

# THE EFFECT OF TRUST, COMMITMENT, AND SATISFACTION ON BANK CUSTOMER LOYALTY AT POST-IMPLEMENTATION OF AUTOMATIC EXCHANGE OF INFORMATION (AEOI)

**Nabella Putri Hari Pratiwi**  
Yogyakarta State University  
[nabellaputri.2017@student.uny.ac.id](mailto:nabellaputri.2017@student.uny.ac.id)

**Sukirno**  
Yogyakarta State University  
[sukirno@uny.ac.id](mailto:sukirno@uny.ac.id)

**Abstrak: The Effect of Trust, Commitment, And Satisfaction on Bank Customer Loyalty at Post-Implementation Of Automatic Exchange Of Information (AEOI).** This study aims at determining customer loyalty by several factors which are trust, commitment, and satisfaction post-implementation of the Automatic Exchange of Information (AEOI). This research was conducted at the Bank in Daerah Istimewa Yogyakarta using the form of a causal associative with analysis approach using quantitative methods, data collection using a survey method with a customer population of commercial bank customers in Daerah Istimewa Yogyakarta. The research sample was 200 samples using the purposive sampling method. The method of data analysis was done by using the prerequisite test, multiple linear regression, and the hypothesis by using the t-test and the F test. The results showed that: (1) Trust has a negative and insignificant effect on customer loyalty of Banks in DIY. (2) Commitment has a positive and significant effect on customer loyalty of Banks in DIY. (3) Satisfaction has a positive and significant effect on customer loyalty of Banks in DIY. (4) Trust, commitment, and loyalty have simultaneously affect on customer loyalty of Banks in DIY.

**Keywords:** Customer Loyalty, Trust, Commitment, and Satisfaction.

*Abstrak: Pengaruh Kepercayaan, Komitmen, dan Kepuasan terhadap Loyalitas Nasabah Bank Pasca Pelaksanaan Automatic Exchange of Information (AEOI).* Penelitian bertujuan untuk mengetahui loyalitas nasabah dengan beberapa faktor seperti kepercayaan, komitmen dan kepuasan nasabah pasca adanya implementasi Automatic Exchange of Information (AEOI). Penelitian ini dilakukan pada Bank Umum Daerah Istimewa Yogyakarta dalam bentuk asosiatif kausal dengan pendekatan analisisnya menggunakan metode kuantitatif yaitu pengumpulan data menggunakan metode survey dengan populasi nasabah bank umum Daerah Istimewa Yogyakarta. Sampel penelitian sebanyak 200 sampel dengan menggunakan metode purposive sampling. Metode analisis data dilakukan dengan uji prasyarat, regresi linier berganda, dan hipotesis dengan uji t dan uji F. Hasil penelitian menunjukkan bahwa: (1) Kepercayaan berpengaruh negatif dan tidak signifikan terhadap loyalitas nasabah Perbankan DIY. (2) Komitmen berpengaruh positif dan signifikan terhadap loyalitas nasabah Perbankan DIY. (3) Kepuasan berpengaruh positif dan signifikan terhadap loyalitas nasabah Perbankan DIY. (4) Kepercayaan, komitmen, dan loyalitas berpengaruh secara simultan terhadap loyalitas nasabah of Perbankan DIY.

**Kata Kunci:** Loyalitas Nasabah, Kepercayaan, Komitmen, dan Kepuasan.

## **INTRODUCTION**

The existence of banks is important of life for economies around the world, many of the economic wheels that are supported and run by it. Likewise in Indonesia, the bank holds a very important control, especially for developing countries that are in the development stage in various sectors. Banks have the broadest meaning of institutions in charge of carrying out business activities both conventional and sharia, which is carrying out their activities provide services in all forms of payment (OJK, 2020).

