Effect of E-Trust, Customer Focus and Innovativeness on E-Satisfaction of E-Banking; A Moderated-Mediating Analysis

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Abstract

The objectives of this research were to study e-service quality, e-trust, customer focus, innovativeness, and e-satisfaction of e-banking users, to explore the e-quality of service and e-trust that guide the path with a customer focus including e-service quality and e-satisfaction directing the path with a customer focus, and to learn the e-trust and e-satisfaction guiding the innovativeness of e-banking users in Thailand. The sample group was 820 e-banking users of specialized and commercial banks in Thailand. The instrument was a questionnaire. The statistics used to analyze data were descriptive and inferential statistics used to SEM with ADANCO and Sobel's Test. The results showed that all factors were at a high level, but the levels were downward in descending order. Those were e-satisfaction, e-service quality, e-trust, innovativeness, and customer focus, where ETRS was a key factor in transferring ESQ's influence to ESAT well before and after CF and INN routing. Therefore, the bank had to operate under a low moderate level of CF and INN. The focus on CF and INN was not good for customer satisfaction.

Keywords: E-Service Quality, E-Trust, Customer Focus, Innovativeness, E-Satisfaction

Introduction

At present, the dynamics of change are becoming faster and more advanced because of the leaping and innovative technologies such as the Internet of things (IOT), Artificial intelligence (AI) technology, Intelligence (AI), Machine Learning, and Big Data. The application of technology to the financial industry makes the power of new technology become a key cost driving the global economy that improves the efficiency of production processes or provides more value-added services (Office of the National Economic and Social Development Board, 2018), especially the dimensions of opportunity and economic and social equality in the action plan according to the 7-9 goals in order to reach the important goals in raising the overall potential of the country, expand trade and investment opportunities, raising the income of the people, and reducing inequality in the country.

The Bank of Thailand has also expanded the mission of specialized banks and commercial banks, such as insurance-related businesses, securities-related businesses, financial derivatives businesses, e-banking, and other related services. (Bank of Thailand, 2021) The advancement of technology has become a factor in people's way of life in the New Normal era, working patterns, financial systems, economic systems, and people's relationships in society have changed from before. People are increasingly adopting financial technology with their cash consumption declining amid the changes in the digital economy (Santiprabhob, 2017).

Developing an e-payment system structure (National e-Payment) has been a policy of financial economic reform that helps drive towards a Digital Economy that is (1) Any ID payment system (Chanwong, Wingwon & Piriyakul, 2019) (2) expanding the use of e-cards as a key tool for faster access to financial services; (3) tax systems and transaction documents (4) e-Payment of the government sector to help develop the central government database system and (5) to educate and promote the use of e-transactions. There was a problem with complaints, dissatisfaction with service quality, and trust in e-banking systems. For financial organizations, such problems are more serious than usual because when users do not trust, it becomes a major obstacle for financial transactions via e-banking channels (Gefen et al., 2003).

Therefore, if there is a crisis, it will affect the trust of customers. For example, if the banking system fails, causing customers to be unable to use the service or conduct financial transactions, it will directly affect the reputation of the customer negatively. Because of this, some customers are so dissatisfied that they decide to stop using banking services that frequently crash (Bank of Thailand, 2021). In a financial organization such as a bank, trust is a high-priority issue (Noomnont, 2021). Transactions may affect stakeholders because financial transactions must be accurate, transparent, and verifiable. These give customers the confidence to use the service because they are on time, there is evidence to confirm the completeness, such as money transfers or payments, and there must be proof of payment or transfer of funds (Corporate Social Responsibility Development Center, 2019). Therefore, higher levels of e-service quality are positively correlated with consumer satisfaction levels (Cronin et al., 2000). If the service system is not performing well, it will negatively affect the satisfaction of the service users.

