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Research Article

The Role of Trust in Customer Satisfaction with Customer Loyalty in Mobile Eco-System: A MyBCA Case Study

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ABSTRACT

Loyalty is loyalty to customer commitment that is carried out in depth to consistently repurchase selected products/services over a long period, especially in technological developments that cause many aspects to experience digitalization without affecting the banking sector. PT Bank Central Asia Tbk. (BCA) One of the private banks is one of the players in digitizing banking transactions that has developed applications in the form of myBCA. The development of transaction systems from manual to digital will cause the emergence of other negative factors in the form of system errors (bugs) that can complicate transactions or cause customer dissatisfaction with the features provided. This dissatisfaction will cause customer loyalty to the use of the myBCA application to decrease and affect customer satisfaction in the use of mobile banking. This study aims to determine the effect of customer satisfaction on the use of myBCA mobile banking on customer loyalty. The research method used was a non-contrived study with a cross-sectional design. The population in this study is users of the myBCA mobile banking application in Indonesia who have used the myBCA mobile banking application for more than 1 month by sampling using a non-probability sampling technique, using purposive sampling, and using the Cochran equation approach.

Keywords: Trust, Customer Satisfaction, Customer Loyalty

INTRODUCTION

The development of technology and the internet encourages various industrial sectors to continue innovating to simplify and improve the quality of their services to customers. One of the parties that has been innovating is the banking industry by optimizing technology to improve services and survive in the business world. (Melenia et al., 2023). The internet is a global network that connects all computers and other devices around the world that can be accessed through gadgets, such as smartphones, laptops, computers, and other personal devices. (Candiwan & Wibisono, 2021).

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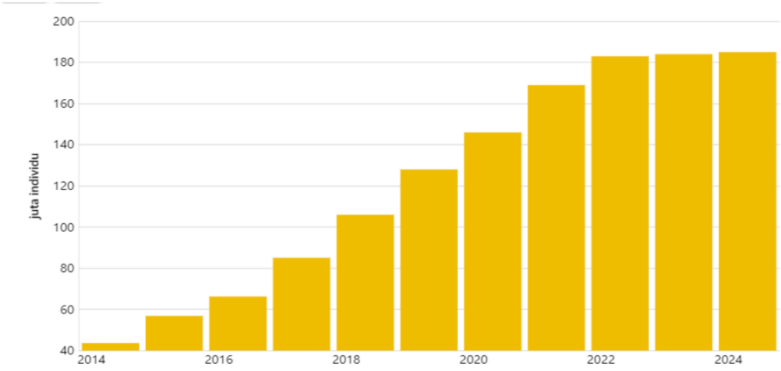

Figure 1: Number of Internet Users in Indonesia

Source: databox katadata

Over the last decade, the financial sector has experienced substantial transformation, marked by shifts in consumer behavior, the emergence of innovative technologies, and the introduction of new financial products and services. (Geebren et al., 2021). Through the integration of technology and internet-based platforms, banks have been able to enhance their customer service offerings. While banking was once limited to traditional, in-person interactions, customers can now access a wide range of banking services digitally. One prominent example is mobile payments, also referred to as mobile banking, which involve electronic financial transactions, such as paying for goods, services, and bills, via mobile devices. (Zhao & Bacao, 2021). The current digitalization of the economy and finance requires banks to transform in order to maintain their role and as the main intermediary institution in the financial system as well as the axis of monetary policy transmission. Banks are required to be able to transform through comprehensive digital transformation in order to remain competitive. (Rachmawati et al., 2022.) Intenet banking services offer many conveniences but most customers in Indonesia are still attached to conventional banking, which includes using ATMs or queueing at bank counters(Giri & Wellang, 2016)

PT. Bank Central Asia Tbk is one of the private banks in Indonesia that makes digital mobile banking applications, one of which is myBCA. Launched in 2021, myBCA is BCA's digital service with many excellent features designed to meet the needs of customers. MyBCA is present as a solution for customers who have multiple accounts at PT Bank Central Asia Tbk. Previously, customers needed to use multiple mobile phones to connect each account to different devices. (Kumalasari et al., 2022). However, with MyBCA, all accounts can be connected to one MyBCA account only. Thus, customers no longer need to have multiple mobile phones to access all their accounts. The presence of MyBCA is the latest innovation from BCA. Even though there was already a BCA Mobile application, BCA continues to innovate to keep up with the times. "BCA is customer-centric. We see very rapid development, our smartphones are increasingly full of myBCA supporting applications that are present for alternative features that are not available in BCA mobile," said EVP Transaction Banking Business Development, BCA I Ketut Alam Wangsawijaya at BCA Expoversary 2024, ICE BSD.

Based on data taken from the App Store, there are problems experienced by myBCA mobile banking users related to Service Quality, System Quality, Information Quality, Structural Assurance, and Task Characteristics. These things are very much needed in the services provided by myBCA to each of its customers. If myBCA provides good service, then all users of myBCA services can build considerable customer trust.

Another factor that can be developed to boost loyalty is building a good brand community, where the brand community can be a cost-effective way to strengthen loyalty and help spread information to potential new customers(Ginanjar et al., 2024) . This indicates the importance of customer trust in marketing strategies to gain a competitive advantage from market competition. (Huo et al., 2015). With

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solid trust, companies can build long-term relationships with customers. Therefore, companies must carefully maintain trust, as this is crucial in protecting consumers and creating a stable business environment.

Customer trust in an application, in this case the use of the myBCA application that is satisfied with the use of in-application features to support the needs of transfers, payments, or savings in daily activities will foster a sense of customer loyalty related to the services provided, so that customers will continuously use the application to transact regularly for a long period.

