



THE IMPACT OF TRUST AND QUALITY OF ELECTRONIC SERVICES ON DIGITAL BANK CUSTOMER SATISFACTION WITH THE BANK IMAGE AS A MEDIATOR

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ABSTRACT

The COVID-19 pandemic and the development of information technology use in recent years have caused changes in people's behavior patterns and preferences in using digital services. This indirectly encourages the emergence of an accelerating trend of digital transformation in the bank sector in 2022, where banks massively optimize the use of digital technology in both customer products and services. This research is motivated by the development of digital banks which have become a phenomenon in the financial industry in recent years, with the needs of customers who want the speed and flexibility of bank services that are available anywhere and anytime. Customer satisfaction not only supports the survival of the bank, but also the development of the bank. Customer satisfaction in the bank is influenced by many factors such as trust because the bank operates based on the principle of customer trust, the quality of service that must be provided continuously and without interruption, and the image or image of the bank itself. Based on the above phenomenon, this study aims to analyze the role of the bank's image as a mediator of the impact of trust and quality of electronic services on digital bank customer satisfaction. The population of this study is digital bank customers located in DKI Jakarta, with a sample of 190 people. The data analysis method using the Structural Equation Model (SEM) is processed with SmartPLS version 3.29. In this study, it is known that trust does not affect customer satisfaction, the factors that make customers satisfied are the quality of service and the image of the bank.

Keywords: Trust, Electronic service quality, bank image, customer satisfaction

INTRODUCTION

Research Background

The development of the Information Technology Industry 4.0 has digitized everything, including bank services. In recent years, digital banks have become a phenomenon in finance, demanding consumers who want speed and flexibility in bank services available anytime and anywhere. Digital banks are different from online banks. Although both are digital, digital banks are bank institution products that offer complete bank services in the form of applications, while internet banking is a traditional bank service that customers can do online (example: mobile banking, internet banking, etc.).

According to the Financial Services Authority (OJK), the definition of a digital bank based on POJK No. 12/POJK.03/2021 is a legally incorporated bank that offers and conducts business primarily through electronic channels, without any physical form other than the head office or

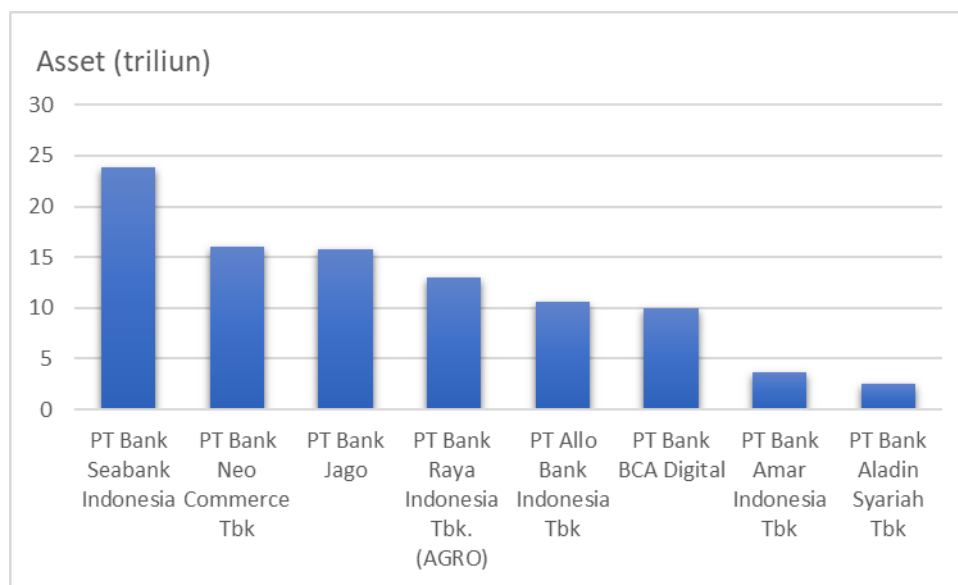
limited use of a physical office. Digital banks in Indonesia are not specifically regulated by commercial banks, namely using POJK No. 12/POJK.03/2021 related to commercial banks.

Launching a digital bank can be done in two ways: building a new digital bank with a minimum core capital of Rp 10 trillion or turning a traditional bank into a digital bank. Like traditional commercial banks, digital banks act as intermediaries, bringing together fund owners who need money. The difference, however, is that it uses software for most or all of its customer service and has a system that adapts to the needs of its customers, in contrast to traditional banks that rely more on physical offices to serve customers.

Customers can use digital banks easily anywhere, anytime. transaction transparency, lower fees and even free. The growth of digital banks in Indonesia is expected to increase due to promising income potential, high unbanked community potential, possible solutions to overcome geographical limitations and the growth of smart smartphone usage in Indonesia. However, digital banks still face challenges in the form of uneven 4G internet coverage and low public literacy about digital security (Ministry of Finance Odading III, 2022).

Here is the data of the largest digital bank in Indonesia in terms of assets owned:

table 1. The largest digital bank data in indonesia



Source: CNBC Indonesia (2022)

Data from CNBC Indonesia (2022) shows that the first order is Bank Seabank with total assets of IDR 23.86 trillion. Year-to-date (ytd), Bank Seabank's assets increased 116.15%, from IDR 11.03 trillion at the end of 2021, to IDR 23.86 trillion at the end of September 2022. This significant increase in company assets was due to credit disbursement increasing 166.17% ytd to IDR 16.28 trillion for Q3/2022, from the previous IDR 6.11 trillion. The second place is Bank NeoCommerce with assets of IDR 15.99 trillion at the end of September 2022, an increase of 98.75% year-on-year compared to September 2021. This increase is due to a significant increase in credit disbursement by 131.77% to IDR 8.9 trillion. In third place, Bank Jago, with total assets of Rp.15.82 trillion. This growth is due to an increase in loans disbursed growing by 58.06% to Rp5.89 trillion from the previous Rp3.73 trillion in the third quarter of 2021. Next are Bank Raya

Indonesia (Rp12.98 trillion), Allo Bank (Rp10.59 trillion), Bank BCA Digital (Rp9.93 trillion), Bank Amar Indonesia (Rp3.7 trillion) and Bank Aladin Syariah (Rp2.59 trillion).

