

Antecedents and Consequences of Customer Trust in Mobile Banking of Bank BUKU IV.

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ABSTRACT: *The objective of this research was to analyze the impact of perceived quality, corporate reputation, customer trust, customer satisfaction toward experiential loyalty in Banking Industry in Indonesia. The methodology of this research was conducted by survey method to bank customers in 7 majors Bank in Indonesia that was Categorized as BUKU IV (Bank that have their core capital of more than IDR 30 Trillion). The primary data were collected by using purposive sampling. The data analysis method that were used is Structural Equation Method and Multivariate Analysis.*

This research concluded that trust of customers were affected by perceived quality. experiential loyalty were affected by customer satisfaction, customer trust, and corporate reputation, while in contrary, it was found that mobile banking apps service quality has no significance impact on experiential loyalty. The findings that the most high significance impact on customer trust is perceived quality.

This research is limited only to the banking industry with BUKU IV category.

This study provides a theoretical contribution in the form of an alternative model of customer trust in banking industry especially in BUKU IV category and provide managerial implications for the management of banks. This study tried to analyze the effect of corporate reputation and perceived quality through the mediation of customer trust and corporate reputation on experiential loyalty in Bank BUKU IV Category in Indonesia.

KEY WORD: *Banking, Corporate reputation, Customer trust, Customer satisfaction , Experiential loyalty, Perceived quality.FDI, Malaysia, Growth, Export*

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I. INTRODUCTION

Banking is one of the sectors that has an important function and role in the economic growth of a country because it has the function of channeling funds from creditor to debtor (Menicucci and Paolucci, 2016). There is an increase in the amount of funds channeled by banking institutions from year to year from Commercial Banks and it contributes more than 90% of the funds channeled from commercial and rural banks as seen in Table 1 that indicates the role of commercial banks in contributing to the Indonesia's economy development.

Table 1
Amount of Funds distributed through Banking Institutions

Year/Period	Commercial Bank (Billion Rupiah)	Total Fund channeled from Commercial Bank and Rural Banks (Billion Rupiah)
2016	6,570,903	6,680,292
2017	7,177,549	7,298,845
2018	7,667,803	7,798,326
2019	8,280,812	8,424,648

Source: Bank Indonesia, 2020

Commercial Banks in Indonesia, are divided into 4 categories called BUKU (Bank Umum Konvensional Usaha) where:

- BUKU I: Banks with a minimum core capital of 100 billion to below 1 trillion
- BUKU II: Banks with a core capital of at least 1 trillion to below 5 trillion.
- BUKU III: Banks with a minimum core capital of 5 trillion to below 30 trillion
- BUKU IV: Banks with a minimum core capital of 30 trillion and above.

BUKU IV is a bank in the category with the highest core capital in Indonesia. Banks that are included in the BUKU IV bank category in Indonesia are BCA, BRI, BNI, CIMB Niaga, Danamon, Panin, and Mandiri banks (CNBC, 2020). Now that the banking industry has entered the era of digitalization, it has to be ready for the competition but many are not ready to face the new era of banking digitalization and competition. The main problems faced by the banking industry are security and technology issues, causing customers to be more selective in choosing their banking service providers (Price Water Cooper, 2018). It turns out that the biggest risk they will face is the risk related to technology or cyber risk with the main problem with the equipment that needs to be updated so that it is more up to date (Price Water Cooper, 2018). According to data from MEF (2015), smartphone users in 10 countries in the world have a problem of trust in entrusting their data to banks. Only 30 percent smart phone user entrusting their data to banks, and as many as 32% of respondents from mobile phone users consider the issue of trust to be a major barrier to using mobile services in Indonesia. So that banks need to change their digital strategy to develop more secure banking applications on smartphone and one of the key strategies to be able to gain competitive advantage on this era is to gain the customer's trust. Trust is considered important in relationships between customer and bank relationships. It is able to facilitates transactions between company and customers because customer feels that they don't need to worry about their personal interest is taken care of, savings, and other financial product or needs that they intent or have already bought from the bank. Trust gives customers the feeling of confident that the bank serves them well and prioritize their interest taken care of (Van Esterik-Plasmeijer and Van Raaij, 2017).