In line with advancing technological developments, the Indonesian finance ministry has adopted the Automatic Exchange of Information (AEOI) as an effort to overcome the financial crisis. Through the implementation of AEOI, the directorate of taxes has the authority to access financial information for state tax purposes (Sakti, 2017). The implementation of Automatic Exchange of Information (AEOI) will benefit countries, which is a form of cooperation between international taxation and banking that has been implemented by several countries (OJK, 2017). There are 105 countries including Indonesia have adopted the AEOI at the end of 2020. This was adopted by 105 countries in avoiding financial crises

and improving tax administration in their countries (OECD, 2020). AEOI is used as a medium for exchanging information related to banks' customer data around the world periodically, systematically, and continuously to taxpayer residents of countries. Implementation of this regulation, the government aims to increase tax revenue for state income and to minimize taxpayers who avoid taxes.

The implementation of the AEOI is supported by the creation of law Number 70 / PMK.03 / 2018 about Technical Guidelines on Access to Financial Information for Taxation Purposes, now with the permission of the minister of finance it is easy to find out the confidentiality of banks' customer data. The provision of banks' customer data to the state has been regulated in the Banking Law article 40 paragraph 1 as a continuation of the exemptions from Law Number 10 the year of 1998 concerning Banking and OJK Regulation Number 1/POJK. 07/2013 concerning Consumer Protection in the Financial Services Sector. Until now, the state has not guaranteed the security and confidentiality of customers' personal information. When the confidentiality of customer data is not guaranteed, the impact that may occur is reduced customer distrust

where the customer keeps money because of the basis of trust. Another more crucial impact is when people rush money as a result of mistrust of banking institutions, which can cause many banks to collapse and disrupt the wheels of the economy (Mauludi, 2018). When the confidentiality of customer data is not guaranteed, the impact that may occur is reduced customer distrust in which customers save money because of the basis of trust.

Regarding the confidentiality of customer data that can be accessed by the state, customers have to prepare for data security risks and interest deductions to be transferred to taxes. Based on the results of account growth data by the Deposit Insurance Corporation (LPS) in 2020, the number of commercial bank customers is 344.54 million conventional and 33.77 million sharia, so that there are millions of banks' customer information data that need to be maintained security and confidentiality.

Figure 1. Third-Party Funds of Banks in DIY

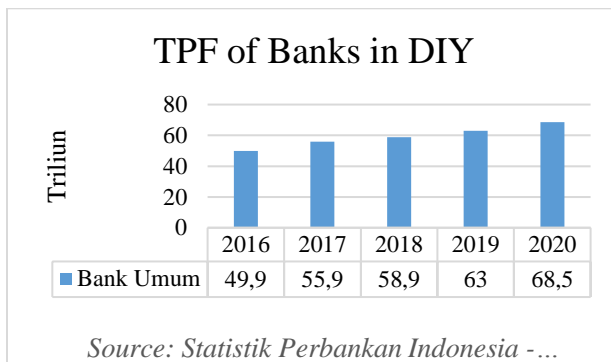
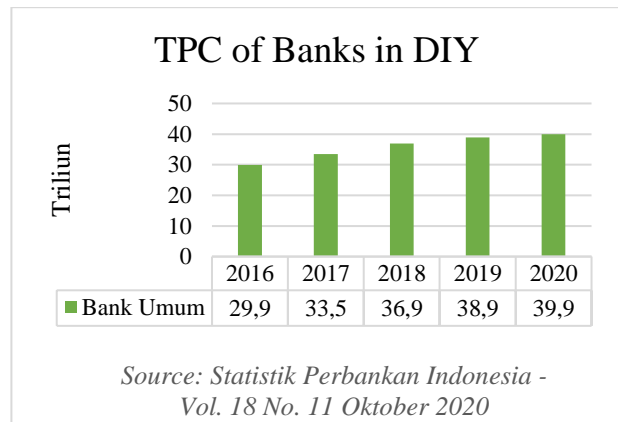


Figure 2. Third-Party Credit of Banks in DIY



According to data from the OJK in the Indonesian Banking Statistics, the development of third-party fund (TPF) in the Daerah Istimewa Yogyakarta from 2017 to 2020 show an increase in customer deposits regularly every year at Commercial Banks, this is in line with the increase in third-party credit (TPC). Based on these conditions and the results of earlier research and they are still limited research it is necessary to analyze the increasing number and customer loyalty using variables of trust, commitment, and satisfaction.

