

THE IMPACT OF CUSTOMER INTENTION TO CONTINUE USING INSURANCE SERVICE IN JABODETABEK (CASE OF JIWASRAYA)

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Abstract – The writing of this paper aims to explain the influence of the Jiwasraya case on insurance continue using in JABODETABEK. Background of this study because insurance in Indonesia has not experienced a high enough absorption so that the problem of insurance in Indonesia is one indicator in determining whether customer continue using insurance or not. The results showed that satisfaction, trust, loyalty, word of mouth and affective commitment on customer intention to continue using insurance have a simultaneously significant effect. While partially, the trust variable does not have a significant effect on continuing using insurance, this means that the independent variable in the variable model trust, loyalty, satisfaction, affective commitment, word of mouth explains the variation of continue using insurance explained by other factors or variables outside the model.

Keywords: Insurance, Trust, Satisfaction, Loyalty, Affective commitment, Word of mouth, continue using insurance

Introduction

Insurance companies are growing in harmony with the development of the business in general. The presence of an insurance company is rational and inevitable in situations where most employers and community members have a general tendency to avoid or transfer the risk of financial loss. The insurance company is the expropriation or bear some of the risk, for that the entrepreneur or the insured must pay insurance premiums (Putra, 2017). Insurance companies in Indonesia, especially life insurance, are experiencing rapid development. One of them is increasing public awareness about the importance of insurance in protecting oneself from financial losses and other losses. Life insurance is a form of cooperation between insurance users and insurance companies, where the company enters into an agreement to pay amount in case of certain events or risks. the risk referred to in this case is the risk of death, critical illness, or other risks that have been mutually agreed upon. Life insurance is also considered a long-term relationship between an insurance user and an insurance service provider. (Abiyuu, Najib, & Asmara, 2020).

One of the insurance companies in Indonesia is Jiwasraya Insurance. Jiwasraya is life insurance company managed by BUMN (Badan Usaha Milik Negara). Jiwasraya Insurance, Co. Ltd. is the only State-Owned Enterprises that runs in life insurance field. As business entity, the company is demanded to have superior business performances. Therefore, the company attempts to improve retail premium incomes through insurance product sales by market targets of new customers and old customers (Sunarti & Suryani, 2019). The emergence of the PT. Asuransi Jiwasraya (Limited Liability Company) makes supervision of the financial sector even tighter. The Financial Services Authority (OJK) is considered to be very slow in handling cases that are currently happening in financial reports. PT Jiwasraya Insurance is a gamble between the credibility of the insurance company in Indonesia, especially in the capital market. Meanwhile, a limited liability company is a state-owned company that should serve as a guideline for other businesses. The alleged criminal case experienced by Jiwasraya regarding the management of investment funds has had a major impact on the confidence of investors and also insurance users in Indonesia. This of course led to a new change of directors which later revealed fraud auditing in increasing the value of the company's equity and profits in the financial statements which suffered a loss of IDR 12.4 trillion in 2019. (Tempo, 2020).

