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## **IMPACT OF BANK REPUTATION, SERVICE QUALITY, AND SOCIAL MEDIA MARKETING ON CUSTOMER TRUST AND LOYALTY**

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### **ABSTRACT**

Customer loyalty is a strategic factor that determines the long-term success of banks in an increasingly competitive market. This study investigates the influence of bank reputation, self-service technology quality, offline service quality, and social media marketing on customer trust and loyalty. The research applied a quantitative approach with PLS-SEM, using responses from 201 BCA bank customers. The results show that bank reputation and social media marketing contribute to building offline trust, while self-service technology and offline service quality strengthen both offline and online trust. In turn, customer trust significantly enhances loyalty. These findings suggest that banks should focus on enhancing both offline service quality and online engagement strategies to improve trust and loyalty, ultimately boosting their competitive edge in the evolving banking landscape.

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## **1. INTRODUCTION**

Customer loyalty is a strategic element that determines the long-term success of a company, particularly in competitive industries such as banking (Buhler et al., 2024). In today's competitive market, especially in the banking industry, customer loyalty has become a critical factor for companies striving to retain customers amidst an increasing variety of products and services (Zanubiya et al., 2023). Retaining loyal customers is more cost-effective than acquiring new ones, providing companies with a long-term financial advantage (Demir et al., 2015). Building customer loyalty, however, is not easy, especially in an environment where customers are exposed to various alternatives and act based on limited information (Zhang et al., 2022). Therefore, companies that successfully build and maintain customer loyalty are better positioned to increase profitability, reduce marketing cost, and sustain their business in a competitive market (Mousa et al., 2021).

One of the main factors influencing customer loyalty is customer trust. Trust is cultivated through consistent, high-quality interactions, both offline and online, and is shaped by a customer's experiences with banking services (Li & Xue, 2021). The growth of online banking services, such as mobile banking, has introduced challenges in maintaining trust, as customers often perceive digital interactions as less secure and less personal compared to traditional offline services (Che et al., 2023). In contrast, to physical products, the reputation of a bank plays crucial role in shaping customers' perceptions and their trust in the institution, making it an essential asset for banks (Özkan et al., 2020).

Although service quality is a well-established driver of customer loyalty in the banking sector, research has primarily focused on either offline (e.g., face-to-face interactions) or online service quality (e.g., mobile banking, ATMs). However, less attention has been given to the distinct roles of offline trust versus online trust and how they contribute to loyalty. In the digital age, it is essential for banks to optimize both their offline service quality and online self-service technologies (Shankar & Jebarajakirthy, 2019). At the same time, in today's digital era, social media marketing has also emerged as a powerful tool for fostering customer trust, as it allows bank to engage directly with customers and promote services in a more interactive, real-time manner (Althuwaini, 2022; Elareshi et al., 2023; Zephaniah et al., 2020).

However, existing research on social media marketing and trust has generally focused on promotional content, with less emphasis on how banks' marketing activities on social media specifically influence offline and online trust. Likewise, while prior studies have explored how physical card interact with digital payment platform (Su et al., 2021), few studies have analyzed the holistic effect of offline service quality encompassing all physical interactions between customers and banks, and its impact on both online and offline trust. This research aims to fill these gaps by examining how bank reputation, self-service quality technology, offline service quality, and social media marketing influence both online and offline customer trust, and ultimately, customer loyalty. By focusing on BCA Bank which a leading player in Indonesian banking sector, the study offers insight into how the combination of these factors contributes to trust and loyalty, particularly in a market where both digital and physical banking services coexist. This study's findings are expected to contribute to marketing theory and provide practical recommendations for banks to enhance their strategies, fostering greater customer loyalty through the careful balance of offline and online trust.

