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The Influence of Service Quality and Customer Value on Customer Satisfaction and Its Impact on Brand Trust in the Use of the BJB Digi Mobile Application in West Java

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Abstract. *This study investigates the influence of service quality and customer value on customer satisfaction and their subsequent impact on brand trust in the context of the BJB Digi mobile banking application in West Java. Employing a quantitative approach and Structural Equation Modeling (SEM) with AMOS, data were collected from 200 active users through purposive sampling. The findings reveal that service quality does not directly affect brand trust, but exerts a significant indirect influence through customer satisfaction. In contrast, customer value demonstrates both direct and indirect positive effects on brand trust. Customer satisfaction itself is shown to moderately influence brand trust, confirming its mediating role. These results underscore that improving service quality alone is insufficient to build brand trust unless it leads to higher satisfaction. Instead, enhancing perceived customer value emerges as a more effective strategy for fostering trust in digital banking services. The study contributes to digital banking literature by highlighting the interconnected roles of service quality, perceived value, and satisfaction in strengthening brand trust, particularly in underutilized mobile banking platforms. Practical implications suggest that financial service providers should prioritize value-driven experiences to improve customer retention and trust.*

Keywords: Service Quality, Customer Value, Customer Satisfaction, Brand Trust, BJB Digi Mobile Application.

Introduction

The advent of mobile banking has revolutionized financial service delivery, especially in developing economies such as Indonesia. Mobile applications offer users convenient, fast, and efficient banking services, encouraging financial inclusion and digital transformation. One of the key players in Indonesia's regional banking sector, Bank Pembangunan Daerah Jawa Barat dan Banten (BJB), has introduced the BJB Digi mobile application as part of its digital banking innovation. However, despite the rise in mobile banking usage, the adoption rate for BJB Digi remains relatively low. In 2022, only 14.97% of BJB's 5.2 million third-party fund account holders actively used the DIGI application (Putra & Belgiawan, 2023).

This underutilization prompts further investigation into the critical determinants influencing customer engagement with mobile banking platforms. Key constructs often examined in this domain include service quality, customer value, customer satisfaction, and brand trust. Service quality in mobile banking refers to the perceived reliability, responsiveness, and security of the services provided through the application. High-quality service directly influences customer satisfaction and indirectly affects brand trust and loyalty (Siagian et al,. 2021). Furthermore, the perceived value that customers derive from mobile applications, which includes usability, efficiency, and design, has been shown to drive satisfaction and continued usage intention (Ananda et al., 2024)

Several studies across Indonesian banking institutions confirm the strong link between service quality and customer satisfaction. For instance, the quality of digital banking services such as BRImo significantly influenced customer satisfaction and loyalty during the COVID-19 pandemic (Siagian et al., 2021). Similarly, in the case of Indonesia's Islamic banks, dimensions like design, security, and enjoyment were found to be critical to customer satisfaction (Islam et al., 2021). These findings align with broader literature emphasizing that a well-performing mobile platform that delivers on customer expectations is central to cultivating brand trust.

The role of brand trust becomes increasingly vital as customers interact with financial applications, which inherently involve privacy and security concerns. Trust is a mediating factor that connects customer satisfaction with long-term loyalty and usage intention. For example, research on Indonesian Islamic banks found that trust significantly enhances both satisfaction and loyalty in digital banking contexts (Rizkya & Putri 2024). Moreover, evidence suggests that in mobile applications like BSI Mobile, customer satisfaction itself is a strong predictor of trust and continued engagement (Pratama & Marliyah 2024)

In the specific case of BJB Digi, customer feedback and service design are pivotal. Performance expectations, user effort, and facilitating conditions significantly impact adoption rates (Putra & Belgiawan, 2023). Thus, understanding the interplay between service quality, perceived value, and customer satisfaction is essential for fostering trust in the BJB Digi platform.

