

The impact of hedonic and utilitarian dimension in mobile service banking quality towards relationship quality

Juniarty Siahaan¹
Yokie Radnan^{1*}
Anggiat B. Sitorus¹
Eric D. Saputra¹

^{1,2,3}Faculty of Economic and Business, University of Pelita Harapan, Karawaci,
Tangerang, Indonesia
*paulus.radnan@uph.edu

Abstract

Service quality is vital for retail banking institutions nowadays to have a competitive advantage against their competitors. One of the ways was developing a mobile banking application. By relying on the mobile banking application, the banking institutions would serve their existing customers better and attract new potential customers. The purpose of this research was to investigate the effect of mobile banking service quality empirically in terms of the utilitarian and hedonic dimensions on the relationship quality variables, namely commitment, trust, and satisfaction. The research focused on 220 respondents from university students in Indonesia who are at least 17 years old and using a mobile banking application on their smartphones. The method for collecting data is based on convenience sampling. The Structural Modelling Equation was also used to analyze the data result. The findings show that trust significantly and positively influences commitment/satisfaction. Furthermore, the dimensions of mobile 'banking. Service quality (Security/ Privacy, Practicality, Design/Aesthetics, and Enjoyment) has a low-moderate effect on relationship qualitative variables (Trust, Satisfaction, and Commitment). The dimensions of mobile banking service quality positively influence the relationship quality, except PPracticalitydoes not affect Commitment, Design/Aesthetics does not influence trust, and enjoyment does not influence commitment.

Keywords: mobile banking; mobile banking service quality; relationship quality.

JEL Classification M41, M42

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INTRODUCTION

Fierce competition in the retail banking sector leads to self-service technology systems (Baderi, 2019). The self-service technology innovations create innovative customer savvy. You can do all your banking transactions independently due to the availability of online-based services (Baderi, 2019). The development of information technologies, telecommunications, and the internet creates internet-based applications on smartphones (Shaikh & Karjaluo, 2015). Most internet users prefer to use smartphones to access the internet. Therefore, it is very potential for banking institutions to target smartphone users in increasing the number of customers, namely by developing mobile banking application services. Mobile banking is part of e-banking technology, a breakthrough in banking information services via the latest wireless. It has been preceded by an Automated Teller Machine (ATM), telephone, and internet banking to support banking activities (Shaikh & Karjaluo, 2015).

The phenomenon that occurs in Indonesia, there are still many people in Indonesia who have not used mobile banking applications; this can be caused because the Indonesian people are considered less familiar with financial industry products. What about the Millennial Generation and Generation Z, which are the generation that quickly adopts technological developments? Millennials and Generation Z are considered to be quite savvy in terms of technology. However, when we talk about digital banks, it turns out that the level of digital penetration in the two generations is still relatively low. Generations Y and Gen Z choose digital banking for practical reasons rather than technological reasons. When this young generation is offered to open the following or additional digital bank account, they will consider the reputation of the bank rather than the sophistication of the technology or its applications (Supriyanto, 2021). According to them, a good reputation will provide peace of mind and risk assurance. Although the use of digital mobile banking in millennials and generation z is still low, researchers are interested in finding the factors that influence the trust, commitment, and satisfaction of millennials and generation z in digital mobile banking services.

To obtain the data from this exploratory study, a questionnaire was distributed to 35 students at the University of Pelita Harapan. There were four questions with "yes" or "no" answers and one question with multiple-choice answers, which the respondent can choose more than one choice.

Firstly, the result of an exploratory study of 35 respondents with the question "Do you use a mobile banking application?" is 34 respondents with a percentage of 97% answered "Yes" from the total of 35 respondents, in which only one respondent with a rate of 3% answered "No." This result shows that University of Pelita Harapan students use at least one mobile banking application on their smartphones.

Secondly, the result of an exploratory study of 35 respondents with the question "Do you feel comfortable when doing a transaction through the mobile banking application?" is 33 respondents with a percentage of 97% answered "Yes" from the total of 34 respondents, in which only one respondent with a rate of 3% answered "No." This result shows that University of Pelita Harapan students feel comfortable doing transactions through their mobile banking application.

Thirdly, one respondent is allowed to choose either one or more reasons. The reasons are based on (Arcand et al., 2017), who created two dimensions for mobile banking service quality, which are Utilitarian Dimensions and Hedonic Dimensions. Utilitarian Dimensions consist of security/privacy and practicality. Meanwhile, Hedonic Dimensions consist of design/aesthetics, sociality,-and enjoyment (Arcand et al., 2017). Utilitarian Dimensions relate to values-such as efficiency, productivity, security, and suitability—meanwhile, Hedonic -Dimensions-relate to fun and social experience (Arcand et al., 2017). The result of an exploratory study of 35 respondents with the question "What are the reasons you are using the mobile banking application that you have?" is 34 respondents with a percentage of 100% chose practicality. Secondly, ten respondents chose security/privacy (29.4%), thirdly five respondents chose enjoyment (14.7%) fourth, two respondents chose design/aesthetics, and lastly, two respondents chose sociality (5.9%). Practicality is the most popular reason is also supported by the research by commissioned Accenture on 1,001 respondents (aged 18 and over) in Indonesia, which found that millennials in Indonesia want simplicity and require flexibility for their banking activities (Facebook IQ, 2021).

Fourth, the result of an exploratory study of 35 respondents with the question "Do you feel satisfied with the mobile banking application that you are using now?" is 32 respondents with a percentage of 94% answered "Yes" from the total of 34 respondents, in which two respondents with a rate of 6% answered "No." From this result, it can be concluded that University of Pelita Harapan students feel satisfied with their current mobile banking application.

Lastly, the result of an exploratory study of 35 respondents with the question "Do you think it is important for every bank to have a mobile banking application in their service?" is 34 respondents with a percentage of 100% answered "Yes" from the total of 34 respondents. From this result, it can be concluded that University of Pelita Harapan students feel satisfied with their current mobile banking application. It becomes interesting to note that, especially for the banking institutions and practitioners, the generation Y and Z customers are indeed routine users of the mobile banking application and see it as necessary in their daily lives. Thus, millennials are arguably the largest and most promising group of customers to be pursued by banking institutions.