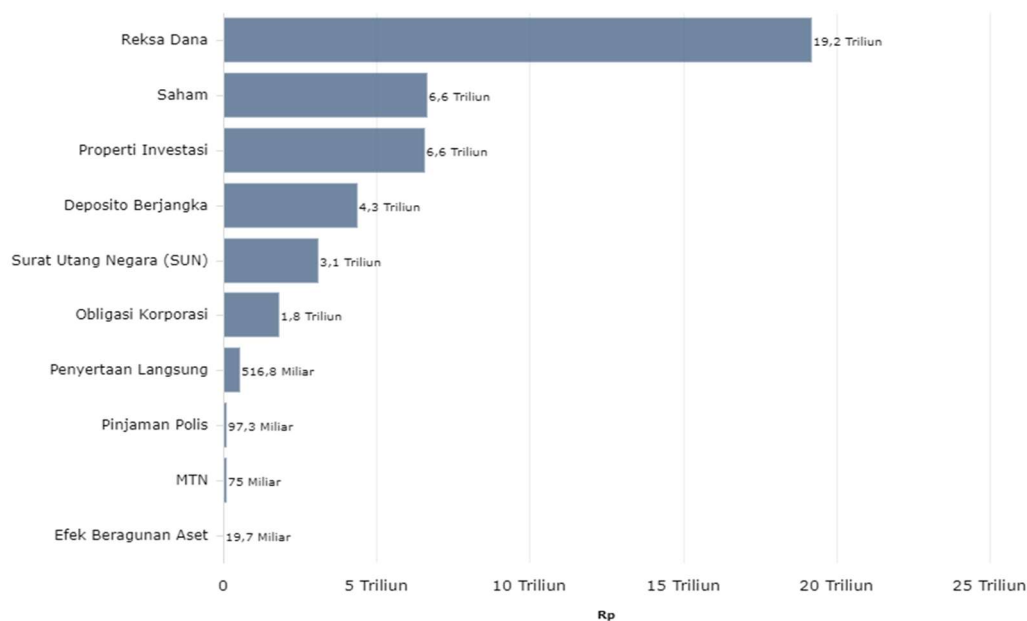


Figure 1. 1 Investment Value Jiwayasa Insurance, Co. Ltd

Based on the financial report, PT Jiwasraya recorded Rp 2.4 trillion and an increase of 37.64% in a past year. Meanwhile, premium owned rose to Rp 21.8 trillion and increased by 21.52%. In addition, investment returns also increased 21.09% to Rp 3.86 trillion. Based on the results of the audit, Jiwasraya's net profit did not reach a trillion, but only Rp 360 billion. According to the report provided by the OJK, there are things that affect Jiwasraya's difficulty in experiencing liquidity, namely the investment performance that continues to decline, weakening capital market performance, and promising high returns to its customers (Fitra, 2018).

The most important component of the use of insurance is the trust of the customer to the insurance itself. Consumer trust in the company is an invaluable asset for the company. Trust is defined as a party's belief that they will find what they want from the other party, not what the other party is afraid. A study on mobile payment found that trust is a mediating variable that connects customers' expectation on effort, performance, security and customers' intention to behave toward mobile payment adoption (Widyanto & Kusumawardani, 2020). Kassim & Haruna, (2020) in their research stated that it is getting higher the level of trust, the higher the consumer's purchase intention, from that trust and continue using have a positive relationship.

In general, loyalty can be characterized as the loyalty of someone to a commodity, both certain products and services. Customer loyalty is the expression and continuation of customer satisfaction through the use of the company's facilities and services, as reminder to customer about the company Furthermore, based on Savila et al., (2019) when consumers are loyal to a product, the consumer is likely to repurchase the product. The results showed that customer loyalty greatly influenced repurchase intentions. Therefore, companies have to provide and serve the best to customers so that consumers can remember.

Customer satisfaction focusing to the customer-oriented management process, it is even stated that customer satisfaction is quality. With this, if the company wants consumers to always remember and continue using, the company must give consumers confidence in the products they offer so that consumers believe in these products. Rahman, (2017) shows that there is an effect of brand satisfaction and brand trust on repurchase intention.

Fazio et al., (2017) define commitment as a relationship that works with others and requires effort to maintain. The commitment created between the company and its customers will create certain conditions which will then drive action to ensure the continuation of the relationship. This is in accordance with what was stated in the study by Fazio et al., (2017) which shows that commitment partially has a big influence on repurchase.

According to Ismagilova et al., (2020) Word Of Mouth (WOM) is a reaction that occurs when consumers feel satisfied with product or disappointed with the product they have purchased. When consumers satisfied, they will inform other about the product. (Akiko & Chairy, 2017), customers' love and credibility can cause their commitment to the brand in which would lead them to spread brand's positivity through word-of-mouth. At the continue using stage, after knowing and recognizing their needs, a consumer will look for more information. The information they need can be obtained from various media, from advertising media issued by a company or from information obtained from other consumers who have used a product (consumer experience). In fact, consumers will trust people's opinions more than a company's advertisement. Ismagilova et al., (2020) shows that the Word Of Mouth has an effect on the intention of buy. Continue using is one of the activities carried out by consumers when they want to make a purchase or reuse of a product or service. In assessing the continued use that consumers may be able to do, of course, there needs to be trust, customer loyalty, customer satisfaction, affective commitment, and word of mouth built by the community.

