

## The Influence of Satisfaction and Trust in The Digital Loyalty of Digital Banking Service: A Qualitative Research\*

Daniel MEDINA

Universidad peruana de ciencias aplicadas, Lima, Perú

Daniel ZAVALA

Universidad peruana de ciencias aplicadas, Lima, Perú

Manuel Luis LODEIROS-ZUBIRIA

Universidad peruana de ciencias aplicadas, Lima, Perú

Correspondence should be addressed to: Manuel Luis LODEIROS-ZUBIRIA; Pccmmlod@upc.edu.pe

\* Presented at the 39th IBIMA International Conference, 30-31 May 2022, Granada, Spain

Copyright © 2022. Daniel MEDINA, Daniel ZAVALA and Manuel Luis LODEIROS-ZUBIRIA

### Abstract

Electronic commerce has become an essential part of companies; therefore, for more than a decade, researchers have focused on discovering the variables that achieve a satisfactory customer experience. The objective of this study is to know the influence of the satisfaction and trust variables on customer loyalty in the category of digital banks. The data was obtained from a sample of 260 users of electronic banking in Lima (Peru) through an online questionnaire with structured questions. Hypotheses were tested using the Partial Least Squares Structured Equation Model (PLS-SEM). The results prove that the proposed variables SATI, CON and LEAL meet the discriminant validity criterion. Consequently, satisfaction and trust positively affect loyalty in electronic banking users; however, despite being significant and relevant, the trust did not have such a strong effect on loyalty in digital banks. These results are relevant since they suggest that companies should focus on marketing activities that positively influence customer satisfaction concerning the quality of their products and services. Likewise, this research offers practical implications for managers of digital banks that seek to improve their clients' trust, satisfaction, and loyalty to their services.

**Keywords:** Digital Banks, Online Satisfaction, Online Trust and Online Loyalty.