Many studies have found that service quality can affect consumer behavior in the future. Research conducted by (Khan et al., 2021) proves a positive and significant influence of all service quality constructs, tangibility, reliability, responsiveness, assurance, and empathy, on customer satisfaction utilizing mobile banking. For the banks to effectively develop the mobile banking application for millennials, they need to understand the insights and related factors in the millennials' behavior and decision making. One study that may suggest this is the study by (Arcand et al., 2017), which creates a research model to recognize the impact between mobile service quality and customer relationships.

This research will apply the model to test the applicability in Indonesia's market and obtain valuable insights for further mobile banking improvement. The previous study discussed how mobile banking service quality dimensions encourage customer insights into relationship quality. Thus, the main research questions in this research are (Arcand et al., 2017): Does the quality of mobile banking services in terms of utilitarian and

hedonic dimensions have a positive effect on the relationship quality variables, namely commitment, trust, and satisfaction with financial institutions?

METHOD

Before proceeding to the actual test, a pre-test should be conducted to ensure every indicator is valid and reliable. The pre-test consists of 77 samples of university students in Indonesia who are at least 17 years old and use a mobile banking application on their smartphones. The data analysis tool is SmartPLS version 3.0. The total indicator in this pre-test is 28 indicators. After the pre-test, the researchers need to eliminate the Sociality (SOC) latent variable due to an issue. According to (Fisher et al., 2016; Koschate-Fischer & Schandelmeier, 2014), the case of using only one indicator is that it is not possible to discrete factual score variance from error or to recognize the degree to which the indicator joins with other measures of the same construct. Consequently, it is relatively unknown that single indicator measurements are reliable and valid. In other words, it is difficult to claim that it has an accurate representation of the interest construct.

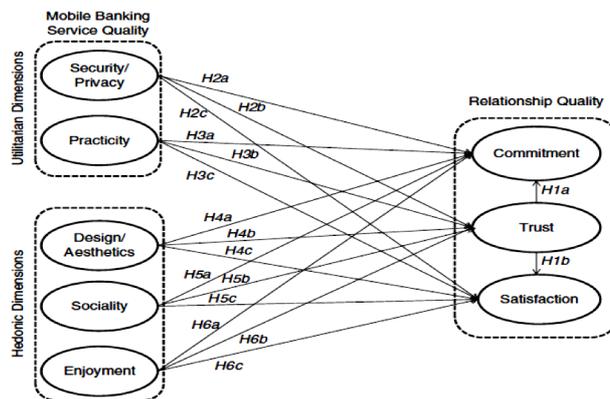


Figure 1
The original research model (before pre-test)
 Source: Arcand et al., (2017)

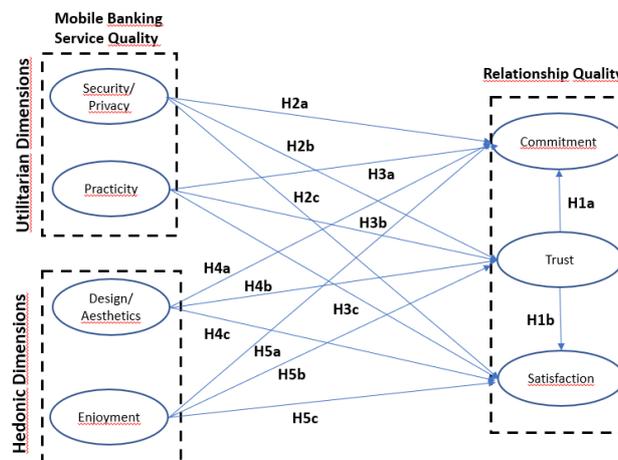


Figure 2
Actual Research model (2019)

The research subject is university students in Indonesia who are at least 17 years old and use a mobile banking application on their smartphones. The research subject is from generation Y and generation Z. The research object is mobile banking service quality on relationship quality.

The population is the totality of all objects or individuals with specific, clear, and complete characteristics that will/be examined (Sekaran & Bougie, 2016). Furthermore, a sample is a part of the population taken in a certain way that has specific, clear, and complete characteristics that represent the population (Sekaran & Bougie, 2016). In this research, the population is mobile bankers in Indonesia. The researchers can't gather the exact data regarding the total number of mobile banking users in Indonesia. Therefore, the population is determined as an infinite population. The sampling subject of this research is restricted to university students in Indonesia who are at least 17 years old and use a mobile banking application on their smartphones. This study relies on non-probability convenience sampling as the sampling technique. The target sampling will be the university students in Indonesia who are at least 17 years old and use a mobile banking application on their smartphones. Convenience sampling is chosen because the researchers have limited resources such as time and money.

In this research, the researchers utilize an online questionnaire (Google Form) as a method /of data collection, distributed to university students in Indonesia. The introduction filtered questions are established in which the researchers want to ensure the respondents are mobile banking users and university students in Indonesia. The respondents will stop if they are neither mobile banking users nor university students. After they are qualified, they can fill in their profile and answer the questions by choosing a Likert scale of one to five. From the 300 data entered, only data from 220 students who have participated in filling out the online questionnaire can be used.

In this research, the researchers use a questionnaire from a previous study. Furthermore, the secondary. Data, the researchers utilize academic journals and the internet to gather statistical data. In this research, the researchers use an online questionnaire (Google Form) as a method /of data collection, distributed to university students in Indonesia. The introduction filtered questions are established in which the researchers. Want to ensure the respondents are mobile banking users and university students in Indonesia. The respondents will stop if they are neither mobile banking users nor university students. After they are qualified, they can fill in their profile and answer the questions by choosing a Likert scale of one to five.

The researchers rely on the interval scales, a measurement tool the same as in the previous study. An interval scale is the measurement of the size of the differences between values that have been measured. This research uses a Likert scale of one to five in exploring the topic. In this research, the Likert scale is a five-point scale instead of a seven-point scale used in the previous study because it becomes clearer and increases the response rate. The five-point scale consists of strongly disagree 36 (1), disagree (2), neither agree nor disagree (3), agree (4), and strongly agree (5) (Sekaran & Bougie, 2016).

