THE INFLUENCE OF TRUST AND SERVICE QUALITY ON LOYALTY TROUGHT SATISFACTION FOR BRIMO USERS

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Article Information

Abstract

This study aims to ascertain how loyalty among BRImo mobile banking users in Sidoarjo is impacted by customer satisfaction and trust. The study looks at how customer satisfaction and trust affect loyalty among BRImo mobile banking users in Sidoarjo. In this study, 121 BRImo mobile banking users were chosen as a sample utilizing the random sampling technique. This study employs a quantitative approach, with primary data obtained from surveys that were given to participants. The Smart-PLS program uses multiple linear regression for data processing and analysis. The study's findings demonstrate that, both directly and indirectly, the service quality variable significantly and favorably affects loyalty among Sidoarjo's BRImo mobile banking customers. Loyalty among BRImo mobile banking users is not positively and significantly impacted by trust. However, among Sidoarjo's BRImo mobile banking users, The construct of trust exerts a beneficial and discernible influence on loyalty, operating through the conduit of satisfaction. This research provides a foundation for further research on customer loyalty in the financial technology sector and highlights the importance of an integrated approach to customer satisfaction, trust, and service quality.

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INTRODUCTION

The rapid advancement of technology has driven people to create various digital-based innovations in daily life (Afny Zuraida et al., 2023). One of the industries that extensively utilizes information technology is banking, which leverages it for internal efficiency and customer benefits. Banking services such as electronic banking are supported and developed through information technology, leading to increased productivity and promoting banking efficiency to compete in achieving the desired market share (Ritonga & Dalimunte, 2022).

Based on information from (Consumer News and Business Channel, 2024) in August 2023 it was noted that the position of the number one largest bank by total assets was occupied by PT Bank Rakyat Indonesia Tbk. (BBRI) or BRI, with total assets of Rp 1,696.62 trillion as of August 31, 2023. BRI as one of the state-owned banks, is very concerned about improving banking service quality in accordance with the times.

This growth reflects the increasing trend of digital banking adoption in Indonesia, driven by the ease of access and various features offered by BRImo so that providing services and trust will create satisfaction with its customers so that when customer satisfaction is sufficient for what they expect, customer loyalty to the product or service consumed. Loyalty correlated high with customer satisfaction, customers who are satisfied tend to make purchaser purchase will recommend to use (Sharma et al., 2020). Satisfaction in customer feel is

a condition which is customer expectations are met or even exceeded by the performance of the product or service received.

Behind this convenience, it turns out that there are still many complaints that customers feel about the features of the service. Based on reviews on Google Playstore users of the BRImo application. The BRImo application gets a rating of 4.5 out of 5 stars given by users. Users provide various responses, both positive and negative responses. Negative responses in the form of complaints given by users about the less than optimal features of BRImo services such as not being able to display transaction records and there are transaction failures but the balance remains debited and other complaints. Negative responses are also in the form of complaints given by users, one of which is difficulty when recording an 8-second face. This can be proven from the bad feedback given by users. The difference in the response of each user shows that each person has a different readiness to respond to a technology (Sugiarto & Ahmad Farid, 2023).

Customer loyalty is impacted by customer happiness and trust, as several studies have shown. Trust, which includes a variety of factors like the competence, honesty, and friendliness of the trusted party, according to research by (Samed Al-Adwan et al., 2020). Customer loyalty by (Dlonni Dahlan & Dermawan, 2024) drives repeat purchases and promotes positive word-of-mouth recommendations, making it a vital component of business continuity (Pambudi et al., 2023). However, theses findings different from research conducted by (Lutfiani et al., 2022) that found no discernible and beneficial impact of trust on consumer loyalty.

A study by (Slack et al., 2020) discovered service quality had a significant influence on customer loyalty. If a service meets or surpasses the client's expectations, it is considered high quality. Conversely, if the service does not match expectations, then customer's perception of the quality is negative (Zahra & Putra, 2022a). Furthermore, the study prove that customer satisfaction affects the mediation of trust and service quality on loyalty, that customer satisfaction mediates positively and significantly the effect of e – commerce service quality and customer trust. A study revealed that customer satisfaction effectively mediates the relationship between service quality and customer loyalty (Anabila et al., 2022).