Literature Review

Service quality has been extensively recognized as a key determinant of customer satisfaction in mobile banking services. It encompasses several dimensions, including reliability, responsiveness, security, and ease of use, which directly shape user perceptions and experiences. Studies in the Indonesian context consistently show that high service quality positively influences customer satisfaction in both conventional and Islamic banks (Habibi et al., 2024); (Islam et al., 2021). Additionally, the mediating role of customer satisfaction between service quality and customer loyalty further underscores the importance of service quality in shaping enduring customer relationships (Novitasari et al., 2024).

Customer value refers to the perceived balance between the benefits a customer receives and the sacrifices made to obtain a product or service. It is not limited to monetary cost but also includes time, effort, and emotional input. In digital banking, perceived customer value—including functional, emotional, and social dimensions—has been shown to significantly influence customer satisfaction. A study by Putri and Briliana (2023) revealed that both service quality and customer value significantly impacted customer satisfaction among Bank Syariah Indonesia customers (Putri & Briliana, 2023).

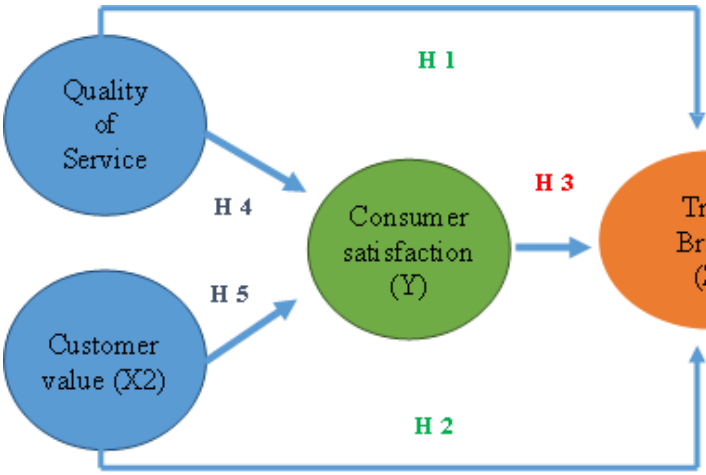
Customer satisfaction, as conceptualized by Kotler and Keller, is the emotional reaction resulting from a comparison between expected and actual service performance. Empirical findings support this, where satisfaction acts as a key intermediary between service quality or perceived value and loyalty or continued usage intention. For instance, the study by Rizkya and Putri (2024) demonstrated that both e-service quality and trust significantly enhance e-customer satisfaction, which in turn influences loyalty in mobile banking users (Rizkya & Putri, 2024).

Brand trust, which reflects a customer's belief in a brand’s reliability and intent, also plays a critical role in long-term relationship building. In mobile banking, trust enhances satisfaction and strengthens customer retention. Studies have confirmed that trust not only directly influences satisfaction but also mediates its relationship with customer loyalty (Sutarso et al., 2021).

In summary, the literature indicates that service quality and customer value are primary drivers of satisfaction, which subsequently fosters brand trust and customer loyalty in mobile banking environments.

Reseach Methods

Figure 1.



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. This study adopts a quantitative research approach to investigate the causal relationship between service quality and its impact on customer satisfaction and brand trust in the use of the BJB Digi mobile application in West Java. The research is explanatory, focusing on hypothesis testing among latent variables using a structured statistical method. The goal is to determine the extent to which various dimensions of service quality influence customer-related outcomes in a digital banking environment.

The target population of this study includes active users of the BJB Digi application who reside in West Java. The sampling method applied is non-probability purposive sampling, which involves selecting respondents based on specific criteria—namely, individuals who have actively used the application for a minimum of three consecutive months. According to Ferdinand (2014), in covariance-based SEM (CB-SEM) using AMOS, the recommended sample size should be at least 5 to 10 times the number of observed variables or indicators. Given that the variable "service quality" (X1) comprises five key dimensions—tangibles, reliability, responsiveness, assurance, and empathy—with multiple indicators per dimension, the total number of indicators is estimated to be between 15 and 30. As a result, the minimum required sample size for this study ranges between 150 and 300 respondents.