Previous research literature such as research conducted by Yang et al. (2019) in his research on banking apps in Taiwan found that consumer satisfaction is influenced by perceived value, service quality, and company image, besides that it was also found that the intention to use mobile banking is influenced by consumer satisfaction. Garepasha et al. (2020) in their research on the online banking industry in Iran found that the intention to use online banks in a sustainable manner is influenced by customer trust, customer commitment and customer satisfaction. Puriwat and Tripopsakul (2017) found that consumer loyalty is influenced by satisfaction and the quality of services served and customer satisfaction is influenced by service quality in the context of mobile banking. In line with this, Amin (2016) found that in the context of internet banking in Malaysia, he found that consumer satisfaction affects consumer loyalty and is influenced by the quality of service from banks. Arcand *et al.* (2017) found that trust is influenced by the quality of mobile banking apps in research in the context of mobile banking in Canada. Merhi *et al.* (2019) found that trust influences the interest in using mobile banking applications in Lebanon and the UK. Despite all of the literature presented by previous research, There are still very few studies that examines trust relationship with experiential loyalty in the context of mobile banking. The research objectives are to identify and analyze the antecedents and consequences of Customer Trust.

II. LITERATURE REVIEW

Perceived Quality

Perceived quality is defined as the perception of the customer that is used as a reference in assessing the performance of the services presented and compared with the expectations they have (Engizek and Yasin, 2017). In context of mobile banking applications, previous literature has found that the quality of mobile banking applications dimensions which are security and privacy are the most important factor in shaping the customer's trust (Arcand et al., 2017). Service quality is closely related to customer satisfaction. Quality provides a special incentive for customers to form bonds of mutually beneficial long-term relationships with emotional ties to carefully understand the needs of customers. In turn, this can increase customer satisfaction where customer experiences are less pleasant (Sagib and Zapan, 2014). Service providers must be able to provide quality services so that customers are loyal and intend to make repeat purchases (Xu et al., 2011). Customer perceptions of good service quality will make consumers loyal as a result of their satisfaction with the services provided (Kumar et al., 2010). Thus, we can hypothesized that:

- H1: There is a positive influence from Perceived Quality toward Customer Trust.
- H2: There is a positive influence from Perceived Quality toward Customer Satisfaction.
- H3: There is a positive influence from Perceived Quality toward Experiential Loyalty.

Corporate Reputation

Corporate reputation can be defined, as perceptions about a service provider related to the level of trust, consistency and reliability by a community that has been formed over a long period of time (Bennett and Rentschler, 2003). A good reputation from a company will make it easier for the company to gain the trust of customers. A good reputation can increase consumer confidence in choosing a product or service and reduce the perceived risk by customers (Chang, 2013). Reputation can form the trust of consumers, this trust is a positive experience from consumers so that consumers associate these positive experiences as consumer expectations (Chang, 2013). A good corporate reputation makes it easier for customers to associate the company positively (Dowling, 2006; Walsh et al., 2006). Reputation can be a reference for assessing the services provided by the company. This is the driving force of service providers to be able to provide quality services. As a result, reputation will be good and reduce risk perceptions as well as increase consumer confidence and increase customer loyalty (Rose and Thomsen, 2004). Previous literature has found that customer trust is associated with customer satisfaction (Su et al., 2018; Chang, 2013) and loyalty (Bontis et al., 2007). Thus, it can be hypothesized that:

- H4: There is a positive influence from Corporate Reputation toward Customer Trust.
- H5: There is a positive influence from Corporate Reputation toward Customer Satisfaction.
- H6: There is a positive influence from Corporate Reputation toward Experiential Loyalty.

