfaction. In the case of banks that are located in areas with high economic levels, customer satisfaction is lower than that of banks in lower regions. This is because customers in high economic level regions have higher expectations for service quality and it leads to lower customer satisfaction. In this study, the data used for the analysis was obtained from the 2015 Chinese Banking Statistics

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awijaya awijaya a. Study by Johnson (2008) with the title "Customer satisfaction, perceived risk and affective commitment: an investigation of directions of influence" found that there is less support for a model in which satisfaction reduces perceived risk. This study used structural equation models of data from a survey to customers of a performing arts organization (sample size=401)

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- b. Study by Ghotbabadi, et.al (2016) with the title "The Relationship of Customer Perceived Risk and Customer Satisfaction" found that Service quality, relationship marketing, and brand image are related with customer's perceived risk. Strong negative correlation has been found between the perceived risk and customer's satisfaction. Research object of this study is airline industry and data collected from one international airport. Hypotheses are tested on questionnaire data on 776 passengers of Iranian airlines in an International Airport. The data was then analyzed by Structural Equation Modeling.
- Mediate the Relationship Between Service Guarantees and Customer Satisfaction?" found no support for perceived risk to influence customer satisfaction. This study is explanatory. The questionnaires were first tested by a panel of ten experts to assess whether there were misunderstandings or ambiguities of expressions to check for content validity. Reliability of the measures was conducted via a pilot study among HGV road freight transport customers to deal with matters as instructional clarity, item clarity, and relevance. Data were gathered through an online survey, using Survey Monkey. A total of 60 valid responses were included in the data analysis using structural equation modeling involving partial least squares (PLS). To ensure the appropriateness of the measurement

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awijaya awijaya model, the unidimensionality, reliability and validity of the scale are assessed. Both Cronbach's Alpha and factor loadings are used to test the unidimensionality of the model. Significance is verified via bootstrapping by which parameter estimates are obtained by generating subsamples with replacement from the original data.

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3. Income and Interest Rate in the Study of Customer Satisfaction

- a. Study by Islam et.al (2013) with the title "Customers' Satisfaction about Services Quality & Services Provided by BASIC Bank Ltd." found that customers are neutral in rate of interest. In this study, the SERVPERF scale is used to measure to service quality. 200 respondents have been taken for this study. Study instrument is questionnaire and 5 point likert scale is used.
- b. Study by Sofiyanto et.al. (2016) aims to analyze the influence of location, interest rates, and quality of service to customer satisfaction mortgages.

 Based on the results of data analysis, there is a significant positive effect between interest rates on customer satisfaction, there is a significant positive effect between service quality on customer satisfaction mortgages, and there is a significant positive effect between locations, the interest rate and quality of service together on customer satisfaction mortgages.

 Samples taken a number of 100. The statistical analysis was conducted on the multiple linear regression and hypothesis testing.
- c. Study by Sivesan (2013) with the title "Personal Demographical Factors and their Influence on Customer Satisfaction from Customer Perspective" revealed that there is no significant difference between the personal demographic factors such as gender and marital status but there exists significant difference among age, income and education level on Customer Satisfaction. Data were collected through closed ended questionanaire.

Universitias B This study limited to customer of private commercial banks in Jaffna district.

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Universited. Study by Dölarslan (2014) with the title "Assessing the effects of lava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitias Bisatisfaction and value on customer loyalty behaviors in service lava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava universities environments" found that customer satisfaction was stronger those Universities Brawleya Universities Brawleya Universities Brawleya Customers at the lower range of income. The research technique used a face-to-face questionnaire. A total of 780 questionnaires were collected and used in this study after excluding 80 incomplete forms. Variables were tested using structural equation modeling and a multi group moderation test was used.

From those many previous study we can see that there are several different finding from some researchers who study in the same topic. Study about service quality on customer satisfaction found positive by Wafaa (2014) Andreany and Wijayanti (2014) Melaku (2015) Naeem, et.al. (2009) Alkayed, Waiel (2014) and Chang, et.al. (2017), but found negative by Arthur et al. (2016) and Paul et al. (2015). Study about risk perception on customer satisfaction found less support by Unive Johnson (2008), found negative correlation by Ghotbabadi, et.al (2016), and found live unive no support by Hovens (2013). Study about interest rate and customer satisfaction Unive found neutral by Islam et.al (2013), but found significant positive effect by lava Sofiyanto, Ifik et.al. (2016). Study about income and customer satisfaction found strong by Dölarslan (2014) and found exists significant by Sivesan (2013).



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UniversRESEARCH METHODOLOGYwijaya awijaya Universitas Brawijaya Universitas Brawijaya awijaya Unive 3.1.s CONCEPTUAL FRAMEWORK Universitas Brawijaya awijaya Quality service in a bank can create satisfied customers who will awijaya awijaya eventually be loyal to the company. Quality services on a basis can be formed awijaya awijaya from several essential aspects including; access, credibility and reputation, awijaya awijaya reliability, responsiveness, effectiveness and assurance and facilities and awijaya awijaya equipment. According to Kotler& Keller (2009: 46), namely "Customer satisfaction" and awijaya awijaya University the outcome of the feel of buyers who have experienced a company that has illevel awijaya fulfilled expectations." The point is that it involves the components of awijaya Univ awijaya expectations and performance / perceived results. In general, customer awijaya awijaya expectations are estimates or customer beliefs about a product both goods and awijaya awijaya services, while the performance or what he received after consuming the awijaya awijaya products he bought. For that management must have the same perception with awijaya awijaya Univerthe customer so that results are obtained that exceed or at least equal to leave awijaya University customer expectations. awijaya awijaya This situation is the same as stated by Garpesz (2000: 34) "Customer lava awijaya

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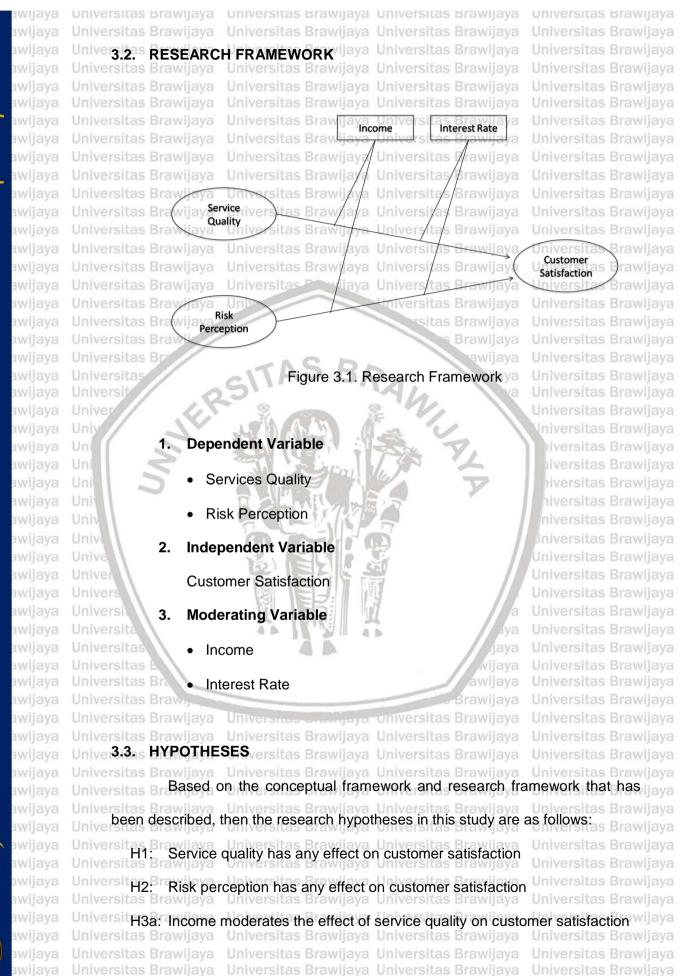
Unive satisfaction can be defined in a simple way as a condition where the needs and lava

desires of customers can be fulfilled through the products consumed."

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H3b: Income moderates the effect of risk perception on customer satisfaction

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Universit H4a: Interest rate moderates the effect of service quality on customer Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brastisfactiondo ersitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

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RESEARCH DESIGN Universitas Brawijaya

This research applied a quantitative approach, and it would be

Explanatory research. Explanatory research is the one that aims to analyze the

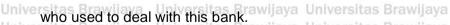
relationships between variables and how one variable affects the other (Kotler, et lave

Univeral ., 2006).

RESEARCH LOCATION

WAI The location of the research will be in a Country of Libya. It will be a study in a specific name in bank AL JUMHORIA because it is the largest and the University leading bank in Libya. Jumhouria Bank is also the largest employer in the University banking sector in Libya. Customer satisfaction in this bank will be essential to leave University maintain the company's position in the market. Banks also have to understand lava unive and measure its services quality and studies the expectations and perceptions of Unive customers to the quality of the service provided by the banks and technological lava development, which led to competition and challenges as a result of the great progress of banking services. The subjects of this study will be for all customer

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Universitas 3.6.1 ijay POPULATION Brawijaya Universitas Brawijaya

Universitas BrawijayThe population is the area consisting of the process of Java Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities characteristics sets by the researcher to extract in conclusion (Hair, 1998). Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas In this study, population referred to all customers in Joumhuria bank in lava Universitas Brawijaya Universitas Brawijaya

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A sample is a small collection of units from a population used to Universitias determine truths about that population (Field, 2005). This study used non-layar Universities probability sampling technique. Non-Probability Sampling is a sampling lave technique not randomly selected. Researchers use purposive sampling, where sampling was only based on the consideration of the researcher. This study uses this technique because the researcher only choose customer who are saving money in Joumhuria bank, which is knows and feels about service quality, interest rate, and risk perception, as the topics of this study. The researcher will take 120 samples

RESEARCH VARIABLES Univer3.7.

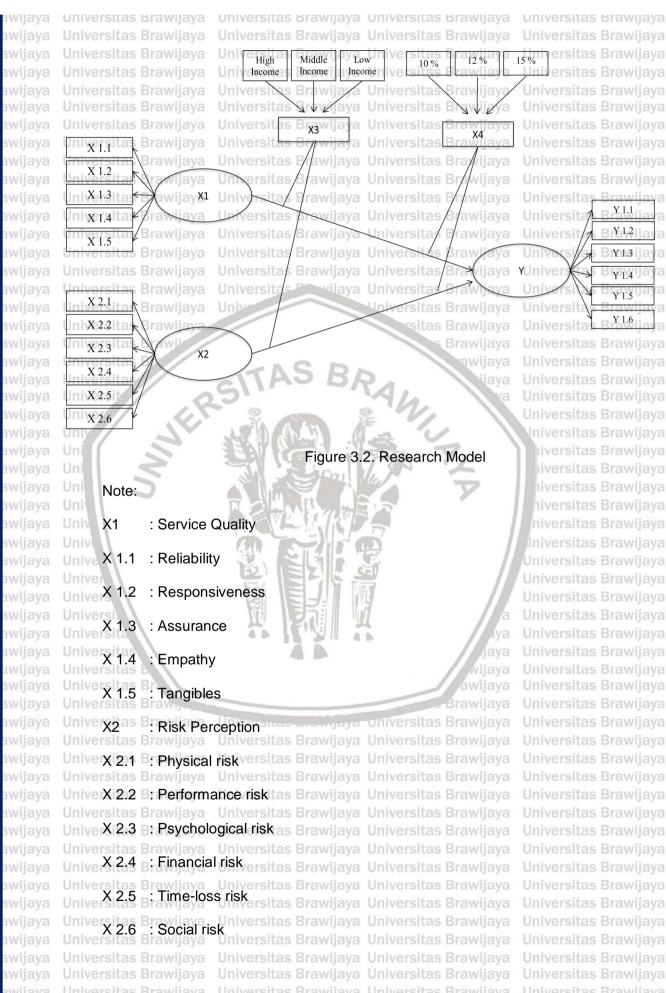
This research has three variables of the study, namely: Bank service unive quality (X1), Customer Risk Perception, (X2) Independent variables, and one endogenous dependent variables Customer satisfaction (Y1) with the moderating variables of Income (X3) and Interest Rate (X4). Details of the following indicator variables for each variable are presented in the following table:





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awijaya	Y 1.4 : Relationship between Price and Value	Universitas Brawijaya
awijaya	Y 1.5 Employee Performance or Achievement	Universitas Brawijaya
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Universitas Braccordir	ng to Malhotra (2007,2	15), the unit	t of analysis	s is the indiv	idual ijaya
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Unive (Customer), the	banks as well as ot	her parties	who respo	nd to servic	eror ijaya
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Unive 3.9. DATA COL	LECTING METHOD		//	Universitas	Brawijaya

Data Collecting Method in this research is the Questionnaire. Also, it will

Unive be the primary tool in data collection. The measurement of the question is (Likert layar

scale) considering five options for the answer, namely:

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Option Option	Score

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In quantitative research, the process of implementation in a linear fashion begins from the background of the research problem, formulation of the problem, then formulation of the hypothesis, preparation of subject instrument, data collection and analysis of data, finally the research result.

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This research used PLS to analyze data according to the conceptual framework and to do the estimates in the measurement model. PLS is the method of choice to success factor studies in marketing (Albers, 2009). The PLS methodology had also achieved an increasingly successful mission in practical research in international marketing, which may represent an appreciation of distinctive methodological features of PLS.

Data analysis using PLS (Partial Least Square) analytical models with the help of computer program package SmartPLS (Solimun, 2002), because of:

- The Analysis Model tiered and structural equation models meet
 recursive models.
- 2. Measurement of variables not only reflective indicators such as those in SEM, but also formative indicators. In this research, good corporate governance variables measured with reflective indicators, while the other variables measured with formative indicators.

The analysis steps that using PLS are as follows:

1. Step One: Designing Structural Model (inner model)

The design of the structural model on the relationship between PLS latent variables based on the formulation of the problem or the research hypothesis.

Universitas 2. a Step Two: Designing Measurements Model (outer model) versitas Brawijaya

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awijaya awijaya Outer model in this research is reflexive and formative, refer to the Universities Brawley and process and formative, refer to the Universities Brawley and process and formative, refer to the Universities Brawley and Juniversities Brawley and Juniversi

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Universitas 3. a Step Three: Constructing the path diagram rawijaya

When steps one and two are already done, so that the results are easier to understand, the design results of the inner model and outer model, then expressed in terms of the path diagram.

- Universitas 4. Step Four: Path diagram conversion into Equation System
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 - b. Inner model is the specification of the relationship between latent variables (structural model), also called the inner relations, describes the relationship between latent variables based on the research substantive theory.
- 5. Step Five: Estimation
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- 6. Step Six: Goodness of Fit

 Structural model or the Inner model was evaluated by looking at the percentage of variance that explained by looking at the R² for the dependent latent constructs, then calculated Stone-Geisser Q Square test value with the formula:

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Hypotheses testing (β, Y, and λ) conducted by Bootstrap resampling method developed by Geisser&Stone. The statistical test used was t Universitias Brayor t-test statistic, with a statistical hypothesis as follows: niversitias Brawijaya

Universitas Bray Statistical hypothesis for the outer models are: /a

Universitas BrawijaH0:λj =0 against H1:λj≠0a Universitas Brawijaya

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Universitas Bravell Statistical hypothesis for inner model: the effect of exogenous diava latent variables to endogenous is:

H₀:λ_i =0 against H₁:λ_i≠0

Statistical hypothesis for inner model: the effect of endogenous latent variables to endogenous is:

H₀:β_i=0 against H₁:β_i≠0

Application of resampling methods does not require the assumption normal distribution and does not require a large sample Universitas Brawijaya (recommended minimum sample 30). Testing is done by t-test and pvalue. If the value of the T-Statistic ≥ 1.96 (in Smart PLS, the value of T-Statistic is an absolute value and number 1.96 is the value of t on the Universities statistics t table) and p-value < 0.05 (alpha 5%, is the error rate tolerated in the research), it was concluded that the hypothesis that tested was significant, and vice versa if the value of the T-Statistic < 1.96 and p-value Universities > 0.05, then conclude the hypothesis that being tested is non-significant. If Universities the test results on the significant inner model, it means that there is a view Universitas significant effect of one variable to another variable vijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

Universitas BrawijaThe assumptions underlying the PLSE model is the relationship relationship between the latent variables is linear. The linearity assumption is the

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assumption that requires influence modeling linear form. Linearity test, to Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitias check it can be done by creating a scatter diagram or curve fit approach lave Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universities (on Statistical Product for Social Science (SPSS) software). References Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas were used: (1) a significant linear model (linear model sig<0.05), (2) non-viava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas significant linear model and all models may also non- significant (sig linear may also non-significant may models>0.05, and in addition to the linear model's sig> 0.05).

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Universitias 3.10.1.1 INNER MODEL (STRUCTURAL MODEL) Java

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Universitas Brawli Inner models describe the relationship between latent variables lava Universities based on substantive theory. Also, the model will test the Hypothesis to vijaya measure if accepted or accept (Ho). The limit to accept the Hypothesis is clear with $(\alpha)=5\%$ or 0.05. It is resulted in table value of 1.96. Therefore:

- If the t-statistic value is more than t-table value [> 1.96] then Ho is rejected while Ha accepted.
- If the t-statistic value is less than t-table value [< 1.96] then Ho is accepted while Ha rejected.

3.10.1.2 OUTER MODEL (MEASUREMENT MODEL)

This model will be used to know validity and reliability, which bridge viava

Universitas indicator and its latent variable. It needs to be measured by Convergent vijava

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Universitas 2-ray Discriminant Validity rawijaya Universitas Brawijaya Universitas Brawijaya

The measurement model is examined based on cross leading calculation with the construct. If the construct in each indicator is more Universitas Braysignificant than any other value, then latent construct of its indicator is Universitas Bra better than other constructs. If the AVE value higher than other layar Brawijaya Universitas Brawijaya correlation values, then this will have resulted in a good discriminant validity. According to (Wegelin, 2000), AVE more than 0.05 is higher and recommended. Iniversitas Brawijaya

3.11. VALIDITY AND RELIBILITY TEST

3.11.1. TEST OF VALIDITY

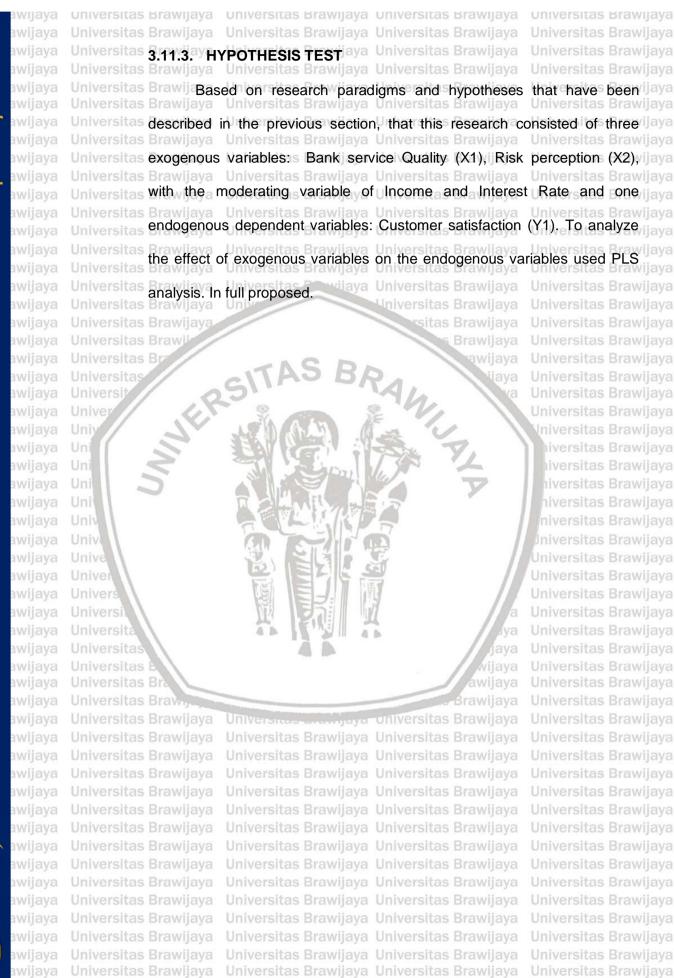
The validity is to measure what is to be measured, and no matter if the result was valid or invalid, what matters is that the test be valid in layer relation to targets of the researcher. Test of validity of this research was Universities administered by doing a bivariate correlation between each score and lava Universitas indicator with a total construct score.