Unit analysis refers to the level of unity of data collected during the following data analysis stage. The units of research study consist of (Sekaran & Bougie, 2016): In this research, the team will be individuals since the researchers can gather individuals

through online media; therefore, time and cost can be effective efficient. The individuals are university students in Indonesia who are at least 17 years old and use a mobile banking application on their smartphones.

The variables used along with the dimensions are utilitarian dimensions consisting of security/privacy and practicality, and hedonic dimensions consisting of design/aesthetics, sociality, and enjoyment (Arcand et al., 2017). To reflect Mobile Banking Service Quality, there are two dimensions.

Utilitarian Dimensions. The first variable is Security/Privacy (SP). Security/privacy is about the design and development of technology and is considered a critical element in internet banking and mobile banking acceptance. Consumers need to feel safe when using mobile banking (Arcand et al., 2017). The indicators of SP are that the personal information that I provide on mobile is well protected, I believe that online transactions carried out on mobile are secure. I think that the confidentiality and privacy of my personal information are assured when I do mobile banking (Arcand et al., 2017). The second variable is Practicality (PR). Practicality is characterized as a combination of the perceived utility and ease of use of the mobile banking application (Arcand et al., 2017). The indicators of PR are the productivity of my banking activities improved on mobile, banking is convenient on mobile, the effectiveness of my banking activities is enhanced on mobile, it is easy to find what you are looking for, and overall, mobile banking is straightforward to use.

Hedonic Dimensions. The first variable is Design/ Aesthetics (DS). The indicators of DS are the design (e.g., colors, font size, graphics, animations, etc.) of the mobile application/site is professional, the design of the mobile application/site is creative, and overall, the creation of the mobile application/site is visually appealing (Arcand et al., 2017). The second variable is Sociality (Soc). Sociality is defined as the social benefits derived from interacting with others (e.g., consumers, banking representatives) via a mobile device (Arcand et al., 2017). The indicators of SOC are that I can chat online with a Customer Service representative of the institution when I need it on my mobile. The institution offers relevant customers testimonials on mobile (Arcand et al., 2017). The third variable is Enjoyment (ENJ). Enjoyment refers to individuals' fun or pleasure when interacting with their electronic devices (Giovannini et al., 2015). The indicators of ENJ are Mobile banking is fun, Mobile banking is pleasant, and Mobile banking is enjoyable. Relationship Quality has three variables—Fithreest first variable, Commitment (COM). Commitment refers to an effort from consumers to maintain a valued relationship with an institution in which they are ready to utilize their resources (Arcand et al., 2017). The indicators of COM are I am very committed to my relationship with this financial. the tuition relationship with the financial institution is something I intend to maintain for a long time, and I put effort into keeping this relationship for a long time. (Arcand et al., 2017). The second variable is Trust (TRS). Trust in online context consumers willing to believe their firms to be competent, reliable, and honest online environment (Brun et al., 2014). The indicators of TRS are I trust the mobile banking system to be secure, I authorize the mobile banking system to be reliable, I trust the mobile banking system, Even if the mobile banking system is not monitored, I would trust them to do the job correctly, This financial institution ly trustworthy, and This financial institution is very competent in its field. (Chandra et al., 2010) and (Arcand et al., 2017). The third variable

is Satisfaction (SAT). Satisfaction refers to the perception of consumers regarding the benefits received of a product, whether it meets or exceeds their expectations (Brun et al., 2014). The indicators of SAT are I am satisfied with the relationship with this company, doing business with this financial institution makes me a delighted customer, and Globally, I am happy with my relationship with this financial institution (Arcand et al., 2017).

In an actual research study, 220 students have participated in filling the online questionnaire. The characteristics of the respondents, the frequency of respondents, and the percentage of respondents who participate in the online questionnaire. The researchers classify the respondents into different categories such as age, universities, banking institution, and the duration of using the mobile banking application (See table 1)

Table 1
Characteristics of Respondents

Characteristics of Respondents		Frequency	Percentage (%)
Age	17 -19 years	23	10.45
	20-22 years	174	79.10
	23-25 years	20	9.10
	Above 25 years	3	1.35
Universities	Binus Alam Sutera	7	3.18
	Prasetiyta Mulya	11	5.00
	UMN	8	3.64
	UPH	142	64.54
	Other	52	23.64
Banking Institution	BCA (M-BCA)	201	91.36
	BNI (BNI Mobile Banking)	4	1.82
	Mandiri (Mandiri Online)	8	3.64
	Other	7	3.18
The Duration of Using Mobile Banking Application	Less than a year	26	11.82
	1-2 year	84	38.18
	3-5 year	96	43.64
	More than five year	14	6.36

Source: Processed n=220 data, 2019

Age. The highest number of respondents is 20- 22 years, with 174 students (79.10%). Then, the second-highest number of respondents is 17-19 years, with 23 students (10.45%). Next, the third-highest number of respondents is 23-25 years, with 20 students (9.10%). Lastly, the lowest number of respondents is above 25 years, with three students (1.35%). The minimum age is-17 because only a citizen who has an identity card (KTP) can have online access to banking in Indonesia.

Universities. The universities are selected based on region, in South Tangerang and outside of South Tangerang. Universities in South Tangerang are Bina Nusantara (Binus), Prasetiya Mulya (Prasmul), University of Media Nusantara (UMN), and University of Pelita Harapan (UPH). The highest number of respondents is from UPH, with 142 students (64.54%). Then, the second-highest number of respondents is from outside of Tangerang, with 52 students (23.64%). Lastly, Binus, UMN, and Prasmul share the same position with 7 to 11 respondents (3-5%).