A digital bank is a service company where customers entrust their financial transactions and store their money on the bank platform. The extent to which customers are confident in saving their money and making transactions based on trust. Trust must be nurtured continuously and relentlessly, because banks operate on the principle of trust, trust can only grow and increase satisfaction (Rizan et al., 2014). Research results of (Pratama & Wardani, 2017) and (Utama & Murti, 2021) also state that trust can increase satisfaction.

The large number of digital banks available means that the image of the bank can be a guideline for customers to choose a digital bank. Customers choose based on experience and information from many available sources, where a good image can increase satisfaction (Maftuchach & Kusnuranti, 2021).

Customer satisfaction not only supports the survival of the bank but also how the bank can develop. The main key to winning the competition is to satisfy customers. Customer satisfaction will be satisfied if you get what you want, the satisfaction felt by customers with the services used will provide positive benefits for the continuity of the bank (Murti & Mathez-Stiefel, 2019); (Novianti et al., 2018).

According to (Puriwat & Tripopsakul, 2017), service quality has a significant positive impact on customer satisfaction if the perceived service quality aspect is in line with expectations, then satisfaction will be created (Wydyanto & Hamdan, 2020).

Research proves that the higher the trust and quality of service, the higher the satisfaction. According to (Moghavvemi et al., 2018), the financial performance of financial service providers comes from customers, therefore the key to success is to build trust and increase customer satisfaction.

From the data above, trust, service quality and brand image are thought to contribute to customer satisfaction of digital banks in Indonesia.

Research Gap

In the research of (Usman et al., 2021), (Novitasari et al., 2021), (Indrasari et al., 2021), and (Widiyanto et al., 2020), service quality has a positive and significant effect on satisfaction. Likewise, the results of research by Mubarok & Kurriwat (2021) and also Putri & Marlana (2021) stated that trust has a positive and significant effect on building satisfaction. The results of research from Maftuchach & Kusnuranti (2021), Awal et al (2018), & Kurniawati et al (2014), stated that brand image has a significant positive effect on satisfaction. However, the results of this study are different from Santosa et al. (2020), that service quality has a negative and insignificant effect on Satisfaction. Susilawaty & Nicola (2020) also stated that trust does not affect satisfaction. Likewise, Sondakh (2014) stated that brand image has no significant effect on satisfaction.

It can be concluded that although the variables of trust, service quality, brand image and satisfaction have been widely studied, the results of previous studies show research gaps, namely distance in results and the role of search variables in the search for similarities. To fill this gap, we propose a model that fills the research gap from previous results on the weak contribution of the variables no trust, electronic service quality and bank image to explain the dependent variable of customer satisfaction, particularly digital bank customers.

Trust

According to Colquitt et al.(2009), trust is the willingness to submit to an authority based on the expectations and positive actions of that authority. Meanwhile, according to McKnight et al (in Utama & Murti, 2021), trust is a multifaceted building that shows the ability and characteristics of customer trust.

The Dimensions of trust used according to Colquitt et al. (2009) are: (1) Competence, is the expertise, ability, and field of expertise that allows authorized officials to succeed in a particular field. (2) Character, is the perception of authority associated with a set of values and principles that can be found, besides that personality is also a unity between word and deed. (3) Benevolence, is the authority to do good things for those who believe in it.

Electronic Service Quality

Service quality can be expressed as a comparison between the service expected by consumers and those received. Service quality is a set of features and characteristics of a product or service that depends on its ability to satisfy consumer needs (Kotler & Keller, 2016) According to Parasuraman (in Sulistiyowati, 2018), service quality is the degree of difference between reality and customer expectations of the service received.

Electronic services are an evolution of direct services. In electronic services, it is necessary to pay attention to aspects related to the technology used, so that electronic services are the ability of a website to provide efficient and effective online services (Gounaris et al., 2010).

Electronic services are a move away from direct services. In the quality of electronic services, there needs to be consideration related to aspects of the technology used, so that the quality of electronic services is the ability of a site to provide services effectively and efficiently through online (Gounaris et al., 2010).

The Dimensions of electronic service quality in this study refers to Parasuraman et al. (in Putri & Marlina, 2021), which states that there are 7 dimensions of electronic service quality: (1) Efficiency, ease of access to the site, so that customers can search for products based on what they want, complete with product information, so that it is interesting in browsing the site. (2) Fulfillment, ensuring that the products needed by customers are available, and services are on time as promised. (3) Private, maintained data privacy, containing customer data related to personal information, such as: identity, transaction history will be guaranteed. (4) Responsiveness, the ability of the site to resolve problems as they occur. (5) Compensation, responsibility in case of problems, which includes refunds. (6) Contact information, availability of online customer service information, including: telephone number and email address. (7) System availability, refers to the technical efforts made by the site to provide services that can run well.

Brand Image

According to Kotler & Keller (2016), brand image is a name, term, sign, symbol, design, or combination of these things, to identify and distinguish it from competitors' goods/services. According to Schiffman & Wisenblit (2015), brand image is a different image that is owned in the minds of consumers.

The Dimensions used according to Keller (in Salim & Dharmayanti, 2014): (1) Functional benefit, where the brand has a relationship with profit in the consumption of goods / services. (2) Symbolic benefit, related to the need for social recognition and self-esteem. (3) Experiential benefits, discussing what customers feel after using the goods / services. (4) Social benefits, emphasizing social needs when using the product. (5) Appearance enhances, discusses improving the appearance of consumers when using the product.