The rapid advancement of technology, particularly in Indonesia's digital banking industry, makes this research extremely urgent. With the increasing use of mobile banking applications such as BRImo, understanding the factors that influence customer experience is very important. High user loyalty is a result of consumer happiness, which is mostly dependent on factors like trust and service quality.

Hypotheses Development

The effect of trust and satisfaction of mobile banking users

The relationship between trust and satisfaction, where trust is the main thing that creates satisfaction for users (Laila & Fitriyah, 2022). trust given by customers must be maintained, such as improving services that are honest, safe and accurate will create an experience that can be disseminated by users to many people (Pambudiantono & Fitriyah, 2023). Ttrust is maintained where the company with users and vice versa in the form of accurate information and if problems occur will build good customer satisfaction.

H_1: Trust affects satisfaction in mobile banking service users

The effect of service quality and satisfaction of mobile banking user

The connection between customer happiness and service quality as per (Fahira et al., 2022) shows the influence given through service quality to be able to provide positive or negative user satisfaction which ultimately results in user loyalty. This is one of the factors for users to repeat the experience or recommend it to their colleagues.

H_2: Service quality affects satisfaction in service users mobile banking

The effect of trust and loyalty of mobile banking service users

Consumer confidence in a company's skill, honesty, and caliber of goods or services is referred to as trust (Zahra & Putra, 2022) ,so when consumers feel confident that the company will fulfill its promises and provide quality products, they tend to be more loyal.

H_3: Trust affects loyalty in mobile banking service users.

The effect of service quality and loyalty of mobile banking user

(Mulia & Fitriyah, 2023)state that service quality is defined as how well the services provided meet customer expectations. When companies areable to provide high-quality services, customers tend to feel satisfied and, in turn, more loyal. Consumers are more likely to come back and make additional purchases if they receive satisfactory service. Additionally, they are likely to tell others about the brand, which may draw in new clients. Conversely, if service quality is below expectations, customers may feel disappointed and switch to competitors (Sukarno & Sumarto, 2020)

H_4: Service quality affects loyalty in mobile banking service users.

The effect of satisfaction and loyalty of mobile banking users

As one of primary elements that significantly influences customer loyalty, the experience that consumers have when using a product or service will result in their happiness (Nastiti et al., 2023). Customer satisfaction links loyalty to sales promotion and service quality. In other words, improving service quality and good promotions will increase satisfaction, which in turn will encourage customer loyalty. (Maulana et al., 2023) Final results of research based on these data lead to the understanding that loyalty is one of the dependent variables on satisfaction.

H5: Satisfaction affects loyalty in mobile banking service users.

The effect of trust to loyalty through satisfaction of mobile banking users

According to (Japarianto & Agatha, 2020) demonstrates how customer pleasure is significantly improved by the trust variable. To form a trust, product sellers or service providers need to consistently build and prove themselves to consumers. When consumers have become accustomed to and trust the brand offered, this will have an impact on the emergence of brand trust. Furthermore, the trust that has been formed will create a sense of comfort in consumers. In this case, brand trust increases customer satisfaction, consumers will tend to feel more comfortable or satisfied with a brand that has been trusted rather than choosing products or services from other brands.

H6: Trust affects loyalty through satisfaction of mobile banking service users.

The effect of service quality and loyalty through mobile banking user satisfaction

Customer happiness and loyalty can be greatly impacted by a company's capacity to deliver high-quality services ((Pradnyaswari & Aksari, 2020). Service quality of a company that is carried out well will cause a feeling of satisfaction because it is well served. (Regata & Ni Made Wulandari Kusumadewi, 2019) state that service quality affects consumer loyalty, so that it can increase the number of existing consumers.

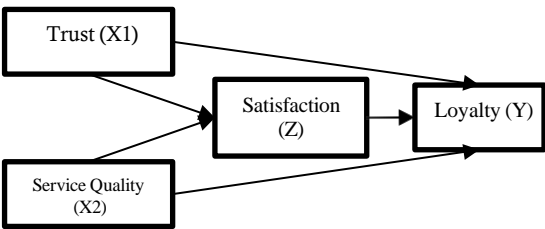**H7**: Service quality affects loyalty through satisfaction of Mobile banking service users.

