



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

**Nida Adelia\*, Unggul Kustiawan**

Master of Management Department, Universitas Esa Unggul, Jakarta, Indonesia

\*Corresponding author: [nidadelia@gmail.com](mailto:nidadelia@gmail.com)

### **ARTICLE INFO**

#### **Article history**

Received : 29 August 2025

Revised : 18 September 2025

Accepted : 26 September 2025

#### **Keywords**

Bank reputation;

Customer loyalty;

Customer trust;

Offline service quality;

Self-service quality technology

#### **JEL classification**

D12; G21; M31

### **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.

This is an open-access article under the [CC-BY 4.0](https://creativecommons.org/licenses/by/4.0/) license.



## **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 was conducted with a population of BCA Bank customers, and the purposive sampling technique was used to select respondents based on specific criteria. The inclusion criteria required respondents to be at least 18 years old, as this is the legal age for opening a bank account. Respondents were required to be active users of BCA's services, including both offline and online services. Specifically, participants were required to have used BCA Mobile Banking (m-BCA), BCA SMS Banking, Internet Banking (BCA Klikpay), BCA Oneklik, BCA Digital Credit Card, BCA Debit Online, or have engaged in payments through QRIS, E-Form, or BCA Virtual Account. Additionally, participants should have used BCA ATMs, visited BCA branches, and interacted with BCA's social media accounts (Instagram, Facebook, Twitter, LinkedIn, or YouTube). This sampling strategy ensures that the respondents are familiar with the various services offered by BCA.

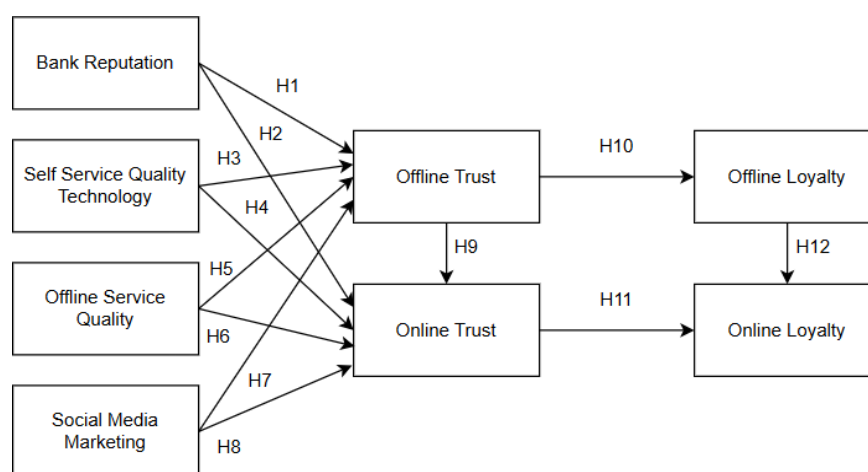


Figure 1. Conceptual model  
Source: Author (2025)

The questionnaire used a 5-point Likert scale (1 = strongly disagree and 5 = strongly agree) to measure respondents' perceptions. The Likert scale was chosen because it allows respondents to provide more specific and detailed answers according to their opinions. The Bank reputation variable consists of 4 statements adopted from Su et al., (2021). The Self-service quality technology variable consists of 3 statements adopted from Mukerjee (2020). The Offline service quality variable consists of 6 statements adopted from Marcos & Coelho (2022). The Social media marketing variable consists of 6 statements adopted from Elareshi et al., (2023). The Offline Trust variable consists of 5 statements, Online Trust 4 statements, Offline Loyalty 3 statements, and Online Loyalty 4 statements, where the statements for the four variables were adopted from Su et al., (2021). The total number of measurement items used in this study is 35 items.