University 3.11.2. TEST OF RELIABILITY

Reliability in the dictionary is the ability to be relied on or depend on, as for accuracy, honesty, or achievement. in this research will test to Universitas determine the extent of measuring instrument whether it is reliable or Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas unreliable.

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CHAPTER V

RESULTS & DISCUSSION

awijaya 5.1 Description of Respondents.

awijaya Descriptive analysis is intended to describe the frequency distribution of respondents' awijaya awijay answers. Based on the results of research conducted on 120 respondents through awijaya wijay questionnaires, an overview of age, sex, Level of Education and their income/month was awijaya wijay obtained. The results of the frequency distribution recapitulation collected from the questionnaire awijaya awilay: about the characteristics of respondents can be seen in the following table.

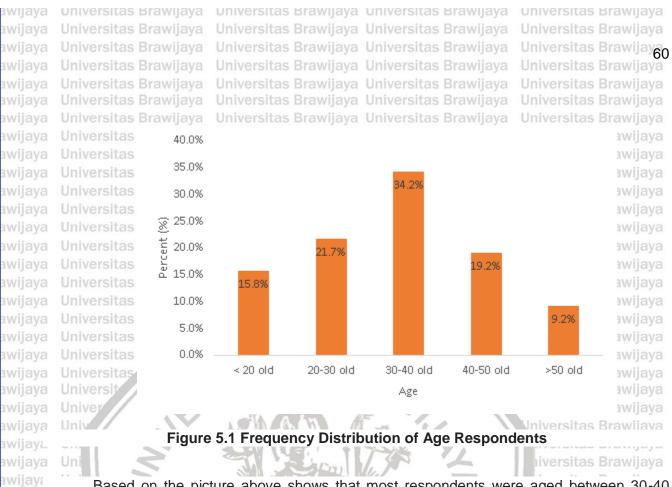
awijaya5.1.1 Age

Table 5.1 Frequency table of age of respondents

Frequency Age (years) Percentage (%) < 20 old 19 15.8% niversitas Brawijaya niversitas Brawijaya 20-30 old 26 21.7% niversitas Brawijava Universitas Brawijaya 30-40 old 41 34.2% Universitas Brawijava Universitas Brawijaya 40-50 old 23 19.2% Universitas Brawijava >50 old 9.2% 11 Universitas Brawijaya Universitas Brawijava 120 Total 100% Universitas Brawijava Universitas Brawijaya

awijaya The age of the respondents according to the results of research conducted on 120 awijaya respondents showed that there were as many as 19 people (15.8%) aged less than 20 years old, ^{wijay} 21.7% aged between 20-30 years old, 34.2% aged between 30-40 years old, 19.2% aged awijaya between 40-50 years old, while 9.2% more than 50 years old. This indicates that the respondents awijay came from various age groups. This can also be explained by the graph as follows.

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Based on the picture above shows that most respondents were aged between 30-40

wijay years, and those aged more than 50 years have the least frequency.

5.1.2 Gender

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<u></u>	i abie s	5.2 Frequency Table	e of Gender
Universit	Gender	Frequency	Percentage (%) ersitas Brawijava
Universita	Male	77	64.2% Universitas Brawijaya
Universitas Universitas B	Female	43	35.8% Universitas Brawijaya
Universitas Bra	Total	120	aw100% Universitas Brawijaya
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awijaya Regarding the gender of the respondents according to the results of research conducted awijaya awijaya wijaya on 120 respondents, the number of male respondents was 77 people (64.2%) more than the female respondents as many as 43 people (35.8%). This can also be explained by the graph as awijaya awijaya follows.

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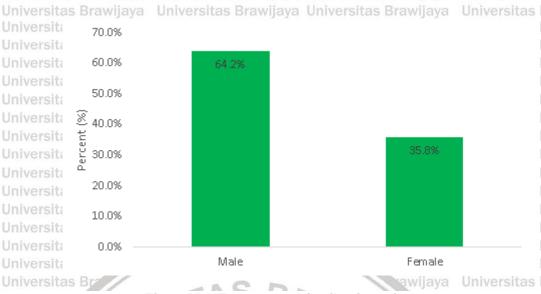
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Figure 5.2 Frequency Distribution of Gender

Based on the picture above, it shows that the respondents were more male respondents than

awijaya female respondents.

5.1.3 Level of Education

Table 5.3. Frequency Table of Level of Education

sitas Brawijaya Level of Percentage (%) Frequency Education Higher diploma 14 Universitas Brawijava 35.0% Universitas Brawijaya Bachelor degree 42 ava Universitas Brawijaya PhD 45 37.5% Universitas Brawijaya wijaya Universitas Brawijaya Other Universitas Brawijaya 19 aw qualification as Braw15.8% Universitas Brawijaya 100% Universitas Brawijaya Brawija120 Iniversit Total versita

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The Level of Education of the respondents according to the results of research conducted

wijay on 120 respondents showed that there were as many as 14 people (11.7%) who have an wijayieducation higher diploma, 35.0% respondents have an education bachelor degree, 37.5%

awijayarespondents have an education PhD, while 15.8% respondents have an education in other

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wijay qualification. This indicates that the respondents came from various Levels of Education. This can

awijayalso be explained by the graph as follows.

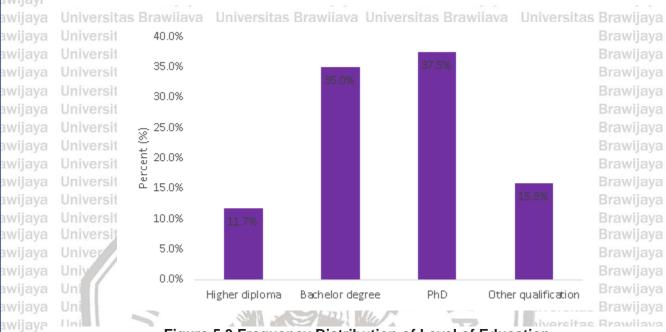


Figure 5.3 Frequency Distribution of Level of Education

Based on the picture above shows that most respondents have an education PhD, and wijay the second have an education bachelor degree.

5.2 Description of Variables.

awijaya The following is a descriptive explanation of items from the dimensions of the observed awijaya awijaya awijayavariables based on the respondents' answers. The results of frequency distribution of 120 awijaya respondents in this study can be seen in table results of data analysis.

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awijay 5.2.1 Service Quality (X1)

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Table 5.4 Distribution of Respondents Questionnaires to Items and Variables of Service

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awijaya awijaya awijaya	Dimensi on of	Item	S	SD	[)		N		A		SA	Me an	AVE mea n
awijaya awijaya	variable		Fre q	%										
awijaya awijaya		X1.1 .1	8	6.70 %	6	5.00 %	16	13.30 %	68	56.70 %	22	18.30 %	3.7 5	
awijaya awijaya		X1.1 .2	7	5.80 %	9	7.50 %	16	13.30 %	52	43.30 %	36	30.00 %	3.8 4	
awijaya awijaya	Reliabilit y (X1.1)	X1.1 .3	6	5.00 %	8	6.70 %	14	11.70 %	58	48.30 %	34	28.30 %	3.8 8	
awijaya awijaya		X1.1 .4	7	5.80 %	9	7.50 %	10	8.30 %	56	46.70 %	38	31.70 %	3.9 1	
awijaya awijaya		X1.1 .5	5	4.20 %	4	3.30 %	13	10.80 %	61	50.80 %	37	30.80 %	4.0 1	3.88
awijaya awijaya		X1.2 .1	9	7.50 %	6	5.00 %	10	8.30 %	62	51.70 %	33	27.50 %	3.8 7	
awijaya awijaya	Respons	X1.2 .2	6	5.00 %	9	7.50 %	9	7.50 %	67	55.80 %	29	24.20 %	3.8 7	
awijaya awijaya	iveness (X1.2)	X1.2 .3	7	5.80 %	11	9.20 %	10	8.30 %	50	41.70 %	42	35.00 %	3.9 1	
awijaya awijaya	(7(1.2)	X1.2 .4	15	12.5 0%	5	4.20 %	11	9.20 %	55	45.80 %	34	28.30 %	3.7 3	
awijaya awijaya		X1.2 .5	8	6.70 %	6	5.00 %	9	7.50 %	55	45.80 %	42	35.00 %	3.9 8	3.87
awijaya awijaya		X1.3 .1	11	9.20 %	9	7.50 %	9	7.50 %	58	48.30 %	33	27.50 %	3.7 8	
awijaya awijaya	Assuran	X1.3 .2	6	5.00 %	12	10.0 0%	10	8.30 %	55	45.80 %	37	30.80 %	3.8 8	
awijaya awijaya	ce (X1.3)	X1.3 .3	6	5.00 %	9	7.50 %	12	10.00 %	56	46.70 %	37	30.80 %	3.9 1	
awijaya awijaya awijaya	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	X1.3 .4	8	6.70 %	10	8.30 %	8	6.70 %	58	48.30 %	36	30.00 %	3.8 7	
awijaya awijaya awijaya		X1.3 .5	5	4.20 %	10	8.30 %	13	10.80 %	51	42.50 %	41	34.20 %	3.9 4	3.87
awijaya awijaya awijaya	Empathy (X1.4)	X1.4 .1	14	11.7 0%	5	4.20 %	7	5.80 %	58	48.30 %	36	30.00 %	3.8 1 wijaya	3.93

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awijaya	Dimensi		5	SD	[)		N		Α		SA	Me	mea
awijaya	on of	Item											an	n
awijaya awijaya	variable		Fre q	%	Fre q	%	Fre q	%	Fre q	%	Fre q	%		
awijaya awijaya		X1.4 .2	11	9.20	6	5.00 %	10	8.30 %	58	48.30 %	35	29.20 %	3.8 3	
awijaya awijaya		X1.4 .3	5	4.20 %	4	3.30	8	6.70 %	54	45.00 %	49	40.80 %	4.1 5	
awijaya awijaya		X1.4 .4	10	8.30 %	3	2.50 %	9	7.50 %	63	52.50 %	35	29.20 %	3.9 2	
awijaya awijaya		X1.4 .5	5	4.20 %	7	5.80 %	11	9.20 %	62	51.70 %	35	29.20 %	3.9 6	
awijaya awijaya		X1.5 .1	8	6.70 %	7	5.80 %	7	5.80 %	55	45.80 %	43	35.80 %	3.9 8	
awijaya awijaya		X1.5 .2	7	5.80 %	9	7.50 %	9	7.50 %	58	48.30 %	37	30.80 %	3.9 1	
awijaya awijaya	Tangible s (X1.5)	X1.5 .3	4	3.30 %	12	10.0 0%	7	5.80 %	51	42.50 %	46	38.30 %	4.0 3	
awijaya awijaya awijaya		X1.5 .4	4	3.30	10	8.30 %	12	10.00 %	53	44.20 %	41	34.20 %	3.9 8	
awijaya		X1.5 .5	5	4.20 %	8	6.70 %	9	7.50 %	47	39.20 %	51	42.50 %	4.0 9	4.00
awijaya awijaya	Univ	Service quality									3.91			

From the table above we can see that indicator of Tangibles has the biggest value of 4.00 awijaya awijayathan the other indicators. So it can be said that tangibility is the variable which has the biggest awijay effect to its variables, service quality.

awijaya Based on the answers from respondents regarding Reliability (X1.1) in the table above, awijaya awijaya it shows that most respondents agree (56.7%) for questions bank employees serve customer transactions quickly, accurately and thoroughly. As many as 43.3% of respondents agreed to the pwijay question bank customer service provides information to prospective customers clearly. The awijay respondents adopt (48.3%) for questions bank service hours are carried out in a timely manner awijay (book time, rest, and closing time). The respondents coincide (46.7%) for questions the bank awijaya provides mobile ATM facilities. The respondents agree (50.8%) for questions that the bank wijay network is very broad. While the answers of other respondents varied greatly.

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Based on the answers from respondents regarding Responsiveness (X1.2) in the table wildy above shows that most respondents accept (51.7%) for questions the bank call center is easy to wijay contact. As many as 55.8% of respondents agreed to the question bank employees respond to transaction request and provide my information well and quickly. The respondents adopt (41.7%) for questions customer service banks provide services that are clear, polite, friendly and smiling in serving customers. The respondents unanimous (45.8%) for questions the bank security guards awijaya wijay give direction to customers when they will make transactions. The respondents concurrent awijaya wildy (45.8%) for questions the openness of employees in accepting suggestions is very good. While awijaya awijayathe answers of other respondents varied greatly.

awijaya Based on the answers from respondents regarding **Assurance (X1.3)** in the table above awijaya awijaya awijay, shows that most respondents agree (48.3%) for questions I can collect my funds any time I need them through the nearest ATM network. As many as 45.8% of respondents agreeing to the question customer service is able to convince customers that bank savings products are awijaya competitive products. The respondents united in opinion (46.7%) for questions the bank awijaya wijay guarantees the confidentiality of customers' transactions. The respondents suggested (48.3%) awijaya will ave for questions customers feel safe depositing funds at the bank. The respondents said (42.5%) for awijavaquestions employees always foster good relationships with customers. While the answers of other wijay respondents varied greatly.

awijaya Based on the answers from respondents regarding empathy (X1.4) in the table above awijaya shows that most respondents agree (48.3%) for questions bank employees are able to provide services without differentiating the customer's economic condition. As many as 48.3% of awijay/respondents stated to the question bank employees always give greetings when they finish Wijay/serving the transaction. The respondents adopt (45.0%) for questions customer service banks pwijay take the customer's interest seriously. The respondents answered (52.5%) for questions customer awijay service banks always serve customers with a sense of family. The respondents agreed (52.5%)

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Wijay for questions customer service responds well to customers who complain. While the answers of awijay other respondents varied greatly.

Based on the answers from respondents regarding **Tangibles (X1.5)** in the table above awijaya shows that most respondents agree (45.8%) for questions The bank has a comfortable and clean waiting room. As many as 48.3% of respondents coincide to the question the bank has adequate and extensive parking facilities. The respondents agree (42.5%) for questions The bank room is awijaya always neatly arranged. The respondents answered (44.2%) for questions technology equipment wildy and equipment such as computers, telephones, air conditioners in banks are sufficient. The awijaya awilay respondents very agreeing (42.5%) for questions the appearance of bank employees is always awijaya wijav neat and pleasing. While the answers of other respondents varied greatly.

wijay 5.2.1 Risk Perception

Table 5.5 Distribution of Respondents Questionnaires to Items and Variables of Risk Perception

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awijaya awijaya awijaya	Unive Dimensio Unin of	Item		SD	MINUTE	D		N		A Univ		as Brawi SABrawi as Brawi	M FA	AV E me an
awijaya awijaya	Variables Universita		Fre q	%	Fre q	%	Fre q	%	Fre q	ya %Iniv	Fre q	is Brawi	jaya jaya	
awijaya awijaya awijaya	Physical	X2.1 .1	5	4.20 %	11	9.20 %	22	18.30 %	62	51.70 %	20	16.70 %	3.6 8	
awijaya	risk (X2.1)	X2.1 .2	45	37.50 %	49	40.80 %	20	16.70 %	avlja av 5 ja	4.20 %	rer s ita	0.80 %	1.9 0	2.7 9
awijaya awijaya	Performan ce risk	X2.2 .1	43	35.80 %	43	35.80 %	u24 _{er}	20.00 %	awija aw <mark>i</mark> ja	5.80 %	rersita rei 3 ita	2.50 %	2.0	
awijaya awijaya	(X2.2)	X2.2 .2	38	31.70 %	43 n	35.80 %	Univer	24.20 %	awija av 8 ja	6.70 %	rersita rer <mark>3</mark> ita	1.70 %	2.1 ja ₁ a	2.0 7
awijaya awijaya	Psycholog	X2.3 .1	aya l	1.70 %	as Bri as Bri	9.20 %	Univer Ur19er	15.80 %	68 8	56.70 %	20	16.70 %	3.7	
awijaya awijaya	ical risk (X2.3)	X2.3 .2	aya l aya l	4.20 %	as Bri as Bri	9.20 %	Univer Univer	17.50 %	58 58	48.30	25 25	20.80	3.7	3.7 5
awijaya awijaya	Finance	X2.4	aya l aya l	5.80 %	as Bri 13 as Bri	10.80 w %ya	Univer 13 Univer	10.80	awija 61 awija	50.80	26	21.70 8 %	3.7 ja2a	
awijaya awijaya	Risk (X2.4)	X2.4 .2	aya 6 l	n 5.00 nive %	as Bri	10.80	Univer 17 Univer	14.20 %	52	43.30	32	26.70	3.7 6	3.7 4

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awijaya	Universitas	Brawija	aya	Universit	as Br	awijaya	Univer	sitas Br	awija	ya Univ	rersita	as Brawi	jaMa	Е
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awijaya	n of variables	Item	aya	Universit	as Br	awijaya	Univer	sitas Br	awija	ya Univ	ersita	as Braw	jaŊa	an
awijaya	Universitas	Brawija	a)Fre	Jniversit	Fre	awijaya	(Free	sitas Br	Fre	ya "Univ	Fret	as Rrawi	jaya	
awijaya	Universitas	Brawija	ay c	Universit	as q 3r	awijaya	Univer	sitas Br	a q /ija	ya ⁷ Univ	e G ita	as Brawi	jaya	
awijaya	Universitas	X2.5	aya 7	5.80	as ₁₃ "	10.80	Unit 31	10.80	a 61a	50.80	26	21.70	3.7	
awijaya	Time-loss	Brawija	aya	Iniver%t	as Br	awija%	Univer	sitas%r	awija	va 1%	rersita	s Br%	ja 2 a	
awijaya	risk (X2.5)	X2.5	aya 7	5.80	as ₁ 3	10.80	Uni ₁₃ 1	10.80	53	44.20	e 34ta	28.30	3.7	3.7
awijaya	Universitas	_B 2 _{awii}	ava	%	as Br	%	Univer	sitas%	awiia	%	ersit:	%	8	5
awijava	Universitas	X2.6	aya 8	6.70	10	8.30	Unit21	10.00	a\57a	47.50	e 33	27.50	3.8	
awiiava	Social risk	Brawii	ava	%	10	%	Univer	%	awiia	%	rersit	%	iava	
awijaya	(X2.6)	X2.6	aya 6	5.00	13	10.80	11	9.20	av 5 ja	42.50	e 39	32.50	3.8	3.8
awijaya -	Universitas	.2		%		%		%	awiia	%	rersit	%	7 iava	4
awijaya	Universitas	Bra			RI	SK PER	CEPTI	ON	awija	va Univ	/ersita	as Braw	iava	3.3
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awijaya From the table above we can see that indicator of social risk has the biggest value of 3.84 awijaya wijay than the other indicators. So it can be said that social risk is the variable which has the biggest awijaya wijay effect to its variables, risk perception.

Based on the answers from respondents regarding Financial risk (X2.4) in the table awijaya awijaya awijay above shows that most respondents agree (50.8%) for questions interest rate of deposit/ saving from the bank is good. As many as 43.3% of respondents adopt to the question I have awijaya experienced fraud when making transactions at this bank. While the answers of other respondents awijaya wijay varied greatly. awijaya

awijaya Based on the answers from respondents regarding Social risk (X2.6) in the table above awijaya wijay shows that most respondents agree (47.5%) for questions I'm worried about being teased by awijaya wijay friends for using this bank product. As many as 42.5% of respondents coincided to the question awijavifriends or family do recommend other banks. While the answers of other respondents varied awijaya awijayagreatly.

Based on the answers from respondents regarding Time-loss risk (X2.5) in the table above shows that most respondents agree (50.8%) for questions when I use the services and



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wijay products of this bank, the bank responds quickly. As many as 44.2% of respondents adopted to awijay, the question transactions are completed on time. While the answers of other respondents varied awijayagreatly.