Customer Trust

Trust is defined as expectations held by customers that service providers can be relied on and trusted to keep their promises in terms of service delivery (Sirdeshmukh et al. 2002). Trust is considered important in developing relationships between customer and company because trust makes customer more confident in company that the company will serve and prioritize the customer's interest instead of their own benefit (Van Esterik-Plasmeijer and Van Raaij, 2017). Perception of risk that customers have can be reduced if customers already trust consumers. Bank customer trust depends on customer satisfaction while engaging with the services provided so it is important for banks to build consumer trust so that consumers are satisfied (Thaker et al., 2019). Perceptions of risk that consumers perceive can be reduced if customers already trust consumers. If customers already have trust in service providers because they are reluctant to switch to other service providers because there is a higher risk to other service providers (Seiders and Berry, 1998). Chiou and Droge (2006) found that when consumers trust a service provider, they will have a more positive attitude and will tend to be more loyal to the service company. Chiou and Droge (2006) found that when customers trust a service provider, they will have a more positive attitude and will tend to be more loyal to the service company. Thus, it can be hypothesized that:

- H7: There is a positive influence from Customer Trust toward Experiential Loyalty.
- H8: There is a positive influence from Customer Trust towards Customer Satisfaction.

Customer Satisfaction

Customer satisfaction is defined as a response from a customer to the results of the customer's evaluation of their expectations and the final results after consuming the product or service (Tse and Wilton, 1988). When a customer is satisfied with the quality of service, he will be loyal to the product or service. To achieve customer satisfaction, a company needs to provide goods and services that accommodate a certain level of customer perceived expectations. For example, customers are satisfied when their perceptions of service quality match their expectations. Likewise, they are also satisfied when the value of the services they receive matches the price they pay for services (Lu et al. 2015). A greater level of customer satisfaction leads to a greater level of individual loyalty (Yoon and Kim, 2000). Satisfaction is the feeling that a customer experiences by comparing the expectations he has before receiving service with his personal perception of the service he gets (Kundu and Datta, 2015) so that as a result trust can also make consumers loyal as a result of this satisfaction (Kundu and Datta, 2015). Thus, it can be hypothesized that:

- H9: There is a positive influence from Customer Satisfaction toward Experiential Loyalty

Holbrook (1982) defines experiences as events that are personal and integrated with emotions created from an individual's interaction with a stimulus or product or service or brand that triggers these emotions. Experience is developed when consumers consider a service or product, accept it or consume it. Experiential

Marketing focuses on the customer experience and not on the functional attributes and benefits of the product or service. This experience is a manifestation of emotional, sensory, cognitive, relational and behavioral values, which will ultimately be translated as functional values, while marketing with a traditional approach focuses more on consumers choosing products or services that have special features and can benefit these consumers so that decisions are taken. more rational and logical to solve the problems they face. So with experiential marketing, the experience of consuming a product is not only related to fulfilling benefits but customers can be directed rationally or emotionally to the product or service. (Schmitt, 1999). Amin et al. (2013) define loyalty as a customer commitment to remain loyal in using bank services for a certain period of time. Wu (2017) defines experiential loyalty as loyalty that comes from the experience of a customer because of the services received and is committed to buying back or defending preferred products and services consistently in the future. Furthermore, Wu et al. (2018) defines experiential loyalty as the desire of a customer to maintain his relationship with the company and buy back or become a protector of the product or service of his choice regularly in the future based on his experience.

2.2 Research Objectives

Based on the background explanation above, the problems formulated in this study are as follows:

1. Is there any influence of Perceived Quality on Customer Trust?
2. Is there any influence of Perceived Quality on Customer Satisfaction?
3. Is there any influence of Perceived Quality on Experiential Loyalty?
4. Is there any influence of Corporate Reputation on Customer Trust?
5. Is there any influence of Corporate Reputation on Customer Satisfaction?
6. Is there any influence of Corporate Reputation on Experiential Loyalty?
7. Is there any influence from Customer Trust on Experiential Loyalty?
8. Is there any influence from Customer Trust on Customer Satisfaction?
9. Is there any influence of Customer Satisfaction on Experiential Loyalty?

2.3 Research Methodology and Data Analysis

Hypothesis testing is used to conduct this research. This study examines the influence of variables or the causal relationships between variables which is classified as causal research (Sekaran and Bougie, 2013). The variables tested by the hypothesis include Perceived Quality, Corporate Reputation, Customer Trust, Customer Satisfaction and Experiential Loyalty. 400 respondents from Bank BUKU IV customers that have used mobile banking applications were taken as samples. In this, the measuring instrument used is in the form of statement items that use the interval scale. The interval scale is a scale that has levels and has a definite distance between a category with another category on one variable. In this study, the scale technique used is a Likert scale where the Likert scale used starts from 1 to 5, where 1 = Strongly Disagree, and 5 = Strongly agree.