Loyalty is loyalty to the customer's commitment that is carried out in depth to repeat the purchase of selected products/services consistently over a long period, despite the influence of the situation and marketing that has the potential to cause customers to switch. (Kotler & Keller, 2016). Customer loyalty to a brand reflects attitudes and behaviors to make consistent purchases, especially during the era of banking digitalization, in adapting to digital developments.

Good service quality will build customer satisfaction and trust. The existence of service quality in an online service will make users feel efficient because the availability of information and smoothness when using user data services will be more guaranteed confidentiality, so that users will declare their intention to continue using an online service system which in this case is the use of myBCA even though many other banks offer online service systems in banking.

MATERIALS AND METHODS

Quantitative methods are designed to test hypotheses systematically. Researchers can determine the relationships between variables and measure their impact directly, thus providing empirical evidence to support or reject the hypothesis proposed. Based on the objectives, this research itself is included in the causal category. According to (Sugiyono et al., 2019)It is explained that causal relationships are causal relationships between independent and dependent variables. This study has 5 variables, namely independent variables System Quality, Information Quality, Service Quality, Structural Assurance, and Task Characteristics, as well as dependent variables in the form of Mobile Banking User Loyalty, with mediation variables Trust and Mobile Banking User Satisfaction.

Based on the strategy of this research, using surveys (Kriyantono & Anggraini, 2020) Surveys are a research method through questionnaires as a tool used to collect data that has been distributed to a sample. Based on the involvement of the researcher, this study does not intervene with the data, where the researcher uses the existing data without changing the data. Based on the research background, this research is included in non-contrived research, where this research is carried out under normal and natural environmental conditions. (Kriyantono et al., 2022). Based on the time of the study, this study is included in a cross-sectional study. The definition presented by Indrawati (2015) where it is explains that cross-sectional is the collection of data that is carried out at one time, then the data is processed, analyzed, and conclusions are drawn.

The data collection carried out in this study was by distributing questionnaires online. This method was chosen because it allows participants to respond quickly and efficiently. This questionnaire will be distributed through an easily accessible online platform, so that respondents can fill out the form anytime and anywhere, according to their free time.

The data that has been collected through research instruments will be analyzed in depth to uncover patterns, relationships, and trends relevant to the research objectives. The results of this analysis are then interpreted to provide a clearer understanding of the findings obtained. This aims to provide meaning and significance to the data so that it can answer research questions and support or reject the hypotheses that have been proposed.

The data collection in this study employed a quantitative approach through the use of a questionnaire. A questionnaire refers to a systematically arranged set of questions that is distributed to

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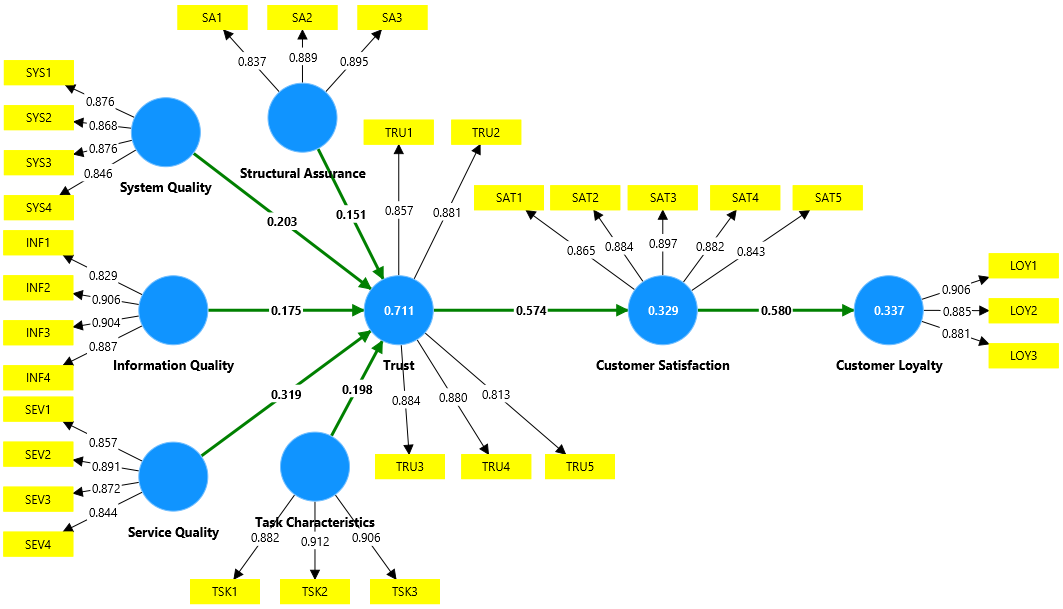
respondents and subsequently returned to the researcher for analysis. (Purwanza et al., 2022). The data collection technique with questionnaires was chosen because the number of respondents was large and spread across various regions. The questionnaire in this study was compiled using Google Forms, which was then disseminated through social media.

RESEARCH RESULTS AND DISCUSSION

a. Result

A series of quantitative analyzes aligned with the research objectives, using SEM with the PLS approach as the chosen alternative method for data processing. In SEM, there are two main models constructed: outer model and inner model. The measurement model describes how much of the variance in each observed indicator is accounted for by its associated latent variable, allowing researchers to determine which indicators most strongly reflect the latent construct. After defining the measurement model for each latent variable, the structural model is used to analyze the relationship and effect.