Figure 1. Framework of the research

METHOD

This study is quantitative in nature. The quantitative method is a research method that uses statistics to analyze data quantitatively in order to evaluate preconceived notions (Hair et al., 2019). After being evaluated using the statistical techniques, the data gathered from the research sample was interpreted. This research design employs an online data collection method through a Google Form questionnaire, which enables respondents to complete the questionnaire independently with greater efficiency Customer happiness is analyzed as a mediator between BRImo users' trust, loyalty, and service quality. The PLS-SEM method was used to test the relationship and assess. The result of the primary data analysis, with Smart – PLS software being utilize.

Table 2. Variables and Indicators

Variables	Reference	Indicators
Trust	(Hiatt et al., 2023;(Sari et al., 2020))	T1: I have always found BRI's mobile banking services to be responsive and effective in meeting my needs
		T2: I appreciate the care and goodwill that BRI mobile banking demonstrates in providing these services
		T3: I greatly appreciate that BRI consistently acts with integrity in all transactions and services provided through mobile banking
Service Quality	((Fatra Sari et al., 2016); Rahmawati et al., 2020).	SQ1: BRI's mobile banking service provides convenience for me in conducting daily banking transactions compared to other methods.
		SQ2: BRI provides adequate security features to protect my personal information and transactions in mobile banking
		SQ3: BRI's mobile banking service is easy to use and makes it easier for me to conduct banking transactions

	SQ4: The interface design of BRI mobile banking services is very user-friendly and attractive with the appearance and design of the m-banking application that is intuitive and easy to understand
Loyalty (Anggraini, 2020;(Anabila et al., 2022))	L1: I always make repeated transactions on the BRImo mobile banking application
	L2: I always get used to using the BRImo mobile banking application every time I make a transaction.
	L3: I always like all the features of BRImo mobile banking transactions.
	L4: I intend to keep using BRI mobile banking services in the future.
Satisfaction (Geebren, 2021; Rahi and Ghani, 2019; Li and Shang, 2020; Li, et al., 2021; Selim, et al., 2019)	S1: I highly recommend BRImo mobile banking to others.
	S2: I believe that I have made the right decision to use BRImo mobile banking.
	S3: I am satisfied with the way BRImo mobile banking carries out transactions.
	S4: I am satisfied with the service I receive from BRImo mobile banking.
	S5: Overall, I am satisfied with BRImo mobile banking.

RESULT AND DISCUSSION

Data regarding the condition of the respondents who were distributed on August 15, 2024 can be known through the respondents' answers to the questions asked in the questionnaire.

It is evident from the above table that the respondents are split into two groups: men and women of the 121 respondents, 66 men and 55 women were obtained. The majority of BRImo users in the study were men. Table 3 below shows another outcome of the data collection.

Table 3. Respondents Demographics

Characteristic		Number	%
Age grouping	17 to 25	72	59.05.00
	26 to 35	33	27.03.00
	36 to 45	3	02.05
	>45	13	10.07
Employment Status	Student	19	15.07
	BUMN/BUMD	16	13.22
	Private Employee	26	21.49
	Civil Servant	30	24.79
	Self-employed	23	19.01
	Housewife	7	0.263194
Respondents based on Length of Use of the	1 - 2 years	51	42.1%
BRImo application	2 - 3 years	22	18.2%
	3 - 4 years	24	19.8%
	>5 years	24	19.8%

Respondents based on the Use o BRImo application in a week	1 - 2 times	44	36.4%
	3 - 5 times	45	37.2%
	>7 times	32	26.4%
		121	100

The examiner's hypothesis testing results demonstrate strong findings for both convergent and discriminant validity, with a validity score exceeding 0.7, a reliability score surpassing 0.8, and an average variance extracted (AVE) score above 0.5 for each variable. These results confirm that the measurement model is robust, with constructs that are both reliable and valid. Convergent validity indicates a strong correlation among items within each construct, while discriminant validity ensures the constructs are distinct and non-overlapping. An AVE score above 0.5 signifies that more than half of the observed variance is explained by the constructs, reducing measurement error and enhancing the credibility of the results. Consequently, Tables 4 and 5, which summarize these findings, were finalized and deemed suitable for hypothesis testing.