Customer Satisfaction

Kotler & Keller (2016), define satisfaction as a person's feelings of pleasure/disappointment resulting from comparing performance/experience against expectations. If performance/experience expectations are inadequate, customers are not satisfied. If it meets expectations, customers are satisfied. If it exceeds expectations, customers are very satisfied.

The Dimensions used are according to Wilkie (in Putri, 2016): (1) Expectations, customers will be satisfied if the goods / services received are in accordance with their expectations. (2) Performance, during the consumption of a good / service, the customer accepts the performance of the product as an important Dimensions for the customer. (3) Comparison; after using a good / service then the customer will compare expectations against actual performance, (4) Confirmation, customer expectations are influenced by customer experience of using the brand from different goods / services or from the experience of other customers through the use of other brands.

State of the art

Trust plays an important role in winning the competition in the digital services financial services industry. Customer trust in storing money and transacting in several digital banks is based on customer trust, so trust becomes the foundation of the financial services business. For this reason, trust must continue to grow through research that also continues to grow. This is in accordance with the results of research by Mubarok & Kurriwati (2021), Prisanti et al. (2017) and Savitri & Wardana (2018) that trust can increase satisfaction.

Customers today are increasingly critical and careful to spend their money, there are many factors that customers consider to choose bank services. The main key to winning the competition is to provide satisfaction to customers. Customer satisfaction will be fulfilled if they get what they want, especially in terms of the quality of service obtained. The satisfaction felt by customers with a service they use will have a positive effect on the continuity of a bank. To be able to compete, the bank also strives to improve the quality of its services in order to attract consumers to become its customers. Electronic services are a move away from direct services to consumers. If the perceived service quality aspect is in line with expectations, satisfaction will be created (Wydyanto & Hamdan, 2020), this is in line with the research findings of Usman et al (2022), Novitasari et al (2021), Haetami Widodo (2021), Puriwat & Tripopsakul (2017), who said that good service quality can increase customer satisfaction.

Brand Image is taken into consideration for consumers in making their choices from various products on the market today. The use of a brand consistently has an impact on the sustainability of the company because consumers buy products with the same brand repeatedly. A good bank image provides a superior experience and satisfaction for customers and will not easily move to competitors because they already have an emotional sense of the bank used. This is in line with research findings from Maftuchach & Kusunuranti (2021), Utama et al. (2021), Yana et al (2015), Kurniawati et al. (2014), Salim & Dharmayanti (2014), which states that brand image has a significant effect on satisfaction.

Customer satisfaction not only supports the survival of a bank, but also how it can grow. The main key to winning the competition is to provide satisfaction to customers. Customer satisfaction will be fulfilled if they get what they want, customer satisfaction with a service used will bring positive benefits to the continuity of the bank. (Murti et al.,2019).

According to Lee & Moghavvemi (2015), the financial performance of financial service providers comes from customers, so the key to success is to build trust and increase customer satisfaction. Some studies say that customer satisfaction can be formed from trust, service quality, and brand image (Mubarok & Kurniawati, 2021; Princess & Marlana, 2021; Savitri & Wardana, 2018; Suaridewi & Suprapti, 2020; Prisanti et al, 2017; Lee & Moghavvemi, 2015).

Based on literature review, research gap, and the state of the art above, the following hypothesis is proposed:

- Hypothesis 1: There is an effect of trust on digital bank customer satisfaction.
- Hypothesis 2: There is an effect of service quality on digital bank customer satisfaction.
- Hypothesis 3: There is an effect of bank image on digital customer satisfaction.
- Hypothesis 4: There is an effect of trust and service quality on the bank's image.
- Hypothesis 5: There is an effect of trust, service quality and bank image on digital customer satisfaction.
- Hypothesis 6: There is an effect of trust on satisfaction with the image of banks as mediators in digital bank customers.
- Hypothesis 7: There is an effect of service quality on satisfaction with the bank's image as a mediator for digital bank customers.

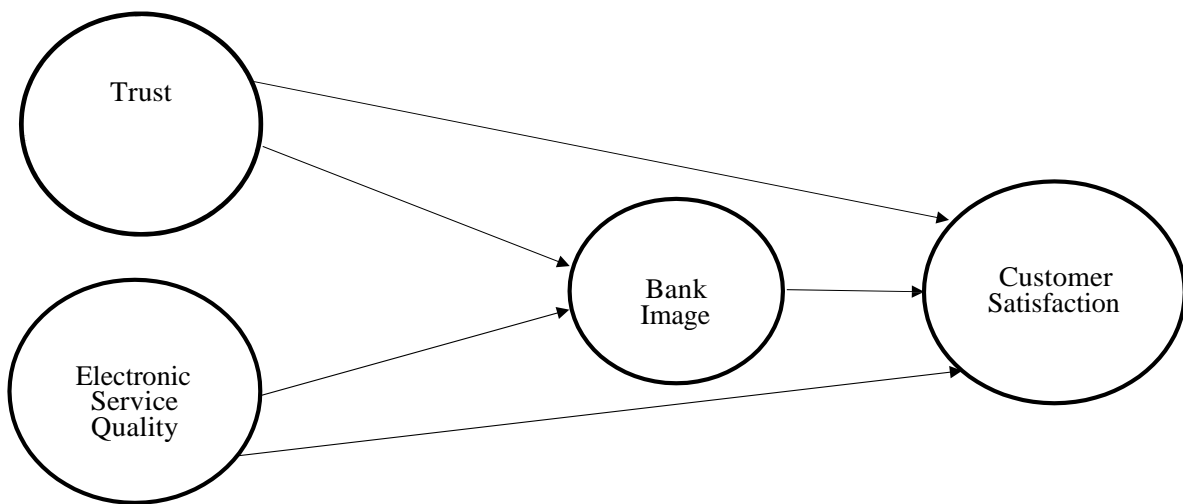


Figure 2. Conceptual Framework

RESEARCH METHODS

Research Design

This study aims to examine the effect of trust and service quality on satisfaction with brand image as a mediator. The research unit is digital bank customers. The approach used in this study is quantitative, with explanatory methods, more specifically associative causality. The associative method of causality is a method used to examine the influence of a / several variables that affect the affected variable.