In this study, the validity test and reliability test were used to test the instruments to be used. The test criteria for reliability testing use the value of Cronbach's alpha for an indicator must be at least 0,60 for an indicator stated to be reliable and can be used in a study (Hair *et al.* 2010).

The results of the research instrument test from the indicators of the research variables can be seen in Table 2.

Table 2
Validity and Reliability Test Result

No	Indicator	Loading Factor Value	Cronbach's Alpha Value	Conclusion
Corporate Reputation				
1.	The Bank uses professional and quality human resources.	0.794	0.869	Reliable Valid
2.	The bank has a strong brand image.	0.858		Valid
3.	The bank has a social responsibility towards the surrounding community.	0.715		Valid
4.	Banks strive to produce products and services that are beneficial to customers.	0.875		Valid
5.	The Bank provides services for customers with prime quality.	0.920		Valid
Perceived Quality				
1.	My banking application responds quickly if my transaction is not processed successfully.	0.557	0.925	Reliable Valid
2.	If there is an app error, my phone can quickly reopen the app.	0.585		Valid
3.	The bank quickly resolved problems related to mobile banking.	0.593		Valid
4.	I know exactly when my transaction will take place.	0.755		Valid
5.	Mobile banking provided me with exactly what it promised to do..	0.719		Valid
6.	I have complete confidence in my bank's mobile banking service.	0.777		Valid

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No	Indicator	Loading Factor Value	Cronbach's Alpha Value	Conclusion
7.	I feel safe in my mobile banking transactions.	0.829		Valid
8.	I feel safe providing sensitive information during mobile banking transactions.	0.509		Valid
9.	Using mobile banking saves time compared to going to a branch, ATM or using a computer.	0.561		Valid
10.	I can speak to a customer service representative if there are any issues related to mobile banking transactions.	0.637		Valid
11.	All relevant confirmation details of my banking transactions were sent via SMS or email within 24 hours.	0.701		Valid
12.	Mobile banking services are available at any time.	0.752		Valid
13.	Using mobile banking does not require much effort.	0.825		Valid
14.	The registration process for mobile banking is simple.	0.624		Valid
15.	I have had a positive experience using mobile banking.	0.849		Valid
16.	Transactions / mobile banking services are very simple and easy to use.	0.891		Valid
17.	Using mobile banking, it's easy to do what I want to do, for example transferring funds from my account to another account, paying bills, etc.	0.771		Valid
18.	Interaction with the mobile banking system is clear and easy to understand.	0.809		Valid

No	Indicator	Loading Factor Value	Cronbach's Alpha Value	Conclusion
Customer Trust			0.834	Reliable
1	I think that mobile banking usually fulfils the commitments it assumes.	0.765		Valid
2	I think that the design and commercial offer of mobile banking take into account the desires and needs of its users.	0.854		Valid
3	I think that mobile banking is concerned with the present and future interests of its users.	0.798		Valid
4	I think that mobile banking knows its users well enough to offer them products and services adapted to their needs.	0.722		Valid

No	Indicator	Loading Factor Value	Cronbach's Alpha Value	Conclusion
Customer Satisfaction			0.950	Reliable
1.	I believe I am satisfied with my bank service.	0.940		Valid
2.	Overall, I am happy with my bank services.	0.973		Valid
3.	Using my bank services is usually a satisfying experience.	0.953		Valid
4.	My feelings for my bank services can be described as very satisfied.	0.914		Valid

No	Indicator	Loading Factor Value	Cronbach's Alpha Value	Conclusion
Experiential Loyalty			0.890	Reliable
1.	Next time my friend needs bank services, I will recommend the bank I use.	0.867		Valid
2.	I will continue to use the services of the bank in the future.	0.920		Valid
3.	I want to continue being a customer of the bank.	0.952		Valid

Source: Data processed by AMOS

Before testing the hypothesis is necessary to test the model fit. Structural Equation Modeling is used for the data analysis method in this research, which uses AMOS as the software to process the analysis. The goodness of fit test results can be seen in the Table.3.