PLS Algorithm

Measurement Model Testing (Outer Model)

a. Uji Convergent Validity

Convergent validity testing is conducted to examine the validity between indicators and latent variables (Indrawati, 2015). The measurement is considered valid if it has a loading factor value of ≥ 0.70 and an average variance extracted (AVE) value of > 0.5 (Hair et al., 2022). The following are the results of the convergent validity test based on the loading factor and AVE using the SmartPLS 4.1.0.9 software.

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Tabel 1 Convergent Validity Test

Variabel	Indikator	Loading Factor	AVE	Kesimpulan
System Quality	SYS1	0,876	0,751	Valid
	SYS2	0,868		Valid
	SYS3	0,876		Valid
	SYS4	0,846		Valid
Information Quality	INF1	0,829	0,778	Valid
	INF2	0,906		Valid
	INF3	0,904		Valid
	INF4	0,887		Valid
Service Quality	SEV1	0,857	0,750	Valid
	SEV2	0,891		Valid
	SEV3	0,872		Valid
	SEV4	0,844		Valid
Task Characteristics	TSK1	0,882	0,810	Valid
	TSK2	0,912		Valid
	TSK3	0,906		Valid
Structural Assurance	SA1	0,837	0,764	Valid
	SA2	0,889		Valid
	SA3	0,895		Valid
Trust	TRU1	0,857	0,746	Valid
	TRU2	0,881		Valid
	TRU3	0,884		Valid
	TRU4	0,880		Valid
	TRU5	0,813		Valid
Customer Satisfaction	SAT1	0,865	0,765	Valid
	SAT2	0,884		Valid
	SAT3	0,897		Valid
	SAT4	0,882		Valid
	SAT5	0,843		Valid
Customer Loyalty	LOY1	0,906	0,793	Valid
	LOY2	0,885		Valid
	LOY3	0,881		Valid

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b. Uji Discriminant validity

Discriminant validity can be assessed using Cross Loading, Fornell-Larcker, and Heterotrait-Monotrait (HTMT) tests.

Tabel 2 Cross Loading test

Ind.	Information Quality	Cust Loyalty	Structural Assurance	Cust Satisfaction	Service Quality	System Quality	Trust	Task Characteristics
INF1	0,829	0,475	0,329	0,371	0,383	0,523	0,497	0,484
INF2	0,906	0,493	0,342	0,351	0,426	0,484	0,546	0,521
INF3	0,904	0,511	0,327	0,340	0,469	0,468	0,557	0,487
INF4	0,887	0,545	0,326	0,429	0,501	0,528	0,589	0,536
LOY1	0,504	0,906	0,474	0,558	0,587	0,591	0,686	0,557
LOY2	0,521	0,885	0,383	0,497	0,552	0,560	0,680	0,512
LOY3	0,513	0,881	0,458	0,492	0,571	0,552	0,682	0,561
SA1	0,325	0,408	0,837	0,263	0,469	0,389	0,475	0,480
SA2	0,316	0,432	0,889	0,271	0,454	0,412	0,522	0,466
SA3	0,342	0,453	0,895	0,351	0,481	0,434	0,547	0,473
SAT1	0,438	0,474	0,273	0,865	0,374	0,490	0,512	0,368
SAT2	0,370	0,519	0,294	0,884	0,436	0,466	0,497	0,369
SAT3	0,354	0,526	0,321	0,897	0,425	0,495	0,525	0,371
SAT4	0,343	0,514	0,297	0,882	0,402	0,475	0,483	0,385
SAT5	0,348	0,504	0,298	0,843	0,404	0,460	0,492	0,384
SEV1	0,480	0,556	0,479	0,368	0,857	0,501	0,620	0,520
SEV2	0,444	0,564	0,484	0,410	0,891	0,507	0,622	0,498
SEV3	0,418	0,541	0,449	0,406	0,872	0,472	0,632	0,480
SEV4	0,414	0,556	0,442	0,433	0,844	0,589	0,645	0,564
SYS1	0,497	0,564	0,404	0,465	0,552	0,876	0,623	0,577
SYS2	0,453	0,547	0,395	0,482	0,532	0,868	0,601	0,543
SYS3	0,496	0,511	0,406	0,501	0,485	0,876	0,584	0,598
SYS4	0,520	0,587	0,430	0,444	0,500	0,846	0,601	0,580
TRU1	0,551	0,641	0,549	0,520	0,636	0,636	0,857	0,618
TRU2	0,526	0,671	0,535	0,499	0,640	0,600	0,881	0,599
TRU3	0,518	0,678	0,511	0,482	0,628	0,585	0,884	0,630

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Ind.	Information Quality	Cust Loyalty	Structural Assurance	Cust Satisfaction	Service Quality	System Quality	Trust	Task Characteristics
TRU4	0,569	0,660	0,513	0,508	0,633	0,613	0,880	0,614
TRU5	0,518	0,659	0,434	0,467	0,603	0,564	0,813	0,580
TSK1	0,502	0,559	0,420	0,371	0,541	0,643	0,644	0,882
TSK2	0,506	0,553	0,493	0,397	0,525	0,580	0,619	0,912
TSK3	0,545	0,534	0,546	0,391	0,541	0,565	0,638	0,906

