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The Effect of Trust on M-Banking in Online Transactions on E-Customer Loyalty: A Theoretical Approach

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ABSTRACT

The intensifying competition in the digital banking sector, accelerated by shifts in consumer behavior, underscores the critical role of customer trust and satisfaction in fostering loyalty. This study investigates the effect of trust in mobile banking on e-customer loyalty, with re-use intention as a mediating variable, utilizing the Unified Theory of Acceptance and Use of Technology (UTAUT) framework. This research employs a quantitative descriptive approach to examine whether customer satisfaction and trust have a noteworthy impact on loyalty when using mobile banking, with re-use intention acting as a mediating variable. The study's sampling strategy is snowball sampling, which is conducted randomly. Questionnaire data are used as the method to gather information for this investigation. Beginning with data collection, data reduction, data display, and conclusion explanation, the data analysis procedures are implemented in multiple phases. The findings, analyzed using SPSS, demonstrate that both customer trust and satisfaction significantly and positively influence loyalty. Furthermore, trust is found to significantly affect re-use intention, which, in turn, acts as a strong and significant mediator between trust and loyalty. The research model explains 95.4% of the variance in loyalty. The study implies that banks should prioritize building robust security and trustworthiness while enhancing user satisfaction to strengthen re-use intention and, ultimately, cultivate long-term customer loyalty in the competitive digital banking landscape.

KEYWORDS *intention, loyalty, satisfaction, trust, UTAUT Theory,*

INTRODUCTION

"New technologies are increasingly emerging in the financial sector, reshaping traditional banking structures (Mah & Novy, 2021). One significant factor driving this change is digital banking, which can be accessed 24 hours a day (Mahayana & Purwanto, 2021). The rapid development of information technology has made banking transactions easier to carry out, and the advent of mobile banking (m-banking) has made all systems more accessible (Sebayang et al., 2024). The transformation brought by m-banking is a crucial step for all banks aiming to compete successfully in the digital age (Ikhsan et al., 2025). This shift has altered perceptions regarding the necessity of digital banking (Pradhipta, 2025). In Indonesia, since 2011, mobile communication services have been represented by PT Bank Central Asia Tbk (BCA) (Hartawan, 2024). Moreover, research on m-banking adoption has shown that trust, perceived security, and e-service quality are among key determinants influencing users' behavioral intention (Apaua & Lallie, 2022) and that the growth of mobile banking platforms has significantly impacted transaction volumes in Indonesia (Hunter et al., 2024)."

While the BCA m-banking service offers start-up accounts and transaction records, it also provides additional features such as bank transfers, old invoice collection, and other functions (Hasan & ., 2019). However, the main disadvantage of the BCA m-banking application is the limited number of accounts registered in the BCA system that can be managed. Furthermore, the BCA m-banking application is only compatible with Android and iOS devices. Unlike other mobile banking applications that employ biometric authentication, the security features of BCA's m-banking application rely solely on PINs and access codes. This limitation may contribute to a decline in customer loyalty toward the BCA m-banking service.

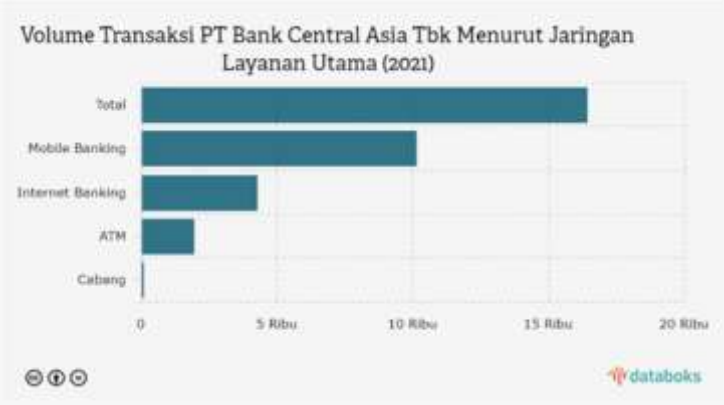

Figure 1. Total Transactions of PT. Bank Central Asia Tbk.
Source: https://databoks.katadata.co.id/keuangan/statistik/e238ccb1441f33d/sepanjang-2021-lebih-dari-separuh-transaksi-bank-bca-gunakan-mobile-banking