Lekshmi's research (2018) found that problems with e-banking services that bank customers face when using the service include (1) difficulty in adopting technology, (2) confidentiality of the customer, honesty, validation (3) service availability of personnel (4) competitive situation (5) keeping technology up-to-date (6) security risk (7) privacy risk (8) trust factor (9) customer perception (10) decreased trust and belief in using the service. This ultimately causes dissatisfaction in the service quality system because satisfaction is the heart of a service business that aims to generate positive results from the perspective of the customer or service user after purchasing or using the service. Negative results from a customer perspective mean organizational failure. Bappy's research (2020) concluded that customer focuses only affects the trust of its customers and has not studied the issue of customer focus to expand the relationship between service quality and the trust of e-banks. The impact that occurred affects the academic community to apply new knowledge or analyze the influence of various factors linked to the satisfaction of e-banking users through the mechanism of this research.

Research Objectives

1. To study the quality of e-banking services, e-trust, customer focus, innovativeness, and e-satisfaction of e-banking users in Thailand.

2. To explore the influence of e-service quality on e-trust when directing customer focus relationships. This includes the influence of e-service quality on e-satisfaction when directed in a relationship with customer focus and the influence of e-trust on e-satisfaction when directed in a relationship with innovation efficacy of e-banking users.

3. To investigate e-trust as a factor that helps to transfer the influence of e-service quality to e-satisfaction under varying levels of customer focus and innovativeness among e-banking users in Thailand.

Concepts, Theories, and Related Research

1. Electronic Service Quality (ESQ)

E-Service Quality is based on the concepts of Parasuraman, Zeithaml, & Malhotra (2005) summarized the seven dimensions of e-service quality factors: (1) Service concrete (2) Service availability (3) System availability (4) Customer assurance or privacy (5) Customer response (6) Customer understanding or Compensation, and (7) keeping promises which all aspects correspond to the context of the digital age; especially for e-banking users who evaluate the service according to their expectations. Therefore, it is directly beneficial for the development, enhances business capabilities to meet customer needs, and creates an advantage over competitors. E-service quality factor developed by Parasuraman et al. (2005); Ahmed (2020); Wijaya et al. (2020).

2. Electronic Satisfaction (ESAT)

Creating satisfaction for customers in the online context (e-satisfaction) is related to first-hand experience of using e-banking services and results in a good response. Oliver (1980) concluded that satisfaction consisted of five aspects: (1) content (2) correct information (3) current, (4) ease of use, and (5) transaction security. The e-service quality level was positively correlated with user satisfaction and used the measure with service security, response, Efficiency, agility, connectivity, and achieving the technology quality goals (Boonlertvanich, 2019) and found that e-service quality has a positive and significant impact on e-satisfaction and Wijaya, Idris & Abror (2020) found that the quality dimension of providing e-services must emphasize the benefits, time savings, security, and privacy and influencing satisfaction.

H1: e-service quality influences e-satisfaction.

3. Electronic Trust (ETRS)

E-trust refers to a customer's willingness to transaction online with a bank in the hope that the bank will be obligated to fully monitor the error. It is a belief in the ability of service providers with specific duties to take care of and provide services. The service users have the expectation that the employees' service offerings can be trusted. E-banking services have continued to evolve, focusing on the Internet service model of the financial services sector. E-trust factors are defined in a variety of ways and do not have a clear definition.

Dimitriadis et al. (2011) classify trust in three dimensions: (1) Trust in ability (2) Trust in integrity (3) Trust in ownership. It was found that the quality of security and privacy is an important aspect of the perceived quality of e-services that affects trust in the use of e-banking services (Bappy et al., 2020). E-trust develops from a measure of Forgas-Collet et al. (2014); Han & Hwang (2015)

H2: e-service quality influences e-trust.

H3: e-trust is a factor that helps transfer the influence of e-service quality, resulting in greater e-service quality influence on e-satisfaction.

4. Customer Focus (CF)

Customer focus is a business strategy in which management and staff focus on the needs and desires of the customers. It is defined as a philosophy that the wishes and needs of customers come first. It is an important factor that increases the confidence of service users through the ability of the organization, goodwill, and service credibility (Bing et al., 2019). The customer-focused business fosters an organizational culture to enhance customer satisfaction and build a strong organization. It is the core value that drives the organization to achieve its goals and build trust from customers both in the quality of e-services and e-trust. Besides, customer focuses all have an impact on customer perception compared to the quality of service received. It was found that service quality was the most important factor determining the success of a service business (Quinn et al., 2009) found that the customer focus of e-service providers banks contributes to service quality impacting their trust in e-banking services. The measure of customer focus is adapted from Susanto & Chang (2014).