Allegations of corruption in PT Asuransi Jiwasraya (Persero) continue to roll. The AGO has recently upgraded the status of the case to the investigation stage. Jiwasraya's equity in the third quarter of 2019 was recorded at minus Rp23.92 trillion - Rp.49.6 trillion in debt but only Rp.25.6 trillion in assets. Jiwasraya also recorded a loss of Rp13.74 trillion as of September 2019. Chairman of BPK Agung Firman said that the old management of Jiwasraya made investment irregularities throughout 2010-2019. Practices that lead to fraud involve directors to parties outside the company (CNN, 2020).

The old management of Jiwasraya, according to BPK, did not conduct a stock purchase and sale analysis of valid and objective data. This can be seen from the financial assets in stocks amounting to 22.4 percent or valued at Rp5.7 trillion. Of the total, just 5 percent of funds are located in shares of companies with strong appearance (LQ 45), while the rest are in stocks that are have not good performing. Given this case, of course, the financial credibility in Indonesia is questionable. This also has an impact on customer trust in the world of finance and banking in Indonesia (CNN, 2020). Based on the Jiwasraya case, the researcher wants to make a questionnaire regarding the impact of the Jiwasraya case on Indonesian insurance. This study is focus on analyzing satisfaction, trust, loyalty, word of mouth and affective commitment to customer intention to continue use.

Method

For carrying out a scientific research, it is necessary to have a method that is used to be able to answer the problems discussed in the research. Generally, research methods can be both qualitative and quantitative. (Almeida, Superior, Gaya, Queirós, & Faria, 2017). This research is a quantitative research where quantitative method is a method used by relying on data collection, numerical data analysis, describing, predicting, and managing each variable used to make research more interesting (Mertler, 2020).

The purpose of quantitative research is to be able to know and analyze the situation under study by the researcher. So that a relationship between each variable can be built to be able to explain and explain the results of the research in detail. Quantitative research methods also focus on a single study that explains the phenomenon that is being investigated. Researchers in this study also used descriptive as a research method, which has the same goal, namely to answer the formulation of problems that exist in a study.

Collecting data in this research is a type of survey which is conducted by distributing questionnaires to research respondents. The questionnaire is a series of statements or questions about an object of research that aims to provide information related to data to be obtained or needed in research. With the questionnaire, it is possible for the researcher to have the respondent's answer data in the same format. In addition, questionnaires can also facilitate the collection of large amounts of data. (Hurst & Bird, 2018).

A Statistic Glossary write that Population means any collection of people, animals, plants or things for which we can collect data. This is the entirety of the group we are interested in, that we want to describe or draw conclusions about this. (Hurst & Bird, 2018). Slovin method allows researchers to be able to take population samples with the desired level of accuracy. This Slovin's formula also giving an idea to researcher about how large her sample size needs to be ensuring a reasonable accuracy of result (Nalendra et al., 2021:27)

In this research, data were collected through surveys, literature review and questionnaires as the primary data. In order to analyze the data, researcher uses the SPSS 21 program and Microsoft Excel Home and Student 2019. SPSS is used because the author has experience in and it is a good choice to analyze the data as stated. SPSS is particularly well suited to survey research. For the language, Researcher decided to create the questionnaires in English and Bahasa Indonesia, because of all the respondents are Indonesians and most of them are even don't understand any phrase in English

To answer the questions of the impact of Jiwasraya case on customer intention to continue using of insurance in JABODETABEK, researcher will use SPSS (Statistical Packages for Social Science). SPSS is used because researcher has experience and it is good choice to analyze the data as stated. SPSS is well suited to survey research. The data will be process by using the SPSS 25 program; researcher had to transform the ordinal data (Likert Scale) into interval data. After the data gathered through questionnaires, the data can be analyzed. To start processed the data, the researcher has to moved data into Microsoft Excel and it will be easier for gain the information. Descriptive statistics include maximum, minimum, means, standard deviations, and variance for obtain the interval-scaled independent and dependent variables.