## LITERATURE REVIEW

### Theoretical Review

#### A. Customer Loyalty

Loyalty occurs on a natural basis and from a self-awareness of the past, without compulsion (Utami, et.al., 2019). Loyalty also means creating a strong relationship between

service providers and customers which is the key to long-term marketing success (Marlius, 2017). According to Tjiptono in Aziz, 2019, there are six indicators to determine the loyalty of customers:

1. The customer will make a repeat purchase.
2. The habit of using these products or services.
3. Always like the product or service.
4. Keep choosing the company or brand.
5. Believing that the company or brand is the best.
6. Recommend the products used to close relatives and others.

## **B. Trust**

Trust can be interpreted as an assessment of consumer relationships with other parties that transactions with full expectations of uncertainty (Priansa, 2017). In other words the belief of one party with the other with sincerity. Trust is important for a bank because without trust it is difficult to build a strong foundation. Trust itself means a willingness to rely on one another in business. There are five indicators of building trust from customers (Kotler, et.al, 2016):

### **1. Ability**

Ability means a value of what the bank does, whether it is good or bad. Banks need to convince customers to guarantee

satisfaction, security, and convenience in transactions or other aspects. When the bank is able to make it, customers will feel safe and trust in the bank's products, data, transactions, etc.

### **2. Benevolence**

Seriousness means how much the customer's intention to trust the bank for things and good behavior towards the customer. This can be shown from the quality of service, safety assurance, and a variety of products that motivate customers to use based on trust.

### **3. Integrity**

Integrity shows the amount of customer confidence in the honesty of the bank. This is required by banks and is an absolute form that must be owned by banks. It is necessary to guarantee to maintain and fulfill all obligations that have been made with customers.

### **4. Willingness to Depend**

When a trust is established between two or more parties, the customer's willingness to remain dependent on the bank will be established. So that customers tend to accept the bank with all the risks and consequences in the hope that the bank has completed its responsibilities and does not harm the customer.

### **5. Subjective Probability of Depending**

The occurrence of trust is the subjective willingness of the customer in the form of providing personal information to the bank, conducting transactions according to the rules, and following the advice of the bank that is best for him.

### **C. Commitment**

Commitment is maintaining the relationship between the bank and customers, and this is done for the common interest. This condition shows the psychological fundamentals to maintain a long relationship between customers and banks, here the company must strive to build a mutual relationship. This commitment also leads to the intention of customers to use products or services in the future to maintain relationships (Chai, et.al., 2015). According to Henning, et al., There are four indicators in measuring commitment (Darusman, 2018):

1. Commitment is something that is desired
2. Commitment is very important
3. Commitment is very concerned about
4. Commitment is requiring maximum effort to maintain it

### **D. Satisfaction**

According to Kotler in Atmaja, 2018 the definition of satisfaction is the feeling of happiness or disappointment by existing customers after comparing services or

products on the performance of service providers. According to Gerso, another meaning of satisfaction is when customers think that their expectations are met or even exceeded (Fernos, et, al., 2018). According to Lupoyoadi in Atmaja, 2018, there are five factors determine customer satisfaction:

1. Product quality  
By providing higher quality goods and services, customers will feel satisfied, and vice versa.
2. Quality of Service or Services  
By being provided with pleasant and comfortable services, the bank will get the satisfaction expected.
3. Emotions  
Customers sometimes use their emotions or intuition in using a product, when the product or service he uses has a high value, satisfaction tends to follow.
4. Price  
Price tends to be one part of determining whether a customer stays or leaves. Customers usually tend to prefer small but meaningful fees over expensive and inconvenient ones.
5. Cost  
Customers usually choose those that less cost or free to get a product and service or waste no time tend to be satisfied with it.