H4: More customer focus will result in higher e-service quality influence on e-trust.

Customer focus aims to satisfy customers or service users both outside and inside the organization. External users are those who pay in exchange for goods or services. It is the person who decides whether the product or service is quality or not. Internal customers are personnel within the organization that must create maximum customer satisfaction (Songthanin, 2021). Customer focus is a part of the service market, which is to build trust among employees within the organization and job satisfaction to create multiple mechanisms for reaching customers (Kor & Nasiri, 2016).

Karatepe, Uner & Kocak (2016) found that organizations must have relationships with customers, must focus on creating satisfaction, and build relationships with customers by adhering to organizational culture. This creates customer loyalty and can generate good profits in the long run (Chobsaad et al., 2019), so businesses know how to deal with their customers in the right way (Bing et al., 2019). The interaction with the customer should not end only after the customer has made a financial transaction through the information technology system only, but must maintain customers firmly by building good relationships with customers through service quality and e-satisfaction (Susanto & Chang, 2014) as hypothesis 5.

H5: More customer focus will result in higher influencing e-service quality on e-satisfaction.

5. Innovativeness (INN)

Innovativeness is classified into two dimensions: organizational and individual competence. Innovation competence is related to entrepreneurship. Entrepreneurs tend to be more innovative than non-entrepreneurs. Businesses must apply technology and innovation to differentiate themselves and prevent copying from competitors (Oyedokun et al., 2018; Schumpeter, 1975).

Mahmoud, Hinson & Anim (2018); Luangsakdaphit (2020) suggested that the perceived competence in service innovation consisted of (1) strategic competence, (2) managerial competence, (3) operational capability, and (4) the ability to adapt with an emphasis on internal organization management to create customer satisfaction and trust. The purpose of this research was to study the perceptions of customers in the bank's innovation capability by believing that if customers perceive that the bank has a high level of innovation capability, it will result in higher customer satisfaction based on higher trust as hypothesis 6

H6: Customer perception that specialized banks have a high level of innovation efficacy results in a higher e-trust influence on e-satisfaction.

Research Method

The population is e-banking users of 17 specialized banks and commercial banks, categorized into 4 specialized banks, namely Government Savings Bank, Government Housing Bank, Bank for Agriculture and Agricultural Cooperatives, Islamic Bank of Thailand, 13 commercial banks, namely Bangkok Bank, Krung Thai Bank, Bank of Ayudhya, Kasikorn Bank, Kiatnakin Naphatra Bank, CIMB Bank, TMB Bank, Thanachart Bank, TISCO Bank, Siam Commercial Bank, UOB Bank, Land and Houses Bank, ICBC Bank (Thai), Thai Credit Retail Bank (Bank of Thailand, 2021) in 6 regions: North, Central, Eastern, Northeast, Southern, and Southern Border which are many and do not know the size of the population.

The sample consisted of 820 customers who had experience using e-banking services from specialized and commercial banks in Thailand, according to the criteria of Tabachnick & Fidell (2007), using the ratio of sample numbers (n) to 5, 10, and 20 times of the number of variables coupled with the Hair et al. (2010) criterion that requires a sample size of between 15-20 samples per parameter. In this research, there were 50 measurement variables, so the researcher chose a criterion 20 times the measurement variable by collecting questionnaires from a sample of 820 people to cover the sample as much as possible with confidence and correctness by allocating broadcasts in proportion to each region. The sample was selected from the qualifications used as the inclusion criteria, i.e. those who had experience in using e-banking services.