Operasional variabel
a. Trust

Table 1. Trust Measurement

Dimensions	Indicator
<i>Competence</i> (X1.1.)	1. Guaranteed service satisfaction. 2. Guaranteed transaction security.
<i>Character</i> (X1.2.)	1. The honesty of the company in providing services 2. Can be trusted by customers.
<i>Benevolence</i> (X1.3.)	1. Provide beneficial satisfaction 2. Attention from bank

Source: Colquitt *et al* (2009)

b. Electronic Service Quality

Table 2. Electronic Service Quality Measurement

Dimensions	Indicator
Efficiency (X2.1)	1. Digital bank apps are easily accessible 2. Digital bank features are easy to use
Fulfillment (X2.2.)	1. Be honest about every service offering provided. 2. Fulfill online transactions accurately
Personal (X2.3)	1. The bank's system protects customers' personal information and transactions. 2. Digital banks have security features on every transaction.
Responsiveness (X2.4)	1. Customers are easy to get access to in the process of handling problems. 2. Handle customer problems or complaints promptly.
Compensation (X2.5)	1. Provide compensation if the service is not appropriate. 2. The bank is fully responsible if there is a problem in the transaction.
Contact (X2.6)	1. The bank provides contact to resolve problems or complaints. 2. The bank is easy to contact.
Availability (X2.7)	1. Have <i>customer service</i> available online. 2. Transaction data and customer data can be accessed whenever desired/required by the customer.

Source: Parasuraman *et al.* (in Princess & Marlina, 2021)

c. Bank Image

Table 3. Bank Image Measurement

Dimensions	Indicator
<i>Functional Benefit</i> (Z.1)	1. Customers will continue to use digital bank platforms in transactions. 2. Follow the programs and promotions offered
Buy between product/service lines (Z.2)	1.In addition to financial transactions, customers also use to pay bills 2.In addition to financial transactions, customers also use for shopping
Recommend to others (Z.3)	1.Tell others about the advantages of bank products 2.Recommend others to use bank products
Shows immunity from competitors (Z.4)	1.Keep using the company's products even though the service costs are more expensive. 2.Continue to use the company's products despite the services that less than expected.
CustomerCommitment (Z.5)	1.Commitment will always use digital banks in shopping. 2. Commitment will always use digital banks for saving and fundtransfer

Source: Keller (in Salim & Dharmayanti, 2014)

d. Customer Satisfaction

Table 4. Customer Satisfaction Measurement

Dimensions	Indicator
<i>Expectation</i> (Y1)	1. Feel satisfied with the bank's products. 2. The bank can meet the customers need.
<i>Performance</i> (Y2)	1. Customers get excellent service. 2. Good experience of the company's service performance.
<i>Comparison</i> (Y3)	1. The suitability of the comparison of expectations to the company's performance. 2. Digital transactions are more profitable than cash.
<i>Confirmation</i> (Y4)	1. Good handling of problems on the part of the company. 2. Customers see good teamwork in serving.

Source: Wilkie (dalam Putri,2016)

Research sample

After getting a quality instrument from the results of instrument quality testing, a questionnaire is made using google forms. This is because it considers the pandemic period. The criteria for respondents are at least 17 years old, have an active account at a digital bank in Indonesia, and have been a customer for at least 3 months. Researchers send questionnaire links to customers. Due to the above requirements, the sampling procedure is carried out by purposive sampling, with the criteria as above. The sample size required in this study was obtained from the approach of Hair et.al (2014), with a calculation of 5-15 times the number of parameters. The number of parameters is 38, so for this study the sample size are 190 respondents.

Processing, data analysis and model finalization

According to the purpose of the study, the data analysis method used is to use SEM (Structural Equation Model) whose processing is carried out using the SmartPLS program version 3.2.9.

RESULTS AND DISCUSSION

Construct Validity

Convergent Validity testing is performed on each construct indicator. According to Chin in Ghozali (2014), an indicator is said to have validity if the value is greater than 0.70, while the loading factor of 0.50 to 0.60 can be considered sufficient. Based on this criterion, if there is a loading factor below 0.50, it will be dropped from the model. The results of the analysis of construct validity and construct reliability on four variables obtained the following results:

a. Trust Scale

Table 3.1. Trust Scale

Item	I	I^2	$1-I^2$	CR	VE
a1	0.905	0.819	0.181	0.929	0.687
a2	0.904	0.817	0.183		
a3	0.915	0.837	0.163		
a4	0.923	0.852	0.148		
a5	0.913	0.834	0.166		
a6	0.882	0.778	0.222		
S	5.442	4.937	1.063		