New technologies are increasingly emerging in the financial sector, reshaping traditional banking structures. One significant factor driving this change is digital banking, which can be accessed 24 hours a day. The rapid development of information technology has made banking transactions easier to carry out, and the advent of *mobile banking (m-banking)* has made all systems more accessible. The transformation brought by *m-banking* is a crucial step for all banks aiming to compete successfully in the digital age. This shift has altered perceptions regarding the necessity of digital banking. In Indonesia, since 2011, *mobile communication* services have been represented by PT Bank Central Asia Tbk (BCA).

While the BCA *m-banking* service offers start-up accounts and transaction records, it also provides additional features such as bank transfers, old invoice collection, and other functions. However, the main disadvantage of the BCA *m-banking* application is the limited number of accounts registered in the BCA system that can be managed. Furthermore, the BCA *m-banking* application is only compatible with Android and iOS devices. Unlike other *mobile banking* applications that employ biometric authentication, the security features of BCA's *m-banking* application rely solely on PINs and access codes. This limitation may contribute to a decline in customer loyalty toward the BCA *m-banking* service.

METHOD

A quantitative method was applied in this study to determine whether the desire to reuse has an impact on the link between customer satisfaction and trust (independent variable) and

loyalty (dependent variable) to mobile banking. Then a non-purposive sampling method was applied for data collection for this study. The target audience for this study is mobile banking customers living in Surabaya. The city of Surabaya was chosen as the location of the research because of the large number of BCA mobile banking users there. This makes it easier for researchers to distribute questionnaires and get quick data from the target population.

Not all bank customers use mobile banking intensively, so the researcher focused on customers who often use mobile banking every day to avoid bias in the selection of sources. This study does not establish BCA's mobile banking age criteria because this study uses the snowball sampling method. However, the number of customers who use digital banking is unknown due to limited bank data privacy. The questionnaire will be a quantified estimate of the respondents' answers and includes statistical analysis for a relatively large sample size.

In this research study, there is no age criterion related to BCA's mobile banking because every customer must register. However, as with every Bank BCA user, not all customers are completely satisfied with the mobile banking application and how often they use it in their daily activities. For the observational data in this study, a non-probability sample collection method was used, which involved subjective sample collection through a snowball sampling technique. Online distribution of questionnaires to prospective respondents through social media such as Line and WhatsApp. Respondents and WhatsApp resource persons were taken from the chat group of school friends, campus friends, and relatives. This approach was chosen to increase efficiency in terms of costs and opportunities required. Therefore, representative sampling is very important. Arianita, A. and Anggarawati, S. (2023) argue that the sample includes a group of digital banking customers operating at different scales. This study applied a quantitative method to collect data with questionnaire and survey media with the support of the research desk Agiesta, W., Sajidin, A., & Perwito, P. (2021). This questionnaire will include an initial quantification of respondents' responses and will include statistical analysis with a relatively large sample size.

The veracity of the respondents' faces and the material on the survey's initial page must be confirmed before distributing a questionnaire to every responder. Therefore, the first test was conducted by sending questionnaires to the respondents via social media after all research media were deemed legitimate. The purpose of the validity and reliability test is to evaluate the research instrument's viability. Following the validity and reliability of the research tool, a survey was distributed via social media to every respondent. The Google Docs website was used to distribute the questionnaire online, and it was shared on WhatsApp, Instagram, and Line. Sample standards for all studies. The calculation method of Hair et al. (2010) is used to determine the minimum number of samples:

Sample = 5 to 10 x number of indicators used = 10 x 22 = 220 respondents

Based on this calculation, the minimum number of samples that need to be collected is 220 samples.