To ensure the validity and reliability of the data, a pretest was conducted with a sample of 50 respondents. The factor analysis was applied to evaluate the adequacy of the sample and the suitability of the data for further analysis. Specifically, the Kaiser-Meyer-Olkin (KMO) and Measure of Sampling Adequacy (MSA) values were assessed. The KMO and MSA values indicate the degree to which the variables are interrelated and suitable for factor analysis, with values greater than 0.5 being considered adequate for the analysis. Additionally, a reliability test was performed on the same 50 respondents by calculating the Cronbach's alpha values for each construct. A Cronbach's alpha score above 0.6 is considered acceptable for reliability, and the results indicated that all constructs met this threshold, confirming the reliability of the questionnaire items. The pretest results demonstrated that each item in the research questionnaire had good validity and reliability.

The constructs in this study were adopted from prior studies, with modifications made to ensure they were contextually appropriate for BCA Bank's services, particularly in the context of offline and online trust. These adaptations included refining the wording of items to better reflect the unique nature of BCA's services. The validity of the constructs was ensured through a pre-test conducted with a small sample of respondents, which allowed for adjustments to improve the clarity and relevance of the questions. To confirm the reliability, Cronbach's alpha tests were conducted for each construct, with the results showing acceptable reliability scores, and composite reliability scores were also calculated to further confirm internal consistency. These steps ensured the measures used were both reliable and valid for the study's purposes. BCA was chosen as the focus of this study due to its dominant market presence and diverse range of online and offline services, making it an ideal case for exploring customer trust and loyalty. Although focusing on a single bank may limit the generalizability of the findings, BCA's extensive customer base and advanced digital services provide valuable insights into the relationships between service quality, trust, and loyalty. Future studies may broaden the scope to compare findings across different banks. Purposive sampling was used to select respondents who were actively engaged with BCA's services, ensuring a targeted group of customers who had relevant experiences. While purposive sampling can introduce selection bias, this approach minimized that concern by focusing on active users, thereby improving the validity of the findings.