Based on the cross-loading test table, it is shown that indicators INF1–INF4 have the highest loading factors on Information Quality; indicators LOY1–LOY3 have the highest loading factors on Customer Loyalty; indicators SA1–SA3 have the highest loading factors on Structural Assurance; indicators SAT1–SAT5 have the highest loading factors on Customer Satisfaction; indicators SEV1–SEV4 have the highest loading factors on Service Quality; indicators SYS1–SYS4 have the highest loading factors on System Quality; indicators TRU1–TRU5 have the highest loading factors on Trust; and indicators TSK1–TSK3 have the highest loading factors on Task Characteristics. Since each indicator has the highest loading value on its respective construct, it can be concluded that the model has good discriminant validity. In addition to the cross-loading test, discriminant validity can also be tested using the Fornell-Larcker criterion

Tabel 3 Fornell-Larcker Test

Konstruk	Customer Loyalty	Customer Satisfaction	Information Quality	Service Quality	Structural Assurance	System Quality	Task Characteristics	Trust
Customer Loyalty	**0,891**							
Customer Satisfaction	**0,580**	**0,874**						
Information Quality	0,575	0,423	**0,882**					
Service Quality	0,640	0,467	0,507	**0,866**				
Structural Assurance	0,494	0,339	0,375	0,535	**0,874**			
System Quality	0,638	0,546	0,567	0,598	0,472	**0,866**		
Task Characteristics	0,610	0,429	0,575	0,596	0,540	0,663	**0,900**	
Trust	**0,766**	0,574	**0,622**	**0,728**	**0,590**	**0,695**	**0,705**	**0,863**

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Based on the Fornell-Larcker test results above, it can be seen that the square root of the AVE value for each construct is higher than its correlation values. Therefore, it can be concluded that the model has good discriminant validity according to the Fornell-Larcker criterion. The results of the discriminant validity test using the Heterotrait-Monotrait Ratio (HTMT) matrix are also presented below.

Tabel 4 Heterotrait-Monotrait Ratio (HTMT)

Konstruk	Customer Loyalty	Customer Satisfaction	Information Quality	Service Quality	Structural Assurance	System Quality	Task Characteristics	Trust
Customer Loyalty								
Customer Satisfaction	0,646							
Information Quality	0,647	0,463						
Service Quality	0,727	0,515	0,563					
Structural Assurance	0,574	0,382	0,429	0,618				
System Quality	0,724	0,603	0,633	0,671	0,543			
Task Characteristics	0,696	0,476	0,643	0,672	0,627	0,748		
Trust	0,860	0,624	0,682	0,807	0,669	0,770	0,784	

c. Reliability Test

Reliability testing is conducted to measure the consistency of respondents' answers to all items in the measurement. According to Hair et al. (2022), indicator reliability is considered acceptable if the values of Cronbach's alpha, ρ_A (rho_A) reliability, and composite reliability are greater than 0.70.

Tabel 5 Reliability Test

Konstruk	**Cronbach's alpha**	**Composite reliability**	**Kesimpulan**
System Quality	0,889	0,890	Reliabel
Information Quality	0,905	0,909	Reliabel
Service Quality	0,889	0,889	Reliabel
Task Characteristics	0,882	0,882	Reliabel
Structural Assurance	0,845	0,851	Reliabel
Trust	0,914	0,915	Reliabel
Customer Satisfaction	0,923	0,923	Reliabel
Customer Loyalty	0,870	0,875	Reliabel

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Based on the table above, it can be seen that each variable has a Cronbach's alpha value greater than 0.6 and a composite reliability value greater than 0.7, indicating reliability. This suggests that each indicator within its respective variable demonstrates good consistency in measuring the corresponding construct.

Structural Model Testing *(Inner Model)*

a. Uji R-Square

R-squared values can be used to determine the extent of variability in the endogenous variables that can be explained by the exogenous variables. The following are the R-squared values obtained for each endogenous variable.

Tabel 6 R-Square Test

Endogen	R-square
Trust	0,711
Customer Satisfaction	0,329
Customer Loyalty	0,337

Based on the table above, it can be seen that the R-square value for the variable Trust is 0.711. This indicates that Trust can be explained by 71.1% through the variables System Quality, Information Quality, Service Quality, Task. Characteristics, and Structural Assurance. The remaining 28.9% is influenced by other variables not examined in this study. The R-square value for the variable Customer Satisfaction is 0.329. This means that Customer Satisfaction can be explained by 32.9% through the variable Trust, while the remaining 67.1% is influenced by other variables not included in this research. The R-square value for the variable Customer Loyalty is 0.337. This indicates that Customer Loyalty can be explained by 33.7% through the variable Customer Satisfaction, and the remaining 66.3% is affected by other variables not studied in this research.

b. Effect Size (f^2)

To find out the impact of a variable if it is removed from the model, it can be seen from the results of the f2 test. The Effect size (f2) test can be seen in the following table:

Tabel 7 Effect size test

Hubungan	f-square	Kategori
System Quality -> Trust	0,066	Kecil
Information Quality -> Trust	0,062	Kecil
Service Quality -> Trust	0,181	Menengah
Task Characteristics -> Trust	0,059	Kecil
Structural Assurance -> Trust	0,050	Kecil
Trust -> Customer Satisfaction	0,491	Besar
Customer Satisfaction -> Customer Loyalty	0,508	Besar

The Effect size (f2) value shows how big the impact or influence of a variable is in a structural model. The greater the Effect size (f2) value indicates that the variable has a fairly important role and has a fairly high influence on its endogenous variables. From the table above, it can be seen that the

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influence of the Trust variable on Customer Satisfaction has an Effect size (f2) value of 0.491> 0.35 and is included in the large category. The influence of the Customer Satisfaction variable on Customer Loyalty has an Effect size (f2) value of 0.508> 0.35 and is included in the large category. While the influence of the Service Quality variable on Trust has an Effect size (f2) value of 0.181> 0.15 and is included in the medium category. and the influence of each variable System Quality, Information Quality, Task Characteristics and Structural Assurance on Trust has an Effect size (f2) value <0.15 so it is included in the small category.