Table 1. Preparation of Research Instruments

Variable	Indicator	Statement
Trust (X1) Tumbel, Z., Wenas, R. S., & Lintong, D. C. (2022).	1. Brand Characteristics	• A brand's image will increase the trust of customers • Launching a brand will become more popular when it is in high demand by customers • The image of a brand determines the success of the

Variable	Indicator	Statement
		banking
	2. Company Characteristics	• Banking has certain characteristics that are easy for its customers to understand • Every customer will easily accept the character of the banking used • The better the character of the banking, the more customers there will be every year
	3. Consumer-Brand Characteristics	• Every bank has its own enthusiasts • A bank will be in demand by a certain class of customers • Every bank has a policy that can only be accepted by certain customers
Loyalty (Y) Rulian, E. P., & Kurniawati, K. (2023).	1. Repeat (Loyalty to a specific Brand)	• Customers will be more likely to reuse when providing convenience • Customers will use banking to improve well-being • Banking will provide many benefits so that customers are interested in using m-banking with more frequent intensity
	2. Retention	• Users will not easily switch to other m-banking brands because of the maintained quality • Users receive many benefits from BCA's m-banking
	3. Referrals	• Customers will be easy to recommend products or services to other people or parties. • Any individual who receives a recommendation does not require a long consideration
Effort Expectancy Ompusunggu & Anugrah, (2021)	1. Facilities	• Customers will love the m-banking brand used • Every bank improves the ease of access in m-banking • The banking sector always prepares the easiest program for customers to enjoy
	2. Complexized	• Customers will find it difficult if the menu choices are too complicated • Customers choose banking that makes it easy to access
	3. Efficiency	• M-banking is used to save time and costs • Customers like services that make the m-banking application easier to use
Social Influence Arianita, A., & Anggarawati, S. (2023).	1. Social Factors	• Customers will receive a lot of banking recommendations from the social environment • The larger the banking user, the greater the social influence to use the banking
	2. Image	• The image of a bank is very important • The image formed in the customer is the first impression of a service.
	3. Surroundings	• The customer's family environment is decisive in choosing banking • The influence of friends is very dominant when using banking
Customer Satisfaction (X2) Veonnita, R., & Rojuaniah, R. (2022).	1. Service Quality	• Users are made easier by the Bi-Fast Transfer service on BCA's m-banking • m-banking users are made easier with customer service if they experience problems

Variable	Indicator	Statement
	2. Customer Satisfaction Dimension	• Each customer has a different level of satisfaction with banking • The more benefits that are provided to customers, the more satisfied these customers will be
	3. Konfirmasi Harapan (Confirmations of Expectation)	• Customers will be happy if their suggestions and inputs are evaluated by the bank • Customer expectations are determined by innovations and attractive programs from each bank
Re-use Intention (X3) Lubis, A. P., Ramadhani, S., & Inayah, N. (2023).	1. Security	• I am committed to continuing to use the BCA mobile banking application. • In the future, we hope to increase the number of users of the BCA mobile banking application.
	2. Lifestyles	• I want to transact again with BCA m-banking and will use it regularly. • Each customer has a different intensity of m-banking usage
	3. Integrity	• Customers tend to reuse because they already feel comfortable • Banking commitment is a point seen by its customers

The GoogleDocs application is used to distribute questionnaires both in person and online to the social media platforms Instagram, Line, and WhatsApp. Then a questionnaire is obtained with the initial respondent and the researcher will communicate with the respondents to distribute to colleagues and family members to fill out the questionnaire. After that, several respondents were found who had filled out a questionnaire and learned how they responded in response to some of the statements submitted. For the next stage, it will be explained on data processing techniques.