Picture 3.1. Path Diagram Trust Scale

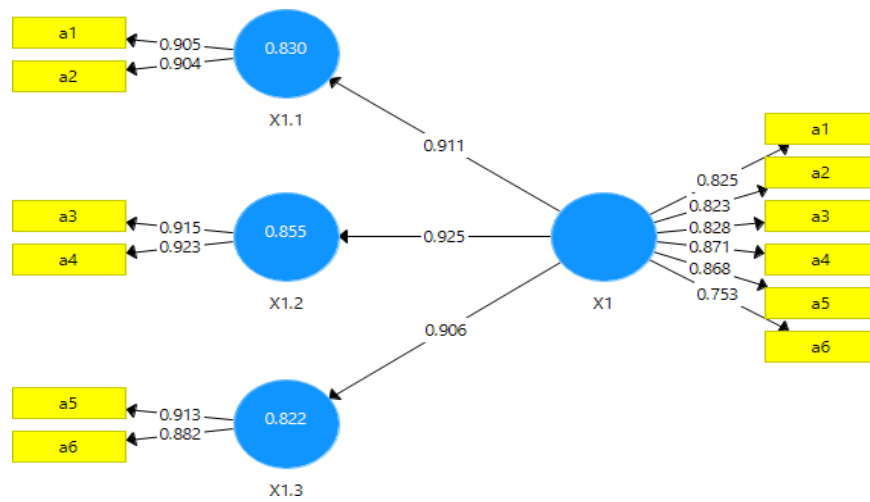


Table 3.2. Fornell-Larcker Trust Scale

	X1	X1.1	X1.2	X1.3
X1	0.829			
X1.1	0.911	0.905		
X1.2	0.925	0.768	0.919	
X1.3	0.906	0.733	0.761	0.898

The results of preliminary data analysis show that all items have a loading factor above 0.7, and the instrument has a construct reliability coefficient of 0.929 where this coefficient is above the recorded coefficient of 0.7. The extracted variant of 0.687 is greater than the recorded coefficient of 0.5. Based on the Fornell-Larcker table, it is known that the square root of AVE is greater than the correlation coefficient between aspects, this indicates that this confidence scale has a good discrimination index and has the recommended validity and reliability.

Electronic Service Quality Scale

Table 3.3. Electronic Service Quality Scale

Item	I	I_2	$1-I^2$	CR	VE
b1	0.932	0.869	0.131		
b2	0.941	0.885	0.115		
b3	0.902	0.814	0.186	0.942	0.540
b4	0.910	0.828	0.172		
b5	0.903	0.815	0.185		
b6	0.895	0.801	0.199		

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b7	0.932	0.869	0.131
b8	0.927	0.859	0.141
b9	0.940	0.884	0.116
b10	0.941	0.885	0.115
b11	0.893	0.797	0.203
b12	8.898	79.174	-78.174
b13	0.801	0.642	0.358
b14	0.899	0.808	0.192
S	20.714	89.931	-75.931

Picture 3.2. Path Diagram Electronic Service Quality Scale

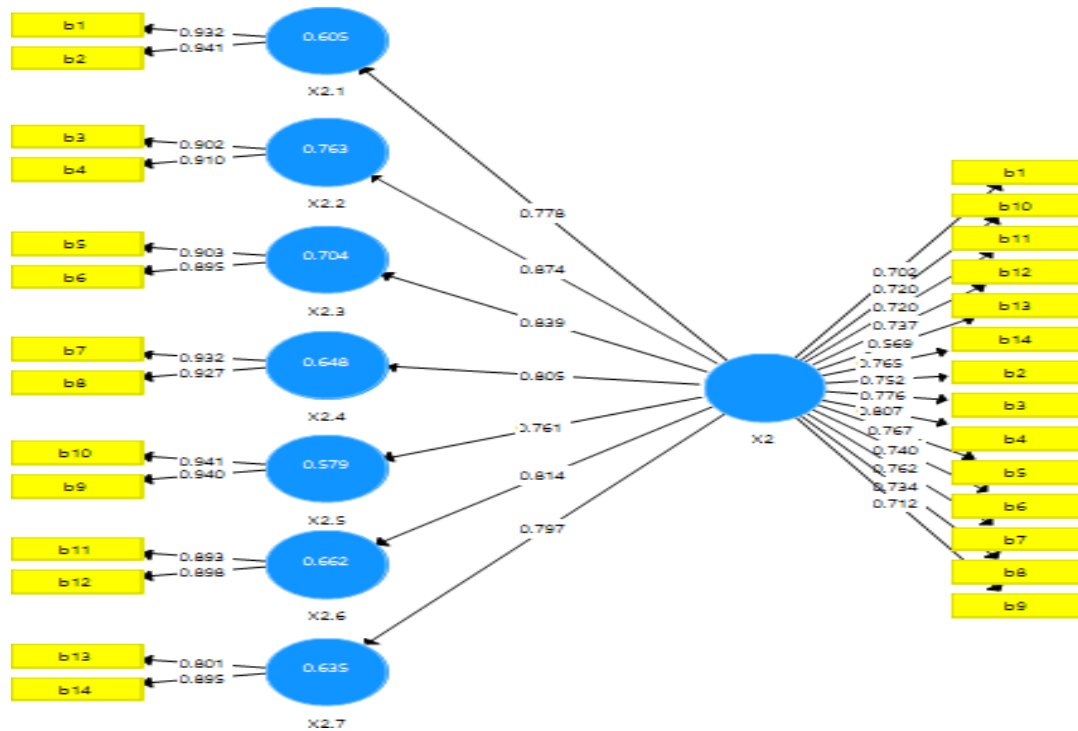


Table 3.2. Fornell-Larcker Electronic Service Quality Scale

	X2	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7
X2	0.735							
X2.1	0.778	0.936						
X2.2	0.874	0.704	0.906					
X2.3	0.839	0.654	0.705	0.899				

X2.4	0.805	0.477	0.704	0.554	0.930			
X2.5	0.761	0.448	0.592	0.495	0.744	0.941		
X2.6	0.814	0.560	0.611	0.651	0.541	0.546	0.896	
X2.7	0.797	0.551	0.605	0.697	0.517	0.477	0.730	0.849