c. Uji Q-Square

In addition to R-Square, structural model testing on the inner model uses predictive-relevance (Q2) values. Q-square values greater than 0 (zero) indicate that the model has a predictive relevance value. Q2 predictive relevance testing using the blindfolding method can be seen in the following table:

Tabel 8 Predictive Relevance Q^2

Endogen	**Q^2**	**Kesimpulan**
Customer Loyalty	0,262	Memiliki Predictive Relevance
Customer Satisfaction	0,248	Memiliki Predictive Relevance
Trust	0,522	Memiliki Predictive Relevance

Hypothesis Testing Results

In this study, there are 7 hypotheses that are tested. The following are the results of the hypothesis test recapitulation based on the Path coefficient value with Bootstraping.

Table 9 Direct Effect Path Coefficient Test Results

Hip.	**Relationship**	**Path**	**T statistics**	**P values**	**Conclusion Ha**
Direct Effect					
H1	*System Quality -> Trust*	0,203	4,882	0,000	Accepted
H2	*Information Quality -> Trust*	0,175	4,603	0,000	Accepted
H3	*Service Quality -> Trust*	0,319	6,030	0,000	Accepted
H4	*Structural Assurance -> Trust*	0,151	3,728	0,000	Accepted
H5	*Task Characteristics -> Trust*	0,198	4,382	0,000	Accepted
H6	*Trust -> Customer Satisfaction*	0,574	12,471	0,000	Accepted
H7	*Customer Satisfaction -> Customer Loyalty*	0,580	11,572	0,000	Accepted

Referring to the table above, the results can be explained as follows.

Hypothesis Test 1

Ho: “System Quality does not have a positive and significant effect on Trust in MyBCA application users.”

H1: “System Quality has a positive and significant effect on Trust in MyBCA application users.”

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Table 10 Test Hypothesis 1

Hip.	Relationship	Path	T statistics	P values	Conclusion Ha
H1	System Quality -> Trust	0,203	4,882	0,000	Accepted

Based on Hypothesis Test Table 1, System Quality has a path coefficient of 0.203, t-statistic of 4.882, and p-value of 0.000. Since the path coefficient is positive, the t-statistic exceeds 1.65, and the p-value is less than 0.05, the null hypothesis is rejected, confirming that System Quality significantly impacts Trust in MyBCA users. Higher System Quality increases user Trust, while lower System Quality decreases it.

Hypothesis Test 2

H0: "Information Quality does not have a positive and significant effect on Trust in MyBCA application users."

H2: "Information Quality has a positive and significant effect on Trust in MyBCA application users."

Table 11 Test Hypothesis 2

Hip.	Relationship	Path	T statistics	P values	Conclusion Ha
H2	Information Quality -> Trust	0,175	4,603	0,000	Accepted

According to Hypothesis Test Table 2, Information Quality has a path coefficient of 0.175, t-statistic of 4.603, and p-value of 0.000. Since the path coefficient is positive, the t-statistic exceeds 1.65, and the p-value is below 0.05, the null hypothesis is rejected. Therefore, Information Quality significantly impacts Trust in MyBCA users, with higher Information Quality increasing Trust, and lower Information Quality decreasing it.

Hypothesis Test 3

H0: "Service Quality does not have a positive and significant effect on Trust in MyBCA application users."

H3: "Service Quality has a positive and significant effect on Trust in MyBCA application users."

Table 12 Test Hypothesis 3

Hip.	Relationship	Path	T statistics	P values	Conclusion Ha
H3	Service Quality -> Trust	0,319	6,030	0,000	Accepted

Based on Hypothesis Test Table 3, Service Quality has a path coefficient of 0.319, t-statistic of 6.030, and p-value of 0.000. Since the path coefficient is positive, the t-statistic exceeds 1.65, and the p-value is below 0.05, the null hypothesis is rejected. Thus, Service Quality positively and significantly affects Trust in MyBCA users, with improvements in Service Quality increasing Trust, and declines reducing it.

Hypothesis Test 4

H0: "Structural Assurance does not have a positive and significant effect on Trust in MyBCA application users."

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H4: "Structural Assurance has a positive and significant effect on Trust in MyBCA application users."

Table 13 Test Hypothesis 4

Hip.	Relationship	Path	T statistics	P values	Conclusion Ha
H4	Structural Assurance -> Trust	0,151	3,728	0,000	Accepted

Based on Hypothesis Test Table 4, Structural Assurance has a path coefficient of 0.151, a t-statistic of 3.728, and a p-value of 0.000. Since the path coefficient is positive, the t-statistic exceeds 1.65, and the p-value is below 0.05, the null hypothesis is rejected. Thus, Structural Assurance positively and significantly impacts Trust in MyBCA users, with improvements increasing Trust and declines reducing it.

Hypothesis Test 5

H0: "Task Characteristics do not have a positive and significant effect on Trust in MyBCA application users."

H5: "Task Characteristics have a positive and significant effect on Trust in MyBCA application users."

Table 14 Hypothesis Test 5

Hip.	Relationship	Path	T statistics	P values	Conclusion Ha
H5	Task Characteristics -> Trust	0,198	4,382	0,000	Accepted

According to Hypothesis Test Table 5, Task Characteristics have a path coefficient of 0.198, t-statistic of 4.382, and p-value of 0.000. Since the path coefficient is positive, the t-statistic exceeds 1.65, and the p-value is below 0.05, the null hypothesis is rejected. Thus, Task Characteristics positively and significantly impact Trust in MyBCA users, with improvements increasing Trust and declines reducing it.