SPSS version 21 is used in the study to guarantee the objectivity of the data received. Additionally, the software was put through validity and reliability tests in order to evaluate the relevance of the causal relationship between the accuracy of constructs and model predictions. According to research by Bougie & Sekaran (2020), a five-point Likert scale was used to evaluate the research instrument. Scores ranged from strongly disagree (score 1) to strongly agree (scoring 5). Regression analysis was used to verify the hypothesis after 220 respondents who were successfully collected through a closed-ended questionnaire and the respondents' profiles were described using statistical descriptive.

RESULTS AND DISCUSSION

Validity Test

According to the opinion of Sitanggang, (2021), the validity test is carried out to assess whether a questionnaire is valid or not. Valid and valid instruments receive the main validity value, while instruments with the following validity values can be concluded to have a low validity value. Then there is another opinion by Nasfi et., al, (2020) that a questionnaire can only be considered valid if it can reveal the variables being measured. To test the validity of the questions in the questionnaire, SPSS software version 21 was used. According to the opinion of Atieq & Nurpiani (2022), statements in the questionnaire can be declared valid with the calculation criteria > rtable.

Table 2. Validity Test Results

Variable	rCount	RTabel	Information
Trust (Z1)			
Statement 1 (Z1.1)	0.747	0.132	Valid
Statement 2 (Z1.2)	0.884	0.132	Valid
Statement 3 (Z1.3)	0.781	0.132	Valid
Statement 4 (Z1.4)	0.731	0.132	Valid
Statement 5 (Z1.5)	0.711	0.132	Valid
Statement 6 (Z1.6)	0.775	0.132	Valid
Statement 7 (Z1.7)	0.745	0.132	Valid
Statement 8 (Z1.8)	0.903	0.132	Valid
Statement 9 (Z1.9)	0.844	0.132	Valid
Loyalty (Y)			
Statement 1 (Y1.1)	0.776	0.132	Valid
Statement 2 (Y1.2)	0.870	0.132	Valid
Statement 3 (Y1.3)	0.848	0.132	Valid
Statement 4 (Y1.4)	0.805	0.132	Valid
Statement 5 (Y1.5)	0.880	0.132	Valid
Statement 6 (Y1.6)	0.751	0.132	Valid
Statement 7 (Y1.7)	0.771	0.132	Valid
Customer Satisfaction (X)			
Statement 1 (X.1)	0.688	0.132	Valid
Statement 2 (X.2)	0.827	0.132	Valid
Statement 3 (X.3)	0.836	0.132	Valid
Statement 4 (X.4)	0.819	0.132	Valid
Statement 5 (X.5)	0.721	0.132	Valid
Statement 6 (X.6)	0.742	0.132	Valid
Re-use intention (Z2)			
Statement 1 (Z2.1)	0.786	0.132	Valid
Statement 2 (Z2.2)	0.805	0.132	Valid
Statement 3 (Z2.3)	0.925	0.132	Valid
Statement 4 (Z2.4)	0.910	0.132	Valid
Statement 5 (Z2.5)	0.787	0.132	Valid
Statement 6 (Z2.6)	0.857	0.132	Valid

Source : Primary data output processed, 2025

Table 1 show that each of the four variables' estimated r values > r table value. The calculation's r value was derived via data analysis using SPSS, whereas the table's r value was derived from the calculation of df = n-2 at a 5% significant level. 0.132 is the outcome. Therefore, all of the claims made in favor of this study are true. This demonstrates that all claims are included and that this research model is tested using all available components.

Reliability Test

According to Aulia Raziq & Hafasnuddin, (2021) the reliability test evaluates how consistent, accurate, and accurate the questionnaire is to variables. If the respondent's responses do not change over time, the questionnaire cannot be considered reliable. To guarantee that the completeness of the data applied in this study is valid, trustworthy or meets the reliability aspect, the reliability test is carried out using SPSS software version 21. According to Atieq & Nurpiani, (2022) the criteria set to determine a reliable instrument is when the value of the

Cronbach Alpha test results > 0.70 and in this study it was carried out by getting 220 respondents

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	N of items	Information
Customer Satisfaction (X)	0.854	6	Reliable
Loyalites (Y)	0.915	7	Reliable
Trust (Z1)	0.925	9	Reliable
Re-use intention (Z2)	0.918	6	Reliable

The findings of the research reliability test involving 220 participants were carried out. Cronbach's Alpha numerical value must exceed 0.70 in order to meet the criteria. It can be deduced that the information of the trust variable, loyalty, can be declared reliable to use, acceptable or meet the average.