## 2. RESEARCH METHODS

This study targeted customers of Bank Central Asia (BCA) using a purposive sampling technique. Respondents were required to be at least 18 years old and active users of BCA services, including digital platforms (m-BCA, SMS Banking, Internet Banking, OneKlik, Digital Credit Card, Debit Online, QRIS, E-Form, and Virtual Account), as well as offline services such as ATMs, branch visits, and interactions with BCA's social media. This ensured that participants had sufficient experience with both online and offline banking services.

As shown in Figure 1, the conceptual model examines the relationships between bank reputation, self-service technology quality, offline service quality, and social media marketing on trust and loyalty (both online and offline). Data were collected using a 5-point Likert scale. The questionnaire consisted of 35 items adapted from prior studies, covering eight variables: bank reputation (4 items), self-service technology quality (3 items), offline service quality (6 items), social media marketing (6 items), offline trust (5 items), online trust (4 items), offline loyalty (3 items), and online loyalty (4 items).

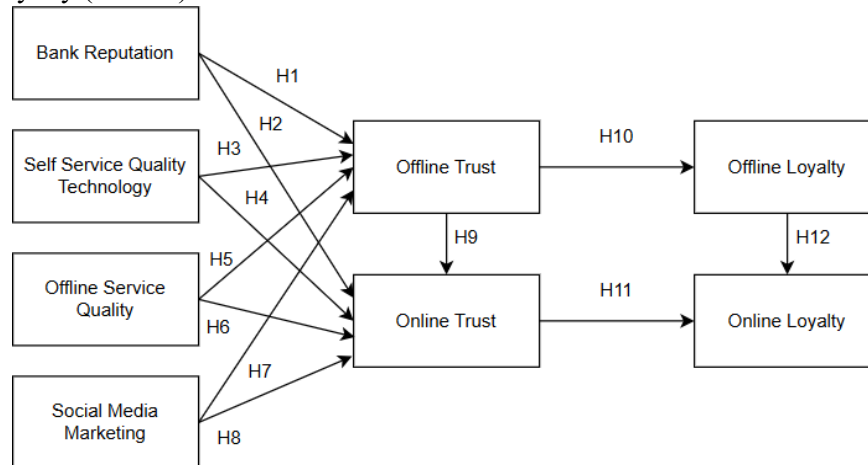


Figure 1. Conceptual model  
Source: Author (2025)

A pretest with 50 respondents was conducted to ensure validity and reliability. Factor analysis showed KMO and MSA values above 0.5, indicating adequate sampling, while Cronbach’s alpha values exceeded 0.6 for all constructs, confirming reliability. Overall, the instruments were validated and adjusted to fit the context of BCA’s services. Although focusing on a single bank may limit generalizability, BCA’s strong market presence and comprehensive service ecosystem provide relevant insights into customer trust and loyalty.

### 3. RESULTS AND DISCUSSION

#### 3.1. RESULTS

A total of 201 respondents participated in the study, with a 56% female and 44% male distribution. All respondents met the inclusion criteria, which required them to be at least 18 years old and active users of BCA's online/digital services, BCA ATM machines, BCA branches, and BCA's social media accounts.

The data analysis began with an evaluation of the measurement model (Outer Model) through convergent validity testing, examining the factor loading and Average Variance Extracted (AVE) values. The results on Figure 2 showed that all indicators had factor loadings greater than 0.7, confirming that all 35 measurement items were valid and suitable for further analysis.