## E. Automatic Exchange of Information (AEOI)

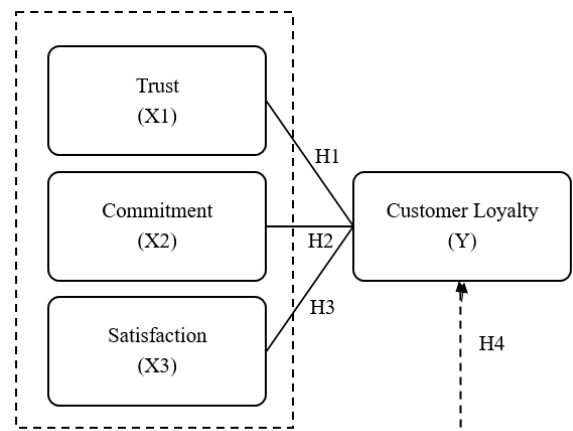
The definition of Automatic Exchange of Information is a system of exchanging financial information for taxpayers between countries periodically, systematically, and continuously (Ispriyarso, 2020). The application of AEOI is expected to provide benefits for Indonesia, such as access to financial information for taxpayers who still invest in the country, as well as all taxpayers in Indonesia (OJK, 2017). There is five data information that are the objects of the AEOI Information exchange (Tjahyono, 2017) are the personal identity of the account holder, account number of the account holder, the identity of the financial institution holding the account, account balance and income earned on accounts (interest).

## F. Banks in DIY

Commercial banks have the broadest meaning of institutions in charge of carrying out business activities both conventional and sharia, which is carrying out their activities provide services in all forms of payment (OJK, 2020). The commercial bank also means bank in its business activities carried out conventionally or based on sharia principles, this is stated in Bank Indonesia Regulation Number 11/15 / PBI / 2009.

Demography has an important role in determining customer behavior in transaction activities. Demography characteristics that have the potential to influence customer behavior in the DIY area are gender, age, and income (Nugraheni, 2005) (Uswatunnisa, 2018). Based on BPS 2020 data related to the Yogyakarta Province Population Census for the male gender 1.82 million (49.55%) and female 1.85 million (50.45%) where female dominate. Meanwhile, age is dominated by generation X (40 - 50 years), Z (8 - 23 years), and millennials (24 - 39 years).

## Research Paradigm



## Research Hypotheses

- H1 : Trust (X1) has a significant positive effect on Customer Loyalty (Y)
- H2 : Commitment (X2) has a significant positive effect on Customer Loyalty (Y)

H3 : Satisfaction (X3) has a significant positive effect on Customer Loyalty (Y)

H4 : Trust, Commitment, and Satisfaction together have a significant positive effect simultaneously on Customer Loyalty (Y)

## RESEARCH METHOD

### Research Design

This research was conducted in the form of causal associative with the analytical approach using quantitative methods which is data collection using survey methods. Associative research is research with the nature of questioning the relationship between two or more variables (Sugiyono, 2018). Meanwhile, quantitative analysis is a measurement and analysis with numbers and statistics to obtain results (Sugiono, 2018).

### Place and Time Research

This research was conducted in all Bank in Daerah Istimewa Yogyakarta, involving all banking customers. Data collection was carried out by distributing questionnaires in January 2021.

### Population and Sample Research

The population of this study was customer of banks in the Daerah Istimewa Yogyakarta.

The number of samples in Bantul were 24 respondents, Gunung Kidul were 34 respondents, Kulon Progo were 25 respondents, Sleman were 72 respondents, and Yogyakarta were 45 respondents.

### Research Instruments

This study used questionnaire so that the respondent will answer according to the conditions experienced by providing written answers and a checklist (✓). Measurement of the independent variable (trust, commitment, satisfaction) and the dependent variable (customer loyalty) was used with a 4-point Likert scale. The Likert scale is a measure of the attitudes, opinions, and perceptions of a group of people towards certain social conditions set by researchers (Sugiyono, 2018).