These validated constructs provide a strong foundation for hypothesis testing, enabling the study to explore relationships among variables with precision. The high reliability and AVE scores ensure that the constructs consistently explain the observed variance, supporting the credibility of the findings. Hypothesis testing involves analyzing path coefficients, t-values, and p-values to assess the significance of relationships, with results informed by the rigorous validity and reliability testing. The final tables not only validate the theoretical framework but also demonstrate the importance of methodological rigor in ensuring accurate and reliable conclusions.

Table 4. Convergent Validity

Variables	Indicators	Outer Loading	Cronbach's alpha	AVE
Trust	T1: I have always found BRI's mobile banking services to be responsive and effective in meeting my needs	0.783	0.814	0.644
(Hiatt et al., 2023; Sari et al., 2020)	T2: I appreciate the care and goodwill that BRI mobile banking demonstrates in providing these services	0.861		
	T3: I greatly appreciate that BRI consistently acts with integrity in all transaction and service provided trough mobile banking	0.799		
Service Quality	SQ1: BRI's mobile banking service provides convenience for me in conducting daily banking transactions compared to other methods.	0.764	0.849	0.627
(Sari et al., 2020; Rahmawati et al., 2020).	SQ2: BRI provides adequate security features to protect my personal information and transactions in mobile banking	0.730		
	SQ3: BRI' s mobile banking service is easy to use and makes it easier for me to conduct banking transactions	0.709		
	SQ4: The interface design of BRI mobile banking services is very user-friendly and attractive with the appearance and design of the m-banking application that is intuitive and easy to understand	0.732		

Loyalty		0.741	0.716	0.539
(Anggraini, 2020; Peter et al., 2013)	L1: I always make repeated transactions on the BRImo mobile banking application			
	L2: I always get used to using the BRImo mobile banking application every time I make a transaction.	0.858		
	L3: I always like all the features of BRImo mobile banking transactions.	0.838		
	L4: I intend to keep using BRI mobile banking services in the future.	0.766		
Satisfaction	S1: I highly recommend BRImo mobile banking to others.	0.863	0.747	0.664
(Geebren, 2021; Rahi and Ghani, 2019; Li and Shang,	S2: I believe that I have made the right decision to use BRImo mobile banking.	0.825		
	S3: I am satisfied with the way BRImo mobile banking carries out transactions.	0.677		
	S4: I am satisfied with the service I receive from BRImo mobile banking	0.810		
	S5: Overall, I am satisfied with BRImo mobile banking.	0.770		

Table 5. Discriminant Validity by Fornell Lacker

	L	S	SQ	T
L	0.802			
S	0.788	0.792		
SQ	0.703	0.710	0.734	
T	0.675	0.696	0.747	0.815

Table 6. R-Square

	R - square adjusted	R - square
Loyalty	0.661	0.67
Satisfaction	0.559	0.566

The R value2 (Business Performance) = 0.670 is explained in the preceding table. This suggests that 67% of the phenomena or issue of loyalty may be explained by the model. Errors and other factors not included in the model, such as trust, service quality, and satisfaction, account for the remaining 33%. This indicates that 67% of factors influencing loyalty are related to trust, service quality, and satisfaction, and 33% are influenced by factors unrelated to these factors.