Table 3
Goodness of Fit Test Result

Type of Measurement	Measurement	Value	Criteria (Hair, et al. 2010)	Kesimpulan
Absolute fit measures	Chi-Square	2,156.23	Small Chi-Square	<i>Poor Fit</i>
	p-value Chi-Square	0.000	≥ 0.05	<i>Poor Fit</i>
	RMSEA	0.080	≤ 0.10	<i>Good Fit</i>
	GFI	0.731	≥ 0.90 or close to 1	<i>Marginal Fit</i>
Incremental fit measures	NFI	0.801	≥ 0.90 or close to 1	<i>Marginal Fit</i>
	TLI	0.827	≥ 0.90 or close to 1	<i>Marginal Fit</i>
	RFI	0.784	≥ 0.90 or close to 1	<i>Marginal Fit</i>
	CFI	0.841	≥ 0.90 or close to 1	<i>Marginal Fit</i>
	AGFI	0.670	≥ 0.90 or close to 1	<i>Poor Fit</i>

Parsimonius fit measure	CMIN/DF	4.171	Lower limit: 1.0 Upper Limit 2.0 ; 3.0 or 5.0	<i>Good Fit</i>
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Source: Data processed by AMOS

Based on the result of goodness of fit test, it can be concluded that the model used in this study fulfills the criteria of several model suitability indicators. Thus this model is feasible for use in research.

2.4 Findings and Interpretation

Next, the hypothesis test is shown in the Table 4:

Table 4
Hypothesis Test Result

Hypotesis	Path Coefficient	p-value	Keputusan
H1: <i>Perceived Quality</i> → <i>Customer Trust</i>	0.544	0.000	H1: Supported
H2: <i>Perceived Quality</i> → <i>Customer Satisfaction</i>	0.486	0.000	H2: Supported
H3: <i>Perceived Quality</i> → <i>Experiential Loyalty</i>	0.071	0.455	H3: Not Supported
H4: <i>Corporate Reputation</i> → <i>Customer Trust</i>	0.373	0.000	H4: Supported
H5: <i>Corporate Reputation</i> → <i>Customer Satisfaction</i>	0.657	0.000	H5: Supported
H6: <i>Corporate Reputation</i> → <i>Experiential Loyalty</i>	0.298	0.000	H6: Supported
H7: <i>Customer Trust</i> → <i>Experiential Loyalty</i>	0.150	0.030	H7: Supported
H8: <i>Customer Trust</i> → <i>Customer Satisfaction</i>	0.151	0.040	H8: Supported
H9: <i>Customer Satisfaction</i> → <i>Experiential Loyalty</i>	0.539	0.000	H9: Supported

Source: Data processed by AMOS

From the Table 4, it can be seen that the p-value of hypothesis 1, hypothesis 2, hypothesis 4, hypothesis 5, hypothesis 6, hypothesis 7, hypothesis 8, hypothesis 9, and hypothesis 10 are lower than alpha value = 0.05; which concludes that those hypothesis are accepted. Meanwhile, the p-value of hypothesis 3 is higher than alpha value = 0.05 thus it can be concluded that hypothesis 3 is rejected.