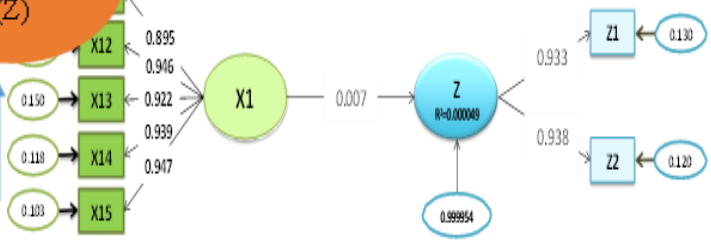
Data collection is conducted through a structured questionnaire distributed online. The questionnaire items are developed based on the SERVQUAL model proposed by Zeithaml et al. (2002), and each item is measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). This scale represents an ordinal measurement level. The operationalization of service quality includes the following dimensions: tangibles, referring to the physical and visual design of the mobile application; reliability, indicating the accuracy and consistency of the app's performance; responsiveness, reflecting the promptness and helpfulness of customer support; assurance, relating to the security and trust conveyed by the app; and empathy, which measures personalized attention and user concern provided through the platform.

For data analysis, this study uses Structural Equation Modeling (SEM) with AMOS (Analysis of Moment Structures) software. SEM with AMOS is suitable for hypothesis testing involving complex relationships between latent constructs, particularly when the research model is confirmatory in nature. The analysis process consists of two primary stages. The first is the measurement model, which tests the validity and reliability of the constructs using Confirmatory Factor Analysis (CFA). This includes evaluating construct reliability, convergent validity, and discriminant validity through fit indices such as CFI, TLI, RMSEA, and Chi-square statistics. The second stage is the structural model, which examines the causal relationships among the variables by analyzing path coefficients and model fit indices. The significance of the structural paths is assessed using maximum likelihood estimation and critical ratio (CR) values with a 95% confidence level.

This AMOS-based SEM approach ensures rigorous statistical validation of the research model, supporting robust interpretation of the hypothesized relationships.

Result and Discussion

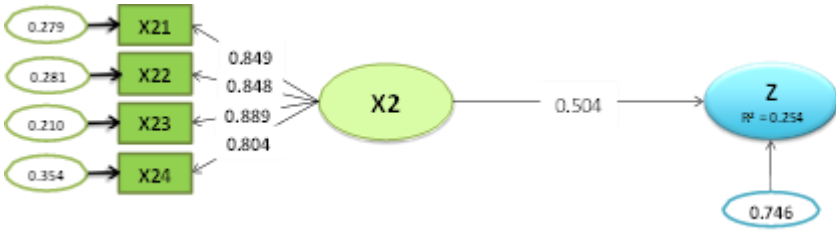
Figure 2. Quality of service to the brand



Source: Processed (2025)

It can be seen that the coefficient of the exogenous latent variable of Service Quality (1) against the endogenous latent variable of Brand Trust (2) of 0.007, indicates a very weak relationship between service quality and brand trust. The calculated t-value of 0.049 is smaller than the specified critical limit ± 1.96, so H0 is accepted, which means that the quality of service has no effect on brand trust.

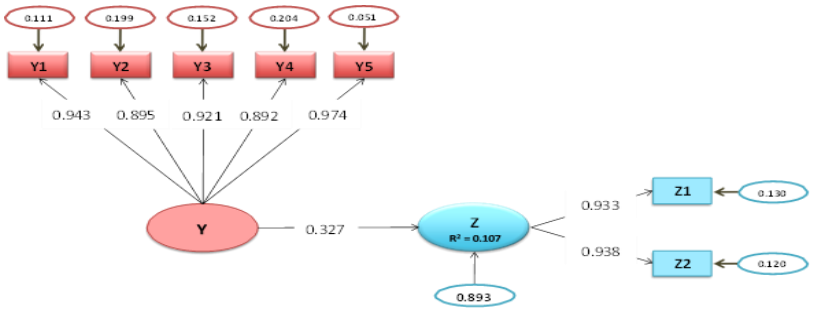
Figure 3 Customer value to brand trust



Source: Processed (2025)

It is seen that the coefficient of the exogenous latent variable Customer Value (2) against the endogenous latent variable Brand Trust (2) of 0.504, indicates a moderate relationship between customer value and brand trust. The calculated t-value of 3.894 is greater than the specified critical limit ± 1.96, so H0 is rejected, which means that customer value has an effect on brand trust.