### 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.

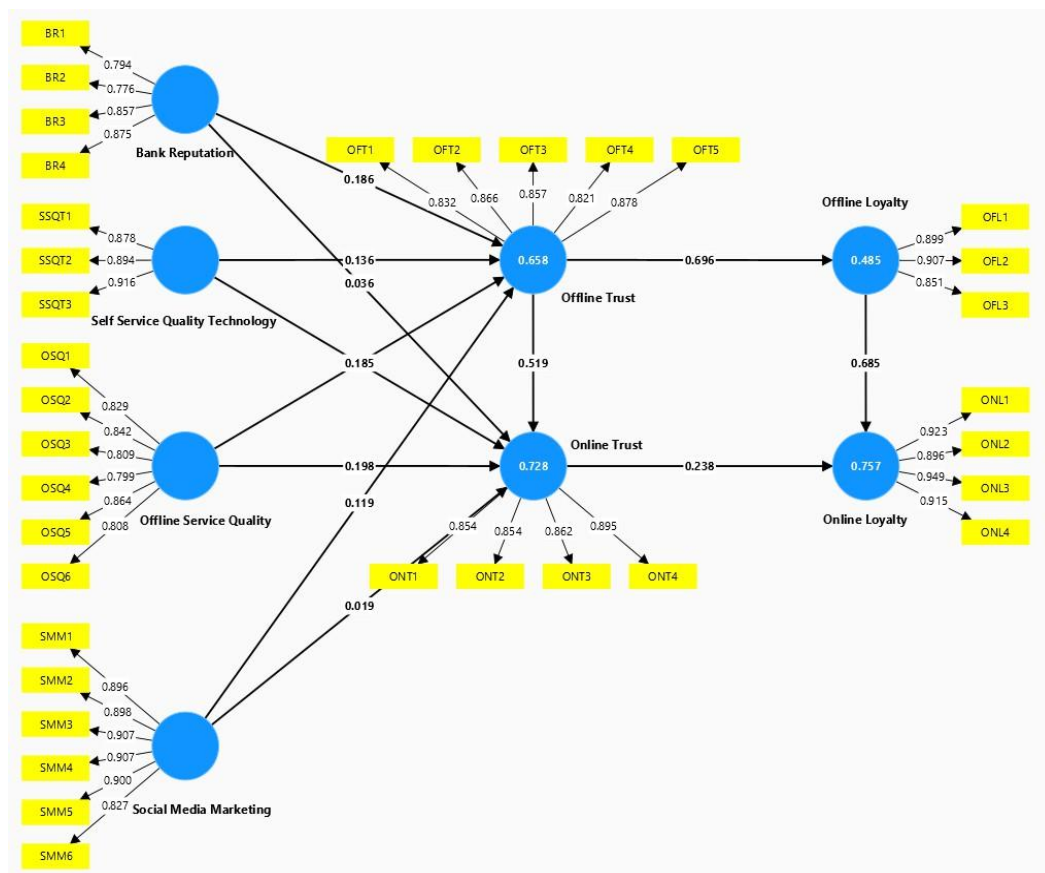


Figure 2. Graphical output from SmartPLS  
Source: Author (2025)

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% implicated 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 channels. 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.

## 5. REFERENCES

- Althuwaini, S. (2022). The Effect of Social Media Activities on Brand Loyalty for Banks: The Role of Brand Trust. *Administrative Sciences*, 12(4). <https://doi.org/10.3390/admsci12040148>
- Antczak, B. O. (2024). The influence of digital marketing and social media marketing on consumer buying behavior. *Journal of Modern Science*, 56(2), 310–335. <https://doi.org/10.13166/jms/189429>
- Buhler, R. N., De Oliveira Santini, F., Junior Ladeira, W., Rasul, T., Perin, M. G., & Kumar, S. (2024). Customer loyalty in the banking sector: a meta-analytic study. *International Journal of Bank Marketing*, 42(3), 513–535. <https://doi.org/10.1108/IJBM-08-2023-0484>

- Cardoso, A., & Cardoso, M. (2024). Bank Reputation and Trust: Impact on Client Satisfaction and Loyalty for Portuguese Clients. *Journal of Risk and Financial Management*, 17(7). <https://doi.org/10.3390/jrfm17070277>
- Che, M., Say, S. Y. A., Yu, H., Zhou, Q., Shu, J., Sun, W., Luo, X., & Xu, H. (2023). Investigating customers' continuous trust towards mobile banking apps. *Humanities and Social Sciences Communications*, 10(1). <https://doi.org/10.1057/s41599-023-02483-3>
- Demir, A., Talaat, K., & Cumhur, A. (2015). The Relations among Dimensions of Service Quality, Satisfaction, Loyalty, and Willingness to pay more: Case of GSM Operators Service at Northern-Iraq. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 5(4). <https://doi.org/10.6007/ijarafms/v5-i4/1910>
- Dwivedi, A., & McDonald, R. E. (2020). Examining the efficacy of brand social media communication: a consumer perspective. *Journal of Marketing Theory and Practice*, 28(4), 373–386. <https://doi.org/10.1080/10696679.2020.1768870>
- Ebrahim, R. S. (2020). The Role of Trust in Understanding the Impact of Social Media Marketing on Brand Equity and Brand Loyalty. *Journal of Relationship Marketing*, 19(4), 287–308. <https://doi.org/10.1080/15332667.2019.1705742>
- Elareshi, M., Habes, M., Safori, A., Attar, R. W., Noor Al adwan, M., & Al-Rahmi, W. M. (2023). Understanding the Effects of Social Media Marketing on Customers' Bank Loyalty: A SEM Approach. *Electronics (Switzerland)*, 12(8). <https://doi.org/10.3390/electronics12081822>
- Esmailpour, M., Sayadi, A., & Mirzaei, M. (2017). Investigating the Impact of Service Quality Dimensions on Reputation and Brand Trust. *International Journal of Business and Economic Sciences Applied Research*, 10(3), 7–17. <https://doi.org/10.25103/ijbesar.103.01>
- Frasquet, M., & Miquel, M. J. (2017). Do channel integration efforts pay-off in terms of online and offline customer loyalty? *International Journal of Retail and Distribution Management*, 45(7–8), 859–873. <https://doi.org/10.1108/IJRDM-10-2016-0175>
- Giovanis, A. N., & Athanasopoulou, P. (2018). Consumer-brand relationships and brand loyalty in technology-mediated services. *Journal of Retailing and Consumer Services*, 40(February 2016), 287–294. <https://doi.org/10.1016/j.jretconser.2017.03.003>
- Hafez, M. (2021). The impact of social media marketing activities on brand equity in the banking sector in Bangladesh: the mediating role of brand love and brand trust. *International Journal of Bank Marketing*, 39(7), 1353–1376. <https://doi.org/10.1108/IJBM-02-2021-0067>
- Hamid, R. S., Salju, Kusdianto, I., & Ikbali, M. (2023). *The Effects of Social Media Marketing on Trust and User Satisfaction*. 1015–1020. [https://doi.org/10.2991/978-2-494069-49-7\\_170](https://doi.org/10.2991/978-2-494069-49-7_170)
- Hutagaol, A., & Kustiawan, U. (2022). When trust, experience and attitude towards private brand become important to gender. *International Journal of Multidisciplinary Research and Growth Evaluation*, 217–228. <https://doi.org/10.54660/anfo.2022.3.4.5>
- Kang, I., Lee, K. C., Kim, S. M., & Lee, J. (2011). The effect of trust transference in multi-banking channels; offline, online and mobile. *International Journal of Mobile Communications*, 9(2), 103–123. <https://doi.org/10.1504/IJMC.2011.040141>
- Kuen, L., Westmattmann, D., Bruckes, M., & Schewe, G. (2023). Who earns trust in online environments? A meta-analysis of trust in technology and trust in provider for technology acceptance. *Electronic Markets*, 33(1), 1–24. <https://doi.org/10.1007/s12525-023-00672-1>
- Ladhari, R., Gonthier, J., & Lajante, M. (2019). Generation Y and online fashion shopping: Orientations and profiles. *Journal of Retailing and Consumer Services*, 48(February), 113–121. <https://doi.org/10.1016/j.jretconser.2019.02.003>