Banking Institution. The top three selected banking institutions are Bank BCA, Bank Mandiri, and Bank BNI. They are chosen based on the total number of branches in South Tangerang. Bank BCA (M-BCA) is the most popular with 201 students (91.36%), the second place is Bank Mandiri (Mandiri Online) with eight students (3.64), the third place is Bank BNI (BNI Mobile Banking) with (1.82%). The non-selected banks with seven students (3.18%) are using Bank Permata (Permata Mobile X), Bank CIMB Niaga (Go Mobile), KEB Hana Bank (MyHana), Bank OCBC NISP (One Mobile), Bank BRI (BRI Mobile), and Bank Danamon (DMobile).

The Duration of Using Mobile Banking Application. The duration of using mobile banking application refers to how long students have been using their mobile banking application. Less than one year, 1-2 years, 3-5 years, and above five years. The students who have used the mobile banking application for more than three years have more experience and a higher understanding-with of the mobile banking application. Then, the students who have used mobile banking applications for 1-3-years have more knowledge and moderate understanding of the mobile banking application. Lastly, the students who have used mobile banking applications for more than a year have little experience and expertise. In this research the most students have been using mobile banking for 3-5 years with 96 students (43.64%); secondly, the students have been using mobile banking for 1-2 years with 84 students (38.18%); thirdly the students have been using mobile banking for less than a year with 26 students (11.82%), and lastly, the students have been using mobile banking more than five years with 14 students (6.36%).

Next, the convergent validity test is needed to analyze the value of the loading factor, which should be above 0.7 (Hair Jr. et al., 2016). Table 4.2 shows the importance of every indicator that has reached the minimum value of 0.7. Therefore, the researcher can proceed to the further test of validity. There are also six indicators (in pre-test) that have been removed for the actual test since their values are below 0.7.

Table 2
Factor Loading Value in Actual Test

Variables	Indicators	Factor Loading/ Cross Loading	Results
Commitment	I am very committed to my relationship with these financial Institutions	0.785	Valid
	The relationship with the financial institution is something I intend to maintain for a long time	0.832	Valid
	I put effort into maintaining this relationship for a long time	0.721	Valid
Design/Aesthetics	The design (e.g., colors, font size, graphics, animations, etc.) of the mobile application/site is professional	0.847	Valid
	The design of the mobile application is creative	0.865	Valid
	Overall, the design of the mobile application/site is visually appealing	0.896	Valid

Variables	Indicators	Factor Loading/ Cross Loading	Results
Enjoyment	Mobile banking is fun	0.727	Valid
	Mobile banking is pleasant	0.875	Valid
	Mobile banking is enjoyable	0.820	Valid
Practicality	The productivity of my banking activities is improved on mobile	0.738	Valid
	Banking is convenient on mobile	0.797	Valid
	The effectiveness of my banking activities enhanced on mobile	0.743	Valid
	Overall, mobile banking is straightforward to use	0.826	Valid
Satisfaction	I am satisfied with the relationship with this company	0.836	Valid
	Doing business with this financial Institution makes me a delighted customer	0.799	Valid
	Globally, I am delighted with my relationship with this financial institution	0.784	Valid
Security/Privacy	I think that personal information that I provide on mobile is well protected	0.827	Valid
	I think that online transactions carried out on mobile is secure	0.827	Valid
Trust	I trust the mobile banking system to be secure	0.840	Valid
	I trust the mobile banking system to be reliable	0.842	Valid
	I trust the mobile banking system	0.860	Valid

Source: Processed Data, 2019

The other parameter that can be relied on to assess the convergent validity is the Average Variance Extracted (AVE), in which its value should be above 0.5 to be valid (Hair Jr. et al., 2016) (See table 3)

Table 3
Average Variance Extracted Value in Actual Test

Variables	AVE	Results
Commitment	0.609	Valid
Design/Aesthetics	0.756	Valid
Enjoyment	0.656	Valid
Practicality	0.604	Valid
Satisfaction	0.651	Valid
Security/Privacy	0.735	Valid
Trust	0.718	Valid

Source: Processed Data, 2019

The values for AVE can be seen in the table above. All constructs have AVE values above 0.5. Therefore, this research data has passed the convergent validity test for each variable and is considered valid. Consequently, conclusions can be drawn from the result that variables such as commitment, design/aesthetics, enjoyment, practice, satisfaction, security/privacy, and trust have passed the convergent validity test and are considered valid.

There are two examinations to determine discriminant validity. Firstly, cross-loading is examined where the value should be above 0.7 for each variable to be considered valid (See Table 4.4). Secondly, the Fornell Larker criterion (FLc) in which it demonstrated if the value of the square root AVE (VAVE) for a construct should be greater than the value of FLc to pass the discriminant validity test.

Table 4 shows the cross-loading value that is one of the parameters used in determining discriminant validity. An indicator will be considered valid and pass the cross-loading test when the value is above 0.7 (Hair Jr. et al., 2016)

Table 4
Cross Loading Values in Actual Test

Indicators	COM	DS	ENJ	PR	SAT	SP	TRS
COM1	0.785						
COM2	0.832						
COM3	0.721						
DS1		0.847					
DS2		0.865					
DS3		0.896					
ENJ1			0.727				
ENJ2			0.875				
ENJ3			0.820				
PRI				0.738			
PR2				0.797			
PR3				0.743			
PR5				0.826			
SAT1					0.836		
SAT2					0.799		
SAT3					0.784		
SP1						0.827	
SP2						0.887	
TRS1							0.840
TRS2							0.842
TRS3							0.860

Source: Processed Data, 2019

The second parameter that can be used to assess discriminant validity is by comparing the value of Fornell- Larcker Criterion (FLc) with the square root of AVE(VAVE), where the value of (VAVE) should be greater than the FLC in the order it to be considered valid (Hair Jr. et al., 2016).