Table 7. Hypothesis Result

Hypothesis	Path/Org. Coeficients		P- Values	Results
Trust → Satisfaction	H₁	0.376	0.000	Significant
Service quality → Satisfaction	H₂	0.429	0.000	Significant

Trust → Loyalty	H_3	0.138	0.172	Non Significant
Service quality → Loyalty	H_4	0.219	0.035	Significant
Satisfaction → Loyalty	H_5	0.536	0.000	Significant
Trust → Satisfaction → Loyalty	H_6	0.201	0.000	Significant
Service quality → Satisfaction → Loyalty	H_7	0.230	0.000	Significant

According to the test results, customer happiness with the BRImo mobile banking app in Sidoarjo is significantly influenced by trust. The path coefficients demonstrate a strong correlation and a statistically significant positive influence, having a T-Values value of 4.053 and a P-Values of 0.000. This demonstrates that the trust plays a pivotal role in user satisfaction by individuals when purchasing or consuming a good or service. In this context, a positive correlation was observed between trust and satisfaction among BRImo mobile banking users in Sidoarjo. In alignment with the findings of prior research in hypothesis 1, the impact of trust on satisfaction is demonstrated to be a notable and positive correlation. In the online environment, there by contributing to the long term success of the company. Consumer confidence is contingent upon the assurance that their vulnerabilities will not be exploited.

According to the study's findings, for hypothesis 2 consumer satisfaction with the BRImo mobile banking application in Sidoarjo is significantly influenced by service quality, particularly with regard to the number of transactions they undertake. The more efficient and effective the services provided through the BRImo mobile banking application, the more comfortable customers are with the application and the more frequently they use it, in accordance with expectations.. Another case with hypothesis 3, study suggest that trust does not play a role in fostering customer loyalty among BRImo mobile banking users in Sidoarjo.

The findings indicate that trust indicators, including integrity, benevolence, and competency, do not affect loyalty to BRImo mobile banking users in Sidoarjo. Customer loyalty and the frequency of usage of BRImo mobile banking services are unaffected by the degree of trust, whether it is strong or low, positive or negative. For a variety of reasons, the relationship between user loyalty and trust in mobile banking apps like BRImo is not always clear-cut.

First of all, customers may have high level trust in the bank's reputation and security. However, if they encounter difficulties with the application interface or experience issues when attempting to complete transactions, these negative experiences may lead to a reduction in their willingness to continue using the service.

Secondly, external factors, such as more attractive offers from other banking institutions or new features offered by competitors, can capture the attention of users, even if they have previously demonstrated trust in BRImo. This may result in a shift towards alternative applications that are perceived as more advantageous.

Thirdly, it can be assumed that many users may take into account a variety of pragmatic elements in the context of mobile banking, such as user convenience, the advantages of mobile banking, the innovations offered, and experience. This, while mbanking users may have confidence in the integrity of the service, they may still anticipate greater benefits or a superior experience. This demonstrates that, as was previously mentioned, trust is not the only factor that affects consumer loyalty. Research by Rulian and Kurniawati (2023) shows that outside variables can affect a customer's loyalty when they use products or services. The researchers posit that if customers have a strong positive experience with a brand, they may not prioritize trust factors. They may perceive their experience as sufficient to build loyalty, despite reservations about the brand's reliability.

With an emphasis on the Sidoarjo region, this study in hypothesis 4 investigates how customer loyalty is affected by service quality among BRImo mobile banking service customers. Reliability, responsiveness, assurance, empathy, and tangible proof are just a few of the many characteristics that make up the complex idea of service quality. If users perceive that BRImo provides services that meet or exceed their expectations, their level of satisfaction will increase. The study conducted in Sidoarjo reveals that mobile banking app users who perceive high service quality from BRImo demonstrate a stronger commitment to continued usage and a willingness to advocate for the application.

In a similar vein, in hypothesis 5 suggests that user loyalty is strongly influenced by user satisfaction with BRImo mobile banking. The study's findings show that interest in returning, a measure of satisfaction, obtains the highest score. This implies that BRImo customers are quite happy with the bank's offerings. This is due to the bank's management of customer satisfaction by facilitating and accelerating transactions, thereby increasing customer interest in repeating transactions on the BRImo application (Yuliani Kristhiofan, 2023) . Consequently, Bank Rakyat Indonesia must persist

in its efforts to enhance user satisfaction through the continuous development of innovative services, with the aim of maintaining and enhancing user loyalty over the long term.