- Li, W., & Xue, L. (2021). Analyzing the critical factors influencing post-use trust and its impact on Citizens' continuous-use intention of E-Government: Evidence from Chinese municipalities. *Sustainability (Switzerland)*, 13(14). <https://doi.org/10.3390/su13147698>
- Lin, J. S. C., & Hsieh, P. L. (2011). Assessing the Self-service Technology Encounters: Development and Validation of SSTQUAL Scale. *Journal of Retailing*, 87(2), 194–206. <https://doi.org/10.1016/j.jretai.2011.02.006>
- Lu, J., Bai, J., Zhao, H., & Zhang, X. (2023). The Effect of “Offline-to-Online” Trust Transfer on the Utilization of Online Medical Consultation Among Chinese Rural Residents: Experimental Study. *Journal of Medical Internet Research*, 25(1). <https://doi.org/10.2196/43430>
- Marcos, A. M. B. de F., & Coelho, A. F. de M. (2022). Service quality, customer satisfaction and customer value: holistic determinants of loyalty and word-of-mouth in services. *TQM Journal*, 34(5), 957–978. <https://doi.org/10.1108/TQM-10-2020-0236>
- Mousa, M., Nosratabadi, S., Sagi, J., & Mosavi, A. (2021). The effect of marketing investment on firm value and systematic risk. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(1), 1–17. <https://doi.org/10.3390/joitmc7010064>
- Mukerjee, K. (2020). Impact of self-service technologies in retail banking on cross-buying and word-of-mouth. *International Journal of Retail and Distribution Management*, 48(5), 485–500. <https://doi.org/10.1108/IJRDM-08-2019-0261>
- Nijssen, E. J., Schepers, J. J. L., & Belanche, D. (2016). Why Did They Do It? How Customers' Self-Service Technology Introduction Attributions Affect the Customer-Provider Relationship. *Journal of Service Management*, 27(3), 276–298.
- Noble, S. M., Haytko, D. L., & Phillips, J. (2009). What drives college-age Generation Y consumers? *Journal of Business Research*, 62(6), 617–628. <https://doi.org/10.1016/j.jbusres.2008.01.020>
- Nosi, C., Pucci, T., Melanthiou, Y., & Zanni, L. (2022). The influence of online and offline brand trust on consumer buying intention. *EuroMed Journal of Business*, 17(4), 550–567. <https://doi.org/10.1108/EMJB-01-2021-0002>
- Otopah, A. A., Dogbe, C. S. K., Amofah, O., & Ahlijah, B. (2024). Digital marketing and purchase intention of bank services: the role of trust and engagement. *International Journal of Bank Marketing*, 42(7), 1920–1945. <https://doi.org/10.1108/IJBM-02-2023-0097>
- Özkan, P., Süer, S., Keser, İ. K., & Kocakoç, İ. D. (2020). The effect of service quality and customer satisfaction on customer loyalty: The mediation of perceived value of services, corporate image, and corporate reputation. *International Journal of Bank Marketing*, 38(2), 384–405. <https://doi.org/10.1108/IJBM-03-2019-0096>
- Priporas, C. V., Stylos, N., & Kamenidou, I. (Eirini). (2020). City image, city brand personality and generation Z residents' life satisfaction under economic crisis: Predictors of city-related social media engagement. *Journal of Business Research*, 119(May), 453–463. <https://doi.org/10.1016/j.jbusres.2019.05.019>
- Rizwan, M., & Ahmad, N. (2020). the Role of Channel Integration in Customer Movement From Offline Channel To Online Channel in a Multichannel Environment. *International Journal of Management (IJM)*, 11(09), 1610–1621. <http://iaeme.com/Home/journal/IJM1610editor@iaeme.comhttp://iaeme.com/Home/issue/IJM?Volume=11&Issue=9JournalImpactFactor%0Awww.jifactor.comhttp://iaeme.com/Home/journal/IJM1611http://iaeme.com>