Table 5
Fornell- Larcker criterion (FLc) in Actual Test

Variables	COM	DS	ENJ	PR	SAT	SP	TRS
COM	0.781						
DS	0.339	0.869					
ENJ	0.329	0.215	0.810				
PR	0.349	0.173	0.380	0.777			
SAT	0.554	0.264	0.413	0.407	0.807		
SP	0.382	0.193	0.309	0.399	0.441	0.858	
TRS	0.462	0.176	0.432	0.458	0.512	0.531	0.847

Source: Processed Data, 2019

After convergent validity, there are two parameters for testing the reliability of the instrument. The first is Cronbach's alpha, in which data can be called and classified/as reliable when it is above 0.6. The second parameter that can be used to calculate reliability is composite reliability, in which the value must be above 0.70. Cronbach's alpha, a data can be called and classified as reliable when it is above 0.6 (Hair Jr. et al., 2016).

Table 6
Cronbach's Alpha Result.in Actual-Test

Variable	Cronbach's Alpha	Result
Commitment	0.680	Reliable
Design/ Aesthetics	0.839	Reliable
Enjoyment	0.738	Reliable
Practicality	0.780	Reliable
Satisfaction	0.734	Reliable
Security/ Privacy	0.643	Reliable
Trust	0.804	Reliable

Source: Processed Data, 2019

Based on table 6, the value of Cronbach's Alpha for each variable is above 0.6. Therefore, the constructs within the model are well explained by the items in the questionnaire. The second reliability analysis of variable is by looking at the composite reliability value where a variable is considered reliable when the value is above 0.7 (Hair Jr. et al., 2016).

Table 7
Composite Reliability in Actual Test

Variable	Cronbach's Alpha	Result
Commitment	0.823	Reliable
Design/ Aesthetics	0.903	Reliable
Enjoyment	0.850	Reliable
Practicality	0.859	Reliable
Satisfaction	0.848	Reliable

Variable	Cronbach's Alpha	Result
Security/ Privacy	0.847	Reliable
Trust	0.884	Reliable

Source: Processed Data, 2019

Table 7 shows that all variables are reliable. The analysis of the inner model is carried out mainly by interpreting the coefficient of determination (R²) for each of the latent endogenous variables and the statistical significance of each of the hypothesized relationships. The coefficient of determination (R²) examines how much the effect of independent variables on dependent variables (Hair Jr. et al., 2016). The rules of thumb it is 0.75 (strong), 0.50 (moderate) and 0.25 (weak) (Hair Jr. et al., 2016). The hypothesis test will be one-tailed because the hypotheses look only for positive relationships. Another test is the T-statistic test which indicates whether the effect of each independent variable influences the dependent variable. Independent variables could be claimed as significant towards the dependent variable when the p-value is under 0.05, and the T-value is above 1.65 (one-tailed test) (Hair Jr. et al., 2016). To get the T-Value or T-statistic for hypothesis testing, bootstrapping must be done. Initially, PLS-SEM does not provide either T-value or P-value to evaluate the significance of the estimates. The researchers should focus instead on the bootstrapping method, which creates standard bootstrap errors. It is possible to use these standard errors to approximate T-value and P-value in turn (Hair Jr. et al., 2016). Bootstrapping is a resampling technique that takes random samples from the information (with replacement) and uses these samples to approximate the route pattern numerous times within slightly changed software constellations. The number of bootstrap samples recommended is 5,000. The significance level will be 5% (Hair Jr. et al., 2016). The coefficient of determination (R²) examines the effect of independent variables with dependent variables (Hair Jr. et al., 2016). The rules of thumb it is 0.75 (strong), 0.50 (moderate), and 0.25 (weak) (Hair Jr. et al., 2016).

Table 8
R² Actual Test

Variables	R Square	R Square Adjusted
Commitment	0.316	0.300
Satisfaction	0.368	0.353
Trust	0.399	0.388

Source: Processed Data, 2019

The adjusted, values in this research in table 8 are 0.300 (30%) for Commitment, 0.353 (35.3%) for Satisfaction, and 0.388 (38.8%) for Trust. Those values would be considered as moderate strength or effect. In other words, the impact of practical dimensions and hedonic dimensions towards commitment is around 30%, satisfaction is around 35%, and trust is around 38%.

RESULTS AND DISCUSSION

Results

Table 9
Statistic Descriptive

	No.	Missing	Mean	Median	Min	Max	Standard Deviation
COM1	1	0	4.309	4	1	5	0.760
COM2	2	0	4.468	5	2	5	0.670
COM3	3	0	4.214	4	2	5	0.800
SAT1	4	0	4.350	4	2	5	0.674
SAT2	5	0	4.386	4	2	5	0.675
SAT3	6	0	4.386	4	1	5	0.688
TRS1	7	0	4.314	4	2	5	0.658
TRS2	8	0	4.368	4	2	5	0.671
TRS3	9	0	4.409	4	3	5	0.630
ENJ1	10	0	4.141	4	1	5	0.854
ENJ2	11	0	4.332	4	2	5	0.703
ENJ3	12	0	4.445	5	2	5	0.662
DS1	13	0	3.755	4	1	5	0.941
DS2	14	0	3.368	3	1	5	1.012
DS3	15	0	3.527	4	1	5	1.020
SP1	16	0	4.350	4	2	5	0.694
SP2	17	0	4.300	4	2	5	0.661
PR1	18	0	4.423	5	1	5	0.673
PR2	19	0	4.441	5	2	5	0.633
PR3	20	0	4.523	5	3	5	0.560
PR5	21	0	4.595	5	3	5	0.568