Hypothesis Test 6

H0: "Trust does not have a positive and significant effect on Customer Satisfaction in MyBCA application users."

H6: "Trust has a positive and significant effect on Customer Satisfaction in MyBCA application users."

Table 15 Test Hypothesis 6

Hip.	Relationship	Path	T statistics	P values	Conclusion Ha
H6	Trust -> Customer Satisfaction	0,574	12,471	0,000	Accepted

Based on Hypothesis Test Table 6, Trust has a path coefficient of 0.574, a t-statistic of 12.471, and a p-value of 0.000. Since the path coefficient is positive, the t-statistic exceeds 1.65, and the p-value is below 0.05, the null hypothesis is rejected. This indicates that Trust positively and significantly impacts Customer Satisfaction in MyBCA users, with higher Trust leading to increased Satisfaction.

Mediation Test Results

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In this study, there are 2 mediation variables, namely Trust and Customer Satisfaction. The following is the result of a recapitulation of the role of Trust and Customer Satisfaction as mediators.

Table 16 Indirect Effect Path Coefficient Test Results

Effect	Path	T statistics	P values	Conclusion
Indirect Effect				
System Quality -> Trust -> Customer Satisfaction -> Customer Loyalty	0,068	3,738	0,000	Significant
Information Quality -> Trust -> Customer Satisfaction -> Customer Loyalty	0,058	3,361	0,000	Significant
Service Quality -> Trust -> Customer Satisfaction -> Customer Loyalty	0,106	4,420	0,000	Significant
Structural Assurance -> Trust -> Customer Satisfaction -> Customer Loyalty	0,050	3,428	0,000	Significant
Task Characteristics -> Trust -> Customer Satisfaction -> Customer Loyalty	0,066	3,647	0,000	Significant
Trust -> Customer Satisfaction -> Customer Loyalty	0,333	6,339	0,000	Significant

Based on the results of the indirect effect test in the table above, the findings can be summarized as follows:

1. It is evident that the impact of System Quality on Customer Loyalty, mediated by Trust and Customer Satisfaction, shows an indirect path coefficient of 0.068, a t-statistic of 3.738, and a p-value of 0.000. Since the path coefficient is positive (0.068) and the t-statistic exceeds the critical value of 1.65 (at a 5% significance level; one-tailed), with a p-value less than 0.05, the result is significant. Therefore, it can be concluded that Trust and Customer Satisfaction play a positive and significant role in mediating the effect of System Quality on Customer Loyalty among MyBCA users. This suggests that improvements in System Quality for MyBCA users lead to higher levels of Trust and Customer Satisfaction, which in turn positively impact customer loyalty.
2. It is observed that the impact of Information Quality on Customer Loyalty, mediated by Trust and Customer Satisfaction, shows an indirect path coefficient of 0.058, a t-statistic of 3.361, and a p-value of 0.000. Since the path coefficient is positive (0.058) and the t-statistic exceeds the critical value of 1.65 (at a 5% significance level; one-tailed), with a p-value less than 0.05, the result is significant. Therefore, it can be concluded that Trust and Customer Satisfaction positively and significantly mediate the relationship between Information Quality and Customer Loyalty among MyBCA users. This suggests that improved Information Quality leads to higher levels of Trust and Customer Satisfaction, which ultimately contributes to increased customer loyalty among MyBCA users.
3. According to the results from the indirect effect test in the table above, it is evident that the impact of Service Quality on Customer Loyalty, mediated by Trust and Customer Satisfaction, has an indirect path coefficient of 0.106, a t-statistic of 4.420, and a p-value of 0.000. Since the path coefficient is positive (0.106) and the t-statistic exceeds the critical value of 1.65 (at a 5% significance level; one-tailed), with

a p-value less than 0.05, the result is significant. Therefore, it can be concluded that Trust and Customer Satisfaction play a positive and significant role in mediating the relationship between Service Quality and Customer Loyalty among MyBCA users. This implies that improvements in Service Quality lead to increased Trust and Customer Satisfaction, which ultimately contribute to higher customer loyalty among MyBCA users.

4. According to the results from the indirect effect test in the table above, it is apparent that the effect of Structural Assurance on Customer Loyalty, mediated by Trust and Customer Satisfaction, has an indirect path coefficient of 0.050, a t-statistic of 3.428, and a p-value of 0.000. Since the path coefficient is positive (0.050) and the t-statistic exceeds the critical value of 1.65 (at a 5% significance level; one-tailed), with a p-value less than 0.05, the result is significant. Therefore, it can be concluded that Trust and Customer Satisfaction play a positive and significant role in mediating the effect of Structural Assurance on Customer Loyalty among MyBCA users. This suggests that improvements in Structural Assurance lead to increased Trust and Customer Satisfaction, which ultimately enhance customer loyalty among MyBCA users.
5. According to the results from the indirect effect test in the table above, it is evident that the influence of Task Characteristics on Customer Loyalty, mediated by Trust and Customer Satisfaction, has an indirect path coefficient of 0.066, a t-statistic of 3.647, and a p-value of 0.000. Since the path coefficient is positive (0.066) and the t-statistic exceeds the critical value of 1.65 (at a 5% significance level; one-tailed), with a p-value less than 0.05, the result is significant. Therefore, it can be concluded that Trust and Customer Satisfaction play a positive and significant role in mediating the relationship between Task Characteristics and Customer Loyalty among MyBCA users. This suggests that improvements in Task Characteristics lead to increased Trust and Customer Satisfaction, which ultimately boost customer loyalty among MyBCA users.
6. It is clear that the influence of Trust on Customer Loyalty, mediated by Customer Satisfaction, has an indirect path coefficient of 0.333, a t-statistic of 6.339, and a p-value of 0.000. Since the path coefficient is positive (0.333) and the t-statistic is greater than the critical value of 1.65 (at a 5% significance level; one-tailed), with a p-value below 0.05, the result is significant. Therefore, it can be concluded that Customer Satisfaction has a positive and significant role in mediating the relationship between Trust and Customer Loyalty among MyBCA users. This suggests that as user trust increases, customer satisfaction also rises, which in turn enhances customer loyalty among MyBCA users.