Classic Assumption Test

1) Normality Test

According to the opinion of Al Satria, M.I., & Firmansyah, (2024), the normality test is conducted to assess whether the variables in a regression model have a normal distribution. In another study conducted by Rahmawati, (2020), it was stated that the normality test rules state that the data is considered significantly normal if the value is more than 0.5 (>0.5), and the data can be concluded to be significantly abnormal if the value of the data is less than 0.5 (<0.5).

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		220
Normal Parameter[a,b]	Mean	.0000000
	Hours of deviation	1.16472477
Most Extreme Difference	Absolute	.127
	Positive	.127
	Negative	-.089
Kolmogorov - Smirnov Z		1.884
Asymp.Sig. (2 tailed)		.165

Source : Primary data output processed, 2025

Kolmogorov Smirnov table results shows an Asymp Sig. (2-tailed) value with a non-standard residual significance value of 0.165, which indicates that the tested data has qualified to pass the normality test with a significance value of more than >5%. This suggests that the data utilized in this investigation has a normal distribution.

2) Multicollinearity Test

According to the opinion of Hernandez, A., & David, F. (2022), the multicoloniality test is used to confirm whether the regression model shows a correlation between independent variables. Based on research from Siahaan, J. P. O., et.al, (2024), independent variables do not show a relationship, based on a good regression model.

Table 4. Multicolonial Test Results

	Collinearity Statistic	
Model	Tolerance	VIF

Customer Satisfaction (X)	0.732	1.365
Customer Trust (Z1)	0.661	1.514
Re-use Intention (Z2)	0.985	1.015

Source : Primary data output processed, 2025

Table 4 shows tolerance and VIF values for each variables, The KP (0.661 and 1.514). The CS variable (0.732 and 1.365). The IU variables (0.985 and 1.015). The test findings show that the independent variables in this study do not exhibit multicollinearity.

3) Heteroskecadesity Test

Wahyudin, U. R. (2021) found that the heteroscedasticity test was used to determine whether there was a difference in residue variation between observations. The residual variance between observations is referred to as homoskedasticity if it stays constant and heteroscedasticity if it does not. Second, based on Dwi Rama Dina, S. (2022) research. Either homocedasticity or the lack of heteroscedasticity is evident in a proper regression model. Data processing with the aid of the SPSS application yielded the findings of the heteroscedasticity test. These are the outcomes.

Table 5. Heterocasdicity Test Results

Model		Unstandarized Coefficients		Standarized Coefficients	F	Sig.
		B	Std. Error	Beta		
1	Regression	1.960	.257		7.632	.000
	Residual	-.042	.043	-.358	-.978	.329
	Total	.053	.038	.333	1.390	.166
		-.0.40	.029	-.293	-1.388	.167

Source : Primary data output processed, 2025

Based on the test results, the probability values for customer trust (0.329), customer satisfaction (0.166), and re-use intention (0.167) indicate no heteroscedasticity in the model.

4) Autocorrelation Test

Rahmi et al. (2023) state that the autocorrelation test using the Durbin-Watson method checks whether errors in period t-1 are correlated in a linear regression model. In accordance with the study by Imamah, N., Safira, D. A., & Timur, J. (2021), the autocorrelation test examines the correlation between the interference variables of a single observation using the Durbin W test. This is where the autocorrelation test results are displayed.