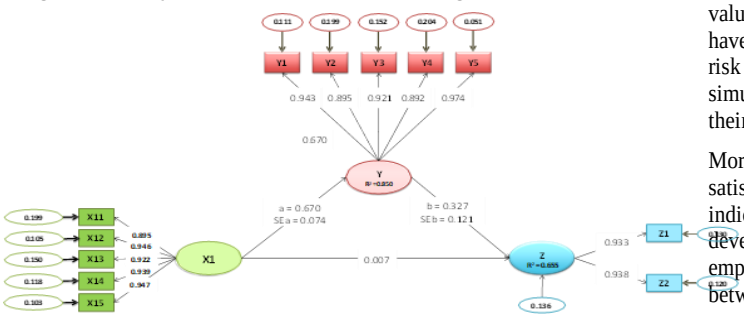
Figure 4 Customer satisfaction with brand trust



Source: Processed (2025)

It is seen that the coefficient of the exogenous latent variable Customer satisfaction (1) against the endogenous latent variable of Brand Trust (2) is 0.327, indicating a weak relationship between customer satisfaction and brand trust. The calculated t-value of 2.371 is greater than the specified critical limit ± 1.96, so H0 is rejected, which means customer satisfaction has an effect on brand trust.

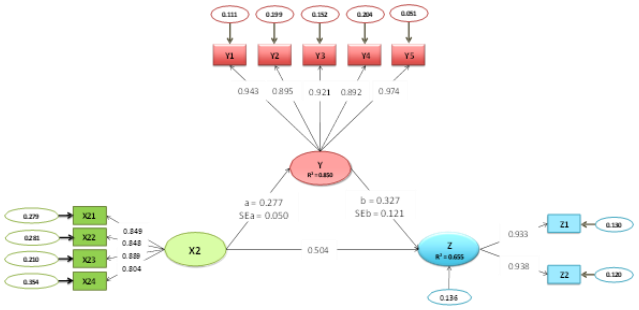
Figure 5 Quality of service to brand trust through consumer satisfaction



Source: Processed (2025)

The results of the first hypothesis test showed that the value of Zcal was 2.590. If the value of Zcal is 2.590 compared to Ztable of 1.98, then Zcal is greater than Ztable or 2.590 > 1.98 so H0 is rejected,This means that the quality of service affects Brand Trust through Consumer Satisfaction.

Figure 6 Customer value to brand trust through consumer satisfaction



Source: Processed (2025)

The first hypothesis test showed that the Zcal value was 2.429. If the value of Zcal is 2.429 compared to Ztabel of 1.98, then Zcal is greater than Ztable or 2.429 > 1.98 so H0 is rejected, meaning that customer value affects Brand Trust through Consumer Satisfaction.

Discussion

The analysis shows that the direct effect of service quality on brand trust is minimal, with a coefficient of 0.007 and a t-value of 0.049—well below the critical threshold of ±1.96. This suggests no statistically significant direct influence. Similar findings are reported in recent studies, which suggest that service quality alone is insufficient to build brand trust without the presence of mediating factors such as customer satisfaction. For instance, research in the e-commerce sector highlights that while service quality elements—such as ease, order processing, and communication—improve satisfaction, brand trust acts as a critical mediator in converting that satisfaction into loyalty and trust in the brand (Iqbal et al., 2023). Another study confirms this by stating that service quality positively affects trust only through satisfaction, especially in hospitality and retail sectors (Putri & Kristiningsih 2024),

However, when evaluated as an indirect relationship, service quality shows a significant influence on brand trust through customer satisfaction, as shown by a Zcal value of 2.590, which exceeds the Ztable value of 1.98. This supports the idea that enhancing service quality can still indirectly increase brand trust, provided it contributes positively to customer satisfaction.