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Based on the answers from respondents regarding Physical risk (X2.1) in the table above awijaya awijaya shows that most respondents agree (51.7%) for questions making transactions at this bank is not tiring. As many as 40.8% of respondents disagreed to the question products and services provide awijaya wijay comfort to customers. While the answers of other respondents varied greatly.

awijaya Based on the answers from respondents regarding **Psychological risk (X2.3)** in the table awijaya awilay: above shows that most respondents agree (56.7%) for questions I am happy to use this bank's awijaya products and services. As many as 48.3% of respondents answered to the question I am proud awijayawhen using this bank product. While the answers of other respondents varied greatly

5.2.2 Income/Month

Table 5.6 Frequency Table of Income/Month of Respondents

Income/month	Frequency	Percentage (%)
Low income group (< 750 Dinar)	46	38.3% Erawijaya
Middle income group (more than 1200 Dinar)	60	duniversitas Erawijaya daya 50.0% rsitas Erawijaya daya Universitas Erawijaya
High income group (more than reitas Bra 2400 Dinar)	14 a	wijaya Universitas Erawijaya wijaya Universitas Erawijaya wijaya Universitas Erawijaya
rsitas BrawijayaTotaliversius Sien	ngaya Un120sitas Bra	wijaya 100% rsitas Erawijaya
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The income/month of the respondents according to the results of research conducted on awijaya 120 respondents showed that there were as many as 46 people (38.3%) have income Low income group (< 750 Dinar) per month, 50.0% have income middle income group (more than 1200 Dinar) per month, while 11.7% have income high income group (more than 2400 Dinar) per month. This awijay can also be explained by the graph as follows.

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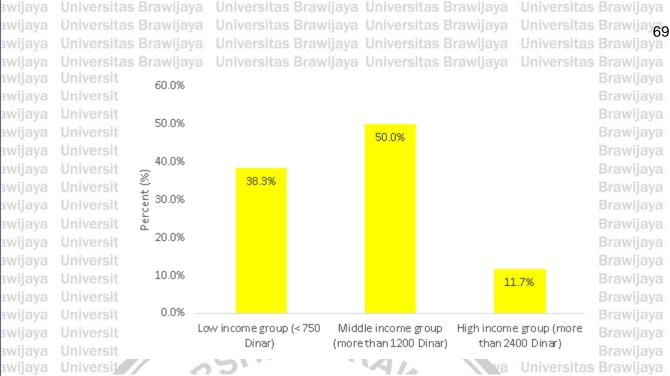
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Figure 5.4 Frequency Distribution of Income/month

Based on the picture above shows that most respondents were have income middle income group (more than 1200 Dinar) per month.

5.2.3 Interest rate (X4)

The following will be presented in Table 6 description of respondents' answers to the Universitas Brawijaya

questions in the variable Interest rate (X4).

Table 5.7 Frequency Distribution of respondents' answers For Variable Interest rate (X4)

awiiava	University	(4)							Adliava	Univers	itae Ri	evelive
awijaya	Dimension	s Bra	60	SD		D	1	N /a	wijaya	Aunivers	itas Br	SA
awijaya	of variables	Item	Freq	%	Freq	%	Freq	% Sra	Freq	%nivers	Freq	a%ijaya
awijaya	Universita	X4.1	jaya jaya9	7.5%	10	8.3%	19	15.8%	52	43.3%	30	25.0%
awijaya	UnX4rsita	X4.2	iava8	6.7%	tas12	10.0%	21	17.5%	49	40.8%	30	25.0%
awijaya	Universita	X4.3	jaya8	6.7%	tas13r	10.8%	Uni19	15.8%	vij 49	40.8%	ita 3 Bı	25.8%

Based on the answers from respondents regarding interest rate **10%** in the table above shows that most respondents agree (43.3%) for questions "I can collect MT funds any time I need them through the nearest ATM network". As many as 40.8% of respondents accepted to the question "Customer service is able to convince customers that bank savings products are

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awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijay competitive products". The respondents disagreed (40.8%) for questions "The bank quarantees will ave the confidentiality of customer's transactions". While the answers of other respondents varied awijaya greatly.

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5.2.4 Customer satisfaction (Y) Brawijaya Universitas Brawijaya Universitas Brawijaya

Table 5.8 Distribution of Respondents Questionnaires to Items and Variables of

Customer Satisfaction

awijaya	Un	iversitas I	Brawijaya				1	rsita	is Brawi	jaya	Univers	itas E	Brawijay	77	AVE
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awijaya awijaya	Un	iver iv	Delivery system	10	8.30 %	₅ 11	9.20	20	16.70 %	49	40.80	30	25.00 % ay	3.6 5	
awijaya awijaya awijaya	Un Un	7/	service performa nce	9	7.50 %	9	7.50 %	19	15.80 %	49	40.80 %	itas E it 34 E itas E	28.30 %	3.7 5	
awijaya awijaya	Un	ii.	Image	9	7.50 %	9	7.50 %	16	13.30 %	56	46.70 %	itao E	25.00 %	3.7 4	
awijaya awijaya awijaya	Un	iv Y ive	price and value	9	5.00 %	10	8.30 %	16	13.30 %	67	55.80 %	itas E it <mark>21</mark> itas E	17.50 %	3.7 3	
awijaya awijaya awijaya	Ur	ivers iversit iversita	Employe e performa nce	16	13.30 %	21	17.50 %	32	26.70 %	39 Aya	32.50 %	itas E it 12 E itas E	10.00 %	3.0 8	
awijaya awijaya	Un	iversitas i	Competit ion	21	17.50 %	37	30.80	38	31.70	a16	13.30 %	itas i	6.70 %	2.6 1	3.42
awijaya awijaya awijaya	Un	iversitas l	Brawn				Custom	er sat	isfaction	jaya jaya	Onivers	ilas i	Brawijaya Brawijaya	3	3.42

awijaya From the table above we can see that indicator of service performance has the biggest awijaya awijayavalue of 3.75 than the other indicators. So it can be said that service performance is the variable awijaya awijava which has the biggest effect to its variables, customer satisfaction.

Based on the answers from respondents regarding Delivery system (Y1.1) in the table above shows that most respondents agree (40.8%) for questions I am satisfied with the services transaction provided by the bank. As many as 40.8% of respondents coincided to the question I



feel satisfied with the services provided by the bank that regarding Product or service awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya wijev performance (Y1.2). Regarding to image (Y1.3) the respondents adopted (46.7%) for questions awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya wijaval feel satisfied with the product provided by the bank. Regarding to Relationship between price and value (Y1.4) the respondents agreed (55.8%) for questions I feel satisfied with the value provided by the bank. Regarding to Employee performance or achievement (Y1.5) the respondents accepted (32.5%) for questions I feel satisfied with the employee performance in the bank. Regarding to competition (Y1.6) the respondent's neutral (31.7%) for questions I already itas Brawijaya Universitas Brawijaya awijaya Universitas Brawijay will ay feel satisfied and have no desire to move to another bank. While the answers of other respondents awijaya Universitas B awijayavaried greatly. awijaya Universi

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5.3 Test Validity and Reliability

awijaya Validity and Reliability test are used to find an indicator is forming a construct (latent awijaya variables) testing the convergent validity of the measurement model with a reflexive indicators assessed based on the correlation between the items score to construct scores were calculated will with the help of software Smart PLS. awijaya

awijaya The accuracy of hypothesis testing on the relationship of research variables depends awijaya on the quality of the data used in the test. Therefore, before testing the hypothesis needs to be awijaya wijay tested on the validity and reliability of the research instrument used. Testing the instrument of awijaya wijay research both in terms of validity and reliability of 40 respondents obtained that the results of awijaya wijay research instruments used are valid where the coefficient correlation has a significance value (p) awijayethat smaller than alpha 0.05 (Sugiyono, 2002:106), and an instrument (questionnaire) is said to wijay be reliable if it has reliability coefficient of 0.6 or more (Arikunto, 2002). More details can be seen awijaya awijaya in the table as follows.

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Universitas Brawijaya	Table 5.9 The Results of Validity Test	Universitas Brawijay
Universitas Brawijaya	Universitas Brawijaya Universitas Brawijaya	Universitas Brawija

Variables Item coefficient Correlation Sign.(instruments X1.1.1 0.948 0.000	Valid Valid Valid Valid Valid Valid
X1.1.1 0.948 0.000 X1.1.2 0.949 0.000 X1.1.3 0.961 0.000	Valid stas Brawijaya Valid tas Brawijaya Valid tas Brawijaya
X1.1.2 0.949 0.000 X1.1.3 0.961 0.000	Valid tas Brawijaya Valid tas Brawijaya
X1.1 X1.1.3 0.961 0.000	Valid tas Brawijaya
Vi i i i i i i i i i i i i i i i i i i	Valid
Universitas Brawijaya X1.1.4 0.930 sira 0.000 Universitas Brawijaya X1.1.5 0.951 0.000	ayır omrus tas brawıjayı
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Universitas X1.2.2 0.804 0.000	
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Vni X1.3.2 0.939 0.000	
X1.3 X1.3.3 0.860 0.000	
X1.3.4 0.913 0.000	F 10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
X1.3.5 0.909 0.000	Valid rs tas Brawijaya
Unive X1.4.1 0.948 0.000	Valid tas Brawijaya
X1.4.2 0.951 0.000	Valid tas Brawijaya
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Universita X1.4.4 0.879 0.000	
Universitas X1.4.5 0.951 0.000	12-14 E
Universitas X1.5.1 0.939 0.000	
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0	Universitas Brawijaya	Jni X2.5.1 Br	awijay 0.977/ersitas	0.000 V	Valid rs tas Brawijaya
1	Universitas BravX2.5a	X2.5.2	0.980 ersitat	0.000	Valid tas Brawijaya
9	Universitas Brawijaya	X2.6.1	0.949	0.000	Universitas Brawijaya
ě	Universitas BravX2.6a	X2.6.2	0.947	0.000	Universi tas Brawijaya
1	Universitas Brawijaya	X4.1	0.940	0.000	Universitas Drawijaya
1	Universitas Brawijaya	Jnive Gitas Bra	iwijaya 94Wersitas	0.000	Valid rs tas Brawijaya
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0	Universitas Brawijaya	UniveX4i3is Bra	wijay 0.942/ersitas	0.000 y	Valid rs tas Brawijaya
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ì	Universitas Brawijaya	Jniveralizas Bra	wijay 0.965 ersitas	0.000	Valid rs tas Brawijaya
1	Universitas Brawijaya	Y1.3	0.960 ersitat	0.000	Valid tas Brawijaya
ì	Universitas Brawijaya	Jiniw	Universita	Brawijava	Universitas Brawijava
1	Universitas Brawijaya	Y1.4	0.955	0.000	Valid tas Brawijaya
1	Universitas Brawii	Y1.5	0.918	0.000	Validars tas Brawijaya
ì	Universitas Bra	Y1.6	0.929	0.000	Validers tas Brawijaya
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Based on the table above it can be explained that for each variable of X1.1, X1.2, X1.3,

awijaya X1.4, X1.5, X2.1, X2.2, X2.3, X2.4, X2.5, X2.6, X4, and Y have different number of items awijaya instrument that developed by the researcher.

wijaya Un Service Quality:

- Unive Unive In variable Reliability (X1.1) with five dimension of variables, for item X1.1.1 to X1.1.5 Unive are considered valid because they have a significance value lower than alpha 0.05.
- Unive Unive
 - 3) In variable Assurance (X1.3) with five dimension of variables, for item X1.3.1 to X1.3.5 are considered valid because they have a significance value lower than alpha 0.05.
- Unive 4) In variable Empathy (X1.4) with five dimension of variables, for item X1.4.1 to X1.4.5 Unive unive are considered valid because they have a significance value lower than alpha 0.05.
- Unive 5) In variable Tangibles (X1.5) with five dimension of variables, for item X1.5.1 to X1.5.5 Unive
 Unive are considered valid because they have a significance value lower than alpha 0.05.

Risk perception:

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 - Univer 4) In variable Financial Risk (X2.4) with two dimension of variables, for item X2.4.1 to X2.4.2 are considered valid because they have a significance value lower than alpha 0.05.
 - 5) In variable Time-loss Risk (X2.5) with two dimension of variables, for item X2.5.1 to X2.5.2 are considered valid because they have a significance value lower than alpha 0.05.
 - Univer: Univer

Interest Rate

1) In variable Interest Rate(X4) with three dimension of variables, for item X4.1 to X4.3 are considered valid because they have a significance value lower than alpha 0.05.

Customer Satisfaction

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V1.6 are considered valid because they have a significance value lower than alpha
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Thus, all instrument items of all observed variables can be included in further testing.

As for the coefficient of reliability with the calculation by the formula, then interpreted by awijavareferring to the reliability criteria proposed by Arikunto (2002) that the reliability criteria for group performance is considered adequate if the coefficient of Alpha 0.60-0.70. About the criteria index reliability coefficient can be seen in Table below.

Table 5.10. Criteria Reliability Index wijaya Universitas Brawijaya

Number	Reliability Index Interval	litas Brawijaya Universitas Brawijay itas Bra Criteria Universitas Brawijay
rawii	< 0.200	BraVery low Universitas Brawijay
2	0.200-0.399	awijaya Universitas Brawijay Low Universitas Brawijay
3	0.400-0.599	Medium Universitas Brawijay
4	0.600-0.799	High Universitas Brawijay
5	0.800-1.00	Very High livers tas Brawijay

wildy: Furthermore, the instrument reliability test results in this study are briefly presented in tabular form awijayaas follows:

Table 5.11 The Result of Validity and Reliability Test Versitas Brawijaya

awijaya	Univer		Universitas Brawijay
awijaya	Univers	Alpha Cronbach	Universitas Brawijay
awijaya	Universit	(based on	Resultversitas Brawijay
awijaya	Universita	standardized items)	aya Universitas Brawijay
awijaya	UniversService Quality	0.917	jaya Universitas Brawijay
awijaya	Universitas E X1	0.917	The reliability level is very high
awijaya	Univer Risk Perception	0.980	awijaya Universitas Brawijay
awijaya	Universitas BrX2	0.980	The reliability level is very high
awijaya	Customer Satisfaction	0.976 a Unive	rsitas Brawijaya Universitas Brawijay
awijaya	Universitas Brawijava Universitas Brawijava Universitas Brawijava	ersitas Brawijaya Unive	The reliability level is very high

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awijaya Furthermore, based on the data shown in the above table it can be explained also that all awijaya wijay items as a measure of the observed variables are RELIABLE, since the Cronbach alpha value of awijayathe tested variables has a larger SIA (Standardized Item Alpha) of the allowed value of reliability, awilay, that is 0.6. That is, how many times the statements in the questionnaire developed by researchers submitted to different respondents, responses from the respondents will not be too much different.



wijay 5.4 Convergent validity

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Based on the convergent validity of the test results, it can be seen that:

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All the indicators of The dimension of X1.1, X1.2, X1.3, X1.4 and X1.5 as dimension of variables awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Service Quality (X1) has a value of loading factor more than 0.5 and t-statistics > 1.96. This awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya will averneans: the indicators of The dimension of X1.1, X1.2, X1.3, X1.4 and X1.5 is valid in measuring awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya the Service Quality (X1). So it can be done interpretations of further testing. awijaya Universitas Brawijay

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All the indicators of The dimension of X2.1, X2.2, X2.3, X2.4, X2.5 and X2.6 as dimension of variables Risk Perception(X2) has a value offloading factor more than 0.5 and t-statistics>1.96.

This means: the indicators of The dimension of X2.1, X2.2, X2.3, X2.4, X2.5 and X2.6 is valid in wild will a measuring the Risk Perception (X2). So it can be done interpretations of further testing.

The indicators X4.1, X4.2 and X4.3as Indicators of variables Interest Rate(X4) has a value of loading factor more than 0.5 and t-statistics>1.96. This means: the indicators of X4.1, X4.2 and X4.3 is valid in measuring the Interest Rate (X4). So it can be done interpretations of further awijay testing.ers

The indicators Y1.1, Y1.2, Y1.3, Y1.4, Y1.5, and Y1.6 as Indicators of variables customer satisfaction (Y)has a value of loading factor more than 0.5 and t-statistics>1.96. This means: the indicators ofY1.1, Y1.2, Y1.3, Y1.4, Y1.5, and Y1.6 is valid in measuring the customer satisfaction (Y). So it can be done interpretations of further testing.

U5.5 Test Validity Discriminantas Brawijaya Universitas Brawijaya Universitas Brawijaya

awijaya Furthermore, discriminant validity will be tested by looking at the average variance extracted (AVE) root value for each construct and comparing it with the correlation between constructs. Discriminant validity test is used to see whether an indicator of a certain latent variable



wijay is completely different from other latent variable indicators, so that the indicator is truly considered will ave feasible to explain its latent variables. An indicator is considered to meet convergent validity if the AVE value is greater than 0.50.

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Based on the discriminant validity of the test results in Table 2, it can be seen that the awijaya AVE value the variables analyzed is all greater than 0.50. All variable that is Customer Satisfaction (Y), Income (X3), Interest Rate (X4), Risk Perception (X2), and Service Quality (X1), and also all the moderating variables have AVE value greater than 0.50, that means Customer Satisfaction itas Brawijaya Universitas Brawijaya awijaya Universitas Brawijay awilay (Y), Income (X3), Interest Rate (X4), Risk Perception (X2), and Service Quality (X1), and also all wiley the moderating variables have a good discriminant validity. awijaya Universit

5.6 Reliability of Composite

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awijaya Uni Results retesting after the indicator which does not meet the reliability test composite awijaya omitted from the research model can be seen in the following table.

Table 5.12 Reliability Testing Results Composites iversitas Brawijava

Variable	Composite Reliability size($ ho_c$)	Description
Service Quality	0.966	ay Reliable
Risk Perception	0.939 aw	ay Reliable
Customer Satisfaction	0.977	Reliable

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Based on the results of the test re test reliability of composites in Table, it can be seen Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya that the variable Customer Satisfaction (Y), Risk Perception (X2), and Service Quality (X1), has awijaya size larger composite reliability of 0.70. This means: the variable Customer Satisfaction (Y).

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wijayaRisk Perception (X2), and Service Quality (X1), a Universitas Brawijaya Universitas Brawijaya



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awijay 5.6. 1. Construct Dependent Evaluation vijaya Universitas Brawijaya

Evaluation of the model using the R-square (R²) to construct the dependent R-square value reflects the overall predictive power of the model (Falk and Miller, 1992, Pirouz, 2006) with a limit of R-square values greater than 0.10 or greater than 10 percent (or goodness-fit of the model).

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Customer satisfaction (Y) has R square for 0.896, means that the variable Customer awijaya satisfaction (Y) is influenced by variable Income (X3), Interest Rate (X4), Risk Perception (X2), awijaya and Service Quality (X1), and also all the moderating variables of 0.896, or 89.6%, while 10.4% awijaya influenced by other factors or variables that are not included in the model equations.

5.6.2 Evaluation of Predictive Relevance Stone-Geisser Q-Square test for predictive relevance. Of the value of R2 are then put into the equation Q-square follows:

Q-Square value greater than 0 (zero) indicates that the model has predictive relevance, while the value of the Q-Square is less than 0 (zero) indicates that the model lacks predictive relevance (Imam Widodo, 2006:26). Results Q-Square of Smart PLS above shows that the model has predictive relevance, because it has a value of **0.896** greater than 0 (zero) means that the model is **very good to use**.

