International Journal of Environmental Sciences
ISSN: 2229-7359
Vol. 11 No. 6, 2025
https://theaspd.com/index.php

The Effect Of Multichannel Services On Customer Engagement Mediated By Brand Trust And Brand Commitment With Offline And Online Familiarity As Moderators At Pt. Bank Pembangunan Daerah Sulawesi Tenggara

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Abstract
The primary objective of this research is to identify and explain how customer perceptions of offline and online service quality influence trust and commitment to the brand, as well as how these relationships impact Customer active engagement. The research method employed is a quantitative approach, utilizing Structural Equation Modeling Partial Least Squares (SEM-PLS) analysis, which enables the simultaneous testing of direct, indirect, and moderating relationships between variables. Data were obtained through distributing questionnaires to active customers of PT. Bank Pembangunan Daerah Sulawesi Tenggara who have used Multichannel services. The results showed that Brand Trust and Brand Commitment act as significant mediators in bridging the influence of service perceptions, both offline and online, on customer engagement. In addition, Offline Familiarity and Online Familiarity proved to be moderators that strengthen the relationship between service perceptions and Brand Trust and Brand Commitment, suggesting that consumers' level of familiarity with the service affects their trust and commitment to the brand. These findings underscore the importance of a relationship marketing approach in the banking context, particularly in addressing the challenges of diverse customer preferences, varying technological literacy, and public trust in the security of digital transactions.
Keywords: *Multichannel, Customer Engagement, Brand Trust, Brand Commitment, Familiarity.*

INTRODUCTION

Digital transformation in the banking sector is a significant global issue, driving financial institutions worldwide to adopt multichannel services that deliver an adaptive and connected customer experience. The Digital and Strategy Corporate Finance Practices report and IBM predictions show that technological developments have fundamentally changed the structure and dynamics of the banking industry, including the increasing use of online banking, mobile apps, and digital payments in various parts of the world (Hirt et al., 2021); (IBM, 2015). This phenomenon suggests that digitalization is not merely an option, but a necessity for survival and competitiveness in the modern financial services industry.

Despite the rapid global rise of digitization, the adoption of digital services by customers in Indonesia, particularly in regions such as Southeast Sulawesi, remains uneven. Data from the OJK and IFC indicate low levels of financial literacy and digital inclusion, with people still relying on physical services due to concerns over data security and network instability (OJK, 2022). This fact is reinforced by the finding that the number of unbanked and underbanked customers is still high. PT BPD Sultra, as the object of research, shows a strong reliance on physical transactions despite increasing digital adoption, indicating the need for optimal integration of offline and online services (OJK, 2022); (IFC, 2020).

Several previous studies have examined customer engagement in the context of digital banking, including studies by (Bravo et al., 2019); (Broekhoff et al., 2024); (Gomes et al., 2024); (Nguyen & Dao, 2024).. These studies examine the influence of service perceptions on trust, brand commitment, and customer engagement, but most of them focus on only one of the channels (offline or online) or discuss multichannel integration in general, not in terms of different channel characteristics (Baldassarre et al., 2024); (Clark et al., 2024).

This research builds upon the results of previous studies, which focus on customer involvement in using Multichannel marketing channels provided by banks. The results of previous research emphasize the important role of Brand Trust and Brand Commitment variables as multidimensional constructs that provide a deeper and more comprehensive understanding of customer involvement in using Multichannel marketing channels at banks (Bravo et al., 2019).

The author considers it necessary to develop relevant and applicable research indicators for Brand Trust and Brand Commitment variables in order to increase accuracy and relevance in measuring customer behavior regarding banking services. Achieving the objectives, as stated above, can be accomplished by using alternative indicators that refer to the dimensions of ability, integrity, and benevolence for Brand Trust variables, as proposed by (Bhattacherjee, 2002). Meanwhile, Brand Commitment can be analyzed through Affective, Calculative, and Normative dimensions, as proposed by (Bansal et al., 2004).