Sources: Data by SmartPLS from 220 respondents

Based on the table above, it can be concluded that the indicator of commitment has an average value as follows: COM1 (4.309), COM2 (4.468), and COM3 (4.214). Among all hands, the result obtained shows COM2 has the highest mean value 4.468, which represents Commitment variable indicators in this statement "The relationship with the financial institution is something I intend to maintain for a long time." The indicator satisfaction has an average value as follows: SAT1 (4.350), SAT2 (4.386), and SAT3 (4.386). Among all indicators, the results obtained show SAT2 and SAT3 have the highest mean value, 4.386, which represents variable satisfaction indicators in this statement "Doing business with this financial institution makes me a delighted customer" and "Globally, I am delighted with my relationship with this financial institution." The indicator trust has an average value as follows: TRS1 (4.314), TRS2 (4.368), and TRS3 (4.409). The result shows that TRS3 has the highest mean value, 4.409, representing trust variable indicators in this statement "I trust the mobile banking system." The indicator enjoyment has average value as follows: ENJ1 (4.141), ENJ2 (4.332), and ENJ3 (4.445). Among all indicators, the results obtained show ENJ3 has the highest mean value, 4.445,

representing enjoyment variable indicators in this statement "Mobile banking is enjoyable.". The indicator Design/aesthetic has an average value as follows: DS1 (3.755), DS2 (3.368), and DS3 (3.527). Among all indicators, the result obtained show DS1 has the highest mean value 3.755, which represent design/aesthetic variable indicators in this statement "The design [e.g., colors, font size, graphics, animations, etc. of the mobile application/site is professional." The indicator Security/Privacy has average value as follows: SP1 (4.350) and SP2 (4.300). Among all indicators, the results obtained show SP1 has the highest mean value, 4.350, which represents security/privacy variable indicators in this statement "I think that the personal information that I provide on mobile is well protected." The indicator practicality has an average value as follows: PR1 (4.423), PR2 (4.441), PR3 (4.523), and PR5 (4.595). Among all indicators, the result obtained show PR5 has the highest mean value 4.595, which represent practicality variable indicators in this statement "Overall, mobile banking is straightforward to use."

Table 10
Hypothesis Testing

Hypothesis	Estimate	p-value (<0.05)	Decision
H1a: Trust positively impacts affective commitment	0,271	0.001	Supported
H1b: Trust positively impacts satisfaction	0,266	0.001	Supported
H2a: Security/Privacy positively impacts Commitment	0.127	0.037	Supported
H2b: Security/Privacy positively impact Trust	0.369	0.000	Supported
H2c: Security/Privacy positively impacts Satisfaction	0.171	0.005	Supported
H3a: Practicality positively impacts Commitment	0.103	0.089	Not-supported
H3b: Practicality positively impacts Trust	0.220	0.000	Supported
H3c: Practicality positively impacts Satisfaction	0.131	0.021	Supported
H4a: Design/Aesthetics positively impacts Commitment	0.231	0.000	Supported
H4b: Design/Aesthetics positively impacts Trust	0.017	0.389	Not-supported
H4c: Design/Aesthetics positively impacts Satisfaction	0.125	0.017	Supported
H5a: Enjoyment positively impacts Commitment	0.084	0.103	Not-supported
H5b: Enjoyment positively impacts Trust	0,231	0.000	Supported
H5c: Enjoyment positively impacts Satisfaction	0,169	0.010	Supported

Source: Processed Data, 2019

Hypothesis 1a and 1b: Trust positively impacts affective commitment and satisfaction to one's primary and financial institution. The effects of trust towards commitment and satisfaction can be seen in the statistical result. From table 4.9, it is written that the p-value of the relationship, which is 0.001 is less than 0.05. The value of the estimate is 0.271 for commitment and 0,266 for satisfaction. The impact of trust towards commitment is higher than trust towards satisfaction. However, all the results indicate that the relationship between the construct is positive. As a result, the research found that "trust positively impacts affective commitment and satisfaction to one's primary and financial institution."

Hypothesis 2a, 2b, and 2c: Perceived security/privacy associated with the mobile platform of one's financial institution positively impacts the commitment, trust, and satisfaction, which can be seen in the hypothesis result obtained. All the p-value is less than 0.05. The estimated effect of security/privacy towards commitment is 0,127, trust is 0.369, and satisfaction is 0.171. Among all the calculated results, the estimated value of security/privacy towards faith is the highest. Thus, it can be concluded that this relationship is positive, significant, and supported. As a result, this research found that "Perceived security/privacy associated with the mobile platform of one's financial institution positively impacts the commitment, trust, and satisfaction."

Hypothesis 3a, 3b, and 3c: Perceived practicality associated with the mobile platform of one's financial institution positively impact trust and satisfaction, but the impact of Perceived usefulness towards commitment is not supported because the p-value is more than 0.05, it is 0.089, can be seen it in the hypothesis results obtained. The p-value practicality towards trust and satisfaction is less than 0.05. The estimated result practicality towards faith is 0.220 and towards happiness is 0.131. Thus, it can be concluded that the relationship between practicality, trust, and satisfaction is positive, significant, and supported. Still, the relationship between perceived practicality towards commitment is positive but not significant and not supported.

Hypothesis 4a, 4b, and 4c: Design/Aesthetic associated with the mobile platform of one's financial institution positively impacts commitment and satisfaction were supported, but the impact of design/aesthetic towards trust not helped because the p-value is more than 0.05, it is 0.389, can be seen it in the hypothesis results obtained. The p-value design/aesthetic towards commitment and satisfaction is less than 0.05, and the estimated value design/aesthetic towards commitment is 0.231, and towards satisfaction is 0.125. Thus, it can be concluded that the relationship between design/aesthetic dedication and satisfaction is positive, significant, and supported. Still, the relationship between design/aesthetic towards trust is positive but not significant and not supported.

Hypothesis 5a, 5b, and 5c: Enjoyment associated with the mobile platform of one's financial institution positively impact trust and satisfaction were supported, but the impact of enjoyment towards commitment is not supported because the p-value is more than 0.05, it is 0.103, can be seen it in the hypothesis results obtained. The p-value of enjoyment towards trust and satisfaction is less than 0.05, and the estimated value of enjoyment towards faith is 0.231, and towards satisfaction is 0.169. Thus, it can be concluded that the relationship between pleasure, trust, and satisfaction is positive, significant, and supported. Still, the relationship between happiness towards commitment is positive but not significant and not supported.

Discussions

All the first hypotheses were supported. Trust positively impacts affective commitment and satisfaction to one's primary and financial institution. Relationship quality has an essential role in customer decision-making in the banking sector (Shetty & Basri, 2018). Relationship quality refers to "a meta construct composed of several key components reflecting, the overall nature of relationships between companies and consumers" (Brun, Rajaobelina, & Line, 2014). It also influences the repurchasing behavior of customers (Shetty & Basri, 2018). The relationship quality consists of three components which are commitment, satisfaction, and trust.

