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Comments About Paper:	
Strengths	Elaborate application of IT <u>relate</u> to Customer Loyalty and Satisfaction
Weakness	At Research Method, no elaboration How to <u>analyze</u> data.
Other comments and Recommendation to Author	-
Recommendation (X):	
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1.	Title should be Rewrite <u>more clear</u>			
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E-Service Quality and E-Trust on Customer Satisfaction and Loyalty of Internet Banking Users at Indonesian Regional Bank

Abstract

These points of research to analyze the effect of e-service quality and e-trust on customer satisfaction and loyalty of internet banking users. The sample in this research was Bank of Kalimantan customers who had used internet banking services. The sampling technique in this study used a non-probability sampling technique with the accidental sampling method with a total sample of 105 respondents. We performed data analysis using PLS (Partial Least Square) software. The results show that: (1) e-service quality has a positive and significant effect on customer satisfaction, (2) e-service quality has an insignificant effect on customer loyalty, (3) e-trust has a positive and significant effect on customer satisfaction, (4) e-trust has an insignificant effect on customer loyalty, (5) customer satisfaction has a positive and significant effect on customer loyalty, (6) e-service quality has a positive and significant effect on customer loyalty through customer satisfaction, and (7) e-trust has a positive and significant effect on customer loyalty through customer satisfaction. The limitations of research on the use of internet banking, comparisons can be made with other regional banks in Indonesia.

Keywords: internet banking, e-service quality, e-trust, customer satisfaction, customer loyalty

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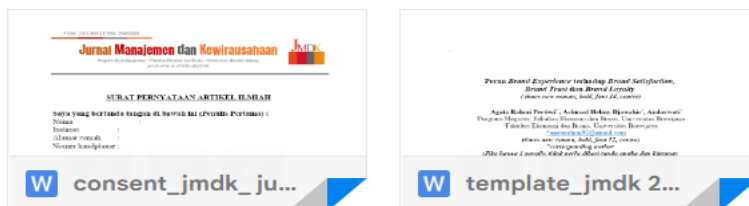
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Selanjutnya kami mohon untuk penyelesaian biaya administrasi (bagi yang belum) sebesar Rp, 600,000 ke rek BNI an Umu Khouruh 0053054216

Terima kasih atas partisipasi dan kerjasamanya di JMDK