Second, customer value shows a direct and statistically significant impact on brand trust, with a coefficient of 0.504 and a t-value of 3.894, which exceeds the critical value. This aligns with several recent studies that emphasize the importance of perceived customer value in establishing brand trust. A study by Iqbal & Elahi (2024) finds that customer value components—such as product quality, engagement, and perceived experience—have a strong positive impact on brand trust, while also mitigating the effects of perceived risk (Iqbal & Elahi, 2024). Another study in the banking sector also confirms the simultaneous influence of service quality, trust, and value on satisfaction, underscoring their interconnectedness (Anggraini, 2024).

Moreover, the indirect influence of customer value on brand trust through customer satisfaction is also statistically supported by a Zcal value of 2.429 (> 1.98). These findings indicate that customers who perceive high value in a product or service are more likely to develop satisfaction, which then fosters stronger trust in the brand. This pathway is emphasized in research that finds satisfaction and trust as key mediators in the relationship between perceived value and loyalty (Wahyuni et al., 2024)

Third, customer satisfaction itself shows a moderate yet statistically significant effect on brand trust, with a coefficient of 0.327 and a t-value of 2.371. This indicates that while customer satisfaction is not the strongest predictor, it still plays a meaningful role in establishing trust. Research consistently supports this, noting that customer satisfaction mediates the effects of both service quality and perceived value on trust and loyalty (Raza et al., 2024) Satisfaction acts as an emotional affirmation of a customer's positive experience, which in turn reinforces trust in the brand.

In summary, the current findings are well-supported by recent academic literature. While service quality alone may not build brand trust directly, it contributes through increased customer satisfaction. Customer value, on the other hand, has both direct and indirect impacts on brand trust. Customer satisfaction remains a key mediator in these relationships, highlighting its central role in enhancing brand trust. These insights reinforce the need for businesses to strategically focus on delivering value and satisfaction to foster stronger brand relationships.

Conclusions and Suggestions

Conclusions

This study confirms that the relationships between service quality, customer value, customer satisfaction, and brand trust are complex and multifaceted. The empirical results show that service quality does not have a direct significant impact on brand trust, but it has an indirect influence through customer satisfaction. This is consistent with recent findings that emphasize the mediating role of satisfaction in the relationship between service quality and trust in various industries (Putri & Kristiningsih, 2024).

On the other hand, customer value demonstrates both a direct and indirect significant effect on brand trust, confirming its strategic role in shaping consumer perceptions and behavioral intentions. Research also supports this dual role, highlighting that perceived value enhances satisfaction and trust, which are foundational to long-term brand loyalty (Iqbal & Elahi 2024).

Additionally, customer satisfaction has a moderate direct impact on brand trust, reinforcing its function as a psychological gateway through which service and value perceptions translate into trust. Multiple studies reiterate that satisfaction not only results from good service and value but also contributes to strengthening trust, especially in digital and service-based contexts (Iqbal et al., 2023)

Taken together, the findings underscore that brand trust is more effectively built through a value-driven and satisfaction-**e**nhancing approach rather than relying on service quality alone.

Suggestions

1. Focus on Enhancing Perceived Customer Value
Managers should prioritize strategies that elevate perceived value such as product quality, customization, and engagement since these significantly boost both customer satisfaction and brand trust. This is particularly relevant in competitive markets where perceived value is a key differentiator (Wahyuni et al., 2024).
2. Use Customer Satisfaction as a Strategic Mediator
Service quality initiatives should not stand alone; instead, they should be integrated into broader customer satisfaction programs. Firms should monitor satisfaction metrics closely and link them directly to trust-building outcomes. This approach aligns with findings that position satisfaction as a central mechanism in value and service delivery frameworks (Raza et al., 2024).
3. Apply Integrated Brand Management Models
Future research should explore comprehensive models that include other

potential mediators (e.g., emotional engagement, brand image) and moderators (e.g., customer personality, technology use). Longitudinal studies across industries could also validate causality and temporal effects, as recommended by recent SEM-based research in branding (Azzam et al., 2024).

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