Commitment. Commitment refers to an effort from consumers to maintain a valued relationship with an institution. They are ready to capitalize their resources (Brun et al., 2014)—According to (Arcand et al., 2017), commitment has three dimensions: affective, normative, and calculative. Affective commitment relates to positive emotional bonds, calculative relates to economic factors, and normative relates to the obligation of morals. The calculative and affective commitments are highly correlated with the banking sector, but normative commitment is not (Vesel & Zabkar, 2010). Hence, normative commitment is not included in this research.

Satisfaction refers to the perception of consumers regarding the benefits received of a product, whether it meets or exceeds their expectations. It is better to be based on cumulative experience rather than a comparison between expectation and performance. In the online context, a business needs to have a reliable system and high-quality content because the customers who access the website will evaluate them, determining their level of satisfaction. Banking institutions also need to monitor their customers' satisfaction through their website, although the. Prior studies suggest the overall online satisfaction can be reached better than in the offline environment (Brun et al., 2014).

Trust in an online context refers to consumers' willingness to believe their firms to be competent, reliable, and honest in an online environment. Trust in online and traditional contexts are the same since there is an interaction between buyers and sellers. Trust consists of three components: competence, benevolence, and integrity (Brun et al., 2014). Firstly, competence relates to firms' effectiveness and reliability; for example, in the online context, competence may be related to the firm's effectiveness and efficiency in managing their mobile application. Secondly, benevolence refers to customers' interest noted in the firms' consideration; for example, in the online context, the firm gives effort and solutions to ensure sustaining online experience. Lastly, integrity relates to the respect and honesty implemented by a firm. For example, in the online context, the firm support promises and commitments and be transparent with information on its online platforms (Brun et al., 2014).

This study further proves that trust can improve the quality of the relationship between financial institutions that provide digital mobile banking facilities and millennial and generation z consumers. This means that when the consumer trust of the millennial and Z generation increases, their commitment will increase by 0.271 and satisfaction by 0.266. The more the banking institutions focus on building trust towards their customers, the more their customers will have a positive emotional attachment to them. This is in

line with the previous study (Tabrani et al., 2018) related to Islamic banking relationships in Indonesia. The more the banking institutions focus on building trust in their customers, the more their customers will feel satisfied. This is in line with the previous study done by (Sharma & Sharma, 2019) related to mobile banking services in Oman. They found that trust has a positive relationship with the satisfaction of mobile banking users. Moreover, they found that a higher level of trust and better service quality is crucial to retaining old customers and attracting potential customers (Sharma & Sharma, 2019).

All the second hypotheses were supported. Perceived security/privacy associated with the mobile platform of one's financial institution positively impacts commitment, trust, and satisfaction. Quality Mobile banking service quality refers to the overall customer reviews of the quality and the superiority—of-the- the content of the mobile banking (Arcand et al., 2017). Some researchers have explored a topic related to the mobile banking service quality (Jun & Palacios, 2016) and drivers to adopt/use mobile banking in which they are associated with the practical values such as "ease of use, perceived risk, perceived compatibility, reliability, and security." Furthermore, some researchers have combined several dimensions related to hedonic factors, such as perceived enjoyment (Chemingui & Lallouna, 2013) and sociality (Singh & Srivastava, 2018). Effective banking relationship quality between the banking institutions and their customers can be achieved by improving the mobile banking service quality. Moreover, utilitarian dimensions consist of values such as efficiency, productivity, security, and suitability; meanwhile, Hedonic Dimensions consist of such issues as fun and social experience (Arcand et al., 2017). Security/privacy and practicality are the construct of useful dimensions of mobile banking. Service quality and relationship quality are not only about the design and development of technology but it is also considered a critical element in internet banking and mobile banking acceptance. In other words, customers must feel digital safety before adopting mobile banking services (Arcand et al., 2017). Having mobile banking is high risk because customers can experience the loss of their mobile devices (Hanafizadeh et al., 2014). Security/privacy has a positive impact on online trust in which customers appreciate the confidentiality and honesty of their banks in keeping the data (Rajaobelina et al., 2014).

However, in this study, security/privacy is higher on millennial and gen z consumer trust. Therefore, the banking institutions need to recognize how security/privacy associated with the-mobile banking can affect the commitment, confidence, and satisfaction of their customers. The more the banking institutions keep consistent with the protection of their customers' mobile banking and information. Well, the more their customers will feel committed to them, trust them, and feel satisfied. Security/privacy impacts increased consumer commitment to continue using digital mobile banking service facilities from financial institutions. This found that when there is an increase in activities related to security/privacy, it will increase consumer commitment by 0,12, trust by 0,369, and satisfaction by 0,171. It is in line with the results of research conducted by (Sharma & Sharma, 2019), who found that service quality (security/privacy) has a positive relationship on the intention to use mobile banking (Commitment) and satisfaction and (Zhou, 2011) who found that perceived security (security/privacy) has a positive relationship on trust. In the service quality dimension, the assurance dimension includes information and friendliness of operators and

employees and their capacity to provide certainty and trust to consumers through each service process. The guarantee will provide certainty to customers, which impacts increasing trust and confidence about digital mobile banking services (Khan et al., 2021).

Not all the third hypotheses were supported. Perceived practicality associated with the mobile platform of one's financial institution positively impacts trust and satisfaction were kept, but the impact of Perceived practicality towards commitment was not supported. Practicality refers to the combination of "the perceived usefulness and perceived ease of use" (Hanafizadeh et al., 2014). Perceived usefulness refers to the increase of productivity in using mobile banking applications. Meanwhile, perceived ease of use refers to the system of mobile banking that is suitable for customers to find what they are looking for (Hanafizadeh et al., 2014). Perceived usefulness and perceived use have a direct effect on the adoption of mobile banking indeed. Hypothesis three is essential for the banking institutions to recognize how practicality associated with mobile banking can affect the trust and satisfaction of their customers. The more the mobile banking application provides the perceived utility and easier use of content and feature in their mobile banking applications, the more customers feel committed, trusted, and satisfied.