2. While the evaluation Stone-Geisser Q-Square (Q2 test) for predictive relevance yield valuable R square value greater than 0 (zero), so this meant that the structural model has

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wijay 5.7 Hypothesis Testing

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Hypothesis testing is done by the bootstrap resampling method developed by Geisser awijava and Stone. Statistical test used is the statistic t or t test. Application of resampling methods, allowing free entry into force of the distributed data (distribution free), does not require the awijaya wijay assumption of a normal distribution, and does not require a large sample. Testing is done by t wijay statistic, when obtained t-statistic > t-table, then concluded significantly, and vice versa. When awilay, the results of testing hypothesis on models outer significantly, it indicates that the indicator is awijavaviewed can be used as a measuring instrument latent variables. Meanwhile, when the test results awijay in inner models is significant, it means that there is a significant effect of latent variables to other

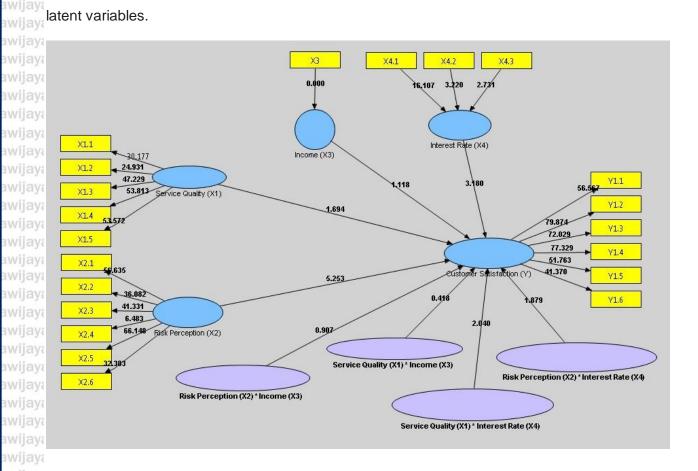


Figure 5.5 Path diagram (second running by PLS) Universitas Brawijaya Universitas Brawijaya

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awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya will ave To test the hypothesis, we can see the value of t-statistics. Limits to reject and accept the awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya hypothesis put forwards 1.96 (t table). where if the value t statistics is in the range of tables and awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya value stable then the hypothesis will be rejected or, in other words accept the null hypothesis awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Iniversitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

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wijaya Univ From figure 5.5 we can see the value between each indicator and its variable. From awijaya Universitas Brawijaya Universitas Brawijaya wijay service quality there are five indicators and x1.1 (Empathy) has the most influence effect with awijaya Universitas Brawi service quality with the value 53.813. Risk perception has six indicators and x2.5 (time-loss risk) has the most influence effect with risk perception with the value 66.148. Interest rate has three indicators and x4.1 (10%) has the most influence effect with interest rate with the value 16.107.

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The last one is income, it has only one valid indicator with the value 1,000. For more detail result from figure 5.5, let see the table below:

Table 5.13 Indicators

awiiava	Unive		//	Universitas Brawijava
awijaya	Univer Variables	Indicators	Value	Unive Description aya
awijaya	Service quality (x1)	X1.1 Reliability	30.177	Universitas Brawijaya
awijaya	Universit	X1.2 Responsiveness	24.931	Universitas Brawijaya
awijaya	Universita	X1.3 Assurance	47.229	Universitas Brawijaya
awijaya awijaya	Universitas Universitas A	X1.4 Empathy	53.813	most influence effect
wijaya	Universitas Bra	X1.5 Tangibles	53.572	Universitas Brawijaya
wijaya	Universitas Braw.,		Brawijaya	Universitas Brawijaya
iwijaya	Risk perception (x2)	X2.1 Physical risk	56.635	Universitas Brawijaya
wijaya	Universitas Brawijaya	X2.1 Performance risk	36.082	Universitas Brawijaya
ıwijaya ıwiiava	Universitas Brawijaya Universitas Brawijaya	X2.3 Psychological risk	41.331	Universitas Brawijaya
wijaya	Universitas Brawijaya	Ur X2.4 Financial risk Universitas	Bra 6.483	Universitas Brawijaya
wijaya	Universitas Brawijaya	Ur X2.5 Time-loss risk niversitas	B 66.148	most influence effect
awijaya	Universitas Brawijaya	X2.6 Social risk	32.383	Universitas Brawijaya
iwijaya	Universitas Brawijaya	Universitas Brawijaya Universitas	Brawijaya	Universitas Brawijaya
awijaya	Universitas Brawijaya	Universitas Brawijaya Universitas	Brawijava	Universitas Brawijaya
awijaya	Income (x3) Brawijaya	Universitas Brawijaya Universitas	Brav1.000	Universitas Brawijaya
awijaya	Universitas Brawijaya	Universitas Brawijaya Universitas	Brawijaya	Universitas Brawijaya
awijaya	Interest rate (x4)	Ur 10%tas Brawijaya Universitas	Bra16,107	most influence effect
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awijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya	Universitas Brawijaya	
awijaya	Univer Variables laya	Universitas Indicato	rs Iniversitas B Value a	Unive Description aya	
awijaya	Universitas Brawijaya	12% Brawijaya	Universitas Bra	Universitas Brawijaya	
awijaya-	Universitas Brawijaya	Universitas Brawijava	- Universitas Brawijaya	Universitas Brawijaya	
awiiava	Universitas Brawijaya	Uri15% ras Brawijava	Universitas Bra 2.731	Universitas Brawijava	

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For moderating variable, from figure 5.5 we can see that only Service quality to interest

rate has significant result, while the other three has not significant result. For more detail we can Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

see in the table below:

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niversitas Brawijaya Universitas Brawijaya Table 5.14. Moderating Variable

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iwijaya iwijaya	Moderating Variable	Risk perception*Income	-0.907	Not significant awijaya
wijaya	University	Service quality*Income	0,418	Not significant
wijaya wiiava	Univ	Service quality*Interest rate	2.040	Significant Brawiiava
wijaya	Uni	Risk perception*Interest rate	1.878	Not Significant wijaya

Table 5.15 The Result of Hypothesis Testing

awijaya	Univ	A WILL	1 / 2 /		niv	versitas Rrawijava
awijaya awijaya awijaya awijaya		Loading Factor	Sample Mean (M)	Standard Error (STERR)	T Statistics (O/STERR)	Probability
awijaya	Income -> Customer Satisfaction	0.178	0.173	0.159	1.118 Uni	Not significant
awijaya awijaya	Interest Rate -> Customer Satisfaction	0.319	0.310	0.100	3.174 Uni	er Significant
awijaya awijaya 	Risk Perception -> Customer Satisfaction	1.013	0.975	0.192	5.152 uni	Significant
awijaya awijaya awijaya	Risk Perception * Income -> Customer Satisfaction	-0.393	-0.463	0.433	Brawijaya Univ Brawijaya Univ Brawijaya Univ	Not significant
awijaya awijaya awijaya	Risk Perception * Interest Rate -> Customer Satisfaction	0.865	rawijaya U ra-0.717 U rawijaya U	Iniversitas I Inivo:460 s E Iniversitas I	Brawijaya Unit Brawija <mark>878</mark> Unit Brawijaya Unit	Not Significant
awijaya awijaya	Service Quality -> Customer Satisfaction	-0.357	-0.316	0.211	1.694	Not significant
awijaya awijaya awijaya	Service Quality * Income -> Customer Satisfaction	iversitas B iv 0.202 B iversitas B	rawijaya l ra 0.274 l rawijaya l	Iniversitas I Ini 0.484:s I Iniversitas I	Brawijaya Unit Braw 0:418 Unit Brawijaya Unit	Not significant
awijaya awijaya awijaya awijaya	Service Quality * Interest Rate -> Customer Satisfaction	iversitas B	rawijaya l ra 0.796	Iniversitas E Ini 0.459 s E	Brawijaya Univ Braw 2:040 Univ	versitas Brawijay versignificant jay versitas Brawijay



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The estimation results of inner model for the direct effect of income to customer awijaya awijava satisfaction shows the value of t-statistics for 1.118, where the value is lower than 1.96with error level α = 5%, so this indicates there is no significant direct effect between income to customer satisfaction by loading factor 0.178. In other words, there is an increase or decrease in income factor, it does not affect the increase or decrease of customer satisfaction. awijaya

awijaya The estimation results of inner model for the direct effect of interest rate to customer awijaya wijay satisfaction shows the value of t -statistics for 3.174, where the value is greater than 1.96 with awijaya awijaveerror level $\alpha = 5\%$, so this indicates there is a significant direct effect between interest rate to awijaya awijav customer satisfaction by loading factor 0.319. The positive influence between interest rate to awijaya awijay, customer satisfaction can be interpreted that the higher interest rate, then it will be followed by an wijayi increase customer satisfaction. And vice versa, the worse interest rate then this will decrease customer satisfaction. awijaya

awijaya The estimation results of inner model for the direct effect of risk perception to customer awijaya wijay satisfaction shows the value of t -statistics for 5.152, where the value is greater than 1.96 with awijaya will aveerror level $\alpha = 5\%$, so this indicates there is a significant direct effect between risk perception to awijava customer satisfaction by loading factor 1.013. The positive influence between risk perception to wijay customer satisfaction can be interpreted that the higher risk perception, then it will be followed by awijaya awijayan increase customer satisfaction. And vice versa, the worse risk perception then this will decrease customer satisfaction.

awijaya The estimation results of inner model for the direct effect of moderating variable risk awijaya perception*income to customer satisfaction shows the value of t -statistics for 0.907, where the awijaya Wijay/value is lower than 1.96 with error level $\alpha = 5\%$, so this indicates there is no significant direct awijayaeffect between moderating variable risk perception*income to customer satisfaction by loading awijaya

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wijay/factor -0.393. In other words, there is an increase or decrease in moderating variable risk awijaya perception*income factor, it does not affect the increase or decrease of customer satisfaction.

The estimation results of inner model for the direct effect of moderating variable risk perception*interest rate to customer satisfaction shows the value of t -statistics for 1.878, where awijaya the value is lower than 1.96 with error level $\alpha = 5\%$, so this indicates there is no significant direct wijayi effect between moderating variable risk perception*interest rate to customer satisfaction by awijaya loading factor -0.865. In other words, there is an increase or decrease in moderating variable risk awijaya perception*interest rate factor, it does not affect the increase or decrease of customer satisfaction.

The estimation results of inner model for the direct effect of service quality to customer awijaya awijaya wijay satisfaction shows the value of t -statistics for 1.694, where the value is lower than 1.96 with error awijaya $\alpha = 5\%$, so this indicates there is no significant direct effect between service quality to awijaya customer satisfaction by loading factor -0.357. In other words, there is an increase or decrease in service quality factor, it does not affect the increase or decrease of customer satisfaction. awijaya

awijaya The estimation results of inner model for the direct effect of moderating variable service awijaya wijay quality*income to customer satisfaction shows the value of t -statistics for 0.418, where the value will avois lower than 1.96 with error level $\alpha = 5\%$, so this indicates there is no significant direct effect awijavi between moderating variable service quality*income to customer satisfaction by loading factor wijay 0.202. In other words, there is an increase or decrease in moderating variable service awijaya quality*income factor, it does not affect the increase or decrease of customer satisfaction.

awijaya The estimation results of inner model for the direct effect of moderating variable service awijaya quality *interest rate to customer satisfaction shows the value of t -statistics for 2.040, where the a^{wij} value is higher than 1.96 with error level α = 5%, so this indicates there is a significant direct effect wijay between moderating variable service quality *interest rate to customer satisfaction by loading wijayafactor 0.936. The positive influence between services quality interest rate to customer satisfaction awijay; can be interpreted that the higher services quality*interest rate, then it will be followed by an

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wijay increase customer satisfaction. And vice versa, the worst services quality interest rate then this awijay/will decrease customer satisfaction.

awijaya wijay 5. 8 Discussion

Table 5.16 Comparison Between This Study and Previous Study

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awijaya	No	versitas Current study versitas	Description	Previous study	Description
awijaya	Un	versitas Brawijaya Universitas	wilaya Universi	Relationship of	versitas Brawijaya
awijaya	Un	iversitas Brawijaya Univ	Universi	Customer va Uni	versitas Brawijaya
awijaya	Un	iversitas Brawijaya	rsi	Perceived Risk	versitas Brawijaya
awijaya	Un		Significant		/Significant wijaya
awijaya	Un	Satisfaction	0 0		versitas Brawijaya
awijaya	Un	iversitas	OBRA		versitas Brawijaya
awijaya	Un	versit	144		versitas Brawijaya
awijaya	Un	Pisk Dansanti & Alassana II	2	Uni	versitas Brawijaya
awijaya awijaya	2 ln	Risk Perception * Income to Customer Satisfaction	Not significant	Ini	versitas Brawijaya
awijaya	3 ^j n	Risk Perception * Interest	Not Cignificant	7	versitas Brawijaya
awijaya	Un	Rate to Customer Satisfaction	Not Significant		versitas Brawijaya
awijaya	Un		EL S	Service Quality	Not significant
awijaya	Un			and Customer	versitas Brawijaya
awijaya	Un			Satisfaction	versitas Brawijaya
awijaya	Un	TOTAL STATE OF THE	THE TE	Wafaa (2014),	versitas Brawijaya
awijaya	Un			Service Quality	Significant Waya
awijaya	Un	ivers III		on Customer	versitas Brawijaya
awijaya	Un	iversi.			versitas Brawijaya
awijaya	4Jn	Service Quality to Customer	Not significant		versitas Brawijaya
awijaya	Un	Satisfaction		Service Quality	Not significant ya
awijaya	Un	iversitas B		and Its Impact Uni	versitas Brawijaya
awijaya	Un	iversitas Bra			versitas Brawijaya
awijaya	Un	versitas Brawn			versitas Brawijaya
awijaya	Un	versitas Brawijaya Universitas	Jamjaya Universi		versitas Brawijaya
awijaya	Un	versitas Brawijaya Universitas	Brawijaya Universi	(2009) _{wijaya} Uni	versitas Brawijaya
awijaya	Un	iversitas Brawijaya Universitas	Brawijaya Universi	tas Brawijaya Uni	versitas Brawijaya
awijaya	Un	Service Quality * Income to	Brawijaya Universi	tas Brawijaya Uni	versitas Brawijaya
awijaya 	5Jn	Customer Satisfaction	Not Significanters	tas Brawijaya Uni	versitas Brawijaya
awijaya	Un	versitas Brawijaya Universitas	Brawijaya Universi	Service	versitas Brawijaya
awijaya	Un	versitas Brawijaya Universitas	Brawijaya Universi	Performance on	versitas Brawijaya
awijaya	Un	Service Quality * Interest Rate	Brawijaya Universi	Customer	versitas Brawijaya
awijaya	6	-> Customer Satisfaction	Significant	Satisfaction	Significant Wijaya
awijaya	Un		Brawijaya Universi	, illaroarry arra	versitas Brawijaya
awijaya	Un	iversitas Brawijaya Universitas	Brawijaya Universi		versitas Brawijaya
awijaya awijaya		iversitas Brawijaya Universitas	Brawijaya Universi		versitas Brawijaya



wijay 5.8.1 Role of Income as Moderator Variable / Universitas Brawijaya

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Keynesians have stressed the relationship between income, output, and expenditure. Since transactions are two-sided—in that one person's income is another person's expenditure (Keynes, 1936). According to the results of this study, the result of hypothesis testing showed that the relationship between income and customer satisfaction not significant (1.118). compare the Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya result of this study with the previous study, it shows that study done by Razak (2016) stated no awijava Universitas Brawijava Univ will avisignificant effect of income to customer satisfaction in BNI loyalty in Southeast Sulawesi, but it is awijaya Universitas Brawi found that the income plays a role in strengthening the satisfaction effect on customer loyalty. Customer decision will be depending on the information they get. Yusuf, et al. 2015 said that customer who income has less limit than customer with low income so that the customer with high income tent to be loyal to the company. In this study the un significant condition may be related to the limitation due unknown factor might be in other factor. Customers will be satisfied with the service and product that will be produced if the service or product can meet the needs and will avexpectations of the customer, but if the service or product produced cannot meet the needs or desires of the customer, it will cause dissatisfaction for the customer. Income is a description of the level of a person's ability to meet the material needs in a certain time unit that is commonly used usually in one month. This level of income is used with a standard of living that generally applies in the community concerned.

5.8.2 Role of Interest Rate as Moderator Variable Versitas Brawijaya

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Keynesian theory states that, the interest rate is determined by demand and supply of money, according to this theory there are three motives, why someone is willing to hold cash, namely the motive of transactions, just in case and speculation.

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According to the results of this study, the result of hypothesis testing showed the wijav relationship between risk perception and customer satisfaction was significant (3.174), compare



to the result of this study with the previous study, it shows that study done by Danijela, et al. awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya (2015) that bank interest rate is more significant with individual clients and retail above the index awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya of satisfaction of the services. Researching the customer satisfaction with the services of financial institutions show the improving trends in satisfaction levels, which is mainly caused by quality of electronic payment and billing capabilities. As good example can be seen findings from Banking Industry Customer Satisfaction Survey 2014 provided by KPMG (KPMG Advisory Services, a Nigerian partnership, member firm of the KPMG network of independent firms affiliated with KPMG International Cooperative), covering 28 cities in 27 states across Nigeria, 20,770 retail will average banking customers, 3,500 SMEs and about 400 corporate/ commercial organizations have been questioned The interest rate greatly affects the community to be able to increase savings. This can be observed in the daily lives of people who are always looking for information about the interest rates created in their money markets knowing that the highest interest rate is that people will reduce their spending to consume to increase their savings because people have hopes that their money will increase in the following month or year than they have to save money at home. Jniversitas Brawijaya

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5.8.3 Effect of Risk Perception to Customer satisfaction

Risk perception is a feeling of uncertainty over the negative consequences of decisions taken by consumers (Samadi and Yaghoob-Nejadi, 2009). According to the results of this study, the result of hypothesis testing showed the relationship between risk perception and customer universitas Brawijaya Universitas Brawijaya satisfaction was significant (5.252), compare the result of this study with the previous study, it awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya wiley shows that study done by Ghotbabadi, et al. (2016) that perceived risk will affect customer satisfaction on Iran airlines. Ghotbabadi, et al (2016) confirmed that significant relationship of service quality, relationship marketing and brand image with the customer satisfaction by mediating the customer's perceived risk. Risk perception is defined as uncertainty faced by consumers when they cannot predict the consequences when making a purchasing decision.

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Universitas Brawijaya Universitas Brawijaya This definition emphasizes that consumers are influenced by the risk they perceive, regardless of whether or not the risk exists. Risks that do not exist in consumer perception will not affect consumer behavior (Schiffman and Kanuk, 2010). Thus, it is important for companies Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya wild to increase their customer's satisfaction in order to increase the customer's future purchasing awijaya Universitas Brawijaya Univ will avaintention and gaining more profit for the company. Researchers and managers will mostly have awijava Universitas Braw focused on the factors that increase the customer's satisfaction but there is also a negative side, which the managers also have to pay attention on the factors that can reduce the customer's Universitas Brawijaya satisfaction at the same time. Iniversitas Brawijava

awijaya Uni Customer's satisfaction has massive influence on the loyalty behavior of customers, wild veretention, and repurchase and it was considered as the main target of firms in order to improve their sale, profit and market share. Most researchers were looking for positive elements that can improve the customer's satisfaction but there is factor which has negative effect and able to reduce the customer's satisfaction. However, the positive impacts are so important, that the negative impacts can have their own threats to harm the customer's satisfaction. Firms have to consider both sides, positive and negative simultaneously. One of these threat factors is the customer's perceived risk. awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

awijaya Univ Furthermore, numerous researchers found that the customer's perceived risk significantly affects the decision making and evaluation process. While the customer's satisfaction is the positive evaluation of performance, perceived risk is the negative evaluation that will lead to transaction avoidance of a product or service. Customer's perceived risk is important in the evaluation process of decision making and taking the risk of choosing a particular brand or paying for a product or service (Ghotbabadi, et al. 2016). Universitas Brawijaya Universitas Brawijaya



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5.8.4 Effect of risk perception and income to customer satisfaction

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According to the results of this study, the result of hypothesis testing showed the relationship between risk perception and income to customer satisfaction was not significant (0.907). compare the result of this study with the previous study, it shows that study done by Razak (2016). Income is a description of the level of a person's ability to meet the material needs Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya wild win a certain time unit that is commonly used usually in one month. This level of income is used awijava Universitas Brawijava Univ awillay with a standard of living that generally applies in the community concerned. Income certainly awijaya Universitas Braw greatly influences the amount of savings deposited by the public in banking institutions, in the sense that the greater the income, the greater the level of community savings, if the income increases in number then the public funds collected by banking institutions have a tendency to increase. awijaya

In providing the customer satisfaction, according to the marketing concept, it is necessary for any companies to conduct any guidance to customers, through the consumer. To be able to manage its customers or market, then the company is necessary to provide services according to its ability, so it is directed to the target market. The Company must classify customers into groups with similar characteristics and properties. The group listed is so-called as market segment, while the business grouping is called market segmentation, satisfaction is a function from the perception or impression on the performance and expectations. If the performance is Universitas Brawijava below the expectations, the customer is not satisfied. If the performance meets the expectations awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya will ave from our customers, then they are satisfied. If the performance is more than the expectations from our customers, then they are very satisfied or happy. The key to create the customer loyalty is to provide high customer value. The customer satisfaction is one of the factors affecting on the repurchase. The customer satisfaction is an important factor in a relationship marketing to increase the customer loyalty.