Table 6. Autocorrelation Test Results

	Unstandarized Residual
Test Value[a]	-.30802
Cases < Test Value	103
Cases >= Test Value	117
Total Cases	220
Number of Runs	124
With	0.825
Asymp. Sig. (2-tailed)	.068

Source: Primary data output processed, 2025

Asymptomatic Numbers. Sig. (2-tailed) obtained 0.068 > 0.05, as indicated by the previous SPSS output. This indicates that residual marks do not form a specific pattern and are random. Therefore, it is said that the problem of autocorrelation is not present in the regression

model of this study. Since there is no autocorrelation, the classical assumption of regression is fulfilled, and regression analysis can be continued with higher validity.

5) Test F

According to the opinion of Dewi, E. R. K., & Artanti, Y. (2021), the statistical test F wants to show whether all independent or independent variables present in the model affect dependent or bound variables together. Another study from Erna, & Nila, (2021) revealed that the F test was conducted for a statistical test used to evaluate the influence of independent variables on bound variables or differences in variance. The feasibility of the regression model can be determined using the F test.

Table 7. F Test Results

Model		Sum of Squares	Df	Mean Square	F	Sig
1	Regression	6153.504	3	2051.168	1491.297	.000b
	Residual	297.092	216	1.375		
	Total	6450.595	219			

Source : Primary data output processed, 2025

The results of the F (simultaneous) test showed that the independent variables in this study together (simultaneously) affected the dependents significantly. The F-static value for the regression model is 0.0000, with values smaller than α (5%). This means that the independent variables collectively have a significant dependent effect.

6) Coefficient of Determination Test (R2)

According to research from Putri, T., & Rahayu, Y. S. (2024), the determination coefficient (R2) test interprets how much of a relationship there is between dependent and non-dependent variables. This illustrates how much those variables affect the dependent variables.

Table 8. Determination Coefficient Test Results (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.977a	.954	.953	1.173

a. Predictors : (Constant), Kepercayaan (X1), Customer Intention (X2), Re-use Intention(X3)
b. Dependent Variable : Loyalitas (Y)

Source : Primary data output processed, 2025

According to the study's findings, the R-Square value is higher than 95.4%, indicating that each independent variable in the research can account for 95.4% of the dependent variable, with the remainder being explained by variables not included in the research model.

T Test

Based on Khumaini, S., Fahrudin, F., and Samsuri, S. (2022), the t-test basically aims to show how much the impact of internet and mobile banking banking facilities fluctuates across various customer satisfaction variables. Meanwhile, Marlizar, Mawardi, IS, Zuraidah, and Lisnawati (2023) and Ghozali (2019) states that a significance value (Sig.) below 0.05 indicates a partial effect of the independent variable (X) on the dependent variable (Y). Additionally, if the calculated t-value exceeds the r-table value, it confirms the individual influence of X on Y.

Table 9. Test Results

Model		Unstandarized Coefficients		Standarized Coefficients	t	Sig.
		B	Std Error	Beta		
1	(Constant)	.548	.475		1.155	.249
	Trust (Z1)	.215	079	-.230	-2.739	.007
	Customer Satisfaction (X)	.486	.070	.380	6.916	.000
	Re-use Intention (Z2)	.940	.053	.857	17.676	.000
	a. Dependent variable : Loyalitas (Y)					

Source : Primary data output processed, 2025

As can be seen from the table, the statistical probability value t and regression coefficient for the loyalty and trust interaction variable are 0.007 and 0.215, respectively. There is less than a 0.05 chance. This indicates that loyalty is significantly enhanced by the trust component. This happens because customers' trust in the security and protection of personal data in the use of BCA's mobile banking is very important. If customers feel secure and their data is protected, their likelihood of sticking with the service is higher.