Variable	Indicator	No. Item	Total
<b>Trust (X1)</b> <b>(Kotler, et.al, 2016)</b>	Ability	1, 2	10
	Benevolence	3,4	
	Integrity	5, 6	
	Willingness to depend	7	
	Subjective probability of depending	8, 9,10	
<b>Commitment (X2)</b> <b>(Henning, et al., In Darusman, 2018)</b>	Be required	1	4
	Important	2	
	Observed	3	
	Maximum effort	4	

Variable	Indicator	No. Item	Total
<b>Satisfaction (X3)</b> <b>(Lupoyoadi in Atmaja, 2018)</b>	Quality of product or service	1	5
	Products or services that are pleasant and convenient	2	
	Emotions	3	
	Price	4	
	Additional costs	5	
<b>Customer Loyalty (X4)</b> <b>(Tjiptono in Aziz, 2019)</b>	Repurchase of products or reuse of services	1	6
	The habit of using the products or services	2	
	Like the product or service	3	
	Choose the company or brand	4	
	Company or brand is the best	5	
	Recommend products used to others	6	

### Validity Test

This study used the validity test of the exploratory factor analysis technique (EFA), which will determine the value of the Kaiser-

Meyer Olkin Measure of Sampling Adequacy (KMO MSA).

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.781
Bartlett's Test of Sphericity	Approx. Chi-Square
	Df
	Sig.
	687.969
	300
	0.000

Primary data Analyzed in 2021

### Reliability Test

The results of the reliability test on the variables trust, commitment, satisfaction, and customer loyalty in this study was:

Variable	Cronbach's Alpha	Result
<b>Customer Loyalty</b>	0.823	Very High
<b>Trust</b>	0.891	Very High
<b>Commitment</b>	0.743	High
<b>Satisfaction</b>	0.684	High

Primary data Analyzed in 2021

## RESULTS OF RESEARCH AND DISCUSSION

### Descriptive Statistic Test

Data	Variable			
	Y	X1	X2	X3
<b>Maximum</b>	24	40	16	20
<b>Minimum</b>	8	16	8	11
<b>Median</b>	19	35	14	17
<b>Mode</b>	18	40	16	20
<b>Mean</b>	16	28	12	15.5
<b>SD</b>	2.67	4	1.33	1.5

Primary data Analyzed in 2021



Based on the table above, it can be compared the scores of maximum value, minimum value, median, mode, mean, and standard deviation of customer loyalty, trust, commitment, satisfaction. This score was used to determine the interval, frequency, and distribution trend of each variable.

### Normality Test

The results of the normality test are obtained from research data for the variables trust, commitment, satisfaction, and customer loyalty. Data will be normal if the value of significance (p) is greater than 0.05 (Sig > 0.05). In this test, Kolmogorov-Smirnov exact tests Monte-Carlo with evidence of 99% for 200 samples. The following table is the result of the normality test:

Variable	Criteria Sig	Monte-Carlo Sig. 2-tailed	Result
<b>Unstandardized residuals</b>	0.05	0.115	Normal

Primary data Analyzed in 2021

### Linearity Test

The linearity test is used to determine the relationship between the independent variable (X) and the dependent (Y). Where the independent variables include trust, commitment, and satisfaction. Meanwhile, the dependent is the customer loyalty of banks of

the Daerah Istimewa Yogyakarta. The following are the results of the linearity test:

Variable	Criteria Sig	Sig
<b>X1 - Y</b>	0.05	0.138
<b>X2 - Y</b>	0.05	0.425
<b>X3 - Y</b>	0.05	0.307

Primary data Analyzed in 2021

### Multicollinearity Test

The multicollinear test is used to see the correlation between X and Y variables with to know the presence or absence of multicollinearity by looking at the Variance Inflation Factor. The following are the results of the multicollinear test:

Variable	Tolerance	VIF
<b>X1 - Y</b>	0.365	2.742
<b>X2 - Y</b>	0.411	2.432
<b>X3 - Y</b>	0.479	2,089

Primary data Analyzed in 2021

The results of the study show that the relationship between the independent variables (X1 trust, X2 commitment, and X3 satisfaction) with the dependent variable (Y) does not show multicollinearity because tolerance > 0.10 and VIF is less than 10.