The results of this research, there is a positive impact of Perceived practicality on trust and satisfaction; it is in line with the study conducted by (Marinkovic & Kalinic, 2017), who found that perceived usefulness (practicality) has a positive impact on the satisfaction of Serbian mobile commerce users and (Amin et al., 2014) who found that perceived usefulness (practicality) has a positive effect on trust of Malaysian-customers in using mobile websites. However, in this study, the impact of perceived practicality towards commitment is not significant and supported. Thus, this relationship is still lacking evidence and needs further analysis of why this hypothesis is rejected. This rejected relationship means that even when customers have a positively perceived practicality with the service of digital mobile banking, it will not increase their commitment. It is not in line with the study by (Baabdullah et al., 2019), who found that performance expectancy (perceived practicality) positively enhances the use of mobile banking in Saudi Arabia (Commitment).

Not all the fourth hypotheses were supported. Design/aesthetic associated with the mobile platform of one's financial institution positively impacts commitment and satisfaction were supported, but the impact of design/aesthetic towards trust is not significant and not sustained, it is not in line with (Budiman, 2017) that aesthetics play a role in developing safety and trust in a product design. When consumers hear the word aesthetics in the context of design, consumers' minds are usually instantly drawn to the visualization of the product's design. Consumers will think of something unique, excitable, or artsy that differentiates one product from another. All dimensions of the e-servicescape have a positive and significant impact on the e-servicescape, where aesthetic appeal is part of the e-servicescape (Andriani et al., 2021). E-servicescape has a positive and significant effect on trust. Design/Aesthetics is a construct of hedonic dimensions of mobile banking service quality. The design and creation of internet pages should be carefully considered and planned.

Carefully selected graphics often draws customers' interest in the web presence of a product. Therefore, it increases the effectiveness and efficiency of the website design

(Arcand et al., 2017). Furthermore, content and structure impact the identity of the customers in which they can share what they must everyone and feel the same as others. In this research, strategy refers to the content and feature aesthetics displayed on a mobile device. (Arcand et al., 2017). However, in this study, design/aesthetics only has an impact on commitment and satisfaction. The more the banking institutions provide better design/aesthetics on their mobile banking, the more customers will feel committed and satisfied. This hypothesis is in line with the previous study by (Sahoo & S. Pillai, 2017), who found that aesthetics affects commitment and satisfaction the mobile banking users in India. They also suggested that managers need to improve the aesthetics of mobile banking so that their customers can routinely visit their mobile banking applications (Sahoo & S. Pillai, 2017). Thus, the relationship between design/aesthetic towards trust needs further study of why this hypothesis is rejected.

Not all the fifth hypotheses were supported. Enjoyment associated with the mobile platform of one's financial institution positively impacts trust and satisfaction were supported, but the impact of joy towards commitment was not kept. Quality enjoyment refers to individuals' fun or pleasure when interacting with their electronic devices (Giovannini et al., 2015). In the banking sector, according to (Arcand et al., 2017), customers who enjoy their internet banking tend to visit the website and become loyal frequently. In mobile banking, perceived enjoyment positively influences the intention to use mobile banking (Chemingui & Lallouna, 2013). The more the mobile banking application provides pleasure or fun experience to customers, the more customers will feel/trusted and satisfied. This is in line with the study by (Marinkovic & Kalinic, 2017), who found that perceived enjoyment has a positive impact on the satisfaction of Serbian mobile commerce users. Furthermore, the previous study by (Rouibah et al., 2016) found that. Perceived enjoyment in online shopping has a positive impact trust of Kuwaiti towards online shop websites.

CONCLUSION

Firstly, according to hypotheses 1a and b, the managers in banking institutions need to focus on customer trust. They can build trust by focusing on the practical, hedonic, and hedonic dimensions related to the accepted hypotheses in this research. Secondly, in hypotheses 2a to 2c, the managers need to maintain and improve the security/privacy of mobile banking. The existing customers can feel satisfied and committed to their banking institutions when they feel trusted with the security/confidentiality of mobile banking. Next, according to hypotheses 3b and 3c, the managers need to create mobile banking to provide the perceived utility and easier use of content and features. The managers need to innovate and improve the usefulness of information and ease of use of information content. Their customers need to access the mobile banking application easily and quickly find what they need regarding financial transactions. Then, according to hypotheses 4a and 4c, the managers need to hire a creative design team for a mobile application to improve their mobile banking application design/aesthetics. The teams should consist of millennial members because the millennials-customers will be the banking institutions' target users. They can feel satisfied-when-they-find-something aesthetics, which they will not feel bored to use the

mobile banking application routinely. Finally, according to hypotheses 5b and 5c, the managers need to create a positive emotion in their advertising regarding using their mobile banking application and ask you routinely ask from their customers.

The managers can then use the feedback to improve and assess the user experience from their customers. There are some recommendations for further research that will be enhanced by targeting full-time employees or part-time workers. Furthermore, the scope of areas can be expanded more to the outside of another region to determine whether their characteristics are the same or not.

Future research can be added more to the other sectors such as insurance and investments. The sociality variable needs to be further researched because it seems sociality is still less concerned for the banking industry in Indonesia. In the previous study by (Arcand et al., 2017), Canadian customers have experienced the impact of sociality in using mobile banking applications and other platforms. Sociality means that banks provide opportunities for their customers to give testimonials through mobile banking applications. However, m-banking used by banks such as BCA M-banking and Mandiri Online does not offer facilities for consumers to provide reviews/ testimony. M-Banking is only limited to conducting financial transactions. Therefore, the sociality variable should be used for further research if the research subject is a mobile banking service in Indonesia that has provided a place for consumers to give testimonials. For further research related to the quality of m-banking services, you can use the variables Efficiency, Fulfillment, Privacy, System Availability, Responsiveness, Site Organization, Reliability, and Personal Needs as predictors of mobile banking customer satisfaction (Yusfiarto, 2021).

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