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According to the results of this study, the result of hypothesis testing showed the relationship between risk perception and interest rate to customer satisfaction was not significant (1.878). compare the result of this study with the previous study, it shows that study done by (Kathryn & Mary, 2002). Risk perception is also important factors that influence consumers to purchase a product. Risk has an impact on a person's attitude and behavior in making transactions with other parties. The level of risk is an important factor in shaping customer attitudes and behavior in all kinds of business transactions. A high level of risk will make customers uncomfortable in conducting e-commerce

Another opinion about perceived risk is that the presumption of risk presents an individual's assessment of the possibilities related to positive or negative results of a transaction or situation, and a multidimensional form consisting of two types of risk, namely product risk and financial risk in spending online (online shopping) (Bhatnagar et al, 2000). Satisfaction exerts a stronger influence on the purchase intent (behavioral component) in the case of those individuals with a higher perceived risk associated to online purchase than in the case of those with a lower perceived risk. The effect of satisfaction on commitment (attitudinal component) is weaker in those consumers who have a higher perception of risk, to the point of not being significant. Finally, website satisfaction leads to word-of-mouth (attitudinal component) regardless of the level of perceived risk. The perceived risk can be reduced and the satisfaction increased if the company improves the design of its website. A better design will make it easier for the customers to consult any doubt they may have and also will facilitate the purchasing process.

This will undoubtedly reduce the tension or anxiety and will translate into a more favorable purchase experience, so the consumer will be more predisposed to purchase again on the website. It is also necessary for the company to provide complete and detailed information about



how to carry out a purchase. Being informed during the whole process, knowing what to do at every step, knowing our rights and the security and data protection procedures, reduces the risk associated to online shopping and leads to a successful purchase, which generates a stronger feeling of satisfaction.

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If the consumer's assessment of the product image received is a positive assessment, then this product image will have an impact on the occurrence of customer satisfaction. Brand image is a perception of a brand as reflected by the brand itself into memory when a consumer sees the brand. Brand image is built from several sources including brand and product category experience, product attributes, price information, positioning on promotional communication, user imagination, and usage conditions. The brand image includes brand attributes, brand benefits, and brand attitudes. Corporate image is a representation of the overall perception of the company and is formed from information and experience of the company. Impressions related to the company will increase with more and more customer experience in working together in a company or by increasingly hearing about the company in a communication strategy.

A company is a set of associations, usually strung together in a useful form. Corporate image has a significant influence on customer satisfaction. Employees of a company must maintain their corporate image well maintained. A good corporate image will make it easier for customers to recognize a company and allow it to collaborate with bank products so that in the end the company will get greater profits. (Indarto E.W., et al. 2018).

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awijay 5.8.6 Effect of Service quality to customer satisfaction as Brawijaya Universitas Brawijaya

Cronin and Taylor (Altman & Helms, 1995: 45) say "Service quality is the measure of how well the service level delivered matches customer expectation". According to the results of this study, the result of hypothesis testing showed the relationship between service quality and customer satisfaction was not significant (1.694). compare the result of this study with the previous study, it shows that study done by Amy and Amrik (2003) The customer compares his expectations with his experience of the service, perceived through the filter of the company's image. That is, the customer evaluation of service quality is based on a comparison, or confirmation rather than disconfirmation, with respect to some comparative term already held in mind by the customer at the pre-service stage. reinforced Grönroos' view that customers compare the expected service quality with what they actually receive; that is service quality expectation and perception.

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5.8.7 Effect of service quality and income to customer satisfaction

According to the results of this study, the result of hypothesis testing showed the relationship between service quality and income to customer satisfaction was not significant (0.418). compare the result of this study with the previous study, it shows that study done by Amy and Amrik postulate service quality as dependent on two variables: perceived services customer actually receives form organization and expected services from the customer's previous experience or overall perception of the service. When expected service is higher than perceived service, service is said to be of low quality and when service expected is less than perceived service, overall service quality is considered to be high. Customer expectations vary depending on what kind of business the service is connected to. Expectations also vary depending on different positioning strategies of different service providers his level of income is used with a standard of living that generally applies in the community concerned. Income



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certainly greatly influences the amount of savings deposited by the public in banking institutions, universitas Brawijaya Universita

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wijaya Univ The consequence of service quality on purchaser satisfaction and they inveterate that the awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya level of supposed service quality will touch the level of consumer's consummation. The greater awijava Universitas Brawijava Univ will aviservice excellence increases customer pleasure, enhances profitability, and encourages awijaya Universitas Brawi maintainable competitive benefit. The matter of service quality and consumer satisfaction, as an outcome of the straight connotation with profits, has converted an important apprehension of the hospitality businesses. The mainstream of corporations have to estimate and augment their service quality in search of attracting more customers. Grounded on expectancy theory this connection can strongly be supported. This theory suggests that an individual will choose to behave in a definite way as they are inspired to choose a precise behavior over additional will ave behaviors owing to what they assume the consequence of that designated performance will be which resources that tourist who are seen as customers would be pleased because they experience high quality of facilities that are reliable, reasonable, and responsive and declaration (Shaham S. 2016.)

5.8.8 Effect of service quality and interest rate to customer satisfaction versitas Brawijaya universitas Brawijaya Universitas Brawijaya

According to the result of this study, the result of hypothesis testing showed the relationship between service quality and interest rate to customer satisfaction was a significant (2.040). compare the result of this study with the previous study, it shows that study done by (Kankam-kwarteng and Donkor. 2016). Service is said to be of low quality and when service expected is less than perceived service, overall service quality is considered to be high. The interest rate is the amount of interest paid per unit of time. In other words, people must pay for

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the opportunity to borrow money. The cost of borrowing money, measured in dollar per year per Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijay dollar borrowed, is the interest rate. Interest is composition for use money. It is the excess paid or collected beyond the money (principal) borrowed or loaned. Determination of interest rates must pay attention to the inflation rate that occurs. Customers will be satisfied with the service and product that will be produced if the service or product can meet the needs and expectations of the customer, but if the service or product produced cannot meet the needs or desires of the wilay customer, it will cause dissatisfaction for the customer. Customer satisfaction is the post-purchase awijaya Universitas Brawijay itas Brawijaya Universitas Brawijaya will a evaluation of products or services taking into consideration the expectations. Researchers are will avoid vided over the antecedents of service quality and satisfaction.

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Whilst some believe service quality leads to satisfaction, service quality leads to customer satisfaction. To achieve a high level of customer satisfaction, most researchers suggest that a high level of service quality should be delivered by the service provider as service quality is normally considered an antecedent of customer satisfaction. As service quality improves, the ay probability of customer satisfaction increases. Quality was only one of many dimensions on which satisfaction was based; satisfaction was also one potential influence on future quality perceptions. Service quality is an important tool to measure customer satisfaction. Empirical studies show that the quality of service offered is related to overall satisfaction of the customer. Reliability, tangibility and empathy positively related with customer satisfaction. Reliability, tangibility, responsiveness and assurance have significant and positive relationship with customer satisfaction. Meanwhile empathy was found to have a significant and negative effect on customer's satisfaction. Moreover, niversitas Brawijava Universitas Brawijaya Universitas Brawijaya the result of indicates responsiveness is the only significant dimension of service quality that will avaffects the satisfaction of customers positively a University Brawilaya



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CONCLUSION AND RECOMMENDATION Universitas Brawijaya Universitas Brawijaya

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Unive 6.1 Conclusion

Universities In this study, many aspects of banking quality and risk perception were addressed In effect of customer satisfaction in ALJUMHOURIYA bank in Libya through the Republic, the largest Libyan banks operating in the Libyan banking sector, so the study dealt with the banking service and its dimensions to the satisfaction of the customer and its characteristics in addition to the review of the types of service, Customer satisfaction and its importance in maintaining and jaya Universitas Brawijaya Unive customers in a high level of satisfaction. The purpose of all this was to include the level conceptual aspect of the study in order to clarify the study's products and the relationship between Study variables.

The main problem has been raised: "How does affect service quality and risk perception to customer satisfaction with moderating variables of income and interest rate? The practical aspect is the case study of the Republic of Libya, where lit was discussed in this regard to review a set of tools and methods of statistical Universitas Brawijaya Unive methods suitable for the purpose of processing and analysis of the questionnaire liava unive data, in addition to determine the direction of the views of individuals through the unive analysis of PLS data to know the attitudes of the respondents There is an available application of the quality of service concepts in the sample study bank.

Finally, we concluded that:

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1. According to the results of this study, the result of hypothesis testing showed the relationship between risk perception and customer satisfaction was Universita significant (5.252), rsitas Brawijaya Universitas Brawijaya

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2. According to the results of this study, the result of hypothesis testing showed Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University the relationship between service quality and customer satisfaction was not Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universita significant (1.694) ersitas Brawijaya Universitas Brawijaya Universitas Brawijaya

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- Unive 3.1a The effect of risk perception and service quality on customer satisfaction with lava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University the moderating variables of income and interest rate are:
- Universitas Brawijaya satisfaction was not significant (0.907).
- b. the relationship between risk perception and interest rate to customer Universitas Brastisfaction was not significant (1.878). Las Brawijaya
- Universities c. The relationship between service quality and income to customer layer satisfaction was not significant (0.418). Universitas Brawijaya
 - d. The relationship between service quality and interest rate to customer satisfaction was a significant (2.040)
 - The effect of moderating variable in this study on customer satisfaction are: 4.
 - a. The relationship between income and customer significant (1.118).
 - b. The relationship between risk perception and customer satisfaction was significant (3.174).

Unive 6.2 Limitation

This research was conducted in Libya by selecting bank customers to be respondents. However, the real reason behind doing this research there is few studies focusing on the Libyan and on developing countries. Also, the study is lacked of some important data gathering techniques, such as interview. Furthermore, research should consider conducting field research techniques, such Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive as interviewing managers or employees and recording their views on a number of lava issues related to the application of a balanced scorecard in banking institutions. in lava



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this case there are several negative variables including income, which has a Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya negative impact on customer satisfaction as well as risk perception with a Universitas Brawijaya Universitas Brawijaya moderating variable of income has been negative on customer satisfaction and Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University also service quality has a negative impact on customer satisfaction. This due to a liava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive political instability in Libya. as Brawijaya Universitas Brawijaya

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6.3 Recommendation Universitas Brawijaya Universitas Brawijaya

Based on the study and observation process, I formulate many of them that to Al jumhouriya bank in Libya.

Unive 6.3.1 Recommendations to Aljumhouriya bank

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Enable service organizations to benefit from quality of service measurement due to Their ability to provide specific data, which can be used in quality management. in a Using this information, quality of service can be maintained through continuous monitoring

Ability to evaluate QoS and use this assessment to provide the best Understand how different dimensions affect overall service quality and achieve high satisfaction Organizations to design the service delivery process efficiently.

Organization can Increase efficiency through the distribution of resources unive and attention to staff through continuous training of the staff to upgrade them to achieve the objectives of the bank by aspiring to expand its base of the public as well as increasing attention to the five dimensions of the quality of banking services and the tangible and reliable and response and insurance and kindness to achieve the satisfaction of customers higher than the current level, and the quality of banking service The strengths and weaknesses must be known to the because and because a strength of the banking service. implementers. External Customers can be better managed if internal services are Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive improved, and it is recommended That potential beneficiaries can easily take lava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya



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Increase service efforts However it can provide and ultimately promote Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya customer satisfaction, this research has noticed clear gaps between customer Universitas Brawijaya Universitas Brawijaya unive expectations and The perceptions of quality of service in Al jumhouriya bank, the Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Univergap between quality of service and risk perception, with moderating variables lave Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Unive income and interest rate on customer satisfaction in Al jumhouriya bank. Has Brawillava

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Through the study the following results became clear

The bank should explain to its customers the state of political instability of

Libya that does not produce realistic and real results compared to instances of Universtability, awija

Universitas The employees off Al jumhouriya Bank should intensify their training as Brawijaya Unive courses to raise the quality in the bank to achieve high satisfaction. Iversities Brawillava

To clarify all banking transactions for its customers free and non-free to lava understand the customer to develop services in the bank.

6.4 Suggestion

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- 1. Further research on the challenges facing the administration in the application of service quality and risk perception on customer satisfaction.
- Unive 2. Further research on the challenges facing the administration in the application will available of service quality and risk perception on customer satisfaction to compare the unive public and private banks sectors in Libya or other countries.
 - 3. The new researcher focuses on adding a new variable.
 - 4. Compare two different countries with a different culture for example Libya versitas Brawijaya Universitas Brawijaya Universitas Brawijaya versitas Brawijaya Universitas Brawijaya Universitas Brawijaya
 - 5. Comparison of two or more countries in a stable state country. Universitas Brawijaya
- 6. Application of this study on Libya in the case of stability with the same variable.



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this case there are several negative variables including income, which has a Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya negative impact on customer satisfaction as well as risk perception with a Universitas Brawijaya Universitas Brawijaya moderating variable of income has been negative on customer satisfaction and Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya University also service quality has a negative impact on customer satisfaction. This due to a liava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive political instability in Libya. as Brawijaya Universitas Brawijaya

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6.3 Recommendation Universitas Brawijaya Universitas Brawijaya

Based on the study and observation process, I formulate many of them that to Al jumhouriya bank in Libya.

Unive 6.3.1 Recommendations to Aljumhouriya bank

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Enable service organizations to benefit from quality of service measurement due to Their ability to provide specific data, which can be used in quality management. in a Using this information, quality of service can be maintained through continuous monitoring

Ability to evaluate QoS and use this assessment to provide the best Understand how different dimensions affect overall service quality and achieve high satisfaction Organizations to design the service delivery process efficiently.

Organization can Increase efficiency through the distribution of resources unive and attention to staff through continuous training of the staff to upgrade them to achieve the objectives of the bank by aspiring to expand its base of the public as well as increasing attention to the five dimensions of the quality of banking services and the tangible and reliable and response and insurance and kindness to achieve the satisfaction of customers higher than the current level, and the quality of banking service The strengths and weaknesses must be known to the because and banking service to the strengths and weaknesses must be known to the banking service to the strengths and weaknesses must be known to the strengths are strengths. implementers. External Customers can be better managed if internal services are Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Unive improved, and it is recommended That potential beneficiaries can easily take lava Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya



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Increase service efforts However it can provide and ultimately promote Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya customer satisfaction, this research has noticed clear gaps between customer Universitas Brawijaya Universitas Brawijaya unive expectations and The perceptions of quality of service in Al jumhouriya bank, the Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Univergap between quality of service and risk perception, with moderating variables lave Universitas Brawijava Universitas Brawijava Universitas Brawijava Universitas Brawijava Unive income and interest rate on customer satisfaction in Al jumhouriya bank. Has Brawillava

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Through the study the following results became clear

The bank should explain to its customers the state of political instability of

Libya that does not produce realistic and real results compared to instances of Universtability, awija

Universitas The employees off Al jumhouriya Bank should intensify their training as Brawijaya Unive courses to raise the quality in the bank to achieve high satisfaction. Iversities Brawillava

To clarify all banking transactions for its customers free and non-free to lava understand the customer to develop services in the bank.

6.4 Suggestion

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- 1. Further research on the challenges facing the administration in the application of service quality and risk perception on customer satisfaction.
- Unive 2. Further research on the challenges facing the administration in the application will available of service quality and risk perception on customer satisfaction to compare the unive public and private banks sectors in Libya or other countries.
 - 3. The new researcher focuses on adding a new variable.
 - 4. Compare two different countries with a different culture for example Libya versitas Brawijaya Universitas Brawijaya Universitas Brawijaya versitas Brawijaya Universitas Brawijaya Universitas Brawijaya
 - 5. Comparison of two or more countries in a stable state country. Universitas Brawijaya
- 6. Application of this study on Libya in the case of stability with the same variable.



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I am a masterdegree student: Faisel Mohammed Ehmied, studying in Economic and Business, University of Brawijaya, Indonesia. Currently I am Universitas Brawijava Universitas Brawijava

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Unive The Effect Of Service Quality And Risk Perception On Customer Satisfaction, Java With The Moderating Variable Of Income And Interest Rate(Case Study At Al Unive Jumhouriya Bank In Libya) s Brawijaya Universitas Brawijaya Universitas Brawijaya

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Universitas BThis research seeks to study and measure the effect of service quality and layar risk perception on customer satisfaction, with the moderating variable of income and interest rate. However, this object cannot be achieved without your cooperation in completing the attached questionnaires. The questionnaires have been designed carefully for this study with current knowledge in this area, including recent empirical studies.

Please answer all questions and make any additional comments using available space if it is necessary. I would like to assure you that all information collected will be kept strictly confidential and will only be used for research purposes. If you need further information or clarification regarding this study, Univerplease do not hesitate to contact me, in the addresses below

Thank you for your help in completing this questionnaire erstas Brawllava

Faisel Mohammed Ehmied

Master degree students in Economic and Business and Universitas Brawllava

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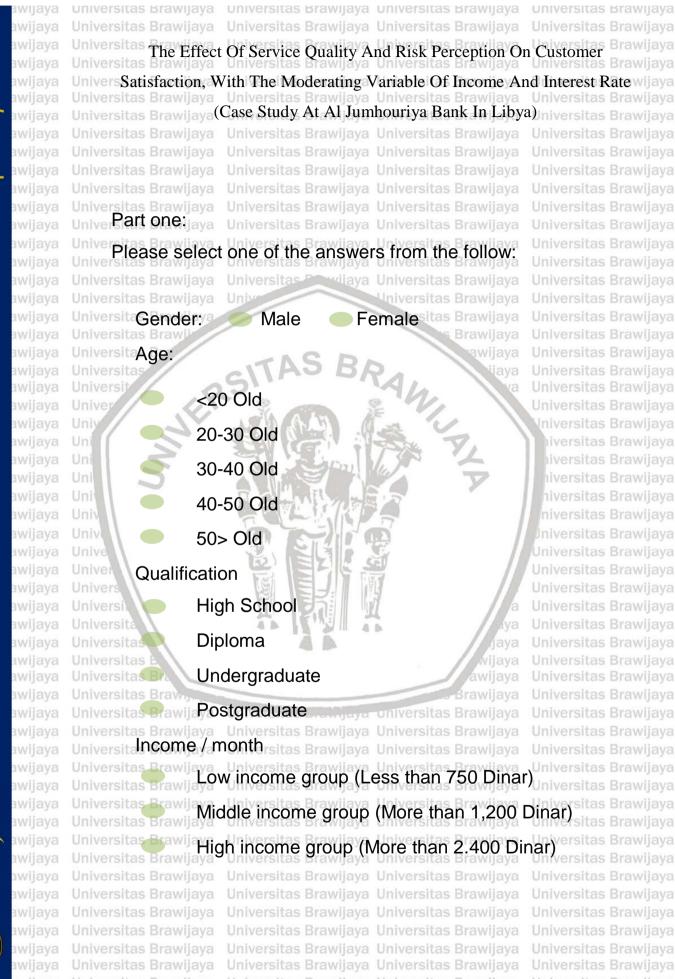
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awijaya	Uni	5	equipment such as computers,	-	1			Brawij	3)
awijaya	Uni	0	telephones, air conditioners in banks	2	4	Silve	rsi 2 as	Brawij	3)
awijaya	Uni		are sufficient.			hive	rsitas	Brawij	3)
awijaya	Univ	5.	The appearance of bank employees is	_	4	nive	rsitas	Brawij	3)
awijaya	Univ		always neat and pleasing.	5	4	Dhive	rsi 2 as	Brawij	3)
awijaya	Unive		Reliabil	lity		Unive	rsitas	Brawij	3)
awijaya	Univer	6.	Bank employees serve customer		- //	Unive	rsitas	Brawij	3)
awijaya	Univers		transactions quickly, accurately and	5	4	Ugive	rsi <u>ż</u> as	Brawij	3)
awijaya	Universit	\	thoroughly.		//a	Unive	rsitas	Brawij	3)
awijaya	Universita	7.	Bank customer service provides	7	aya	Unive	rsitas	Brawij	3)
awijaya	Universita	5	information to prospective customers	5 //	Jaya	Unive	rsitas	Brawija	ay
awijaya	Universita	S B	clearly.		vijaya	Unive	rsitas	Brawij	3)
awijaya	Universita	Q	Bank service hours are carried out in	a	wijaya	Unive	rsitas	Brawij	3)
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awijaya	Universita	s Brav	a timely manner (book time, rest, and	as Bra	wijaya	Unive	rsitas	Brawij	3)
awijaya	Universita	s Brav	closing time).	as Bra	wijaya	Unive	rsitas	Brawij	3)
awijaya	Universita	s Brav	The bank provides Mobile ATM	as 3 ra	wij 4 ya	U3ive	rsi 2 as	Brawij	3)
awijaya	Universita	s Bray	facilities	as Bra	wijaya	Unive	rsitas	Brawij	2)
awijaya	Universita	10.	The bank network is very broad.	tas Sra	vij 4 ya	$_{\rm U}3_{\rm ive}$	rsi2as	Brawija	ау