### Heteroscedasticity Test

Heteroscedasticity test is used to test the regression model whether it has the same variance from the residuals of one observation to another.

Variable	Criteria Sig	Sig
X1 <sup>2</sup>	0.05	0.415
X2 <sup>2</sup>	0.05	0.053
X3 <sup>2</sup>	0.05	0.546
X1 x X2	0.05	0.178
X1 x X3	0.05	0.511
X2 x X3	0.05	0.183

Primary data Analyzed in 2021

The test results show that there is no heteroscedasticity symptom between the significance of the squares of the dependent variable and the multiplication of each dependent variable on the residual square shows a significance > 0.05 or 5%.

### Multiple Linear Regression Test

The multiple linear regression test aims to determine the direction and influence of the independent variables, namely trust (X1), commitment (X2), and satisfaction (X3) on dependent customer loyalty (Y). Based on the results of multiple linear regression tests on 200 samples are:

Variable	β (Beta Value)	Constant
X1 - Y	0.063	- 0.342
X2 - Y	0.618	- 0.342
X3 - Y	0.544	- 0.342

Primary data Analyzed in 2021

$$\begin{aligned}
 Y &= a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e \\
 &= -0.342 + 0.063 X_1 + 0.618 X_2 + \\
 &\quad 0.544 X_3 + e
 \end{aligned}$$

Based on the multiple linear regression test, the average constant shows 0.579 for the three variables. This shows that if the variables trust (X1), commitment (X2), and satisfaction (X3) are not included or 0, there will be a decrease in the constant of 0.342. Meanwhile, if there is an increase in 1 *ceteris paribus* to the three independent variables, which is trust, commitment, and satisfaction, it will increase the regression coefficient customer loyalty of Banks in DIY by 0.63, 0.618, and 0.544.

### Hypotheses Test

#### a. Coefficient Determination

This determination is used to determine the level of accuracy of the regression line through the coefficient of determination. The results of the determination coefficient test are:

Variable	R	R <sup>2</sup>	Adjusted R <sup>2</sup>
X1, X2, X3	0.730	0.534	0.526

Primary data Analyzed in 2021

This result shows that the adjusted R Square of 52.6% of the loyalty variable can be explained by the variables of trust, commitment, and satisfaction. So it can be explained that the independent variable influences on the dependent variable.

#### b. Partial Test (Test Statistic t)

The t statistic test or partial regression coefficient test aims to partially determine the significant influence between the independent

variable (X) on the dependent variable (Y).

The results of the t-test are:

Variable	t Value	Sig
X1	1.044	0.298
X2	4.519	0.000
X3	5.464	0.000

Primary data Analyzed in 2021

Then:

1. The effect of trust (X1) on customer loyalty (Y) with a significance of 0.298 greater than 0.05 and t-count of 1.044 less than the 1.972 t-table indicates that the trust variable does not have a partial effect on customer loyalty. Because of this, the **first hypothesis (H1) is rejected.**
2. The effect of commitment (X2) on customer loyalty (Y) with a significance of 0.000 less than 0.05 and t-count of 4.519 greater than t-table 1.972 shows that the variable commitment has a significant positive effect on customer loyalty. Because of this, the **second hypothesis (H2) is accepted.**
3. The effect of satisfaction (X3) on customer loyalty with a significance of 0.000 less than 0.05 and t-count of 5.464 greater than 1.972 shows that the variable commitment has a significant positive effect on customer loyalty. Because of this, the **third hypothesis (H3) is accepted.**