The Influence of System Quality on Trust in MyBCA Application Users

The results of statistical tests show that System Quality has a positive and significant effect on Trust in MyBCA application users, which indicates that the better the System Quality, the Trust of MyBCA users will be; on the other hand, if the System Quality gets worse, the Trust of MyBCA users will decrease. This is evidenced by a path coefficient value of 0.203 with a positive sign and a statistical t-value of 4.882 > t table 1.65 (significance level of 5%; one tail) with a p value of 0.000 < 0.05. These findings are supported by (Rezeki & Sfenrianto, 2022), which revealed that System Quality has a significant effect on customer trust in digitizing account opening.

In today's era, financial transactions are increasingly carried out online, and ease of access and security are considerations. From the results of the research, MyBCA mobile banking users already have high trust in the MyBCA application because users feel that the MyBCA application is not only easy to use but also provides security guarantees. Users who are aware of the increasing cybersecurity risks today will prefer applications that show concern for users.

User experience is one of the factors that can build this trust. In this study, the users of the MyBCA application felt comfortable and satisfied with the appearance/visuals and functionality of the MyBCA application. Indicators of ease of use, good navigation, ease of access, and attractive visuals are some of the positive things in building this trust. Therefore, the results of this research can be one of the references for BCA banks to improve their MyBCA mobile banking services.

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The Influence of Information Quality on Trust in MyBCA Application Users

The results of the statistical test shows that Information Quality has a positive and significant effect on Trust in MyBCA application users, which indicates that the better the Information Quality, the Trust of MyBCA users will increase, on the other hand, if the Information Quality gets worse, the Trust of MyBCA users will decrease. This is evidenced by a path coefficient value of 0.175 marked positive and a statistical t-value of 4.603 > t table 1.65 (significance level of 5%; one tail) with a p value of 0.000 < 0.05. These findings are supported by (Dayanti et al., 2021). This concludes that Information Quality has a significant effect on Trust.

In today's digital era, more and more users are turning to digital services, including in terms of financial transactions. However, data security and privacy are of concern in the use of mobile banking applications, so the quality of information is felt to be increasingly important. To be able to use an online application, users must ensure that the information received is valid, accurate, and transparent. The results of this study show that respondents have a good assessment of the information quality provided by MyBCA. Users assessed that, in addition to being accurate, MyBCA also provides up-to-date and relevant information to their current needs. So that when application users get sufficient, accurate, relevant information and provide up-to-date information, it will increase the confidence of users to transact using MyBCA Mobile banking.

The Effect of Service Quality on Trust in MyBCA Application Users

The results of the statistical test indicate that Service Quality has a positive and significant impact on Trust among MyBCA application users. This suggests that as Service Quality improves, the Trust of MyBCA users increases, while a decline in Service Quality leads to a decrease in user Trust. This is supported by a path coefficient value of 0.319 with a positive sign, a statistical t-value of 6.030 (greater than the t-table value of 1.65 at a 5% significance level, one-tailed), and a p-value of 0.000, which is less than 0.05. These findings are supported by (Pasi & Sudaryanto, 2021), who found that service quality significantly influences the trust of potential buyers or customers.

In today's all-digital era, everyone expects fast and efficient services, including financial transactions. With many enthusiasts, there are also more and more providers of digital financial services. Therefore, service quality is one of the factors to be able to survive among many competitors. The MyBCA application is one of the digital applications that is considered quite reliable. In this study, it is shown that the service quality provided by MyBCA is good. MyBCA users consider that MyBCA Mobile banking has provided reliable, fast, professional, and personalized services according to user needs. With the services provided, it can reduce users' concerns related to errors or delays in the financial transaction process, to increase their confidence in using the MyBCA application.

The Effect of Structural Assurance on Trust in MyBCA Application Users

The results of the statistical tests reveal that Structural Assurance has a positive and significant impact on Trust among MyBCA application users. This implies that as Structural Assurance improves, the Trust of MyBCA users increases, whereas a decline in Structural Assurance leads to a decrease in user Trust. This is supported by a path coefficient value of 0.151 with a positive sign, a statistical t-value of 3.728 > 1.65, and a p-value of 0.000 < 0.05. These findings are consistent with the research by Pratama, J. (2021), which indicates that structural assurance positively influences trust in the use of FinTech (P2P Lending) in Indonesia.

In this study, users assessed MyBCA's Structural Assurance as good. Structural Assurance describes the user's confidence in the security of technology, supporting infrastructure, and legal

protection. In today's digital era, there are many cases of fraud and data leakage, so digital service providers need to pay attention and ensure the security and transparency of account management. According to the results in this study, MyBCA is considered to be able to provide structural guarantees in every financial transaction. With technological innovations, legal protection, and transaction security provided by MyBCA's mobile banking, it can increase the positive experience of users to have an impact on strengthening users' confidence in conducting financial transactions with the MyBCA mobile banking application.