The step, as stated above, is perceived by the author as a novelty, considering that several previous researchers also refer to previous research (Bravo et al., 2019) but see from different perspectives, including looking at the relationship between customer involvement in marketing channels in increasing financial inclusion (Broekhoff et al., 2024) and exploration of the factors that influence the level of consumer trust in the financial services sector (Gomes et al., 2024), looking at the relationship between customer engagement with bank marketing channels at different age levels (Gomes et al., 2024) and exploring the factors that influence the level of consumer trust in the financial services sector (Pattit & Pattit, 2024).

This research fills three major gaps in the literature. First, previous research tends to view bank services as a single, combined entity. In contrast, this dissertation examines offline and online services separately, yet in balance, thereby providing a richer picture of the characteristics of each channel. Secondly, there has not been a simultaneous approach to brand trust and brand commitment as mediators in influencing customer engagement. Third, few studies have included offline and online familiarity as moderating variables, which explains why the level of customer engagement with multichannel banks is still limited (Tiwari et al., 2024). Another novelty is the use of specific indicators that adjust the local context, such as integrity and benevolence in brand trust (Bhattacherjee, 2002) and affective, calculative, and normative dimensions in brand commitment (Bansal et al., 2004), thus increasing the relevance of measurement to customer behavior in BPD Sultra.

This research aims to examine and explain how customer perceptions of offline and online services affect brand trust and brand commitment and how these two constructs simultaneously mediate customer engagement. Additionally, this research examines the moderating role of both offline and online familiarity. The theoretical implications of this research enrich the financial services marketing management literature by integrating Commitment-Trust Theory and the Theory of Reasoned Action, providing an empirical model relevant to the regional banking market context. The practical implication is to provide a basis for policymakers and bank management to develop marketing strategies based on data and customer behavior, thereby increasing customer trust, commitment, and active involvement in a sustainable manner.

METHOD

This research employs a quantitative design with a causal approach, aiming to examine the direct, indirect (mediation), and interaction (moderation) effects between perceptions of multichannel services and customer engagement, brand trust, and brand commitment, as well as the moderating role of offline and online familiarity. This design is considered appropriate because it allows researchers to describe the cause-and-effect relationship systematically and measurably between research variables. To process data and test hypotheses simultaneously, this research employs the Structural Equation Modeling (SEM) analysis technique with the Partial Least Squares (PLS) approach, which enables the testing of complex theoretical models with latent variables.

The population in this research consisted of all active customers of PT. Bank Pembangunan Daerah Sulawesi Tenggara who had utilized multichannel services (both offline and online). The sample selection was carried out using a purposive sampling method, based on the following criteria: active customers who have experience using both offline and online service channels, and are willing to provide data through questionnaires. The research collected 306 samples, which is considered an adequate number for testing the SEM-PLS model, based on the existing literature.

The data analysis process was carried out using SmartPLS version 4 software. The first stage is the evaluation of the measurement model (outer model), which includes testing convergent validity (with loading factor and Average Variance Extracted/AVE value), discriminant validity (through Fornell-Larcker Criterion and Heterotrait-Monotrait Ratio/HTMT), and reliability test (using Cronbach's Alpha and Composite Reliability). After the measurement model is declared valid and reliable, the analysis continues with an evaluation of the structural model (inner model) to see the predictive power of the model through the R-square test, effect size (f^2), and predictive relevance (Q^2), as well as testing the significance of the relationship path between variables using a bootstrapping technique of 5000 sub-samples. The model fit test is also conducted by referring to the Standardized Root Mean Square Residual (SRMR) and Normed Fit Index (NFI) values to assess the level of fit of the research model.

RESULT AND DISCUSSION

1.1 The Effect of Offline Service Perception on Customer Engagement through the Mediation of Brand Trust

The path coefficient of 0.249 indicates that Brand Trust positively and significantly mediates the effect of Offline service perceptions on Customer Engagement. The t-statistic value of $4.308 > 1.96$ and p-value of $0.00 < 0.005$ confirm the meaningfulness of the relationship. Customer engagement is realized from the Customer's willingness to share their experiences with others when transacting with the Bank, which is mediated by a sense of trust in the Bank's ability to provide good service to customers.