Research Tools

The research tool was a questionnaire divided into 3 parts as follows: Part 1 General information of the respondents, Part 2 Measures for latent variables consisting of (1) e-service quality (2) e-trust (3) e-satisfaction (4) customer focus and (5) innovativeness. The nature of the questions was closed-ended questions with multiple answers and Part 3 was an open-ended questionnaire. The researcher examined the quality of the tools divided into 2 phases as follows:

Phase 1, tool quality inspection before the actual survey, measured by the IOC from 5 external experts, found that the overall validity of the content (Validity) in all 5 aspects was 0.914. The whole questionnaire was 0.914, and the alpha coefficient of confidence was higher than 0.70 in all aspects. This showed that the questionnaire is highly reliable according to the terms of Cronbach (1974) and Hair et al., (2010).

Phase 2, post-exploration research instrument quality inspection. Loading for all indicators was quantitatively positive greater than 0.50, ranging from 0.7145 to 0.9212, AVE ranging from 0.6554 to 0.8165, and statistically significant, $p<.01$, indicating that the measurement was positive accuracy (Fornell & Larcker, 1981) Each measure is a good indicator of its own, be honest, and high reliability.

Research Tool Checking

Researcher examined the quality of the tools in two phases: First period before the actual survey It was found that the results of checking Item-Objective congruence: The IOC value is not lower than 0.50, indicating that the question has content validity, content validity and reliability. Reliability is found to meet the criteria. And after the actual survey, it was found that the validity, convergent validity, discriminant validity and common method bias: CMB found that the quality of the gauge met the criteria.

Data Collection

Researchers collected data from primary sources with an online questionnaire by coordinating through affiliates. The network of specialized and commercial banks in each province collected data from samples from all regions. The researcher sent a questionnaire for collecting data online via Google Forms. The questionnaire was remaining 820 complete questionnaires, which remained a sufficient sample size (Marsh et al., 1998)

Data Analysis

The researcher analyzed the data by using descriptive statistics to find the percentage, mean, and standard deviation. The equivalence and discriminant validity were analyzed using ADANCO (Henseler, 2017) and moderated mediation analysis was performed using the PROCESS macro program (Hayes, 2021).

Research Results

There were 820 e-banking users, mostly female, aged between 30-39 years old the most. They were single, their education was a bachelor's degree. Their career was private sector workers, and their average monthly income of 30,000 baht or more, using mobile banking the most, followed by automatic cash deposit/withdrawal machines and e-card service, and use the service every day at least once a day. They mostly used Kasikorn Bank, followed by Siam Commercial Bank, and Krung Thai Bank. But the results of this research did not find that the respondents used the services of Kiatnakin Phatra Bank, TISCO Bank, and Thai Credit Retail Bank.

Table 1 Descriptive statistical analysis results of variables in the research framework.

Factors	Average	SD	CV	Interpredation
E-Satisfaction	3.850	0.850	0.221	The level is high and the customers do not have very different opinions on each side.
E-service quality	3.800	0.858	0.226	
E-trust	3.750	0.826	0.220	
Innovativeness	3.670	0.814	0.222	
Customer focus	3.540	0.869	0.245	

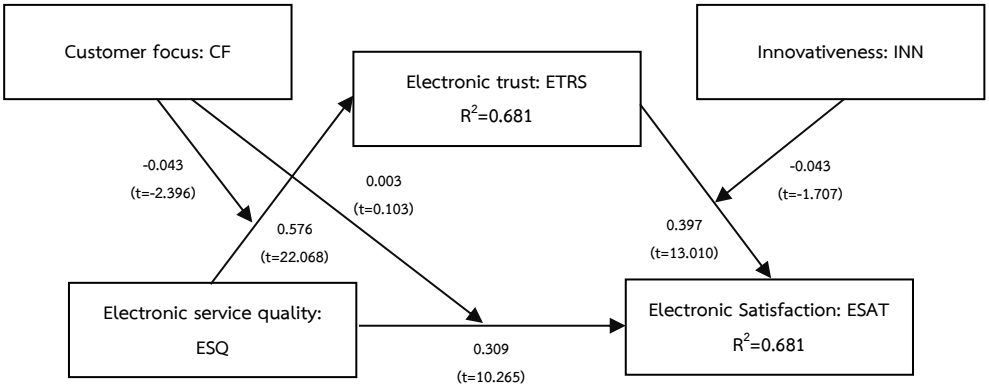

Figure 1 The results of the analysis of the moderated mediation model.

