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**THE INFLUENCE OF ONLINE TRUST AS MODERATOR BETWEEN
ONLINE SATISFACTION AND ONLINE LOYALTY AMONG THE
INTERNET BANKING USERS**

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ABSTRACT

The aim of this study was to observe the influence of online trust (OT) as moderator towards the relationship between online satisfaction (OS) and online loyalty (OL). The study was conducted among the internet banking users in Malaysia. Online trust has a pertinent impact on consumers' attitudes especially when they are doing transactions or purchasing online. Concerns on online trust has resulted in customers churning away from one provider to another. The data collection procedure used in this study was probability sampling and survey questionnaire was adopted. The survey design selected was intercept study considering the nature of the industry as well as the respondents. Analysis was conducted through SPSS and Partial Least Squares (PLS) using SmartPLS software. There is a total of 160 completed and useable questionnaires for further analysis. Descriptive analysis, structural and measurement analyses were performed to investigate users' profiles, the direct effect and the moderation effect of online trust. The study has concluded that online satisfaction and online loyalty has a positive direct effect relationship. On the contrary, online trust does not act as the moderator between online satisfaction and online loyalty.

Keywords: online trust, online satisfaction, online loyalty, internet banking