Their level of trust influences customers' willingness to share positive experiences in the bank's physical office's ability to provide quality services. This trust arises when banks consistently demonstrate reliability, responsiveness, security, and professional and empathetic interactions in serving customers. When customers feel that the services provided meet or even exceed their expectations, trust in the bank increases, which in turn encourages them to share positive experiences through existing communication channels.

Their level of trust influences customers' willingness to share positive experiences in the bank employees' ability to take the time to provide optimal service. This trust is established when employees consistently demonstrate dedication, patience, and a readiness to assist customers, whether by providing information, resolving problems, or ensuring that service needs are properly met. When customers feel that interactions with employees reflect professionalism and genuine care, their level of trust in the bank increases, which in turn encourages them to share their positive experiences with others.

Customers' willingness to share positive experiences is influenced by their level of trust in the professionalism of bank employees, including their excellent appearance when serving customers. This trust is established when employees present a professional image in accordance with institutional standards and demonstrate credibility and readiness to deliver quality services. A professional appearance creates an impression of competence and reliability, which in turn increases customer trust in the services provided. When customers feel that professional and memorable interactions support their experience, they are more likely to share positive experiences with others.

The role of Brand Trust as a mediator explains how the Bank's ability to bridge the involvement of customers who feel that the quality of service, employee behavior, and the service environment at the Bank's physical office give a significant impression. Brand Trust functions to transform the Customer's positive experience into a deeper relationship with the bank. Without trust, customers may view the bank's physical services as merely a transactional solution. However, with trust, customers feel confident that the bank can not only fulfill their needs but also be relied upon as a partner with the capability to maintain a long-term relationship. This trust ultimately drives greater customer engagement, with customers actively choosing the Bank's physical services for their financial activities.

This finding is consistent with previous studies, which show that Brand Trust is an important factor that mediates the relationship between brand experience and customer engagement (Khan et al., 2020). In the context of services at physical bank offices, trust increases customers' willingness to engage with bank services and facilities. Furthermore, trust acts as a mediator in customer engagement by influencing how customers perceive and interact with the brand. Customers who trust the service tend to be actively engaged and contribute positively (Popowski et al., 2024).

1.2 The Effect of Offline Service Perceptions Mediated by Brand Commitment on Customer Engagement

The Offline Service perception construct has a significant influence on Customer Engagement through Brand Commitment, with a correlation coefficient of 0.324 and a t-statistic ($3.80 > 1.96$) or p-value ($0.000 < 0.05$). It can be concluded that brand commitment plays a significant positive role as a variable that mediates the effect of Offline Service Perception on Customer Engagement.

Customer engagement is reflected in their consistent prioritization of the Bank's physical services in their financial activities. This is supported by the Bank's ability to deliver quality services, which creates trust in its competence and reliability. In addition, employees' attention to taking the time to serve customers' transaction needs demonstrates a high level of dedication, strengthening the personal relationship between the Bank and customers. The professional appearance of attractive employees is also an important element, as it reflects the high standards the Bank holds in providing services. This combination of service quality, personal attention, and professional image strengthens the Customer's decision to continue using the bank's physical services, ultimately reflecting significant customer engagement.

Brand Commitment plays a central role as a mediator in connecting the quality of Offline Bank services with Customer Engagement. This commitment is formed through the Customer's perception of the Bank's ability to provide consistently good service. Quality services provided by the Bank through Offline Bank services create an initial sense of trust, which is the foundation for the Customer's long-term commitment.

The dedication of employees, who consistently take the time to meet customer transaction needs, reflects a deep personal attention that makes customers feel valued and prioritized. This strengthens the Customer's emotional attachment to the bank, which is the essence of commitment. In addition, employees' excellent appearance is a symbol of professionalism that confirms the Bank's prioritization of high service standards, thereby increasing customer confidence in the institution's competence.