Results and Discussions

This study, the data were collected by using a questionnaire and it is known that all of the 33 question items are said to have valid and reliable data. The questionnaire in this study was distributed to 362 respondents who live in JABODETABEK and outside JABODETABEK with a focus on distributing insurance users in Indonesia. The respondents consisted of men and women, with the percentage of women as many as 186 people with a percentage of 51.4%. Meanwhile, there were 176 men and 48.6% men. From the questionnaire above, it can be concluded that the insurance users in this study were dominated by women with a difference of 10 people. This study focuses on insurance users in JABODETABEK and the data obtained

from respondents who are domiciled in JABODETABEK are 336 people with a percentage of 92.8%. This study was also followed by 26 insurance users outside JABODETABEK or 7.2%. The respondent can be seen that insurance users can come from the age range less than 17 years to more than 35 years, with the percentage of users under 17 years as many as 3 people or 0.8%, 17-22 years as many as 44 people or 12.2 %, 23-28 years as many as 91 people or 25.1%, 29-34 years as many as 83 people or 22.9%, and the most insurance users were over 35 years old as many as 141 people or 39%.

Table 1 R result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.774 ^a	0.599	0.594	1.962	0.599	106.541	5	356	0.000

a. Predictors: (Constant), Word of Mouth, Loyalty, Trust, Satisfactions, Affective Commitment

Source: SPSS 21 and Primary Data by Researcher

Based on the table above, the R value shows 0.774. From the calculation results, the coefficient of determination (R^2) is 0.599, this means that the independent variable in the variable model trust, loyalty, satisfaction, affective commitment, word of mouth explains the variation of continue using insurance by 59.9% explained by other factors or variables outside the model. Analysis of the Result (F – Test and T – Test)

The F test is used to test the effect of the independent variable simultaneously on the dependent variable. The results of the F test analysis can be seen in the table below:

Table 2 F Test

F _{count}	F _{table}	Sig.	Explanation
106.541	2.123	0.000	have individual influence

Source: SPSS 21 and Primary Data by Researcher

From the calculation results obtain, the value of F_{count} is 106,541, this figure means that F_{count} is greater than F_{table} so that the variable is suspected to have a significant effect on Trust, Loyalty, Satisfaction, Affective Commitment, Word of Mouth on Continue Using insurance. The results of this study prove that the hypothesis which states "It is assumed that together has a significant effect on Trust, Loyalty, Satisfaction, Affective Commitment, Word of Mouth and Continue Using" is proven true. The results of the t test analysis are seen in the table below:

Table 3 T Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error				Beta	Tolerance
1	(Constant)	1.554	0.903		1.720	0.086		
	Trust	0.069	0.045	0.068	1.541	0.124	0.573	1.746
	Loyalty	0.164	0.048	0.165	3.429	0.001	0.483	2.069

Satisfactions	0.370	0.052	0.381	7.145	0.000	0.395	2.534
Affective Commitment	0.166	0.059	0.151	2.806	0.005	0.388	2.578
Word of Mouth	0.104	0.027	0.165	3.840	0.000	0.612	1.635
a. Dependent Variable: Continue Using							

Source: SPSS 21 and Primary Data by Researcher

From these calculations, the results obtained from the variable $t_{\text{count}} \text{ trust} = 1.541$ $t_{\text{table}} = 1,966$, so there is a significant influence between Loyalty to Continue Using, $t_{\text{count}} \text{ variable satisfaction} = 7,145 > t_{\text{table}} = 1,966$, so there is a significant influence between satisfaction on Continue Using, $t(\text{count}) \text{ of Affective Commitment} = 2,806 > t_{\text{table}} = 1,966$, so there is a significant influence between Affective Commitment on Continue Using, $t(\text{count}) \text{ of variable Word of Mouth} = 3,840 > t_{\text{table}} = 1.966$, so that there is a significant influence between Word of Mouth on Continue Using.

Trust is the main variable in this study which is measured using five indicators or statements. Based on the data obtained, respondents on average stated that they strongly agreed with the existing statements. However, based on the results of t test, it shows that trust has no significant effect on continuing using insurance. t test results show that t count is $1.541 < 1.966$ so that the hypothesis is counted and the trust variable is proven to have no influence or relationship to continue using.