Note: | t | ≥ 1.645 means p-value ≤ 0.10, | t | ≥ 1.96 means p-value ≤ 0.05, | t | ≥ 2.58 means p-value ≤ 0.01 when ≥ 30

The main focus of this study is the moderated mediation analysis, which aims to determine whether ETRS contributes to the transfer of ESQ influence to ESAT or not and if the bank is customer-focused (CF) including both focus on the use of innovative knowledge (INN) to enhance the service. Will ETRS continue to play a role in the transfer of ESQ influence to ESAT when CF and INN are at what level? From Figure 1 we can see that.

The results of the analysis of direct influence, conditional direct influence, indirect influence, and the influence of moderated mediation analysis.

1. The results of the influence analysis along the ESQ->ESAT path revealed that the total effect was very high (total effect = 0.801, t = 38.326, p-value = 0.000) which was higher than 0.20 It was considered excessive, believed to be a fake relationship.

2. When adding an interstitial variable, according to the research proposal, E-Trust (ETRS), into a mediation model, it was found that

2.1 Direct influence on the ESQ->ESAT route decreased by 47% to direct effect = 0.423 (t=14.539, p-value = 0.000)

2.2 Indirect influence along the route ESQ->ETRS->ESAT was high and significant (indirect effect= 0.3782, LLCI= 0.326, ULCI=0.432)

This indicates that E-Trust (ETRS) is a factor that underlies the relationship between ESQ and ESAT, and since the direct influence is not reduced to zero or insignificant. Therefore, there is still a factor or another hidden link for ESQ to influence ESAT.

3. When routing ESQ->ETRS and ESQ->ESAT with CF and routing ETRS->ESAT with INN, it was found that the direct influence was reduced to effect = 0.309 (t = 10.265. p-value = 0.000), indicating that the directed factor is CF, and INN is a masking factor that allows ESQ to influence ESAT too, but as a directing variable that directs the path as a component of the indirect influence of the path. ESQ->ETRS->ESAT which must be further analyzed as to how it contributes to the link.

The results of the conditional indirect influence analysis as shown in Table 2 revealed that the indirect influence that ESQ had on ESAT via ETRS was the path ESQ->ETRS->ESAT. According to the conditions for the values of the CF and INN variables, it was found that no matter how large the CF was, the interstitial directing influence was still high when the INN was low, indicating that the service quality of the e-service was high. One part has a direct influence on e-preferences. Another part is the indirect influence that comes through the bank's e-trust and the Bank operates in a customer-centric approach and an emphasis on innovation knowledge to create customer satisfaction. It was found that offering services by incorporating innovative expertise into services that are too high is not a good result. It was found that bank customers were more satisfied when the bank provided a lower level of innovative knowledge-based services. Regardless of the CF level, a highly innovative knowledge-based service has influence along the way. ESQ->ETRS->ESAT decreased because customers may not keep up with technology or not yet happy to use that technology or not willing to follow and learn all kinds of banking technology or not continuously experimenting with these technologies.

Table 2 Results of analysis of interstitial directing influence along the path ESQ->ETRS->ESAT that directs route ESQ->ETRS and ESQ->ESAT with CF and directs route ETRS->ESAT with INN.