### c. Testing the Significance and F Test

The F test shows whether the independent variable (X) jointly affects the dependent variable (Y). This study using independent variables namely Trust (X1), Commitment (X2), and Satisfaction (X3) and the dependent variable Customer Loyalty of Banks in DIY. The results of the F test are:

Variable	F Value	Sig
X1, X1, X3	74.748	0.000

Primary data Analyzed in 2021

Based on the results of the F test, it shows that the F-count value is  $74.748 > F\text{-table } 0.177$  with a significance of  $0.000 < 0.05$ . This shows that the independent variables trust, commitment, and, satisfaction have simultaneous effect on the dependent variable customer loyalty of Banks in DIY. Because of this, the **fourth hypothesis (H4) is accepted.**

### Conclusion

Based on the results of the research and discussion that has existed in the research and discussion results chapter, it can be concluded as follows:

1. Based on the test results, it shows that trust has no significant negative effect on customer loyalty of Banks in DIY with a significance of 0.298 greater than 0.05 and a t-count of 1.044 less than the t-table

- 1.972. As for the regression coefficient value of 0.063, it shows that if there is an increase in 1 *ceteris paribus* for the trust variable, it will increase the regression coefficient of DIY banking customer loyalty by 0.063.
2. Based on the test results, it shows a significant positive commitment to customer loyalty of Banks in DIY with a significance of 0.000 less than 0.05 and a t-count of 4.519 greater than the t-table 1.972. As for the regression coefficient value of 0.618, it shows that if there is an increase in 1 *ceteris paribus* for the variable commitment, it will increase the regression coefficient of DIY banking customer loyalty by 0.618.
  3. Based on the test results, it shows that the satisfaction has a significant positive effect on customer loyalty of Banks in DIY with a significance of 0.000 less than 0.05 and the t-count of 5.464 is greater than the t-table 1.972. Meanwhile, the regression coefficient value is 0.544, indicating that if there is an increase in 1 *ceteris paribus* for the variable commitment, it will increase the regression coefficient of DIY banking customer loyalty by 0.544.
  4. Based on the test results, it shows the simultaneous effect of trust, commitment, and satisfaction on customer loyalty of Banks in DIY with a significance of 0.000 less than 0.05 and an f-count of 74.748 greater than the f-table 0.177. Meanwhile, the determination coefficient test shows that the adjusted R Square of 0.526 or 52.6% of the loyalty variable can be explained by the variables of trust, commitment, and satisfaction. So it can be explained that the independent variable influences the dependent variable.

### **Recommendation**

Based on the results of research related to the influence of trust, commitment, and satisfaction on customer loyalty of Banks in DIY post-implementation of the Automatic Exchange of Information, the suggestions that the researchers can give are as follows:

1. For Banks in DIY
  - a. Commercial Banks in DIY need to improve services related to increasing the trust of customers, trust is important in increasing customer loyalty. For example, from the aspect of the ability, it guarantees satisfaction, security, and comfort in transactions; the benevolence of service quality, safety assurance, and product variety; integrity in maintaining and

fulfilling all obligations that have been made; completing their responsibilities not causing a loss to customers; and providing the best advice to customers.

- b. Concerning customer loyalty, by building commitment and customer satisfaction, it is necessary to maintain customer loyalty. Because customers tend to maintain good relations and use the services of Banks in DIY when banks continue to maintain services that can fulfill responsibility and satisfaction for customers.
2. For Future Research
    - a. Further researchers are expected to be able to distribute questionnaires more controlled so that the results can be more objective.
    - b. Future researchers are expected to improve the limitations of this study by improving the distribution method of research instruments such as the interview method.
    - c. Future researchers are expected to add other variables such as customer intimacy, communication, conflict handling, and others that can affect customer loyalty of Banks in DIY.