The regression coefficient and statistical comparison number t for the interaction variable between customer happiness and loyalty are 0.486 and 0.000, respectively, according to the table that is currently available. The value of the probability is less than 0.05. This demonstrates that loyalty is positively and significantly impacted by the customer satisfaction variable. This occurs as a result of consumers having a satisfying m-banking experience, which increases their loyalty. Customers will also feel satisfied and become more loyal when m-banking offers high-quality services. This is consistent with a study by Nugraha & Astarini (2023) that demonstrates that loyalty is positively impacted by customer pleasure.

It is evident from the preceding table that the regression coefficient and statistical probability value t of the interaction variable between intention to use and loyalty are 0.940 and 0.000. The probability value is less than 0.05. This happens because customers often use BCA mobile banking. Customers will have a positive experience with m-banking, then they will have the intention to use m-banking again and their loyalty will increase.

Table 10. CT Test Results

Model		Unstandarized Coefficients		Standarized Coefficients	t	Itself
		B	Std Error	Beta		
1	(Constant)	1.732	.481		3.600	.000
	Customer Satisfaction (X)	.699	.014	.956	48.330	.000
	a. Dependent variable : Customer Trust (Z1)					

Source : Primary data output processed, 2025

As may be observed from the above table the regression coefficient and statistical probability number t for the interaction variable between customer satisfaction and trust are 0.699 and 0.000. The comparison number is less than <0.05. This happens because customers will trust the bank as a result of their satisfaction with the services they receive. When mobile banking is easy to use and makes customers feel satisfied when using it, customer trust will

also increase. When mobile banking is easily accessible and provides customer satisfaction when used, customer trust will also increase. In accordance with the research conducted by Jadil, Y., Rana, N. P., & Dwivedi, Y. K., (2021), the purchase intention variables contained in the UTAUT theory also showed similar results, where the intention to use had a significant effect with the use of m-banking.

Table 11. Test Results of the Indonesian Test

Model		Unstandarized Coefficients		Standarized Coefficients	t	Sig
		B	Std Error	Beta		
1	(Constant)	6.364	.641		9.925	.000
	Trust (Z1)	1.107	.026	.944	42.051	.000

a. Dependent variable : Re-use Intention (Z2)

Source : Primary data output processed, 2025

Table 11 show the regression coefficient and statistical comparison number t for the interaction variable between trust and intention to reuse are 1.107 and 0.000. The probability value is lower than <0.05. This occurs because consumers are more inclined to use m-banking when they feel safe doing so due to trust. The more customers believe, the more often they will use mobile banking services. In line with research conducted by Ivanova, A., & Kim, J. Y. (2022), the "trust" variable in the UTAUT theory also has similar results, where the utilization of m-banking is significantly impacted by trust.

Table 12. Sobel Test Results

Sobel Test Statistics	16.2721
Probability	0.0000

Source: Processed primary data output, 2025

Table 12 show The Sobel test statistics of 16.2721 with a probability value of 0.000 show a very significant mediation effect. This suggests that there is a statistically significant indirect relationship between the independent and dependent variables.

Therefore, the intention to reuse can be a variable intermediary of customer trust in loyalty. Based on a study conducted by Samartha, V. and colleagues. (2022), the variable "buying intent" in UTAUT theory also showed similar results. Intention to shop has a great influence on the use of m-banking

CONCLUSION

The study examined the mediating role of re-use intention in the relationship between customer trust and loyalty within the *UTAUT* framework, also considering *UTAUT*-related factors influencing these variables. With an adjusted R-Square of 95.4%, the findings indicate that the independent variables strongly explain loyalty variance. T-test results revealed that customer trust (21.5%) and satisfaction (48.6%) both significantly enhance loyalty, while satisfaction also positively influences trust (69.9%). Trust significantly drives re-use intention (110.7%), which in turn has a strong mediating effect on loyalty, as confirmed by a Sobel test value of 16.2721 (p = 0.000). Future research could expand the analysis by integrating additional *UTAUT* constructs, such as social influence and facilitating conditions, to explore

broader behavioral determinants of e-customer loyalty in mobile banking across different cultural contexts.

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