CF	INN	Effect	BootSE	BootLLCI	BootULCI
low	low	0.2734	0.0276	0.2179	0.3256
low	moderate	0.2434	0.0235	0.1976	0.289
low	high	0.2201	0.027	0.1672	0.2724
moderate	low	0.2532	0.0265	0.1997	0.3042
moderate	moderate	0.2254	0.0221	0.1823	0.2691
moderate	high	0.2038	0.0249	0.1555	0.2524
high	low	0.2352	0.0272	0.1826	0.2877
high	moderate	0.2094	0.0225	0.1664	0.2547
high	high	0.1893	0.0243	0.1433	0.2368

However, the dedication to customer-centricity and focus on injecting innovative know-how into the bank's service processes not only indirectly influences, but also directly affects conditions specific to the path being directed which is considered new knowledge, that is

1. CF directing on the ESQ->ETRS path was found that, overall, the ESQ*CF interaction had a negative effect on the change in ETRS (effect = -0.043, t = -2.396, p-value = 0.017). It indicates that if more CF is put in, it will not benefit the trust of customers. It can be seen from Table 3 that the direct influence ESQ has on ETRS is greater when the CF is low and decreases when the CF is higher, meaning that the ESQ has a strong influence on ETRS (effect = 0.576, t = 22.068), but when the CF was taken into account influencing the nature of the interaction with the ESQ, it was found that the ESQ had a greater influence on the ETRS if the CF action was moderately below moderate. This may be because ESQ is already enough to satisfy customers. Adding a little more customer-centricity (CF) is enough. Adding too much customer centricity can be annoying for customers.

Table 3 Conditional direct effect(s) of ESQ on ETRS at pick-a-point of CF

CF	Effect	se	t	p	LLCI	ULCI
-1.0714 (low value)	0.6218	0.0260	23.5144	0.000	0.5699	0.6737
-0.0019 (median)	0.5757	0.0261	22.0807	0.000	0.5245	0.6269
0.9488 (high value)	0.5348	0.036	14.9299	0.000	0.4645	0.6051

2. The directing of the CF on the ESQ->ESAT path was found that in the overall ESQ*CF interaction did not affect changes in ESAT (effect = 0.003, t = 0.103, p-value = 0.918), then if CF was dedicated. Overall, it did not help ESAT to change with the influence of ESQ because the direct influence on the original ESQ->ESAT path was 0.423 (t=14.539, p-value = 0.000. After directing the ESQ->ESAT path with CF, it was found that Direct influence decreased to 0.309 (t = 10.265), indicating that CF is one latent factor linking ESQ to ESAT, but overall ESQ*CF interaction does not promote ESQ impact on ESAT. But in specific cases when considered locally (pick-a-point), it was found that ESQ gradually influenced ESAT more when more CF operations were performed as in Table 4.

Table 4 Conditional direct effect(s) of ESQ on ESAT at pick-a-point of CF

CF	Effect	se	t	p-value	LLCI	ULCI
-1.0714	0.3056	0.0433	7.0616	0.000	0.2206	0.3905
-0.0019	0.3088	0.0301	10.2651	0.000	0.2498	0.3679
0.9488	0.3117	0.0415	7.5111	0.000	0.2302	0.3931

Therefore, in e-banking operations, banks should pay more attention to their customers, which is more customer-centric. This is to be considered as appropriate because too much emphasis on CF may result in lower ETRS.

3. The supervision of INN on the ETRS->ESAT path found that overall, the INN*ETRS interaction had a negative impact on the change in ESAT (effect = -0.043, t = -1.707, p-value = 0.089), indicating that if banks focus more on incorporating innovative knowledge into their services, customer satisfaction will decrease. Overall, INN*ETRS interactions encourage ETRS to have a greater impact on ESAT. Moderate customer service shouldn’t put too much effort into innovation as it could be a burden to learn how to use for the customers.

It can be seen from Table 5 that the influence of ETRS on ESAT is very high if the bank operates at a low level of innovation and satisfaction. The value of the customer will gradually decrease as the INN value increases.

Table 5 Conditional effects of ETRS on ESAT at pick-a-point of INN

INN	Effect	se	t	p-value	LLCI	ULCI
-1.0034 (low value)	0.4397	0.0405	10.8621	0.0000	0.3603	0.5192
0.1289 (median)	0.3915	0.0305	12.8306	0.0000	0.3316	0.4514
1.0095 (high value)	0.354	0.0385	9.1902	0.0000	0.2784	0.4296

Remark; Significant at 0.01

The results of the analysis to test the hypothesis can be summarized as shown in Table 6.

Table 6 Summarizes the hypothesis test results.