Item	I	I^2	$1-I^2$	CR	VE
c1	0.829	0.687	0.313		
c2	0.889	0.790	0.210		
c3	0.924	0.854	0.146		
c4	0.927	0.859	0.141		
c5	0.949	0.901	0.099	0.931	0.575
c6	0.945	0.893	0.107		
c7	0.954	0.910	0.090		
c8	0.949	0.901	0.099		
c9	0.968	0.937	0.063		
c10	0.968	0.937	0.063		
S	9.302	8.669	1.331		

Picture 3.3. Path Diagram Bank Image Scale

The Impact of Trust and Quality of Electronic Services On Digital Bank Customer Satisfaction With The Bank Image As A Mediator

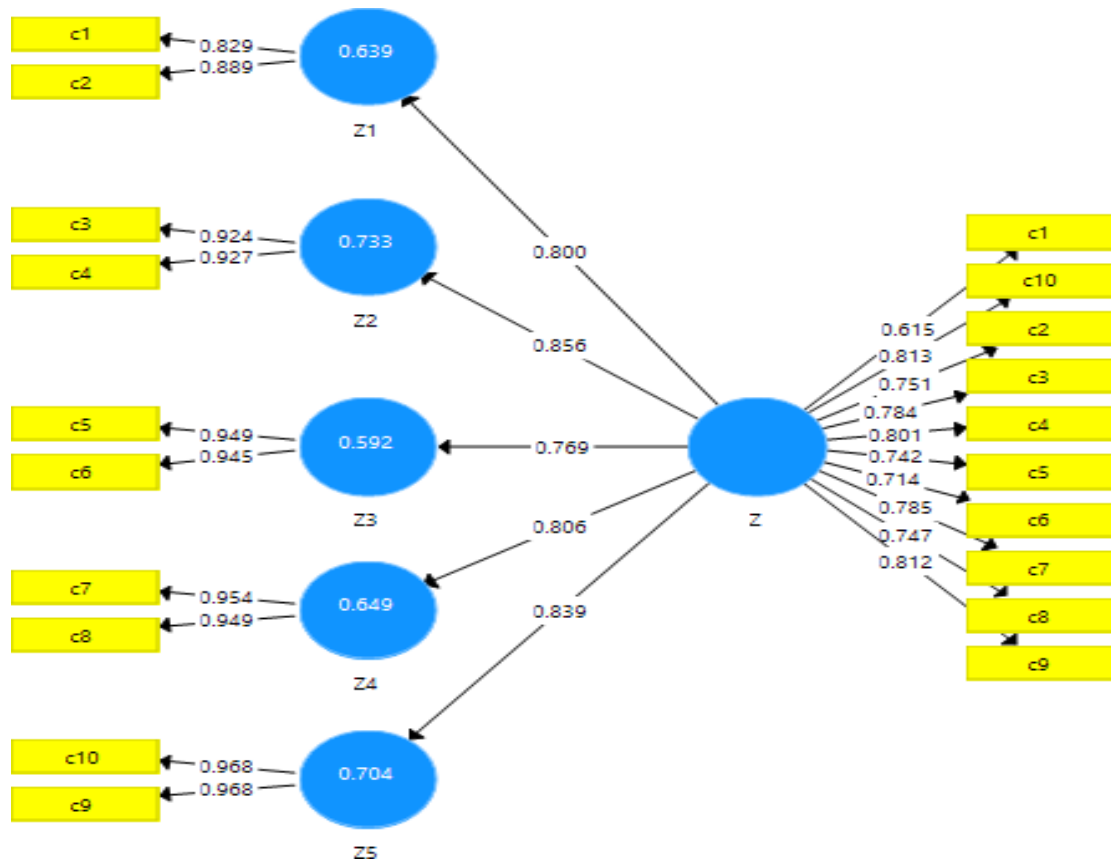


Table 3.5. Fornell-Larcker Bank Image Scale

	Z	Z1	Z2	Z3	Z4	Z5
Z	0.758					
Z1	0.800	0.860				
Z2	0.856	0.646	0.925			
Z3	0.769	0.632	0.597	0.947		
Z4	0.806	0.490	0.624	0.433	0.951	
Z5	0.839	0.558	0.611	0.502	0.696	0.968

The results of preliminary data analysis show that all items that have a loading factor above 0.7, and instruments have a construct reliability coefficient of 0.931 where this coefficient is above the recorded coefficient of 0.7. The extracted variant of 0.575 is greater than the recorded coefficient of 0.5. Based on the Fornell-Larcker Table, it is known that the square root of AVE is greater than the correlation coefficient between aspects, this indicates that the scale has a good discrimination index. Thus this scale has the recommended validity and reliability.

d. Customer Satisfaction Scale

Table 3.6. Customer Satisfaction Scale

Item	I	I^2	$1-I^2$	CR	VE
d1	0.892	0.796	0.204		
d2	0.894	0.799	0.201		
d3	0.948	0.899	0.101		
d4	0.945	0.893	0.107	0.942	0.668
d5	0.901	0.812	0.188		
d6	0.877	0.769	0.231		
d7	0.919	0.845	0.155		
d8	0.912	0.832	0.168		
S	7.288	6.644	1.356		