The position of Brand Commitment as a mediating variable explains how elements of service quality, personal attention, and employee professionalism can drive higher customer engagement. Without commitment, customer interactions with the bank's physical services may be temporary or transactional. However, with commitment, customers not only feel satisfied but also have an emotional bond that encourages them to continue using the bank's physical services as the first choice in their financial activities. This commitment strengthens the link between service quality and loyalty, creating sustained and significant customer engagement.

Previous research supports these findings by demonstrating that commitment plays a crucial role in enhancing the overall customer experience in physical banking services. When a customer has decided to commit, they are more likely to engage deeply with the bank's offerings, leading to increased customer engagement. This commitment acts as a bridge between interest and sustained engagement in Online Bank services (Azam & Ahmad, 2022).

1.3 Effect of Online Service Perception Mediated by Brand Trust on Customer Engagement

Statistical analysis reveals that Online Service Perception, mediated by Brand Trust, contributes significantly to Customer Engagement, with a coefficient value of 0.279, a t-statistic of 5.680 (above 1.96), and a p-value of 0.00 (below 0.05). It can be said that Brand Trust significantly acts as a variable that mediates the effect of Online Service Perception on Customer Engagement.

Brand Trust acts as a mediator that connects Online Bank services with customer engagement in these services. In this context, customer engagement with Bank Online Services is formed because it is underpinned by customer trust, which considers that Bank Online services are designed with professionalism, provide an attractive visual experience, and are easy to use.

The presence of various communication channels in Online services, such as live chat, e-mail, or call center, strengthens customers' trust in the Bank's ability to provide responsive and flexible support. Customers feel that the Bank can be accessed at any time to help solve their problems or needs. On the other hand, the protection of customer confidentiality is the primary foundation of trust, allowing customers to feel secure conducting online transactions without worrying about privacy violations by unauthorized parties.

Brand Trust, as a mediator construct, can integrate the elements mentioned above to become a strong foundation for improving Customer Engagement. Without trust, despite high service quality, customers may remain reluctant to actively use bank online services. However, with trust, customers are more motivated to make Online Bank services a top priority in their financial activities. Thus, it can be said that Brand Trust can mediate the causal relationship between Online Service versus Bank Online Service and Customer Engagement in the channel.

1.4 The Effect of Online Service Perception Mediated by Brand Commitment on Customer Engagement

The research findings indicate that the Online Service Perception construct has a significant influence on Customer Engagement through Brand Commitment, with a correlation coefficient of 0.25, a t-statistic value of $4.096 > 1.96$, and a p-value of $0.00 < 0.05$. It can be concluded that statistically, Brand Commitment has a significant positive role as a variable that mediates the effect of Online Service Perception on Customer Engagement.

The representation of the Brand Commitment construct, which acts as a mediator in connecting Online Service Perception with Customer Engagement, is formed when customers perceive the long-term value of bank services that consistently meet their expectations and needs. Attractive graphic displays create an impression of professionalism and efficiency, giving confidence that the Bank can provide services that are easily accessible and convenient to use.

The provision of various responsive communication channels, such as live chat, email, and call centers, reinforces the perception that the Bank is always willing to support its customers. This availability fosters a deep sense of trust, which in turn contributes to the Customer's commitment to continue using the bank's services. In addition, the Bank's online services' ability to protect customer confidentiality creates a sense of security that underlies trust, making customers feel personally attached and reluctant to switch to other bank services.

Brand Commitment, as a mediator, can integrate elements of Online Bank service quality with the Customer's decision to continue using and prioritizing Online Bank services in their financial activities. Commitment ensures that the Customer's relationship with the bank is not only transactional but also reflects a deeper attachment based on consistent positive experiences. Thus, it can be said that Brand Commitment is able to bridge the relationship between Bank Online services and customer engagement on an ongoing basis.

The results of this research align with previous findings, which indicate that customers with a high level of commitment to the bank tend to be more proactive in exploring and utilizing the various digital services offered. This commitment motivates them to adopt an explorative approach towards the use of online services, which include a wider range of banking features and products. This increased utilization serves as a variable in mediating their engagement with digital platforms. In other words, customer commitment acts as a key driver that bridges the relationship between the digital experience provided by the bank and the Customer's active participation in utilizing these technologies (Cahaya et al., 2023).