Research Hypothesis	effect	t-value	p-value	Conclusion
1. E-service quality (ESQ) influences e-satisfaction (ESAT).	0.309	10.256	0.000	support
2. E-service quality (ESQ) influences e-trust (ETRS).	0.576	22.068	0.000	support
3. E-trusts (ETRS) influence e-satisfaction (ESAT).	0.397	13.010	0.000	support
4. The interaction of customer focus (CF) with e-service quality (ESQ) increases E-trust (ETRS).	-0.043	-2.396	0.017	support
5. The interaction of customer focus (CF) with the influence of e-service quality (ESQ) improves e-satisfaction (ESAT).	0.003	0.103	0.918	not supported, but has a significant like pick-a-point
6. The interaction of innovation recognition (INN) with e-trust (ETRS) increases e-satisfaction (ESAT).	-0.043	1.707	0.089	support

Summarize the Results and Discuss the Results

1. Results of a study on e-service quality, e-trust, customer focus, innovativeness, and e-satisfaction of e-banking users in Thailand.

The service users are satisfied with the quality of e-services at a high level because the bank records the usage data correctly. The banking system is efficient. There is a link through the bank website and mobile application through the deposit machine, to withdraw money, and adjust the bank statement automatically. The telebanking system is linked through an answering machine in relation to the concept of Electronic Transactions Development Agency (2020) concluded that e-transaction services facilitate financial transactions anywhere and efficiently. As the Bank of Thailand's report (2019) concludes that the Bank has applied financial technology to its transactions, build a FinTech ecosystem to bring people, and businesses lower costs because it makes it convenient in the present era.

Consumers' satisfaction with e-banking was at a high level, indicating that they saw the importance of their satisfaction in using e-banking services, and that the first priority was that users felt more like doing

transactions via e-banking than going to branch because it is convenient, save Time in Transactions fast, as well as the research by Kim et al. (2009) concluded that e-satisfaction is the cumulative effect of consumer satisfaction across all purchases and experiences to purchase or choose to use services through online channels. Satisfied customers will return to purchase or use the service again.

The service users are satisfied with the policy and the customer-focused action at a high level, such as e-banking services respond quickly. Customer satisfaction and dissatisfaction results are important information that helps the organization understand customers and the market. This will lead to improvement and sustainability of the organization. This is aligned with the National Quality Award Office (2020) who concluded that customer focus is a form of engagement in order to respond to building good relationships with customers to convince customers to use the service continuously.

Service users have a high level of innovativeness because they receive convenient and fast service from focusing on innovation to create convenience, security, and satisfaction that is benefit from using the service. As a study by Oyedokun et al. (2018), it was concluded that creating innovations to differentiate businesses from competitors. Including a study by Chuang & Lin's research, (2017), supports that innovative efficacy creates value in service and enable the business to achieve operating results in providing services.

2. Conditional direct effect/moderation analysis

1) The influence of service quality on trust when directed by a customer focus. The results showed that after interlacing the ESQ->ESAT relationship path with ETRS, directing the ESQ->ESAT path with CF, and directing the ETRS->ESAT relationship path with INN, it was found that all of the fractional variables had all significant by the quality of services influences e-trust (ESQ->ETRS) first. It is consistent with Nasution et al. (2019); Raza, Umer, Qureshi & Dahri (2020) who found that improving e-service quality will increase e-customer satisfaction because it responds to the needs of speed and operation that focuses on safety. The results of the conditional direct influence analysis showed that the bank should give a moderate level of importance to the CF. Do not overemphasize it, because too much emphasis will result in less influence of ESQ on ETRS. This is because there may be a confounding influence between ESQ and CF because the customer may already be very satisfied with the service quality.

2) The influence of e-trust on e-satisfaction when guided by innovativeness.