The Effect of Task Characteristics on Trust in MyBCA Application Users

The results of the statistical test indicate that Task Characteristics have a positive and significant effect on Trust among MyBCA application users. This suggests that as Task Characteristics improve, the Trust of MyBCA users increases, whereas if Task Characteristics decline, the Trust of MyBCA users decreases. This is supported by a path coefficient value of 0.198 with a positive sign, a statistical t-value of 4.382 (greater than the t-table value of 1.65 at a 5% significance level, one-tailed), and a p-value of 0.000, which is less than 0.05. These findings are supported by (Badiah & Rojuaniah, 2025), which shows that Task Characteristics positively impact customer trust.

Task Characteristics describe the needs of digital application users in conducting easy and flexible financial transactions. MyBCA mobile banking users consider that myBCA's services can be accessed anywhere and anytime. This shows that MyBCA Mobile banking can provide flexibility to users, as users can manage their accounts easily, can make transactions anytime and anywhere, get real-time information, and have full control over their accounts. The MyBCA application provides features that can support the task characteristics of users, enabling them can complete every task that needs to be done easily and efficiently. With this capability, MyBCA has provided services that meet the expectations and needs of users, so that it can foster the trust of every MyBCA application user to continue to conduct financial transactions digitally.

The Effect of Trust on Customer Satisfaction in MyBCA Application Users

The results of the statistical test reveal that Trust has a positive and significant effect on Customer Satisfaction among MyBCA application users. This indicates that as Trust in MyBCA users increases, Customer Satisfaction also rises, while a decrease in Trust leads to a decline in Customer Satisfaction. This is demonstrated by a path coefficient value of 0.574 with a positive sign, a statistical t-value of 12.471 > 1.65, and a p-value of 0.000< 0.05. These findings align with Hariyanto & (Rachmawati, 2022), which indicates that business reliability has a positive and significant impact on customer satisfaction with Livin' by Mandiri.

This study shows that the trust of MyBCA users is already high. Users have confidence that conducting financial transactions through mobile banking services is considered safe, reliable, and able to meet the expectations and needs of users. This indicates the satisfaction of the respondents, so that they have the motivation to recommend MyBCA to others and express satisfaction with MyBCA's mobile banking services. Therefore, by building user trust through service quality, security assurance, and paying more attention to each user's needs, it will have an impact on increasing user trust to use mobile banking, so that their satisfaction with the MyBCA application increases.

The Effect of Customer Satisfaction on Customer Loyalty in MyBCA Application Users

The statistical test results show that Customer Satisfaction has a positive and significant impact on Customer Loyalty among MyBCA application users. This means that as Customer Satisfaction increases, Customer Loyalty also rises, while a decrease in Customer Satisfaction leads to a decline in

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Customer Loyalty. This is supported by a path coefficient value of 0.580 with a positive sign, a statistical t-value of 11.572 > 1.65, and a p-value of 0.000 < 0.05. These findings are consistent with the research by (Rachmawati, 2022), which states that customer satisfaction positively influences customer loyalty.

In today's world, where there are many choices of digital financial service providers, satisfaction is one of the most important factors to keep users to continue using digital services. If digital service users are satisfied with the services provided, they tend to continue using the service and recommend it to others. In this study, it is shown that the satisfaction of MyBCA users is good, as well as the loyalty of users is also high. Giving positive testimonials to other parties shows that customers are satisfied and willing to share their positive experiences with others. With the trust that has been built, users will be happy to provide recommendations if requested. Users who are satisfied with MyBCA's services tend to develop emotional relationships so that they can increase their loyalty to remain loyal to the MyBCA application in every financial transaction. So that MyBCA users are loyal because they will tend to make more financial transactions and become one of the valuable marketing sources when they are willing to recommend MyBCA and give positive reviews.

CONCLUSIONS

Based on the study results, the following conclusions can be drawn: First, System Quality positively and significantly influences Trust in MyBCA application users, with a path coefficient of 0.203. This means that better System Quality increases Trust, while poorer System Quality decreases Trust. Second, Information Quality also has a positive and significant effect on Trust, with a path coefficient of 0.175. This indicates that improved Information Quality enhances Trust, whereas lower Information Quality reduces Trust. Third, Service Quality significantly affects Trust, with a path coefficient of 0.319. As Service Quality improves, Trust increases, but when Service Quality declines, Trust decreases. Fourth, Structural Assurance positively influences Trust with a path coefficient of 0.151. Higher Structural Assurance increases Trust, while lower Structural Assurance results in decreased Trust. Fifth, Task Characteristics have a positive and significant impact on Trust, with a path coefficient of 0.198. Better Task Characteristics lead to higher Trust, while worse Task Characteristics lead to lower Trust.

Sixth, Trust positively affects Customer Satisfaction, with a path coefficient of 0.574. Higher Trust leads to greater Customer Satisfaction, whereas lower Trust results in lower Customer Satisfaction. Seventh, Customer Satisfaction has a positive and significant effect on Customer Loyalty, with a path coefficient of 0.580. Higher Customer Satisfaction increases Customer Loyalty, and lower Customer Satisfaction leads to decreased Loyalty. Eighth, Trust and Customer Satisfaction act as mediators, with both variables significantly and positively influencing the relationship between System Quality, Information Quality, Service Quality, Structural Assurance, and Task Characteristics on Customer Loyalty.

Ethical considerations

Not applicable

Conflict of Interest

The authors declare no conflicts of interest.

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