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DIG!	Responsiv	eness	wijaya	Universitas Drawija
Brav	The bank call center is easy to contact.	as Bra as 5 ra	wijaya wij 4 ya	U3 versi2as Br4vija
Bray Bray Bray	Bank employees respond to transaction requests and provide my information well and quickly.	as Bra as Bra as Bra	wijaya wijaya wijaya wijaya	Universitas Brawija Universitas Brawija Universitas Brawija
Brav Brav	Customer service banks provide services that are clear, polite, friendly and smiling in serving	as Bra as 5 ra as Bra	wij ą ya	Universitas Brawija Ugiversigas Brawija Universitas Brawija
Brav 14-av Brav	customers. The bank security guards give direction to customers when they	as Bra	wijaya wijaya	Universitas Brawija Universitas Brawija U3iversi2as Brawija
Brav L5 av Brav	will make transactions. The openness of employees in accepting suggestions is very good.	tas Bra tas Bra tas Bra	wijaya wij a ya wijaya	Universitas Brawija Ugiversiĝas Brawija Universitas Brawija
Brav	Assurar	ice Bra	wijaya	Universitas Brawija
16.	I can collect my funds any time I need them through the nearest ATM network.	5	wijaya W 4 ya Va	Universitas Brawija U3ivers 2as Brawija Universitas Brawija
17.	Customer service is able to convince customers that bank savings products are competitive products.	5	4	Universitas Brawija 3 versi2 as Brawija iversitas Brawija
18.	The bank guarantees the confidentiality of customers' transactions.	5	4	aiversitas Brawija 3iversižas Brawija niversitas Brawija
19.	Customers feel safe depositing funds at the bank.	5	4	niversitas Brawija Jaiversi ² as Brawija
20.	Employees always foster good relationships with customers.	5	4	Universitas Brawija U3iversi2as Brawija
	Empati Empati	hy		Universitas Brawija
21.	Bank employees are able to provide services without differentiating the customer's economic condition.	5	4 ^{ya} Jaya	Ugiversitas Brawija Ugiversitas Brawija Universitas Brawija
22. Brav	Bank employees always give greetings when they finish serving the transaction.	5 Sra	wijaya wijaya wijaya	Universitas Brawija Universitas Brawija Universitas Brawija
23.	Customer service banks take the customer's interests seriously.	las Bra las Bra las Bra	wij a ya wij a ya wijaya	Ugiversigas Brąwija
24. <u>Bray</u>	Customer service banks always serve customers with a sense of family.	as 3 ra as Bra	wij a ya wijaya	Ugiversizas Brąwija Universitas Brawija
25.	Customer service responds well to customers who complain.	as Bra	wij ą ya wijava	Ugive sizas Brawija Universitas Brawija

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Universitas Bray	vijava Universitas Brawijav Financial	Risk	Universitas Brawijay
Universitas Bray	Interest rate of deposit/ saving from	las Brawijaya	Omrerated braviljay
Universitas Bray	the bank is good.	les Drewilleve	Universities Describer
Universitas 2 ray	I have experienced fraud when	as Brawijaya	Ugiversigas Brawijay
Universitas Bray	making transactions at this bank.		Universitas Brawijay
Universitas Bray	vijaya Universitas Brawijaya Social R	<i>lisk</i> _{Brawijaya}	Universitas Brawijay
Universitas 3. rav	I'm worried about being teased by ersi	as Brawijaya	Universitas Brawijay
Universitas Bray	friends for using this bank product.	las Brawijava	Universitas Brawijay
Universitas 4 ray	Friends or family do recommend version	as Brawijaya	Ugiversizas Brawijay
Universitas Bray	other banks. rsitas Powijava Universit	as Brawijaya	Universitas Brawijay
Universitas Bray	vijaya Univ Performano	ce Risk wijaya	Universitas Brawijay
Universitas 2 ray	The bank product that I use is in	as Brawijaya	Universitas Brawijay
Universitas Brav	accordance with the one provided by	53 rawij4ya	U3iversi2as Brawijay
Universitas Br	the bank.	awijaya	Universitas Brawijay
Universitas 6.	The bank services and products that I	ijaya	Universitas Brawijay
Universit	use have never experienced problems	5 4 4	U3iversi2as Brqwijay
Univer	or damage.		Universitas Brawijay
Univ	Time-loss	Risk	Universitas Brawijay
Uni 7.	When I use the services and products	\forall	hiversitas Brawijay
Uni	of this bank, the bank responds	5 4	3 iversizas Brawijay
Uni	quickly.	3	niversitas Brawijay
Univ 8.	Transactions are completed on time.	5 4	3 versizas Brawijay
10.1	Physical	risk	miversitas Brawijay
Univ 9.	Making transactions at this bank is	5 4	U3iversi2as Brawijay
Unive	not tiring.	3 4	U3iversi2as Brawijay
Univer 10.	Products and services provide	5 4	Ulliversitas Brawijay
Universi	comfort to customers.	3 4	U3iversi2as Brawijay
Universita	Psychologic	cal risk	Universitas Brawijay
Universitas 11.	I am happy to use this bank's	- Aya	U3iversi2as Brawijay
Universitas E	products and services.	5 (14ya	Universitas Brawijay
Universitas 12.	I am proud when using this bank	5 awijaya	Ugiversijas Brawijay
Universitas Bray	product.	5 awijaya Brawijaya	Universitas Brawijay
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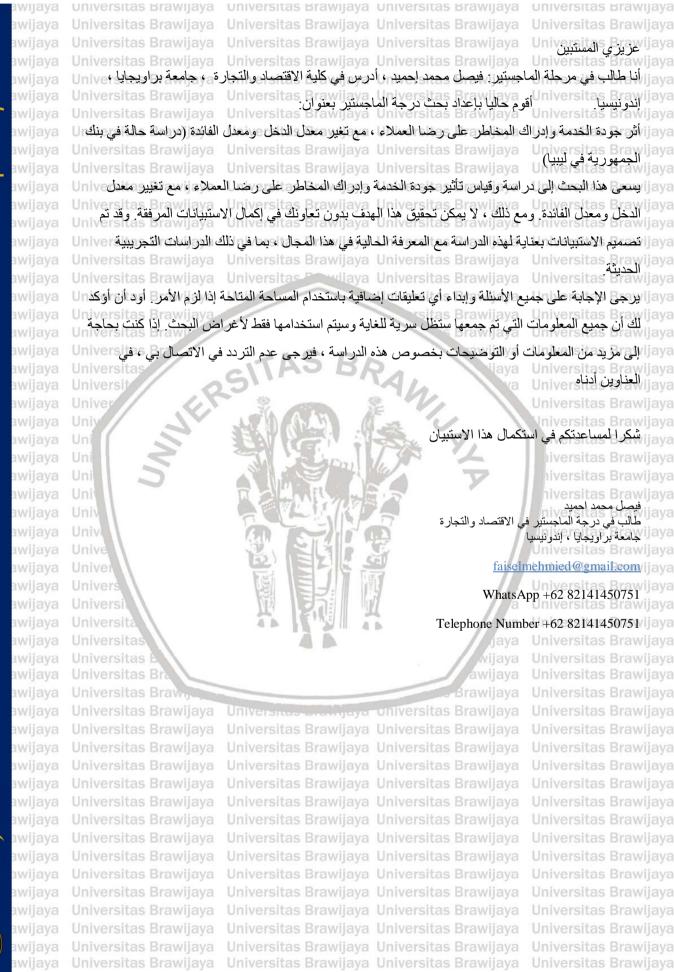
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	awijaya	2. I feel satisfied with the services	
	awijaya	provided by the bank. Wileya University Real Village Real	
	awijaya	3. I feel satisfied with the product	1
	awijaya	provided by the bank.	
	awijaya	Universita 4, ray I feel satisfied with the value universitas 5 rayijaya U3 versizas Brawijaya	ì
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	awijaya	Universita 5, ray I feel satisfied with the employee versitas 5 ray 1 feel satisfied with the em	1
	awijaya	University Bray performance in the bank. ava University Bray University University	2000
	awijaya	Universita 6. ray I already feel satisfied and have no rsi as 5 ra vijava U3 versias Brawiji ya	
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الله من 750 دينار) مجموعة دخل منخفض (اقل من 750 دينار)

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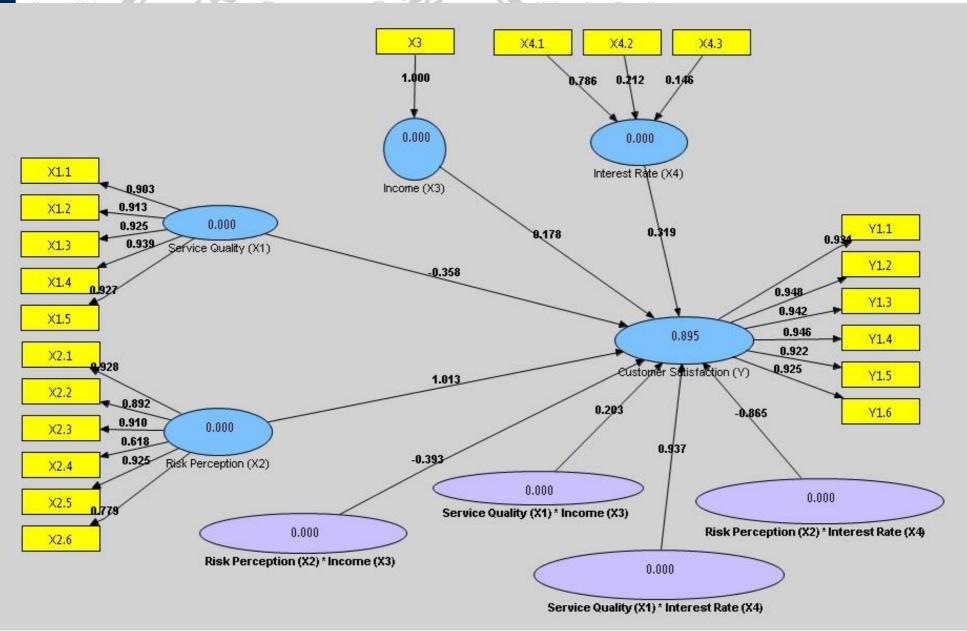
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عند استخدام هذا المنتج المصرفي.

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vice Quality (X1)	0.849248	0.965708	nivers	0.955628
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(X4)

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Perception (X2) *Income (X3) universitas Brawijaya universitas Brawijaya

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Risk Perception 0.981282 (X2) ***Interest Rate** (X4) vice Quality 0.955628

(X1) Service Quality (X1) * Income (X3)

Service Quality

X1) * Interest Rate (X4)

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Latent Variable Correlations Universitas B

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Customer Satisfaction (Y)	1.000000 tas Bray	rijaya Universitas I rijaya Universitas I rijaya Universitas I	Brawijaya Univers	tas Brawijaya tas Brawijaya tas Brawijaya
Income (X3) Interest Rate	0.384404 0.882435	0 329458	1 000000	tas Brawijaya tas Brawijaya
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aya	Perception (X2) *	0.872921 Bray	0.446928 ija	0.918068	0.878758 aya
aya	Interest Rate	 Universitas Bray 	rijaya Universitas	Brawijaya Univers	sitas Brawijaya
aya	(X4)	Universitas Bray	rijaya Universitas	Brawijaya Univers	sitas Brawijaya
aya	vice Quality	Universitas Bray	ijaya Universitas		itas Brawijaya
aya	(X1)	0.876274	ij 0.268130 ersitas	0.822011 Univers	0.873436 ya
	Service	Universitas Bray	rijaya Universitas	Brawijaya Univers	sitas Brawijaya sitas B <u>rawij</u> aya
	Quality (X1)	0.685283	0.890448	0.633334	0.662979
	* Income	Universitas Par	üava Universitas		sitas Brawijaya
	U	ı Unjw	Universitas	Brawijaya Univers	itas Brawijaya
aya	Service Quality (X1)	0.893112	0.418414 ^{vsitas}	0.945715 Univers	0.817630
aya	* Interest	0.093112	0.410414	Brawijaya Univers	sitas Brawijaya
aya	Rate (X4)	-10	D - 1	rawijaya Univers	sitas Brawijaya
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aya aya aya aya aya aya aya aya aya	Income (X3) Interest Rate (X4) (Perception (X2) Risk Perception (X2) * Income (X3)			University	sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya
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aya aya aya aya aya aya aya aya aya aya	Income (X3) Interest Rate (X4) (Perception (X2) Risk Perception (X2) * Income (X3) Risk Perception	1.000000	1.000000/ersitas	Univers Univers Univers A Univers A Univers Jaya Univers Wijaya Univers Awijaya Univers Awijaya Univers Brawijaya Univers	sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya
aya aya aya aya aya aya aya aya aya aya	Income (X3) Interest Rate (X4) (Perception (X2) Risk Perception (X2) * Income (X3) Risk Perception	1.000000 0.724325 Universitas Bray	1.000000 ersitas	Univers Univers Univers A Univers Brawijaya Univers Brawijaya Univers	sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya
aya aya aya aya aya aya aya aya aya aya	Income (X3) Interest Rate (X4) (Perception (X2) Risk Perception (X2) * Income (X3) Risk Perception (X2) * Income (X3) Risk Perception (X3)	1.000000 0.724325 Universitas Bray Universitas Bray Universitas Bray	1.000000/ersitas rijaya Universitas rijaya Universitas rijaya Universitas	Univers Univers Univers A Univers Brawijaya Univers Brawijaya Univers Brawijaya Univers Brawijaya Univers Brawijaya Univers	sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya sitas Brawijaya
aya aya aya aya aya aya aya aya aya aya	Income (X3) Interest Rate (X4) (Perception (X2) Risk Perception (X2) * Income (X3) Risk Perception (X2) * Income (X3) Risk Perception (X2) * Interest Rate (X4) Vice Quality	1.000000 0.724325 Universitas Bray Universitas Bray Universitas Bray	1.000000/ersitas rijaya Universitas rijaya Universitas rijaya Universitas rijaya Universitas	University	sitas Brawijaya sitas Brawijaya
aya aya aya aya aya aya aya aya aya aya	Income (X3) Interest Rate (X4) (Perception (X2) Risk Perception (X2) * Income (X3) Risk Perception (X2) * Income (X3) Visk Perception (X2) * Unterest Rate (X4) Vice Quality (X1)	1.000000 0.724325 Universitas Bray Universitas Bray Universitas Bray Universitas Bray Universitas Bray	1.000000/ersitas rijaya Universitas rijaya Universitas rijaya Universitas rijaya Universitas 0.772146 rijaya Universitas	University	sitas Brawijaya sitas Brawijaya
aya aya aya aya aya aya aya aya aya aya	Income (X3) Interest Rate (X4) (Perception (X2) Risk Perception (X2) * Income (X3) Risk Perception (X2) * Income (X3) Visk Perception (X2) * Uniterest Rate (X4) Vice Quality (X1) Service	1.000000 1.000000 0.724325 Universitas Bray Universitas	1.000000 ersitas rijaya Universitas rijaya Universitas rijaya Universitas rijaya Universitas rijaya Universitas rijaya Universitas	University	sitas Brawijaya sitas Brawijaya
aya aya aya aya aya aya aya aya aya aya	Income (X3) Interest Rate (X4) (Perception (X2) Risk Perception (X2) * Income (X3) Risk Perception (X2) * Income (X3) Visk Perception (X2) * Uniterest Rate (X4) Vice Quality (X1) Service Quality (X1)	1.000000 1.000000 0.724325 Universitas Bray Universitas Bray 0.568039 Universitas Bray 0.568039 Universitas Bray 0.968213itas Bray	1.000000 ersitas ijaya Universitas ijaya Universitas ijaya Universitas ijaya Universitas ijaya Universitas ijaya Universitas ijo,699468/ersitas	University	sitas Brawijaya sitas Brawijaya
aya aya aya aya aya aya aya aya aya aya	Income (X3) Interest Rate (X4) (Perception (X2) Risk Perception (X2) * Income (X3) Risk Perception (X2) * Interest Rate (X4) Vice Quality (X1) Service Quality (X1) * Income	1.000000 1.000000 0.724325 Universitas Bray Universitas Bray Universitas Bray 0.568039 Universitas Bray 0.968213 as Bray Universitas Bray Universitas Bray	1.000000/ersitas ijaya Universitas ijaya Universitas ijaya Universitas ijaya Universitas ijaya Universitas ijaya Universitas ijo.699468/ersitas ijaya Universitas	Jnivers Univers Univers A Univers A Univers A Univers Jaya Univers A Univers Jaya Univers A Univers A Univers A Univers Brawijaya Univers	sitas Brawijaya sitas Brawijaya
aya aya aya aya aya aya aya aya aya aya	Income (X3) Interest Rate (X4) Perception (X2) Risk Perception (X2) * Income (X3) Risk Perception (X2) * Interest Rate (X4) Vice Quality (X1) Service Quality (X1) * Income (X3)	1.000000 1.000000 0.724325 Universitas Bray	1.000000 ersitas rijaya Universitas rijaya Universitas rijaya Universitas rijaya Universitas rijaya Universitas rijaya Universitas rijaya Universitas rijaya Universitas	University	sitas Brawijaya sitas Brawijaya
aya aya aya aya aya aya aya aya aya aya	Income (X3) Interest Rate (X4) (Perception (X2) Risk Perception (X2) * Income (X3) Risk Perception (X2) * Interest Rate (X4) Vice Quality (X1) Service Quality (X1) * Income (X3)	1.000000 1.000000 1.000000 1.000000 1.0000000 1.0000000 1.0000000 1.0000000 1.0000000 1.0000000 1.0000000 1.00000000	1.000000 ersitas rijaya Universitas rijaya Universitas rijaya Universitas rijaya Universitas rijo.699468/ersitas rijo.699468/ersitas rijaya Universitas rijaya Universitas rijaya Universitas	University	sitas Brawijaya sitas Brawijaya
aya aya aya aya aya aya aya aya aya aya	Income (X3) Interest Rate (X4) (Perception (X2) Risk Perception (X2) * Income (X3) Risk Perception (X2) * Income (X3) Vice Quality (X1) Service Quality (X1) * Income (X3) Universitas Brawijay Universitas Brawijay	1.000000 1.000000 1.000000 1.000000 1.000000 1.0000000 1.0000000 1.0000000 1.0000000 1.0000000 1.0000000 1.00000000	1.000000/ersitas vijaya Universitas vijaya Universitas	Jnivers Univers Univers a Univers a Univers jaya Univers awijaya Univers awijaya Univers Brawijaya Univers	sitas Brawijaya sitas Brawijaya
aya aya aya aya aya aya aya aya aya aya	Income (X3) Interest Rate (X4) (Perception (X2) Risk Perception (X2) * Income (X3) Risk Perception (X2) * Interest Rate (X4) Vice Quality (X1) Service Quality (X1) * Income (X3)	1.000000 1.000000 1.000000 1.000000 1.000000 1.0000000 1.0000000 1.0000000 1.0000000 1.0000000 1.0000000 1.00000000	1.000000 ersitas rijaya Universitas rijaya Universitas rijaya Universitas rijaya Universitas rijo.699468/ersitas rijo.699468/ersitas rijaya Universitas rijaya Universitas rijaya Universitas	University	sitas Brawijaya sitas Brawijaya