Partial trust does not have a positive and real effect on continued using insurance in JABODETABEK. This shows that partially trust does not have a very high and positive relationship. Analysis Determination can be obtained R square value of 29.4%, this variation can be explained by the variation of the independent variable, namely trust. The remaining 70.6% is caused by other factors outside of research. The trust that has been given by insurance users is considered insufficient to convince users until they continue using. The decline in confidence that occurs can lead to a decrease in sales or income of insurance companies in Indonesia. So, it can be concluded that the case that happened to Jiwasraya had a negative impact on consumer confidence. this result is not in line with any previous research

Loyalty is the second variable in this study, based on the data obtained, on average, respondents strongly agree with each indicator or statement, and based on the results of the t test, it shows that loyalty has a significant individual effect on continuing to use insurance. t test results show that t count is $3,429 < 1,966$ so that the hypothesis is accepted and the loyalty variable is proven to have an influence or relationship to continue using.

Loyalty partially has a positive and significant effect on continued using insurance in JABODETABEK. This shows that partially loyalty has a very high and positive relationship. Analysis Determination can be obtained R square value of 39.3%, this variation can be explained by the variation of the independent variable, namely loyalty. The loyalty of insurance users in JABODETABEK still quite large, so that insurance users continue to use insurance. This shows that the loyalty given to consumers is not affected by the case experienced by Jiwasraya. This customer loyalty needs to be maintained by the company in order to create a good relationship between the company and consumers. these results are in line with the research proposed by (Brown, 2018)

Satisfaction in this study is the third variable used. Based on the respondents' answers, there are 3 indicators that have an average statement of strongly agree and two indicators that have an average agree, and based on the results of the t test, it shows that there is a significant individual influence between satisfaction on continuing using insurance. t test results show that t count is $7,145 < 1,966$ so that the hypothesis is accepted and variable satisfaction is proven to have an influence or relationship to continue using.

Satisfaction partially has a positive and significant effect on continued using insurance in Jabodetabek. This shows that partially satisfaction has a very high and positive relationship. Analysis Determination can be obtained R square value of 50.8%, this explained by the variation on the independent variable, namely satisfaction. The results of calculations that are owned by the satisfaction variable shows the highest value, both from the results of t count, the coefficient of determinant, to the value of R. This shows that the effect of satisfaction on continued using by consumers is very large. The satisfaction felt by consumers is an assessment of the various factors that a product or service has. In this study, the satisfaction felt by consumers is considered large enough so that it is not affected by the impact of the case experienced by Jiwasraya. The satisfaction felt by consumers is what needs to be maintained in the future. these results are in line with the research proposed by (J.E Sutanto & S. Pantja Djati, 2018) and (Nasir & Morgan, 2017) Relationship Between Affective Commitment and Continue Using

Affective commitment in this study becomes the fourth variable used. Based on the respondents' average score, there are four indicators that have an average answer to strongly agree, and one indicator that has an average agree. Based on the results of the t test, it shows that there is a significant individual influence between the variable affective commitment to continue using insurance. t test results show that t count is $2.806 < 1,966$ so that the hypothesis is accepted and the affective commitment variable is proven to have an influence or relationship to continue using.

Partially affective commitment has a positive and real effect on continued using insurance in JABODETABEK. This shows that partially the affective commitment has a very high and positive relationship. Analysis of Determination in the R square value of 42.7%, this variation can be explained by the variation of the independent variable, namely affective commitment. Affective commitment is the relationship that exists between companies and consumers. With the high affective commitment, consumers can easily continue using. In this study, the affective commitment that consumers have on insurance is not affected by the Jiwasraya case. So that consumers still have a good relationship, so they can continue using insurance. these results are similar with the research proposed by (Syed Muhammad Fazal-e-Hasan, Ian N. Lings, Gary Mortimer, and Larry Neale, 2017)

Word of mouth in this study is the last variable used with eight indicators. Based on the average results of the respondents' answers, there are four indicators that have a very agree score and four indicators that have an agree score. Based on the results of the t test, the variable word of mouth has a significant effect on continue using insurance. t test results show that t count is $3,840 < 1,966$ so that the hypothesis is accepted and the word of mouth variable is proven to have an influence or relationship to continue using.