E-Trust has a significant influence on e-satisfaction (ETRS->ESAT) as the 2nd most influential because the financial sector is increasingly competitive with technological developments or innovations supporting it. Competitive differentiation of financial products and services has resulted in the satisfaction of service through the Internet. This is in line with research by Grönroos (1994) found that the relationship marketing paradigm affects customer satisfaction through e-trust. INN's direct influence analysis, ETRS->ESAT, found that banks should not be too rushed to adopt technological and innovative capabilities in their financial services. But should be used in moderation because it was found that the influence of ETRS on ESAT will gradually decrease if the bank focuses more on bringing technological know-how and innovation to its services. However, it's high when it's not very focused. This may be due to the fact that there are many different groups of customers of the bank, some groups may be ready for innovation, some groups, which are large groups, may not be ready, may not be able to keep up, may not be able to use, even at present, many customers are still unreliable or

trust in ATM card transactions. If banks bring cutting-edge innovations in their financial services, they will only cause more confusion and dissatisfaction.

3) The influence of service quality on customer satisfaction when directing a customer-focused route is a significant influence of e-service quality on e-satisfaction (ESQ->ESAT), with the third highest influence. This path is the main path of research questions. The results of the analysis showed that the influence along the path decreased accordingly. That is, when other factors were excluded, the total influence was as high as 0.801 (t = 38.326, p-value = 0.000). Intermediate with ETRS, the direct influence was reduced to 0.423 (t=14.539, p-value = 0.000) and when routing ESQ->ETRS and ESQ->ESAT with CF and routing ETRS->ESAT with INN, it was found that the direct influence ESQ->ESAT according to the CF condition was reduced to 0.309 (t = 10.265 p-value = 0.000) indicates that ETRS and CF are actually the hidden factors linking ESQ to ESAT. ESQ does not have much influence on ESAT, and when considering influence along the ESQ->ESAT path based on pick-a-point conditions, it was found that the higher the CF value, the more ESQ influence the ESAT has, but in this case, needed to be careful not to overemphasize the CF as it will lower the ETRS. Everything has to be done in moderation. Taking into account the availability of customers as the main. Also, be careful that ESQ and CF may influence each other. This is consistent with Contractor & Woodley (2015) who found that service innovation influences service value creation and business value creation that affects satisfaction and performance, but need to focus on accessibility. It doesn't have to be overly complex or innovative as it makes learning difficult at first.

3. Conditional Indirect Effect/Moderated Mediation Analysis

Analysis results of influence on path ESQ->ETRS->ESAT found that the indirect influence was significant at the 0.05 level (indirect effect = 0.3782, LLCI = 0.326, ULCI = 0.432), while the direct influence was not reduced to 0 or not significant (i.e. direct effect = 0.423, t = 14.539, p-value = 0.000) indicates that ETRS is a factor that transfers the influence of ESQ to ESAT, and when routing ESQ->ETRS and ESQ->ESAT with CF and routing ETRS->ESAT with INN. It was found that the conditional indirect effect is significant in all conditions the values of CF and INN. The indirect influence is high when INN is low, but CF has any value and direct influence ESQ->ESAT is decreased but not 0 and also significant (effect = 0.309, t = 10.265, p-value=0.000) indicates that CF contributes to the transfer of ESQ influence to ESAT along the ESQ-ESAT path, and CF to INN also contributes to ESQ influence on ESAT more, but must be used at a moderate level, that is, at a moderate level down to a low level.

Recommendations

Recommendations Received from the Research

1. Academic aspect: Academics can use research findings to supplement theories about user behaviour such as ACSI, ECSI in the context of a cashless digital society.

2. Applied in management: The bank can apply knowledge from research studies and define management and operating policies for products and services in a gradual manner because too much emphasis on CF and INN does not benefit ETRS and ESAT.

3. Policy-wise: Bank executives should focus on improving the quality of e-services, implementing of a customer-focused approach, and using technology and innovation at an appropriate level.

4. Commercial aspect: E-Trust is a very important factor as it plays a key role in the quality of the bank's e-services to customer satisfaction. This requires consideration of the appropriate CF and INN.

Suggestions for the Next Research

E-trust is not the only factor contributing to ESQ's influence on ESAT. There may be other hidden factors, such as Multi-Channel Integration, knowledge, and ability to use innovation of customers, and online Security.

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