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awijaya	Service	Universitas Brav	/ijaya	Universitas	Brawijaya	Universitas Brawijaya
awijaya	Quality (X1)	0.666392 tas Bray	0.95	4597versitas	0.852863	Universita0.712652 aya
awijaya	* Interest	Universitas Brav				Universitas Brawijaya
awijaya	Rate (X4)	Universitas Bray				Universitas Brawijaya
awijaya	Universitas Brawijava	Universitas Bray				Universitas Brawijaya
awijaya	Ur	Service	77.0 77.0	Universitas		Universitas Brawijaya
awijaya	Ur	Quality (X1)		Universitas		Universitas Brawijaya
awijaya	Ur	* Interest Rate (X4)		Universitas		Universitas Brawijaya
awijaya	U	Rate (A4)	rijaya	Universitas	Brawijaya	Universitas Brawijaya
awijaya	Customer	Universitas Brav	rijaya	Universitas	Brawijaya	Universitas Brawijaya
awijaya	Satisfaction (Y)	Universitas Brav	rijaya	Universitas	Brawijaya	Universitas Brawijaya
awijaya	U	Universitas Bray	rijaya	Universitas	Brawijaya	Universitas Brawijaya
awijaya	Income (X3)	Universitas 2000	diaya	Universitas		Universitas Brawijaya
awijaya	Interest Rate	Univ		Universitas	Brawijaya	Universitas Brawijaya
awijaya	(X4)			rsitas	Brawijaya	Universitas Brawijaya
awijaya	U c Perception				Brawijaya	Universitas Brawijaya
awijaya	(X2)	- 10	D		rawijaya	Universitas Brawijaya
awijaya	U Risk	CITAS	DY	21.	ijaya	Universitas Brawijaya
awijaya	U Perception	12,		74.	va	Universitas Brawijaya
awijaya	U (X2) *	100		# "//		Universitas Brawijaya
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awijaya	U Risk	BA CER	91	7574	∇	niversitas Brawijaya
awijaya	Perception (X2) *		120	4.7		iversitas Brawijaya
awijaya	Interest Date				Y	niversitas Brawijaya
awijaya	(X4)	THE WAY		127	1	hiversitas Brawijaya
awijaya	vice Quality			77	/	niversitas Brawijaya
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awijaya	(X3)	W 12.0		4	a	Universitas Brawijaya
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awijaya	* Interest Rate (X4)				awijaya	Universitas Brawijaya
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awijaya	Universitas Brawijaya	University				Universitas Brawijaya
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awijaya	U	Universitas Brayijaya Universitas Brawijaya
awijaya	(Perception (X2)	Universitas Brawijaya Universitas Brawijaya
awijaya	U (A2)	Universitas Bray ijaya Universitas Brawijaya
awijaya	U Risk	Universitas Brawijaya Universitas Brawijaya
awijaya	Perception	Universitas Brawijaya Universitas Brawijaya
awijaya	(X2) *	Universitas Brawijaya Universitas Brawijaya
awijaya	Income (X3)	Universitas Bravijaya Universitas Brawijaya
awijaya	Risk	Universitas Brawijaya Universitas Brawijaya
awijaya	Perception	Universitas Bravijaya Universitas Brawijaya
awijaya	(X2) * Interest Rate	Universitas Bravijaya Universitas Brawijaya
awijaya	U (X4)	Universitas Bravijaya Universitas Brawijaya
awijaya	1	Universitas Bravijaya Universitas Brawijaya
awijaya	vice Quality	Universitas Bravijaya Universitas Brawijaya
awijaya	(X1)	Universitas Carrillaya Universitas Brawijaya
awijaya	Service	Universitas Brawijaya
awijaya	Quality (X1)	rsitas Brawijaya
awijaya	* Income	s Brawijava
awijaya	(X3)	25/TAS BRALL awijaya ijaya va
awijaya	Universitas	TAS BA ijaya
awijaya	Service	25 Va
awijaya	Quality (X1)	
awijaya	* Interest	
awijaya	Rate (X4)	THE WORLD
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Cross Loadings

	Customer Satisfaction (Y)	Income (X3)	Interest Rate (X4)	(Perception (X2)
X1.1	0.753419	0.225949	0.701020 Univers	0.760963
X1.1*X3	0.657713	0.859966	0.599136	0.638234
X1.1*X4.1	0.863670	0.299437	0.894840 Univers	0.833163 aya
X1.1*X4.2	0.755250	0.353534	0.801883 Univers	0.672565 aya
X1.1*X4.3	0.721223	0.431987	0.759528	0.626502
X1.2	0.751536	0.243413 ersitas	0.730750 Univers	0.785386 aya
X1.2*X3	0.669503 tas Brav	0.865097 ersitas	0.632019 Univers	0.665198
X1.2*X4.1	0.840588	0.323809	0.889988	0.831698
X1.2*X4.2	0.767697 itas Brav	/ij0.391820/ersitas	0.825477 Univers	0.703819 aya
X1.2*X4.3	0.709597 tas Brav	0.458267	0.760825	0.641844
X1.3	0.818655	0.234691	0.779469	0.812059
X1.3*X3	0.680277 tas Bray	0.874100 _{/ersitas}	3 0.633293 Univers	0.656591
X1.3*X4.1	0.878561 itas Brav	/ij0.311406/ersitas l	8 0.923768 Univers	0.840691 aya
X1.3*X4.2	0.762541	0.348356	0.818549	0.676155

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X1.3*X4.3	0.714702	0.449226	0.766877	0.623268
X1.4	0.833642 itas Bray	/ij0.216859/ersitas	7.0.794848 Univers	0.838391 aya
X1.4*X3	0.684903	0.876261	0.636671 Univers	0.664386
X1.4*X4.1	0.885832	0.298611	0.935065	0.856572
X1.4*X4.2	a 0.748794 itas Brav	/ij0.331944/ersitas l	3r.0.812659 Univers	ta0.669847 aya
X1.4*X4.3	0.718990 as Brai	0.441232 ersitas	0.773798 Univers	0.629596
X1.5	0.869322	0.309895	0.775064	0.823058
X1.5*X3	0.674215 itas Brav	/ij0.899508/ersitas l	3r.0.610059 Univers	(a0.632781 aya
X1.5*X4.1	0.901954 tas Bray	/ 0.337299 ersitas	3r 0.927533 Univers	0.846387 aya
X1.5*X4.2	0.759369	0.371223	0.802615	0.654304
X1.5*X4.3	0.725645	0.461809 _{/ersitas}	0.764325 Univers	0.617003 _{aya}
X2.1	0.832423	0.368471 Sitas	3r0.755058 Univers	0.927961 aya
X2.1*X3	0.669062	0.883461	0.607311	0.701874
X2.1*X4.1	0.879693	0.384185	0.896889 Univers	0.917840
X2.1*X4.2	0.756960	0.392184	0.806606	0.742614
X2.1*X4.3	0.719560	0.491328	0.753742	0.697680
X2.2	0.787235	0.293951	0.709102 livers	0.892226 ava
X2.2*X3	0.622850	0.890678	0.564719 livers	0.663052 aya
X2.2*X4.1	0.869177	0.341733	0.897249	0.910091
V2 2*V4 2	0.726006		o zozza niversi	0.722136
X2.2*X4.2	0.736006	0.356545	0.783733	tas Brawijaya
X2.2*X4.3	0.690139	0.461706	0.733444 Universi	0.669594
X2.3	0.846015	0.302241	0.741141 Universi	0.909851 aya
X2.3*X3	0.689644	0.868178	0.620180 Onivers	0.709067
X2.3*X4.1	0.900101	0.357988	0.898049 Univers	0.918119
X2.3*X4.2	0.763244	0.360488	0.793060 Universi	0.726329 aya
X2.3*X4.3	0.734426	0.481523	0.759236	0.692945
X2.4	0.540467	0.118008	0.534929 Universi	0.617820
X2.4*X3	0.552021	0.883283 ersitas	0.508476 Univers	0.569009
X2.4*X4.1	0.779806	0.228381	0.863913	0.792783
X2.4*X4.2	0.690182 Bray	0.301713 ersitas	0.772037 _{Universi}	0.639950
X2.4*X4.3	0.648445 tas Bray	ij 0,408072 ersitas l	r 0.716534 Universi	ta0.601993 aya
X2.5	0.826342	0.371074	0.742291	0.924720
X2.5*X3	0.662606	0.881043	0.599576	0.698468
X2.5*X4.1	0.882957 tas Brav	/ij 0.395634 ersitas l	r 0.893626 Universi	ta 0.924857 aya
X2.5*X4.2	0.755396 tas Bray	0.404009 ersitas	0.797154 Univers	0.744303 ^{aya}
X2.5*X4.3	0.715849	0.484176	0.746186	0.695460

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X2.6	0.622462	0.341043	0.584636	0.778609
X2.6*X3	0.586221	0.759852	0.551948	0.679952
X2.6*X4.1	0.725295 tas Bra	0.368181 ^{ersitas}	0.753521 Univers	0.828711
X2.6*X4.2	0.665600	0.381422	0.738631	0.712331
X2.6*X4.3	0.640666 tas Bra	vij 0.455682/ersitas	1 0.687107 Univers	0.684074
хз	0.384404 tas Bra	1.000000 ersitas	0.329458 Univers	0.359662
X4.1	0.851338	0.255001	0.964760	0.801345
X4.2	0.609237itas Bra	vij 0.316079/ersitas	8r 0.690404 Univers	0.499850
X4.3	0.577864 tas Bra	Vij 0.425580/ersitas	0.654852 Univers	0.473911
Y1.1	0.931092	0.391083	0.827577	0.856818
Y1.2	0.948246	0.305753 _{/ersitas}	0.813704 Univers	0.825482
Y1.3	0.941855	0.370934 Sitas	Br 0.833911 Univers	0.816800
Y1.4	0.946470	0.362097	0.819360	0.812964
Y1.5	0.922034	0.382718	0.835227 Univers	0.830411
Y1.6	0.925262	0.344106	0.824296 Univers	0.830859

Risk

Service

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Risk

	Perception (X2) * Income (X3)	Perception (X2) * Interest Rate (X4)	vice Quality (X1)	Quality (X1) * Income (X3)
X1.1	0.483519	0.650688	0.902565 nivers	0.571188
X1.1*X3	0.932424	0.658283	0.639783	0.973158
X1.1*X4.1	0.584472	0.810469	0.912028 Universi	ta0.641934 aya
X1.1*X4.2	0.541256	0.845782	0.696925 Universi	a _{0.589355} aya
X1.1*X4.3	0.596420	0.825615	0.652930	0.636403
Iversitas	4 i			tas Brawijaya
X1.2	0.526713	0.680181	0.913149 Universi	0.597490
X1.2*X3	0.957403	0.697708	0.648611	0.984422
X1.2*X4.1	0.614689	0.817709/ersitas	Br 0.898862 Universi	a0.659675 aya
X1.2*X4.2	0.594947 tas Brat	0.882711 ersitas	0.710881 Universi	0.630781
X1.2*X4.3	0.631168	0.842405	0.643468	0.654727
X1.3	0.521381itas Brav	ij 0,720521/ersitas	Br 0.924947 Universi	ta0.595599 aya
X1.3*X3	0.953753 tas Brav	0.693016 ersitas	0.640783 Universi	0.986438
X1.3*X4.1	0.600763	0.839999	0.903335	0.650501
X1.3*X4.2	0.544156 tas Brav	0.859405 ersitas	Br 0.685390 Universi	a 0.584403 aya
X1.3*X4.3	0.609916 tas Bray	0.834534 ^{/ersitas}	0.632625 Universi	0.641764 ^{aya}
X1.4	0.515720	0.743721	0.939480	0.585214

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X1.4*X3	0.956013	0.700393	0.644760	0.987249
X1.4*X4.1	0.595583 tas Bray	0.854647 _{/ersitas}	0.913643 Univers	0.643657 ava
X1.4*X4.2	0.528964 as Bray	0.854041	0.675080 Univers	0.567361 ay
X1.4*X4.3	0.605401	0.842810	0.637024	0.637022
X1.5	0.566019itas Brav	ij 0.753980 ersitas l	r 0.927159 Univers	0.632740 aya
X1.5*X3	0.957385 las Bray	0.686668	0.608895 Univers	0.982091
X1.5*X4.1	0.618782	0.856085	0.906628	0.665813
X1.5*X4.2	0.548314	0.853777	0.663647 Univers	0.585651
X1.5*X4.3	0.615291 tas Bray	0.838146		0.645329
X2.1	0.667005	0.820982	0.830211	0.647988
X2.1*X3	0.984642	0.720516	0.587259	0.966382
X2.1*X4.1	0.689775	0.900849	0.844092	0.677536
X2.1*X4.2	0.610227	0.905458	0.648781	0.599875
X2.1*X4.3	0.678829	0.885101	0.598812	0.658330
X2.2	0.601036	0.762172	0.794772	0.578909
X2.2*X3	0.973235	0.677666	0.544620	0.952905
X2.2*X4.1	0.659187	0.881041	0.849503	0.650934
X2.2*X4.2	0.576787	0.880251	0.629925	0.566332
X2.2*X4.3	0.644995	0.859932	0.577505	0.626197
X2.3	0.617464	0.793769	0.821192 nivers	0.598467
X2.3*X3	0.978914	0.726613	0.595758 hivers	tas brawijay
X2.3*X4.1	0.671518	0.893143	0.855277 Univers	0.662672
X2.3*X4.2	0.581512	0.885812	0.639898	0.572786
X2.3*X4.3	0.669211	0.880883	0.606650 Univers	tas brawijay
X2.4	0.352676	0.521063	0.567782 Univers	0.320798
X2.4*X3	0.913601	0.605903	0.456344	0.883824
X2.4*X4.1	0.525957	0.786869	0.773469 Univers	Las Diawijay
X2.4*X4.2	0.494867	0.838411	0.569034	0.485886
X2.4*X4.3	0.572246	0.810246	0.533533 _{Univers}	0.556853
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X2.5*X3	0.982958 las Bray	0.711652 ersitas	0.585644 Univers	0.964673
X2.5*X4.1	0.704104	0.900389	0.851423	0.691817
X2.5*X4.2	0.620140 tas Bray	0.902654 ersitas	0.651702 Univers	0.610398
X2.5*X4.3	0.674263 tas Bray	0.877718 ersitas	0.600832 Univers	0.654745
X2.6	0.624346	0.737285	0.538243	0.516124
X2.6*X3	0.912377 tas Bray	0.713779 ersitas	0.476525	0.829019

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X2.6*X4.3	0.673834	0.854306	0.503684	0.596988
Х3	0.898317	0.446928	0.268130	0.890448
X4.1	0.550935itas B	rav/ij0,826767/ersitas	Br 0.840372 Unive	ersita0.584452 aya
X4.2	0.437500	0.757262 ersitas	0.462788	0.454324
X4.3	0.526534	0.739338	0.435584	0.533113
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X4.3	0.747593 tas Bray
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awijaya	Income (X3)	Universitas Bravijaya Universitas Brawijaya
awijaya	Interest Rate	Universitas Davijaya Universitas Brawijaya
awijaya	(X4)	universitas Brawijaya
awijaya	(Perception	rsitas Brawijaya
awijaya	(X2)	s Brawijaya
awijaya	Risk	awijaya
awijaya	Percention	CIAS BRA ijaya
awijaya	(X2) *	23.
awijaya	Income (X3)	
awijaya 	Risk	2SITAS BRAMijaya ijaya va
awijaya 	Perception	SA CO ITS Y
awijaya	(X2) *	
awijaya	Interest Rate	
awijaya	(X4)	Market State of the State of th
awijaya	vice Quality	The Later of the l
awijaya 	(X1)	
awijaya	Service	
awijaya	Quality (X1)	
awijaya	* Income	
awijaya	(X3)	11 12.11 14 //a
awijaya	Service	Aya
awijaya	Quality (X1)	jaya
awijaya awijaya	* Interest U Rate (X4)	wijaya awijaya
awijaya		Brawijaya
awijaya	Universitas Brawijaya	The state of the s
awijaya	Universitas Brawijay	
		bility iversitas Brawijaya Universitas Brawijaya
awijaya awijaya		a Universitas Brawijaya Universitas Brawijaya
awijaya	Universitas Diawijayi	d Universitas Brawijaya Universitas Brawijaya

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Composite Reliability Universitas Bray Customer Satisfaction **(Y)** Income (X3) **Interest Rate** (X4)

Universitas Rrawijava Universitas Rrawijava

rijaya Universitas Brawijaya rijaya Universitas Brawijaya 0.976923 tas Bravijaya Universitas Brawijaya ijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

as Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya

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niversitas Brawija niversitas Brawija	ya Universitas Bra
(Perception (X2)	0.938501 tas Bray
Risk Perception (X2) * Income	Universitas Brav 0.985324itas Brav Universitas Brav Universitas Brav
(X3)	Universitas Brav
Risk Perception (X2) * Interest Rate (X4)	Universitas Brav 0.982638 Universitas Brav Universitas Brav Universitas Brav Universitas Brav
vice Quality (X1)	0.965708
Service Quality (X1) * Income (X3)	0.992940
Service Quality (X1) * Interest Rate (X4)	0.981596

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jaya universitas Brawijaya universitas Brawijaya

Calculation Results

Stop Criterion Changes

X1.1	X1.1*X3	X1.1*X4.1	X1.1*X4.2
1.000000	1.000000	1.000000 _{Universi}	1.000000
0.202937	0.198802	0.083122 Universi	ta0.072698aya
0.202928	0.198791	0.083124	0.072695
0.202931	0.198795	0.083127	0.072692
0.202931	0.198795	0.083127 Universi	0.072692aya
	1.000000 0.202937 0.202928 0.202931	1.000000 1.000000 0.202937 0.198802 0.202928 0.198791 0.202931 0.198795	1.000000 1.000000 1.000000 0.202937 0.198802 0.083122 0.202928 0.198791 0.083124 0.202931 0.198795 0.083127

	X1.1*X4.3	X1.2	X1.2*X3	X1.2*X4.1
Iteration 0	1.000000 tas Bray	1.000000 _{/ersitas}	1.000000 _{Universi}	1.000000 ava
Iteration 1	0.069435 tas Bray	/ij 0.202395/ersitas l	r 0.202346 Universi	ta0.080890aya
Iteration 2	0.069414	0.202411	0.202353	0.080900
Iteration 3	0.069417 tas Bray	0.202424 ersitas l	0.202359 _{Universi}	0.080906
Iteration 4	0.069417itas Brav	ij 0,202424 ersitas I	lr:0.202359 Universi	ta0.080906aya

Ui Üi		X1.2*X4.2	X1.2*X4.3	X1.3	X1.3*X3
Ui	Iteration 0	1.000000 tas Bray	1.000000 _{/ersitas} [1.000000 Universi	1.000000 _{aya}