Word of mouth partially has a positive and significant effect on continuing using insurance in Jabodetabek. This shows that partially word of mouth has a very high and positive relationship. Analysis Determination in the R square value of 28.5%, this variation can be explained by the variation of the independent variable, namely word of mouth. Word of mouth is an assessment formed by consumers regarding the products or services they use. In using a product or service, consumers tend to seek information in advance about the product. This is where word of mouth comes into play. The experiences that consumers have experienced are considered more real than the advertisements or information provided by the company. So that consumers prefer to seek information through word of mouth. In this study, word of mouth is considered to have an effect on continue using. So it can be seen that the word of mouth given by consumers is based on the good experiences they feel so as to make other consumers continue using it. So, it can be concluded that the word of mouth created by insurance users has no impact on the Jiwasraya case. these results are in line with the research proposed by (Fazal-e-Hasan et al., 2017)

To be able to overcome this, it is necessary to build trust again for insurance users to continue to trust insurance companies in Indonesia. In the variable loyalty, satisfaction, affective commitment and word of mouth seen from the average results of respondents' answers to the indicators or statements in the questionnaire, it shows the average score strongly agrees and agrees (Rezai and Nemeti, 2019)

This is also evidenced by the results of the t test which shows that the variables of loyalty, satisfaction, affective commitment, and word of mouth have a partial or individual significant effect on continuing using insurance. So it can be said that although trust has no effect, loyalty, satisfaction, affective commitment and word of mouth are still strong factors for insurance users to keep using it. And based on the results of the F test simultaneously, the variables trust, loyalty, satisfaction, affective commitment, and word of mouth have a significant effect on continue using insurance.

Based on the results of the tests that have been carried out, it is concluded that the mental health case does not affect the continued use of insurance by insurance users in JABODETABEK and outside JABODETABEK, this is because loyalty, satisfaction, affective commitment and word of mouth are still a strong influence.

Conclusions and Recommendations

Based on the data obtained, respondents on average stated that they strongly agreed with the existing statements. However, based on the results of the t test, trust has no significant effect on continuing using insurance. The results of this study are different with research conducted by Younes et al., (2018) which shows that trust has an effect on continue using. This shows that consumers do not have high confidence in using insurance in Indonesia due to the case experienced by Jiwasraya, therefore it can be concluded that the lower consumer confidence in the use of insurance, the lower the continuing use of insurance that occurs. Trust is also considered to have no effect on the views of insurance users with the cases that occurred in Jiwasraya, so that trust is considered not to affect consumer decisions to continue using insurance.

Based on the data obtained, on average, respondents strongly agree with each indicator or statement, and based on the finding of the t test, loyalty has a significant individual effect on continuing to use insurance. The results of this study are in line with research conducted by

Savila et al., (2019) which states that loyalty has an effect on continue using. Therefore, the insurance company must be able to provide and serve the best to customers so that consumers can remember. If consumers have got what they want, they will always be loyal and continue using.

Based on the respondents' answers, there are 3 indicators that have an average statement of strongly agree and two indicators that have an average agree, and based on the results of the t test, there is a significant individual influence between satisfaction on continuing using insurance. The results of this study are in line with research conducted by Rahman, (2017) which states that satisfaction has an effect on continue using. With this, if the company wants consumers to always remember and continue using, the company must provide satisfaction to consumers with the products they offer so that consumers believe in these products.

Based on the respondents' average score, there are four indicators that have an average answer to strongly agree, and one indicator that has an average agree. Based on the results of the t test, there is a significant individual influence between the variable affective commitment to continue using insurance. The results of this study are in line with research conducted by Fazio et al., (2017) which states that the affective commitment has an effect on continue using. This means that a commitment consisting of trust and satisfaction is able to make consumers continue to use insurance.

Based on the average results of the respondents' answers, there are four indicators that have a very agree score and four indicators that have an agree score. Based on the results of the t test, the variable word of mouth has a significant effect on continue using insurance. The results of this study are in line with research conducted by Savila et al., (2019) which states that word of mouth affects continue using. If the word of mouth discussed by customers shows a positive experience, then other consumers who get information through word of mouth are believed to continue using insurance.

Variables are the dominant factors in a significant relationship with the customer's intention to continue using insurance is the satisfaction. This shows that the satisfaction felt by insurance users keeps them continue using the insurance.

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