1.5 The Effect of Offline Service Perceptions Moderated by Offline Familiarity on Brand Commitment

The Offline Familiarity construct moderates the effect of Offline Service Perception on Brand Trust by 0.249 with a t-statistic (3.342> 1.96) or p-value (0.001 <0.05). It is concluded that offline familiarity can act as a variable that moderates the effect of Offline Service Perceptions on Brand Trust.

Customer Familiarity with the Bank's Offline services acts as a moderator that strengthens the relationship between the Bank's physical office service experience and customer commitment. Customers who are familiar with the Bank's physical services tend to have a deeper understanding of the Bank's capabilities. This level of familiarity allows customers to more quickly recognize the consistency of service quality provided, thereby strengthening the emotional attachment formed.

Familiarity with the aspect of employee dedication helps customers appreciate the personal attention and time taken by employees more deeply. Furthermore, customers who frequently interact with the bank will be more sensitive to symbols of quality (such as the excellent appearance of employees). As a result, customers are more likely to appreciate the bank's efforts in maintaining a professional image, which is displayed by the bank, thus strengthening the Customer's trust and commitment to the bank. Thus, Familiarity is said to strengthen the positive effects of service quality, employee dedication, and professional appearance on the formation of customer commitment to the bank's physical office services.

The results of this research are in line with the results of previous research, which states that familiarity with the bank's physical environment, which includes aspects such as cleanliness, neat spatial arrangement, and professional and elegant appearance of personnel, has a significant impact on building customer trust (Pérez-Mamani et al., 2023). When customers are consistently exposed to well-organized physical services, they tend to believe in the Bank as a reliable institution. Ultimately, this strengthens customer trust in the Bank's ability to deliver high-quality services.

1.6 The Effect of Offline Service Perceptions Moderated by Offline Familiarity on Brand Trust

The role of Offline Familiarity in moderating Offline Service Perception on Brand Trust is demonstrated by statistical results, which show a coefficient of 0.590, a t-statistic value of 4.308 > 1.96, and a p-value of 0.00 < 0.05, indicating significance within the established limit. The statistical results referred to above indicate that Offline Familiarity can moderate Brand Trust in Offline Service Perception at the Bank.

Familiarity created from positive experiences consistently increases customer comfort, making customers more confident in the bank's ability to meet their needs. Familiarity also encourages customers to feel more connected to the bank, as the often personalized interactions provide a sense of emotional attachment and confidence that the bank understands their needs.

The results showed that Offline Familiarity acts as a moderator, strengthening the significant positive effect of Offline Service Perception on Brand Trust. When customers feel familiar with the services at the bank's physical office, customers are more likely to believe that the bank can meet their needs efficiently and reliably. This familiarity reduces uncertainty and increases comfort in interacting with the bank, allowing customers to form a good level of familiarity with the Offline services provided. It can increase customer trust in the bank, which strengthens overall Brand Trust.

Evidence from previous studies corroborates this finding, suggesting that familiarity with consistent service quality at a bank's physical location plays a significant role in moderating customer commitment to the institution. When customers regularly interact with services that are reliable, professional, and meet high-quality standards, forming a positive experience because customers are accustomed to consistent service ultimately strengthens their commitment to the bank (Carlander et al., 2018).

1.7 The Effect of Online Service Perception moderated by Online Familiarity on Brand Commitment

The effect of Online Service Perception, moderated by Online Familiarity, on Brand Commitment is statistically significant, with a path coefficient of 0.164 and a t-statistic ($3.546 > 1.96$) or p-value ($0.000 < 0.05$). The statistical results, as stated, indicate the finding that the Online Familiarity construct can moderate the effect of Online Service Perception on Brand Trust.

Familiarity as a moderating variable that strengthens the relationship between Online Service Perception and Brand Commitment can be seen from the Customer's familiarity with the graphical appearance of the Bank's digital platform, which tends to make it easier to appreciate the quality of an attractive and functional design. This familiarity enables customers to experience visual comfort more deeply, thereby strengthening their perceptions of the Bank's dedication to providing a superior digital experience, which encourages long-term commitment.