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Iteration 1	0.073886	0.068308	0.220503	0.205609
Iteration 2	0.073893 tas Bray	0.068295	0.220475 Universi	0.205607
Iteration 3	0.073890 tas Brat	0.068298 ersitas l	0.220503 Universi	0.205615
Iteration 4	0.073890	0.068298	0.220503	0.205615
ersitas Brawija	ıya Universitas Brav	wijaya Universitas I	Brawijaya Universi	tas Brawijaya
	X1.3*X4.1	X1.3*X4.2	X1.3*X4.3	X1.4
teration 0	1.000000 tas Bray	1.000000 ersitas l	1.000000 Universi	1.000000
teration 1	0.084550	0.073389	0.068801	0.224521
teration 2	0.084552itas Brav	ij 0,073396/ersitas I	r 0.068784 Universi	ta0.224570aya
teration 3	0.084561 as Brai	0.073394 ^{ersitas}	0.068789 Universi	0.224540 ^{aya}
Iteration 4	0.084561	0.073394	0.068789	0.224540
ersitas Brawija			Brawijava Universi	tas Brawijava
	X1.4*X3	X1.4*X4.1	X1.4*X4.2	X1.4*X4.3
teration 0	1.000000	1.000000	1.000000	1.000000
teration 1	0.207000	0.085246	0.072064 _{Inivers}	0.069211
teration 2	0.207027	0.085265	0.072081 Universi	a0.069204aya
teration 3	0.207014	0.085261	0.072071 Iniversi	0.069202 ^{aya}
teration 4	0.207014	0.085261	0.072071	0.069202
15				tas Brawijava
	X1.5	X1.5*X3	X1.5*X4.1	X1.5*X4.2
teration 0	1.000000	1.000000	1.000000	1.000000
teration 1	0.234191	0.203809	0.086806	0.073091
teration 2	0.234163	0.203788	0.086813 Universi	a0.073094 _{aya}
teration 3	0.234150	0.203783	0.086812 Universi	0.073089 ^{aya}
teration 4	0.234150	0.203783	0.086812	0.073089
ersitas	'À i			tas Brawijava
	X1.5*X4.3	X2.1	X2.1*X3	X2.1*X4.1
teration 0	1.000000	1.000000	1.000000	1.000000
teration 1	0.069857	0.217507 _{/ersitas} [0.184288	0.074421
teration 2	0.069844 tas Bra	dieve Universites I	0.184291 Universi	0.074427 ya
teration 3	0.069843	0.217496	0.184286	0.074429
teration 4	0.069843	0.217496	0.184286 _{Universi}	0.074429
ersitas Brawija		wijaya Universitas E		tas Brawijaya
	X2.1*X4.2	X2.1*X4.3	X2.2	X2.2*X3
	1.000000	1.000000	1.000000	1.000000
Iteration 0 Iteration 1	0.064046	0.060890	0.205664	0.171539

Universitas Brawijaya Universitas Brawijaya

	0.064044	0.060880	0.205690	0.171557
iversitas Brawii:	ava Universitas Br	awijaya Universita awijaya Universita	s Brawijaya Univer	sitas Brawija
	X2.2*X4.1	X2.2*X4.2	X2.2*X4.3	X2.3
Iteration 0	1.000000 tas Br	av 1.000000 ersita	1.000000 Univer	sitas.000000
Iteration 1	0.073527	0.062266	0.058398	0.221026
Iteration 2	0.073539 tas Br	avii 0.062278 ersita	s 1 r 0.058391 Univer	0.221064
Iteration 3	0.073539 tas Br	avii 0.062272 ersita	0.058391 Univer	0.221048
Iteration 4	0.073539	0.062272	0.058391	0.221048
iversitas Brawii	Universitas bri	awijaya Universita awijaya Universita	s Brawijaya Univer	sitas Brawija sitas Brawija
VOIDILLIS BILIVIII	X2.3*X3	X2.3*X4.1	X2.3*X4.2	X2.3*X4.
Iteration 0	1.000000	1.000000 ersita	s 1.000000 Univer	1.000000
Iteration 1	0.189945	0.076143	0.064572	0.062145
Iteration 2	0.189963	0.076157	0.064583	SITAS Brawija
Iteration 3	0.189955	0.076155	0.064576 Univer	0.062138
Iteration 4	0.189955	0.076155	0.064576	0.062138
ivor	0.103333	0.070155	Univer	sitas Brawija
	X2.4	X2.4*X3	X2.4*X4.1	X2.4*X4.
Iteration 0	1.000000	1.000000	1.000000 hiver	sita1.000000
Iteration 1	0.141228	0.152060	0.065968	0.058400
Iteration 2	0.141227	0.152043	0.065979	0.058402
Iteration 3	0.141214	0.152048	0.065977 niver	s a0.058395
Iteration 4	0.141214	0.152048	0.065977 ^{Jniver}	0.058395
	100		Univer	sitas Brawija
	X2.4*X4.3	X2.5	X2.5*X3	X2.5*X4.
Iteration 0	1.000000	1.000000	1.000000 Univer	s ta1.000000
Iteration 1	0.054877	0.215924	0.182510 Univer	0.074697
Iteration 2	0.054864	0.215862	0.182489	0.074693
Iteration 3	0.054863	0.215907	0.182508 Univer	0.074705
Iteration 4	0.054863	0.215907	0.182508	0.074705
ivercitae Brawii	aya Universitae Br	ullijuju universita	is Brawijaya Univer	e <mark>itas Brawija</mark> eitas Prawija
Warettae Rrawiis	X2.5*X4.2	X2.5*X4.3	X2.6	X2.6*X3
Iteration 0	1.000000 tas Br	av/ij1,000000/ersita	s Fra.000000 Univer	sita1.000000
Iteration 1	0.063913	0.060577	0.162649	0.161483
Iteration 2	0.063907	av <mark>ijaya Universita</mark>	e Brawijaya Univer	eltas Brawija
Iteration 3	0.063912 tas Br	avijaya Olliversita	S Manijaya Omito	sitas brawije
	0.063912	0.060566	0.162637 0.162637	0.161468



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Iteration 0	1.000000	1.000000	1.000000	1.000000
Iteration 1	0.061360 tas Bray	0.056316 ersitas [0.054213 Univers	1.000000
Iteration 2	0.061365	0.056315	0.054204	1.000000
Iteration 3	0.061365	0.056315	0.054205	1.000000
Iteration 4	0.061365itas Bray	ij 0,056315/ersitas I	lr:0.054205 Univers	1.000000
niversitas Brawija	aya Universitas Brav	vijaya Universitas E	Brawijaya Univers	itas Brawij
	X4.1	X4.2	X4.3	Y1.1
Iteration 0	1.000000	1.000000 ersitas	1.000000	1.000000
Iteration 1	0.785491 tas Bray	ij 0,212232 ersitas l	r 0.146085 Univers	0.182597
Iteration 2	0.785680 as Bray	0.212343 ersitas	0.145690 Univers	0.181575
Iteration 3	0.785771	0.212167	0.145741	0.181574
Iteration 4	0.785771	0.212167 sitas l	r 0.145741 Univers	0.181573
niversitas Brawii		6	3rawijaya Univers	itas Brawij
	Y1.2	Y1.3	Y1.4	Y1.5
Iteration 0	1.000000	1.000000	1.000000	1.000000
Iteration 1	0.175640	0.175792	0.176409 Univers	0.178971
Iteration 2	0.175745	0.177067	0.176518	0.180041
Iteration 3	0.175745	0.177068	0.176519	0.180041
		110/	nivers	itas Brawij
Iteration 4	0.175746	0.177068	0.176519 hivers	0.180041
niv nive niver niver	nts		Univers Univers Univers	itas Brawij itas Brawij itas Brawij itas Brawij itas Brawij

	Customer Satisfaction (Y)	Income (X3)	Interest Rate (X4)	(Perception (X2)	
Customer Satisfaction (Y)	Universities Pro-	njaya Universitas I		tas Brawijaya tas Brawijaya	
Income (X3)	0.056096	rijaya Universitas I	Brawijaya Universi	tas Brawijaya tas Brawijaya	
Interest Rate (X4)		rijaya Universitas I			
(Perception (X2)	0.563767 tas Bray	rijaya Universitas E rijava Universitas E		tas Brawijaya tas Brawijaya	
Risk Perception (X2) * Income (X3)	-0.074873 as Bray Universitas Bray	rijaya Universitas I rijaya Universitas I rijaya Universitas I	Brawijaya Universi Brawijaya Universi	tas Brawijaya	

Universitas Brawijaya Universitas Rrawijava Universitas Rrawijava Universitas Rrawijava Universitas Rrawijava

The second secon		vijaya Universitas	- 11		itas Brawijay
Risk		rijaya Universitas rijaya Universitas			tas Brawijay tas Brawijay
Perception (X2) *	-0.261700 Universitas Bray	rijaya Universitas	Brawijaya		tas Brawijay
Interest Rate		rijaya Universitas			tas Brawijay
U (X4)	A Second Leader-Manager III may be	rijaya Universitas			tas Brawijay
vice Quality		njaya Universitas rijaya Universitas			tas Brawijay
(X1)	11 . 1	rijaya Universitas rijaya Universitas	100	11. 1	tas Brawijay tas Brawijay
Service		ijaya Universitas			tas Brawijay
Quality (X1) * Income	Universitas Bray	rijaya Universitas	Brawijaya	Universi	tas Brawijay
U (X3)		rijaya Universitas		15/1/15/19/19/19/19/19	tas Brawijay
Service		njaya Universitas			tas Brawijay
Quality (X1) * Interest		rijaya Universitas diaya Universitas			tas Brawijay tas Brawijay
2.11001000	Universitas Univ	Universitas			tas Brawijay
Rate (X4) Universitas Brawijaya	Ollin		Brawijaya		itas Brawijay
U	Risk	Risk			Service
u Ur	Perception	Perception	vice Qualit	У	Quality (X1
U	(X2) *	(X2) *	(XI)		* Income
u Ur u Ur	Income (X3)	Interest Rate (X4)			(X3)
Customer	A SAVANA			Universi	tas Brawijay
Satisfaction	ENVIOLE		Z.)	The second secon	tas Brawijay
Ú (Y)			1	niversi	tas Brawijay
Income (X3)			V	niversi	tas Brawijay
Interest Rate	THE WIND	(T E T)			tas Brawijay
(X4)			- /		tas Brawijay
V Perception (X2)	W STE	(4.0)	//		tas Brawijay tas Brawijay
	E E		- //		tas Brawijay
Risk Perception		1 1/1/	///		tas Brawijay
(X2) *			a		tas Brawijay
U Income (X3)	7 1	4.6	Aya		tas Brawijay
U Risk	4.0		rjaya		tas Brawijay
U Perception	east Supp	ari o	wijaya		tas Brawijay
U (X2) *			awijaya		tas Brawijay
Interest Rate (X4)	Myasiii	waya universitas	Brawijaya Brawijaya		tas Brawijay tas Brawijay
U vice Quality		ijaya Universitas			tas Brawijay tas Brawijay
(X1)		rijaya Universitas rijaya Universitas			tas Brawijay tas Brawijay
Service		rijaya Universitas			tas Brawijay
U Quality (X1)		rijaya Universitas		The second secon	tas Brawijay
U * Income		ijaya Universitas			tas Brawijay
(X3)		rijaya Universitas			tas Brawijay
U Service	A STANDARD CONTRACTOR	rijaya Universitas			tas Brawijay
Quality		rijaya Universitas			tas Brawijay
X1) * Interest		rijaya Universitas			tas Brawijay
Rate (X4)		rijaya Universitas		1	tas Brawijay
universitas Brawijaya Universitas Brawijaya		vijaya Universitas vijaya Universitas			itas Brawijay itas Brawijay
universitas brawijaya					
 Universitas Brawijaya 	Iniversites Brow	/IIAVA LINIVATEITAE	F-1 F-2 1 1/1 1 1 2 1 1 / 5 2		
Universitas Brawijaya Universitas Brawijaya		vijaya Universitas vijaya Universitas			itas Brawijay itas Brawijay

awijaya	UI	niversitas Brawijaya	universitas Brav	vijaya	universitas	Brawijaya		tas Brawijaya
awijaya	Ur	niversitas Brawijaya	Universitas Brav				Universit	tas Brawijaya
awijaya	Uı		Service		Universitas			tas Brawijaya
awijaya	Ui		Quality (X1)	18.00	Universitas			tas Brawijaya
awijaya	Uı		* Interest		Universitas			tas Brawijaya
awijaya	UI		Rate (X4)		Universitas			tas Brawijaya
awijaya	UI	Customer	Universitas brav					tas Brawijaya
awijaya 	Ui	Satisfaction	Universitas Brav					tas Brawijaya
awijaya	UI	(Y)	Universitas Brav	970 M				tas Brawijaya
awijaya	UI	Income (X3)	Universitas Brav					tas Brawijaya
awijaya	U	Interest Rate			Universitas			tas Brawijaya
awijaya	11.	(X4)	Universitas Brav					tas Brawijaya
awijaya awijaya	11.	c Perception	Universitas Brav Universitas Brav					tas Brawijaya tas Brawijaya
awijaya	U)	(X2)	Universitas Bray		Universitas			tas Brawijaya
awijaya	III	Risk	Universitas Diav		Universitas			tas Brawijaya
awijaya	ii.	Perception	Univ	шауа	Universitas			tas Brawijaya
awijaya	H	(X2) *	Olli	-		Brawijaya		tas Brawijaya
awijaya	Ui	Income (X3)				Brawijaya		tas Brawijaya
awijaya	Ui	Risk				awijaya		tas Brawijaya
awijaya	Ui	Perception	TAS	BA)	ijaya		tas Brawijaya
awijaya	Ui	(X2) * Interest Rate	SIII		MI	va		tas Brawijaya
awijaya	Ui	(X4)	**	- 3	# 'V,			tas Brawijaya
awijaya	Uı	vice Quality	L' (1) (1)	1 6	To V	. //		tas Brawijaya
awijaya	Ui	(X1)	13/1/2	1 : 18	7	7.	niversit	tas Brawijaya
awijaya	U				1.30	7	niversi	tas Brawijaya
awijaya	Ui	Service Quality (X1)			all of	V	niversi	tas Brawijaya
awijaya	Ui	* Income	THE MARKET	7 D- 0	7		hiversi	tas Brawijaya
awijaya	U	(X3)				- /	niversi	tas Brawijaya
awijaya	Uı	Service	(30)	10		//	Universit	tas Brawijaya
awijaya	U	Quality (X1)		Ir .		//	Universi	tas Brawijaya
awijaya	Ui	* Interest	当日	6		//		tas Brawijaya
awijaya	Ui	Rate (X4)			IJ	///	Universit	tas Brawijaya
awijaya		niversit	W 127		4	// ///		tas Brawijaya
awijaya		iversitä Measurement Mo	dol	111	b.	/ //		tas Brawijaya
awijaya	Oi	IIVEISITAS	uei 4 h	1				tas Brawijaya
awijaya	Ui	niversitas A	Customer			Wijaya		Perception
awijaya	Ui		Satisfaction	Inc	ome (X3)	Interest	Rate	(X2)
awijaya awijaya	H		(Y)			(X4)		(,,_)
awijaya	Ui	X1.1	Universitas Brav	ijaya	Universites	Prawijaya	Universi	tas Brawijaya
awijaya	Ui	X1.1*X3	Universitas Brav					tas Brawijaya
awijaya	Ui		Universitas Bray					tas Brawijaya
awijaya	Ui	X1.1*X4.1	Universites Pray	iliava	Universites	Drawijaya	Universi	tae Prawijaya
awijaya	Ui	X1.1*X4.2	Universitas Bray	riiava	Universitas	Brawijaya	Universi	tas Brawijaya
awijaya	Ui	X1.1*X4.3	Universitas Brav					tas Brawijaya
awijaya	Ui		Universitas Bray					tas Brawijaya
awijaya	Ui	X1.2	Universitas Bray	iliava	Universites	Brawijaya	Universi	tae Brawijava
awijaya	Ui	X1.2*X3	Universitas Bray	rijaya	Universitas	Brawijaya	Universi	tas Brawijaya
awijaya	Üı	X1.2*X4.1	Universitas Brav					tas Brawijaya
awijaya	Ui	X1.2*X4.2	Universitas Brav					tas Brawijaya
awijaya	U	Λ1.2" λ4. 2	Universitas Bray	rijaya	Universitas	Brawijaya	Universi	tae Brawijaya

awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya awijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Rrawijava Universitas Rrawijava Universitas Rrawijava Universitas Rrawijava

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Universitas Brawijaya	11.1				
X1.2*X4.3		rijaya Universitas i rijaya Universitas I		Universi	tas Brawij tas Brawii
X1.3		rijaya Universitas I			tas Brawij
.3*X3		rijaya Universitas I			tas Brawij
X1.3*X4.1		ijaya Universitas I			tas Brawij
X1.3*X4.2		rijava Universitas I rijaya Universitas I		1910/1912	tas Brawii tas Brawij
oronae Brangay		rijaya Universitas I			tas Brawij
X1.3*X4.3		yijaya Universitas I			tas Brawi
X1.4	Universitas Bray	ijaya Universitas l		Universi	tas Brawi
		rijaya Universitas I			tas Brawi
X1.4*X3		rijaya Universitas I rijaya Universitas I			tas Brawi tas Brawi
X1.4*X4.1	Universitas Bray	ijaya Universitas l	Brawijaya Brawijaya		tas Brawi
X1.4*X4.2	Univ	Universitas			tas Brawi
X1.4*X4.3		rsitas l	Brawijaya	Universi	tas Brawi
X1.5			Brawijaya	Universi	tas Brawi
X1.5*X3	ITAS	RD	awijaya		tas Brawi tas Brawi
X1.5*X4.1	5117	MAL	va		tas Brawi
X1.5*X4.2	W. Commonwood	差少,			tas Brawi
X1.5*X4.3	SEE MAN	.0.3	- /		tas Brawi
		177	7		tas Brawi
X2.1		221			ta0.158139 tas Braw
X2.1*X3			1		tas Braw
X2.1*X4.1					tas Brawi
X2.1*X4.2	30				tas Braw
X2.1*X4.3	131 24		//		tas Brawi
X2.2		1 107	///	Universi	0.186386
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Iniversitas Brawijaya niversitas Brawijaya أكبر المصارف العاملة في ليبيا

فرعزليتن

سجل نجاري / COMMERCIAL REGISTER : 429

العوافق 2019.03.31 م الاشارى (...ك.4.....)

إلى/ جامعة براويجايا - أندونيسيسا .

بعد التمية ...

يفيدكم.. مصرف الجمهورية فرع زليتن بأن الاستبيان المقدم من الطالب / فيصل محمد إحميد والخاص بأعداد رسالة الماجستير والتى بعنوان أثر جودة الخدمة وإدراك المخاطر على رضا العمـــــلاء والخاص بأعداد رسالة تم عرض الاستبيان على عمـــلاء الفرع ...

،،،والبادم عليكم ،،،



🖳 بن نور

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FAX: +(218-21-) 3332505 - +(218-21) 4442476:

لوقع الاكتوني: F-mail·info@ihank.com.lv الديد الاكتوني: E-mail·info@ihank.com.lv



Branch ZELTIN Date: 31/03/2019 Number: 548

To:

UNIVERSITAS BRAWIJAYA - INDONESIA

The Zeltin Branch of Jumhouria Bank hereby confirms that the questionnaire proposed by **FAISEL MOHAMMED EHMIED** for his thesis entitled "The Effect of Service Quality and Risk Perception on Customer Satisfaction" has been fulfilling the thesis writing requirement and has been distributed to the office customers.

Wassalamualaikum Wr. Wb.

The Head of Branch Office,

(Signed and Stamped) Ahmed Mohamed Al Bagous

This letter has been translated from the Indonesian translation of original copy by The Translation Division of Language Center of Universitas Islam Negeri

Malang 15 April 2019 Director of Language Center,

> oul Hamid, MA 01 1998031007

Cabang ZELTIN Tanggal: 31/03/2019

No: 548

Kepada:

UNIVERSITAS BRAWIJAYA – INDONESIA

Dengan Hormat,

Bank Jumhouria Cabang Zeltin memberitahukan bahwa angket yang diajukan oleh FAISEL MOHAMMED EMHMIED untuk memenuhi persyaratan penulisan tesis yang berjudul "Dampak Mutu Layanan dan Pengetahuan Resiko terhadap Kepuasan Nasabah" telah diberikan kepada para nasabah di kantor cabang.

Wassalamualaikum Wr. Wb.

Kepala Kantor Cabang,

(Tandatangan dan Stempel)
Ahmed Mohamed Al Baqous

Surat Keterangan di atas telah diterjemahkan ke dalam bahasa Indonesia dari bahasa Arab sesuai dengan aslinya oleh Bagian Penterjemahan Pusat Pengembangan Bahasa Indonesia dari bahasa Arab sesuai dengan aslinya oleh Bagian Penterjemahan Pusat Pengembangan Bahasa Indonesia dari bahasa Arab sesuai dengan aslinya oleh Bagian Penterjemahan Pusat Pengembangan Bahasa Indonesia dari bahasa Arab sesuai dengan aslinya oleh Bagian Penterjemahan Pusat Pengembangan Bahasa Indonesia dari bahasa Arab sesuai dengan aslinya oleh Bagian Penterjemahan Pusat Pengembangan Bahasa Indonesia dari bahasa Arab sesuai dengan aslinya oleh Bagian Penterjemahan Pusat Pengembangan Bahasa Indonesia dari bahasa Indonesia dari

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Hamid, MA

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