- Ruiz-Molina, M. E., Gómez-Borja, M. Á., & Mollá-Descals, A. (2021). Can offline–online congruence explain online loyalty in electronic commerce? *International Journal of Retail and Distribution Management*, 49(9), 1271–1294. <https://doi.org/10.1108/IJRDM-02-2020-0060>
- Sanny, L., Arina, A. N., Maulidya, R. T., & Pertiwi, R. P. (2020). Purchase intention on Indonesia male's skin care by social media marketing effect towards brand image and brand trust. *Management Science Letters*, 10, 2139–2146. <https://doi.org/10.5267/j.msl.2020.3.023>
- Shankar, A., & Jebarajakirthy, C. (2019). The influence of e-banking service quality on customer loyalty: A moderated mediation approach. *International Journal of Bank Marketing*, 37(5), 1119–1142. <https://doi.org/10.1108/IJBM-03-2018-0063>
- Su, B. C., Wu, L.-W., & Yen, Y.-C. (2021). Antecedents and consequences of trust and loyalty in physical banks affecting mobile payments. *Sustainability (Switzerland)*, 13(22). <https://doi.org/10.3390/su132212368>
- Tarabieh, S. (2017). The Synergistic Impact of Social Media and Traditional Media on Purchase Decisions: The Mediating Role of Brand Loyalty International Review of Management and Marketing The Synergistic Impact of Social Media and Traditional Media on Purchase Decisions: Th. *International Review of Management and Marketing*, 7(5), 51–62. <http://www.econjournals.com>
- Zanubiya, J., Meria, L., & Duwi Juliansah, M. A. (2023). Increasing Consumers with Satisfaction Application based Digital Marketing Strategies. *Startupreneur Business Digital (SABDA Journal)*, 2(1), 12–21. <https://doi.org/10.33050/sabda.v2i1.266>
- Zephaniah, C. O., Ogba, I. E., & Izogo, E. E. (2020). Examining the effect of customers' perception of bank marketing communication on customer loyalty. *Scientific African*, 8, 4–11. <https://doi.org/10.1016/j.sciaf.2020.e00383>
- Zhang, L., Yi, Y., & Zhou, G. (2022). Cultivate customer loyalty in national culture: a meta-analysis of electronic banking customer loyalty. *Cross Cultural and Strategic Management*, 29(3), 698–728. <https://doi.org/10.1108/CCSM-08-2021-0155>