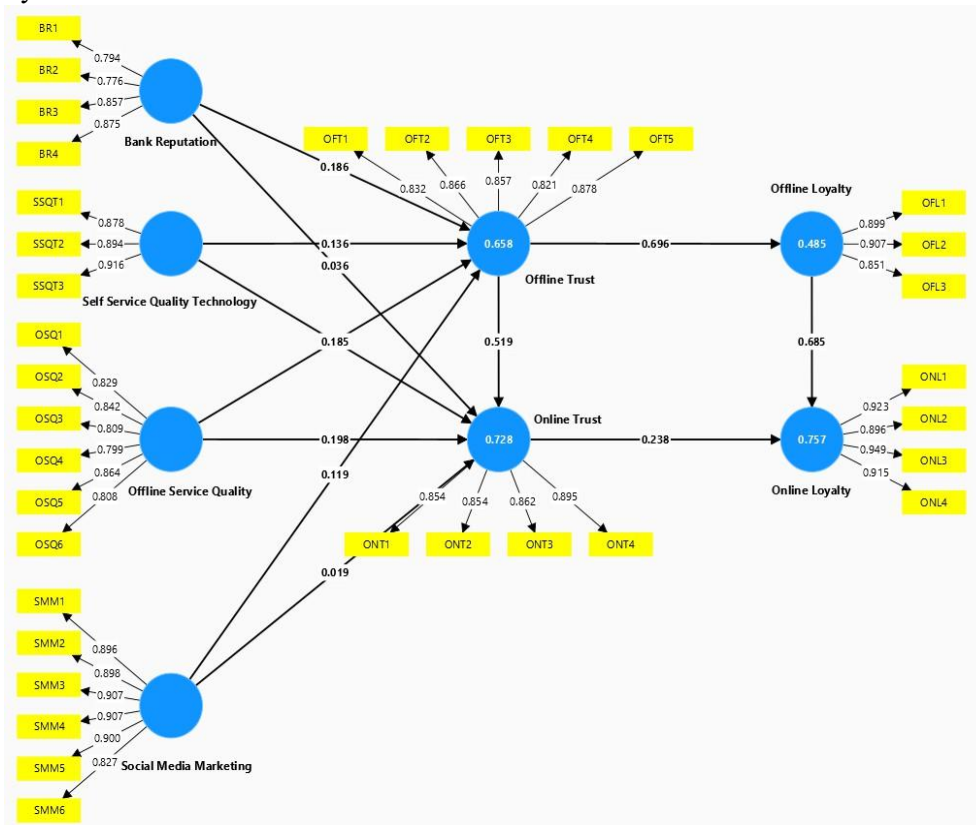


Figure 2. Graphical output from SmartPLS  
Source: Author (2025)

Figure 2 illustrates the relationships between variables. Bank reputation positively affects offline trust, but does not significantly impact online trust. Self-service quality technology and offline service quality positively influence both offline and online trust. Interestingly, social media marketing positively influences offline trust, but not online trust. The study also finds that offline trust has a strong positive effect on online trust, and both forms of trust significantly influence offline and online loyalty, respectively. Notably, offline loyalty also positively affects online loyalty.

Table 1 and 2 presents the effect of the independent variables on the dependent variables, as indicated by the R-square values. The R-Square value for the offline trust variable is 0.651, which means that 65.1% of the variation in offline trust can be explained by bank reputation, self-service quality technology, offline service quality, and social media marketing. This value reflects a moderate effect, meaning that while the model has a significant impact, 34.9% of the factors influencing offline trust remain unexplained by these variables. Then, the R-Square value for the online trust variable is 0.721. This value shows that the influence of bank reputation, self-service quality technology, offline service quality, social media marketing, and offline trust on online trust is 72.1%, while the remaining 27.9% is influenced by factors not included in the variables examined in this study. The value of 0.721 also indicates a strong influence, meaning that the level of prediction of the independent variables on the dependent variable is high. The R-square value for offline loyalty is 0.482, signifying a moderate influence of offline trust on offline loyalty, with 51.8% of the variation explained by other factors. Finally, the R-square value for online loyalty is 0.755, showing a strong influence from both offline loyalty and online trust, with the remaining 24.5% impacted by other variables.