Familiarity is also evident in the accessibility and flexibility of communication channels, which assist customers with the Bank's online services. The more familiar the Customer is with the communication options available on the Bank's online services, such as live chat, e-mail, or call center, the higher the Customer's confidence in the Bank's willingness to answer their needs and questions. This accelerates the formation of an emotional attachment and increases the Customer's commitment to using the online services provided by the Bank.

Familiarity also moderates customer perceptions of customer commitment to using the Bank's online services on an ongoing basis. Customers who are familiar and confident with the security measures taken by the Bank to protect customer privacy. This level of familiarity creates a greater sense of comfort, thus strengthening the relationship between perceived security and customer commitment to continue using Online Bank services.

Familiarity is believed to strengthen the significant positive effect of Online Banking services, which is reflected in the good graphic design, flexibility of communication access in accommodating customer needs, and security guarantees for protecting customer data privacy, thereby forming customer commitment to Online Banking services on an ongoing basis.

Previous research supports these findings, indicating that customer-familiar online service interfaces provide a consistent user experience, which can moderate customer commitment. Regular interaction with a reliable and familiar Online platform helps customers develop strong commitment, as they know what to expect and feel confident in the quality of service they will receive (Mercurio et al., 2022).

1.8 The Effect of Online Service Perceptions Moderated by Online Familiarity on Brand Trust

The effect of Online Service Perceptions moderated by Online Familiarity on Brand Trust is shown by the results of the path coefficient analysis of 0.146 with a t-statistic ($2.360 > 1.96$) or p-value ($0.018 < 0.05$). It can be said that Offline Familiarity acts as a variable that moderates the effect of Offline Service Perceptions on Brand Commitment.

Customer familiarity with the Bank's digital services acts as a moderator variable that strengthens the relationship between the factors that form trust and customer trust in the Bank's online services. In terms of visual appearance, customers who are more familiar with the Bank's digital platform are more likely to appreciate professional graphic design, intuitive navigation, and structured layout. This familiarity enables customers to quickly recognize the

bank's efforts in creating a high-quality digital experience, thereby strengthening their confidence in the bank's competence.
Customer familiarity with the availability of communication channels can also help customers understand and utilize the various communication options offered by the bank, such as live chat or a call center, to resolve their issues. The higher the Customer's familiarity with these communication features, the greater their trust that the bank is always responsive and ready to help their needs flexibly. Finally, familiarity strengthens customers' perception of the security of the bank's digital services. Customers who frequently interact with the bank's digital platforms are more likely to trust the security mechanisms implemented, such as data encryption and layered authentication. This comfort level increases the confidence that the Bank has high capabilities in protecting customer privacy.
Familiarity is believed to moderate the relationship between the elements that form trust (visual appearance, communication channels, and security) in Online Banking services, thereby strengthening the positive impact of these factors on customer confidence in using Online Banking services.
Evidence from previous studies corroborates this finding, indicating that familiarity plays a critical role in ensuring consistency in service delivery, which is a crucial factor in building and maintaining customer trust in the bank's online services. When customers regularly use and are familiar with the various online features and services provided, they develop confidence that the bank can provide a reliable and high-quality experience, thereby minimizing uncertainty in every digital interaction (Tangmanee & Sritadawut, 2021).

CONCLUSION
Based on the research results, it can be concluded that customer perceptions of both offline and online services have a positive and significant impact on brand trust and brand commitment, where service quality, both physical and digital, plays a crucial role in building customer trust and commitment to the bank. Brand trust and brand commitment proved to be significant mediators that bridge the effect of service perceptions on customer engagement, both in offline and online services. Additionally, the level of customer familiarity with both offline and online services moderates the relationship, where greater customer familiarity strengthens the influence of service perceptions on brand trust and commitment. These findings suggest that the combination of service quality, trust, commitment, and customer familiarity is a key factor in driving customers' active and sustained engagement with multichannel banking services.

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