Picture 3.4. Path Diagram Customer Satisfaction Scale

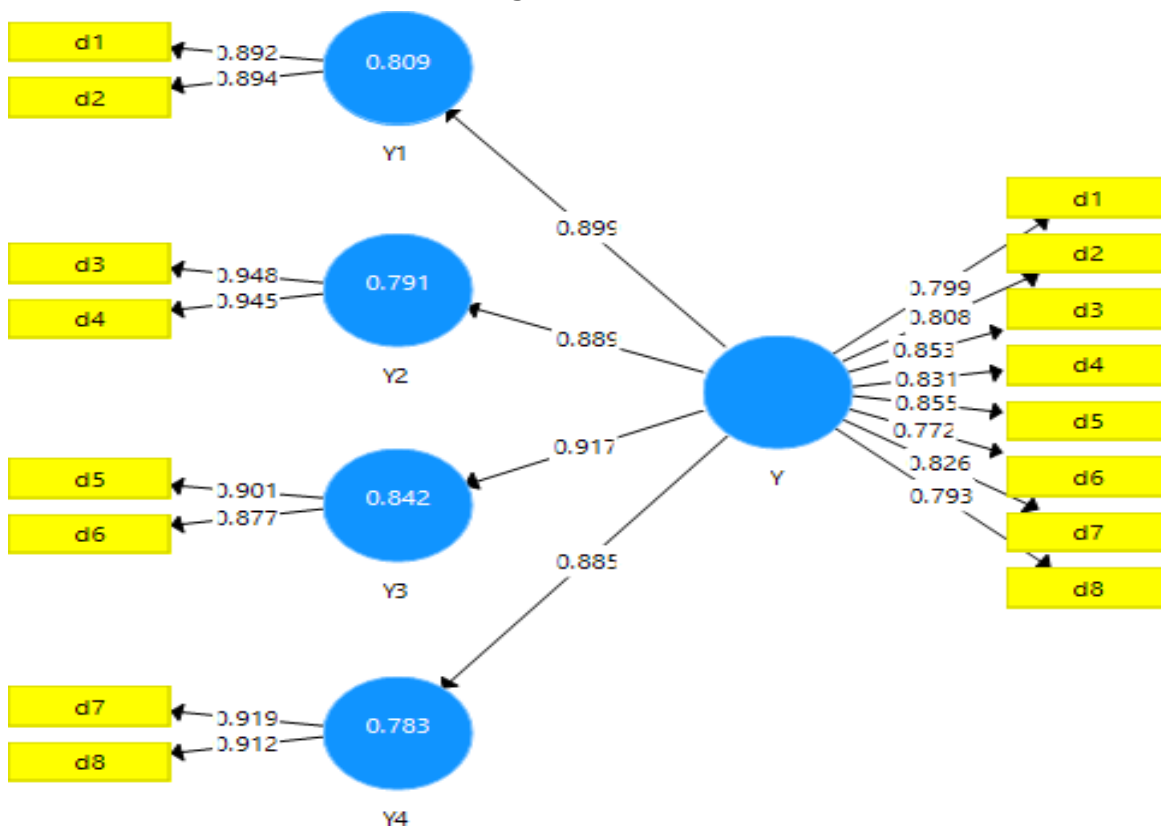


Table 3.7. Fornell-Larcker Customer Satisfaction Scale

	Y	Y1	Y2	Y3	Y4
Y	0.818				
Y1	0.899	0.893			
Y2	0.889	0.721	0.947		
Y3	0.917	0.802	0.746	0.889	
Y4	0.885	0.717	0.709	0.753	0.915

The results of preliminary data analysis show that all items have a loading factor above 0.7, and the instrument has a construct reliability coefficient of 0.942 where this coefficient is above the reconded coefficient of 0.7. The extacted variant of 0.668 is greater than the reconded coefficient of 0.5. Thus this scale has the recommended validity and reliability.

Structural Model

Based on the results of the analysis of the Full Model, the path diagram is obtained as follows:

Picture 3.5. Full Model

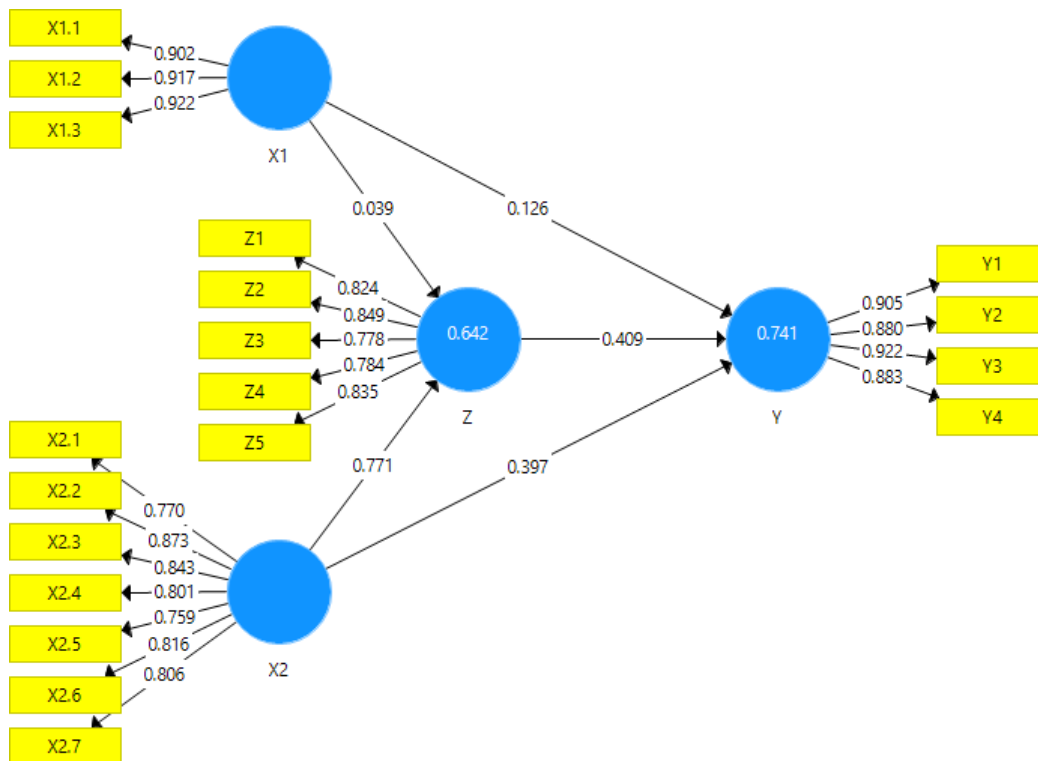


Table 3.8. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 → Y	0.126	0.128	0.074	1.713	0.087
X1 → Z	0.039	0.036	0.074	0.528	0.598
X2 → Y	0.397	0.402	0.090	4.415	0.000
X2 → Z	0.771	0.773	0.066	11.720	0.000
Z → Y	0.409	0.402	0.093	4.393	0.000

Hypothesis Test

Hypothesis 1 Test

Ho : There is no effect of trust on digital bank customer satisfaction.