Through the mediator of satisfaction, user loyalty is significantly impacted by trust.. When users trust an application, they feel comfortable exploring its features without any concerns. This hypothesis 6 in turn, leads to user satisfaction when their experience meets their expectations, with trust often being the trigger for this satisfaction. For instance, if BRImo consistently provides quick responses and appropriate solutions, users will feel satisfied. This satisfaction then reinforces trust, resulting in a positive cycle that supports loyalty. Satisfied users are more likely to continue using BRImo and are less likely to be enticed by competitors, even if they offer more attractive deals. In the context of digital banking apps, research by (Handayani et al., 2022) shows that trust positively impacts satisfaction, which in turn impacts user loyalty. Trust, in this context, represents the customers' belief in the company's integrity and quality, and successfully building trust fosters a sense of security in the customers' product choices.

Furthermore, satisfaction in hypothesis 7 as a mediated variable trough service quality to loyalty. According to the report, happy clients who believe they are receiving high-quality service are more inclined to stick with the BRImo mobile banking app and carry on making purchases. The study also emphasizes how user loyalty and service excellence are mediated by customer satisfaction.

In this instance, higher customer satisfaction results from BRImo mobile banking's perceived high level of service quality, which in turn increases user loyalty. In the study showed conducted positive that every service quality indicator it examined had favorable findings and improved customer satisfaction.
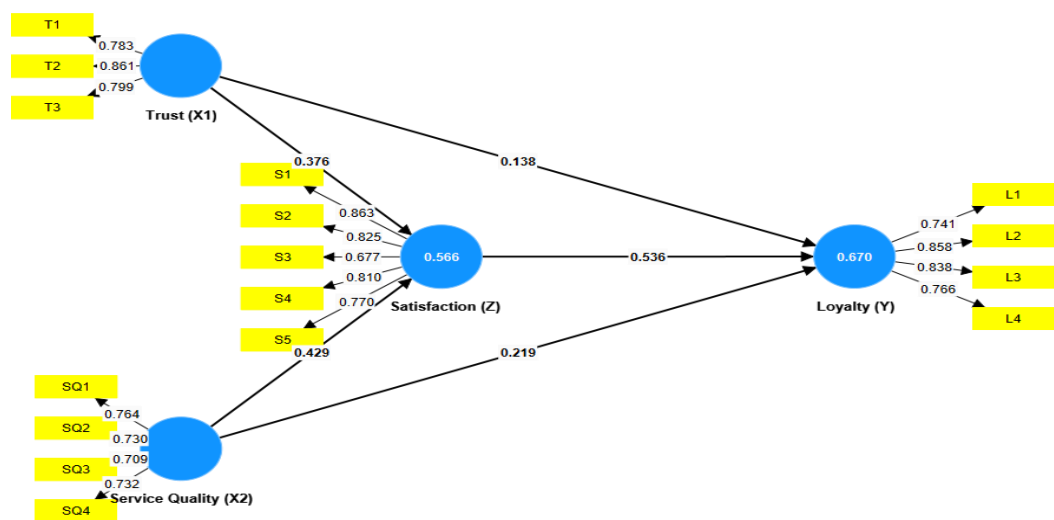

Figure 2. Result Path Analysis

CONCLUSION AND RECOMMENDATION

In summary, indicate that trust is a crucial component of determining how satisfied Sidoarjo's BRImo mobile banking customers are. Furthermore, user happiness is positively and significantly impacted by the caliber of services offered. Nevertheless, it can be observed that trust does not exert a considerable influence on user loyalty in a direct manner.

On the other hand, in Sidoarjo, service quality and BRImo user loyalty are positively and significantly correlated. Furthermore, loyalty is found to be favorably and significantly impacted by contentment, whereas trust indirectly influences loyalty through satisfaction. Furthermore, service quality contributes positively and significantly to loyalty through user satisfaction. It should be highlighted that this study has certain limitations, such as a sample that might not accurately reflect all BRImo users, especially when it comes to demographics like age, educational attainment, and socioeconomic status. Furthermore, the study's findings may not be as applicable to other areas with distinct user characteristics due to its exclusive focus on the Sidoarjo region. The extent of user behavior analysis is also impacted by time and resource limitations.

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