Table 1. Structural model result

Hypothesis	Relationship	Original Sample	T-Statistics (>1,96)	P-Values (<0,05)	Decision
H1	Bank reputation → offline trust	0.186	2.551	0.011	Supported
H2	Bank reputation → online trust	0.036	0.457	0.648	Unsupported
H3	Self-service quality technology → offline trust'	0.136	2.078	0.038	Supported
H4	Self-service quality technology → online trust	0.185	2.19	0.029	Supported
H5	Offline service quality → offline trust	0.506	6.985	0.000	Supported
H6	Offline service quality → online trust	0.198	2.331	0.020	Supported
H7	Social media marketing → offline trust	0.119	2.406	0.016	Supported
H8	Social media marketing → online trust	0.019	0.357	0.721	Unsupported
H9	Offline trust → Online Trust	0.519	6.838	0.000	Supported
H10	Offline trust → Offline Loyalty	0.696	16.671	0.000	Supported
H11	Online trust → Online Loyalty	0.238	3.078	0.002	Supported
H12	Offline loyalty → Online Loyalty	0.685	9.781	0.000	Supported

Source: Processed data (2025)

Table 2. Structural model result

Variable	R-Square Adjusted	Relationship
Offline Trust	0.651	Moderate
Online Trust	0.721	Strong
Offline Loyalty	0.482	Moderate
Online Loyalty	0.755	Strong

Source: Processed data (2025)

### 3.2. DISCUSSION

This study proves that bank reputation positively influences offline trust. A strong reputation for security and reliability fosters trust during physical transactions, such as at branch offices. However, this study found that bank reputation did not significantly affect online trust, highlighting an important distinction in how customers perceive trust in physical versus digital banking environments. This result is consistent with prior research suggesting that customers may prefer in-person transactions due to perceived security concerns, unfamiliarity with technology, or worries about data breaches (Cardoso & Cardoso, 2024; Ladhari et al., 2019). The non-significant effect of bank reputation on online trust may be attributed to cultural factors specific to Indonesia, where online trust is influenced more by factors like technological reliability and ease of use than by traditional reputations of banks (Noble et al., 2009; Priporas et al., 2020). This finding emphasizes that trust in digital platforms may require different strategies than those used for traditional banking services, which has implications for digital trust-building efforts in emerging

This study also finds that self-service quality technology significantly influences customer trust both offline and online, aligning with previous research that quality self-service technologies such as ATMs and mobile banking, positively influence customer trust (Mukerjee, 2020; Nijssen et al., 2016; Su et al., 2021). Additionally, self-service services create a more efficient and practical customer experience. However, the effect of self-service quality on customer trust requires further exploration. High-quality self-service technology increases trust, while poor service or technical issues can undermine it (Giovanis & Athanasopoulou, 2018; Lin & Hsieh, 2011; Mukerjee, 2020).

Offline service quality positively influences both offline and online trust. When a bank provides excellent service at branch offices, with friendly staff and comfortable facilities, customers are more likely to place their trust in the bank for offline transactions. Positive experiences lead to increased customer loyalty (Hutagaol & Kustiawan, 2022). Additionally, customers who experience good service during in-person interactions also trust the bank for self-service and digital transactions. These findings are consistent with prior research that emphasizes the role of offline service quality in building trust for both offline and online services (Esmaeilpour et al., 2017; Rizwan & Ahmad, 2020; Su et al., 2021). This finding underscores the importance of maintaining high standards for in-person services, as offline interactions can set the foundation for trust in online banking services.

Another finding from this study is social media marketing positively influences offline trust, but not online trust. While social media effectively builds offline trust, it does not automatically increase customer confidence in digital services like mobile banking or internet banking. Campaigns and promotions on platforms such as Instagram, Facebook, and YouTube enhance customer trust in offline services, with better content and more convincing campaigns boosting trust (Dwivedi & McDonald, 2020; Ebrahim, 2020; Hafez, 2021; Sanny et al., 2020). However, the data shows no significant influence of social media marketing on online trust. This may be due to other factors, such as the development of security features on digital platforms and user experience, which have a greater impact on online trust than social media alone. Several studies also found no significant direct influence between social media marketing and online trust, with varying effects depending on context and industry (Antczak, 2024; Elareshi et al., 2023; Hamid et al., 2023). Customers who already trusting online services may not need further trust building via social media content (Otopah et al., 2024)