Based on the results of the research and discussion previously described, the following conclusions can be drawn: Customer trust is influenced by the quality of the mobile banking application. The factor that most influences the quality of the mobile banking application is the simplicity of a mobile banking application which makes it easy to use, interaction with the mobile banking application that is easy to understand and the security of the mobile banking application. Experiential loyalty is strongly influenced by the company's reputation and customer satisfaction with the bank in the context of BUKU IV Bank and only then is it influenced by customer trust in the bank. Furthermore, loyalty is not influenced by the quality of the mobile banking application, it is presumed that because in the context of BUKU IV bank, the company's reputation is one of the more important considerations for a customer to show his loyalty. In summary, conclusions can be drawn as follows: There is a positive effect of mobile banking apps quality on customer trust and customer satisfaction. This means that if the perceived quality of the mobile banking application is high, it will make customer trust the bank and satisfied by the service provided by the bank. But it was found that there is no positive effect from perceived quality on Experiential Loyalty. This means that if the perceived quality of the mobile banking application is high, it won't affect the loyalty of the customer. Furthermore, it was found that corporate reputation on customer trust, customer satisfaction and experiential loyalty. This means that if the customer has the perception that the bank has a good reputation, then the customer will also have high trust in the bank, more satisfied by the bank and also become loyal to the bank. There is a positive influence between customer trust toward customer satisfaction and experiential loyalty. This means that if consumers trust the bank, the customer will be satisfied more and have loyalty to the bank. There is a positive influence between customer trust on Customer Satisfaction. Also it can be concluded that there is a positive effect on customer satisfaction on Experiential Loyalty. This means that if the customer is satisfied with the service from the bank, they will have loyalty to the bank.

CONCLUSIONS, MANAGERIAL IMPLICATIONS, SUGGESTIONS AND LIMITATIONS OF RESEARCH

Based on the results of the research and discussion previously described, the following conclusions can be drawn: Customer trust is influenced by the quality of the mobile banking application. The factor that most influences the quality of the mobile banking application is the simplicity of a mobile banking application which makes it easy to use, interaction with the mobile banking application that is easy to understand and the security of the mobile banking application. Experiential Loyalty is strongly influenced by the company's reputation and

customer satisfaction with the bank in the context of BUKU IV Bank and only then is it influenced by customer trust in the bank. Furthermore, loyalty is not influenced by the quality of the mobile banking application, it is presumed that because in the context of BUKU IV bank, the company's reputation is one of the more important considerations for a customer to show his loyalty. There are several inputs that can be given input to bank marketing managers, namely first, to increase the loyalty of the customers, which includes recommending the bank to colleagues, as well as making customers want to continue using the bank, the bank must ensure that customers are satisfied with the services of the bank. Bank can make customers satisfied by making sure that bank has excellent service quality of the mobile banking application. Also to increase customer satisfaction, the thing that needs to be considered is that the quality of the mobile banking application must be good, what banks can improve to increase customer satisfaction is by increasing user security and maintaining the efficiency of the mobile banking application in serving its users. To increase customer trust in the Bank, the Bank can pay attention to the needs of its customers so that the products and services owned by the bank are more suitable for customer needs. This can be achieved by conducting a survey from each bank to its customers regarding what products they want to be added to these banks, this will vary greatly with these banks while still maintaining the interests of their users. Third, in addition to improving the quality of bank services, the main factor that needs to be improved from the mobile banking application is to increase the security of the mobile banking application. This needs to be improved because users of the new mobile banking application only feel secure enough to provide sensitive information during mobile banking transactions. Banks need to improve their security so that customers can truly feel safe when using the mobile banking application and maintain the efficiency of mobile banking in serving its users and make applications that have user interface interactions that are easy to understand. The last managerial implication, in order for the bank to have a good reputation, the bank can take CSR actions to improve the company's reputation in the eyes of customers. This needs to be customer perceptions regarding the bank's reputation can increase and maintain products and services that are relevant to customer needs so that the bank is known with a good reputation because the products and services offered can meet what customers need.

Limitations of Research

Based on the research that has been done, the limitations of the research that can be given for further research are:

1. Research is limited to the banking industry.
2. Research is limited to the context of BUKU IV bank.
3. Research is only limited to the variables under study and can be further investigated the antecedents and consequences of customer trust outside of the variables studied.

Suggestions for Further Research

Based on the research that has been done, the suggestions and recommendations that can be given for further research are:

1. Research can be carried out other than in the banking industry so that the results can be more generalized to the service sector (for example: Restaurants, Hotels, Travel Agents, Financial Technology or Fintech).
2. Research can be extended to banks that have a smaller core capital than those currently researched, namely Banks BUKU I, BUKU II or BUKU III).
3. Further research can include other variables such as perceived value (Hamouda, 2019), perceived risk (Hong, 2015), customer intimacy (Tabrani et al., 2018), dan Commitment (Wu and Chang, 2018).

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