Ha : There is an effect of trust on digital bank customer satisfaction.

	Original Sample	p-Value
X1 → Y	0.126	0.087

Based on the results of the analysis obtained $\gamma = 0.126$ with $p > 0.05$. Thus Ho is accepted, so it can be concluded that there is no effect of trust (X1) on bank customer satisfaction (Y).

Hypothesis 2 Test

Ho : There is no effect of service quality on digital bank customer

Ha : There is an effect of service quality on digital bank customer

	Original Sample	p-Value
X2 → Y	0.397	0.000

Based on the results of the analysis obtained $\gamma = 0.397$ with $p < 0.05$. Thus Ho is rejected, so it can be concluded that there is an effect of trust (X2) on bank customer satisfaction (Y).

Hypothesis 3 Test

Ho : There is no effect of bank image on digital customer satisfaction.

Ha : There is an effect of bank image on digital customer satisfaction.

	Original Sample	p-Value
Z → Y	0.409	0.000

Based on the results of the analysis obtained $\beta = 0.409$ with $p < 0.05$. Thus Ho is rejected, so it can be concluded that there is an effect of bank image (Z) on bank customer satisfaction (Y).

Hypothesis 4 Test

Ho : There is no effect of trust and service quality on the bank's image.

Ha : There is an effect of trust and service quality on the bank's image.

	R Square	R Square Adjusted
$X_{1,2} \rightarrow Z$	0.642	0.638

Based on the results of the analysis obtained $\gamma = 0.642$ thus the contribution of trust (X1) and service quality (X2) to bank image (Z) amounted to 64.2%, while the remaining 35.8% was contributed by other factors outside of trust (X1) and service quality (X2).

Hypothesis 5 Test

Ho : There is no effect of trust, service quality and bank image on digital customer satisfaction.

Ha : There is an effect of trust, service quality and bank image on digital customer satisfaction.

	R Square	R Square Adjusted
$X_{1,2,z} \rightarrow Y$	0.741	0.737

Based on the results of the analysis obtained $\gamma = 0.741$ thus the contribution of of trust (X1), service quality (X2), and bank image (Z) to customer satisfaction (Y) is 74.1%, while the remaining 25.9% is contributed by other factors outside trust (X1), service quality (X2), and bank image (Z).

Hypothesis 6 Test

Ho : There is no effect of trust on satisfaction with the image of banks as mediators in digital bank customers.

Ha : There is an effect of trust on satisfaction with the image of banks as mediators in digital bank customers.

	Indirect	Direct	Total
$X1 \rightarrow Z \rightarrow Y$	0.016*	0.126	0.142*

Based on the analysis results, the indirect coefficient = 0.016 with $p > 0.05$. Thus Ho is accepted, so it can be concluded that there is no effect of trust (X1) on customer satisfaction (Y) through bank image (Z).

Hypothesis 7 Test

Ho : There is no effect of service quality on satisfaction with the bank's image as a mediator for digital bank customers.

Ha : There is an effect of service quality on satisfaction with the bank's image as a mediator for digital bank customers.

	Indirect	Direct	Total
$X2 \rightarrow Z \rightarrow Y$	0.316*	0.397	0.713*

Based on the results of the analysis, an indirect coefficient = 0.316 with $p < 0.05$ was obtained. Thus H_0 is rejected, so it can be concluded that there is an effect of service quality (X2) on customer satisfaction (Y) through bank image (Z).

This study found that there was no effect of trust on customer satisfaction with the image of the bank as a mediator. This study also found that there is an influence of the quality of electronic services on satisfaction with the image of banks as mediators.

In this study, it is known that trust has no effect on digital bank customer satisfaction, which can be interpreted that it is not trust that makes digital bank customers feel satisfied. This is in line with the findings of several studies that found that trust has no effect on satisfaction (Susilawaty & Nicola, 2020; Meida et al., 2022).

In this study, it is known that the factors that make customers satisfied are the quality of service and the image of the bank. If the customer feels that the quality of service received has the quality that matches or even exceeds expectations, customer satisfaction will be created. Satisfied consumers will make consumers loyal to the company (Wydyanto & Hamdan, 2020; Murti et al., 2019; Mubarak & Kurriwati, 2021). Similarly, with bank image, this study proves that bank image affects consumer satisfaction (Utama *et al.*, 2021; Gabriele & Harjati, 2018; Puriwat & Tryptosakul, 2017). This is in line with research conducted by Abadi & Nurpratiwi (2021) which found that brand image is a factor that moderates customer satisfaction.

This study also proves that the alleged involvement of brand image mediator variables on the effect of service quality on satisfaction is proven while the involvement of brand image mediator variables on the influence of trust on satisfaction is not proven.

CONCLUSION

There is no effect of trust on digital bank customer satisfaction. There is an effect of service quality on digital bank customer satisfaction. There is an effect of the bank's image on digital customer satisfaction. There is an effect of trust and service quality on the bank's image. There is an effect of trust, service quality and bank image on digital customer satisfaction. There is no effect of trust on satisfaction with the bank's image as a mediator for digital bank customers. There is an effect of service quality on satisfaction with the bank's image as a mediator for digital bank customers.

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