Moreover, the study supports the idea that offline trust significantly and positively influences online trust, which is consistent with previous research suggesting that trust built through direct interactions can transition to digital services (Kuen et al., 2023; Lu et al., 2023; Nosi et al., 2022; Su et al., 2021). The relationship between offline loyalty and online loyalty also emerged as significant, highlighting a halo effect in which positive experience with offline services enhance trust and loyalty to digital platform (Frasquet & Miquel, 2017;

Ruiz-Molina et al., 2021). This integrated loyalty model suggest that banks can strengthen overall customer loyalty by aligning both offline and online services experiences.

#### 4. CONCLUSION

This study reveals significant relationships between bank reputation, self-service quality technology, offline service quality, and social media marketing with customer trust and loyalty. All independent variables positively impact both offline and online trust, as well as offline and online loyalty. However, bank reputation and social media marketing do not significantly influence online trust. Specifically, while bank reputation positively influences offline trust, it does not extend directly to online trust, indicating that a good reputation does not automatically translate to trust in digital services. Self-service quality technology enhances both offline and online trust, while offline service quality strengthens both as well. Social media marketing boosts trust in offline services but does not affect online trust. Furthermore, offline trust positively affects online trust, and both forms of trust contribute to respective offline and online loyalty, with offline loyalty also influencing online loyalty.

Several limitations that need to be addressed in future research. First, it focuses on customers of a single bank, BCA, which limits the generalizability of the results. Future studies should include multiple banks to provide broader insights and more comprehensive understanding of the factors influencing trust and loyalty across different banking contexts. Second, the study examines only BCA's social media platforms (Instagram, Facebook, Twitter, LinkedIn, and YouTube). Including other marketing channels like the bank's website or advertisements could expand the findings and provide view of the marketing strategy's impact. The research framework also needs further development, as other variables, such as customer data security, user experience, and information transparency, which play crucial roles in building customer trust and loyalty. Future research could explore demographic segments, including age, income, and gender, to better understand customer behavior. Additionally, examining cross-channel interactions (offline, online, and mobile) would offer insights into how experiences across these channels influence trust and loyalty. Finally, the same model can be applied to other industries, particularly those focused on digital services, such as e-commerce, retail, telecommunications, and insurance.

From a theoretical perspective, this study makes significant contributions to the service quality and digital trust literature. It advances the understanding of how offline trust influences online trust, an area that has received limited attention in prior research. The study also highlights the importance of service quality in both offline and online channels and offers insights into how multi-channel banking behavior can be understood through a trust framework. While prior studies have explored these concepts separately, this study integrates them into a comprehensive model, providing a holistic view of how trust in banking services is formed across different service touchpoints.

This study offers several managerial implications for banks, particularly for marketing and service development teams. First, although bank reputation does not significantly impact online trust, banks should strengthen their reputation in offline services as a foundation for building customer trust. Second, given the positive effect of self-service technology on both offline and online trust, banks should invest in enhancing digital services like ATMs, mobile banking, and internet banking. Maintaining high-quality and secure digital services will boost trust and strengthen customer relationships. Third, offline service quality has been shown to increase both offline and online trust, so banks should maintain excellent customer service at branch offices. Regular staff training and high-quality facilities will improve trust in both offline and digital services. Fourth, while social media marketing positively affects offline trust, it does not directly influence online trust. However, banks should continue to engage customers through focused campaigns and personal interactions on social media to strengthen offline trust and encourage loyalty across both service types. Banks can also integrate offline and online campaigns to bridge the gap between both.

Lastly, this study shows that offline trust influences online trust, which in turn affects offline and online loyalty. Therefore, banks should aim to provide a consistent and satisfying customer experience across both offline and online channels to build stronger customer loyalty.

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