## REFERENCE

- Atmaja, J. (2018). Kualitas Pelayanan dan Kepuasan Nasabah Terhadap Loyalitas Pada Bank BJB. *Jurnal Ecodemica*, Vol. 2 No. 1
- Aziz N., Yosep E.P. (2019). Pengaruh Kualitas Pelayanan Dan Kepuasan Pelanggan Terhadap Loyalitas Nasabah Pt Bank Rakyat Indonesia Cabang Padang. Padang: Sekolah Tinggi Ilmu Ekonomi “KBP”
- Chai, J.C.Y., Malhotra, N.K., dan Dash, S. (2015). The Mediating Role of Focused Commitment in Service Relationships. *Journal of Hospitality and Tourism Technologies*. Vol. 6 No. 3, Pp.203-227.
- Darusman, D., (2018). Skripsi: Pengaruh Kepercayaan dan Komitmen Terhadap Loyalitas Nasabah PT. U Finance Medan. Universitas Medan Area, FEB
- Fernos, J., Putra, Y.E. (2018). Paper: Analisa Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada Pt. Bank Mega Syari’ah Padang. <https://econpapers.repec.org/paper/osfosfxxx/y2baf.htm>
- Ispriyarso, Budi. (2020). Automatic Exchange of Information (Aeoi) Dan Penghindaran Pajak. *Jurnal Masalah-Masalah Hukum*. Vol. 40. No. 2
- Kotler, Philip and Kevin, Lane Keller. (2016). *Marketing Management: 15th Edition*. New Jersey: Pearson Pretice Hall Inc.
- LPS. (2021). SIARAN PERS: Simpanan Stabil, Terjadi Pemerataan Simpanan. <https://www.lps.go.id>

- Marlius, D., (2017). *Loyalitas Nasabah Bank Nagari Syariah Cabang Bukittinggidilihat Darikualitas Pelayanan*. Jurnal Pundi. Vol. 01, No. 03.
- Mauludi, Sahrul. (2018). *Awas Hoax! Cerdas Menghadapi Pencemaran Nama Baik, Ujaran Kebencian dan Hoax*. Jakarta: PT Elex Media Komputindo
- Nugraheni, Hapsari K. P, Sutikno B. (2005). *Analisis Strategi Segmentasi Perbankan Syariah Mandiri* Yogyakarta. Universitas Gajah Mada: FEB
- OECD. (2020). *Transparency and Exchange of Information for Tax Purposes: Automatic Exchange of Information (AEOI): Status of Commitments*. <https://www.oecd.org/tax/transparenc y/AEOI-commitments.pdf>
- OJK. (2017). *Siaran Pers OJK Keluarkan Aturan Dukung Implementasi Automatic Exchange of Tax Information (AEOI)*. Jakarta: Departemen Manajemen Strategis
- OJK. (2020). *Booklet Perbankan Indonesia 2020 Edisi 07 IISN 1858-4233*. Jakarta: OJK Departemen Perizinan dan Informasi Perbankan
- Priansa, Donni Juni. 2017. *Perilaku Konsumen: Dalam Persaingan Bisnis Kontemporer*. Bandung: Alfabeta
- Sakti, N. W. (2017). *Media Keuangan: Transparansi Informasi Kebijakan Fiskal*. KEMENKEU. Vol. XII No. 117
- Sugiyono. 2018. *Metode Penelitian Bisnis: Pendekatan Kuantitatif, Kualitatif, Kombinasi dan R & D*. Bandung: Alfabeta.
- Tjahono, M.B. (2017). *5 Kata untuk AEOI*. Jakarta: Direktorat Jendral Pajak
- Uswatunnisa, T. (2018). *Pengaruh Faktor Demografi Kelancara Pembayaran Kewajiban Pembiayaan Dengan Karakteristik Nasabah Sebagai Variabel Intervening*. Universitas Islam Negeri Sunan Kalijaga Yogyakarta: FEBI.
- Utami, M., Handayani, T., Pusporini. (2019). *Pengaruh kualitas layanan dan kepercayaan nasabah terhadap loyalitas nasabah*. CIMAE Proceeding. Vol. 2. Pp. 170-178