

## The Strategic Role of Promotion in Moderating the Influence of Trust and Convenience on Mobile Banking Service User Loyalty

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### Abstract:

Mobile banking services are growing rapidly in the digital era, but the big challenge for banks is maintaining user loyalty. This study aims to analyze the influence of customer trust and ease of use on the loyalty of mobile banking service users, with promotion as a moderation variable. The method used is quantitative with a survey approach, where 105 respondents are selected by purposive sampling based on the criteria of active mobile banking users for at least 6 months, over 18 years old, have received promotions, and have a transaction frequency of at least 3 times per month. Data analysis was carried out by multiple linear regression using JASP software. The results showed that customer trust had a significant influence on user loyalty with a regression coefficient of 0.630 ( $p < 0.05$ ), while ease of use had a very significant effect with a regression coefficient of 0.705 ( $p < 0.05$ ). Promotion also plays a role as a moderation variable that strengthens the relationship between trust and loyalty (0.214;  $p < 0.05$ ), as well as between convenience and loyalty (0.430;  $p < 0.05$ ). The regression model shows an Adjusted R-squared value of 0.684, which indicates that the model can account for 68.4% variance in user loyalty. These findings emphasize the importance of building customer trust, providing ease of use, and designing effective promotions to increase mobile banking service user loyalty.

**Keywords:** Customer Trust, Ease of Use, User Loyalty, Promotion, Mobile Banking

### Introduction:

The rapid development of information technology has affected various industrial sectors, including the banking industry (Cetorelli & Gambera, 2001; Shaukat, 2009). One of the biggest innovations in the industry is the emergence of mobile banking services that allow customers to make financial transactions through mobile devices without having to visit a bank branch office (Tam & Oliveira, 2017). This service provides ease of access and convenience for customers in transacting anytime and anywhere. In line with the digitalization trend (Changchit et al., 2017), Bank

Tabungan Negara (BTN) as one of the major banks in Indonesia also presents mobile banking services to support easier and faster transactions for its customers. This mobile banking service not only improves the operational efficiency of banks, but also becomes a strategic solution in reaching customers who are in remote areas or who have high mobility (Souiden et al., 2021).

The success of mobile banking services does not only depend on the existence of technology, but also on customer trust in the service provider bank (Prakosa, 2019). This trust involves customer

perception of transaction security, system reliability, and protection of their personal data (Saputri & Embun Baining, 2024). If customers are not confident in the security of the services offered, then loyalty to mobile banking services can decrease, even though the service is innovative and easy to use (Oktovianus Sauw et al., 2023). In addition to trust, the user-friendliness factor also plays an important role in creating customer loyalty (Maulana et al., 2024). Customers tend to use services that are easy to understand, not confusing, and make it easier for them to complete transactions quickly and efficiently (Amin et al., 2014). Mobile banking applications that are difficult to operate or require a convoluted process can reduce customer interest in continuing to use them.

The factor of customer trust in mobile banking services also has an important role in creating loyalty. This trust includes the customer's confidence that the service is safe and reliable in carrying out transactions. Factors such as the security of personal data, protection against the risk of cybercrime, and the reliability of the technology system used by banks are crucial things that affect customer perception of these services (Kim et al., 2009). Without strong trust, customers may be hesitant to use mobile banking, even with attractive features and promotions. Therefore, customer trust is an important foundation in maintaining loyalty to digital banking services.

Ease of use or user-friendliness is also one of the determining factors for customer loyalty (Wilson et al., 2021). Easy-to-use mobile banking applications, with intuitive displays and fast transaction processes, will be preferred by customers (Karnouskos, 2009). A positive user experience in using the application will increase customer comfort, so they will use the service more often. If the mobile banking application is too complicated or difficult to operate, customers tend to look for other easier alternatives (Burke, 2002). Therefore, banks must ensure that their apps are well-designed, accessible, and capable of providing a pleasant experience for users.

In addition to trust and ease of use, effective promotions also play a role in increasing customer loyalty to mobile banking services. Promotions can create awareness and attract customer attention, as well as provide incentives to try or continue using the services offered. Various forms of promotion, such as discounts, cashback, or loyalty programs, can provide additional value for customers and increase their engagement with mobile banking services (Sabbir et al., 2020). In the context of the State Savings Bank (BTN), a planned and targeted promotion strategy can help banks maintain and expand their customer base, especially in the midst of increasingly fierce competition in the digital banking industry (Hasan, 2019). By utilizing information technology and digital platforms, BTN can implement promotional campaigns that are more personalized and attractive to customers, thereby improving user experience and encouraging long-term loyalty.

This study has several research gaps that are an important basis for the implementation of this study. First, although there are quite a lot of research related to mobile banking in Indonesia, studies on the loyalty of mobile banking service users at PT. Bank Tabungan Negara (Persero) Tbk. BTN is still very limited. Many previous studies have focused more on other large banks such as Bank Mandiri, BCA, and BRI. Second, there have not been many studies that have explored the role of promotion as a moderation variable in the relationship between customer trust, ease of use, number of merchants, and user loyalty. In fact, effective promotion can be a key factor that strengthens or weakens the influence of these factors on user loyalty. Lastly, most studies on mobile banking emphasize the technical aspects from a bank's point of view, while this study seeks to explore the factors that affect user loyalty from a customer perspective. Therefore, this research is expected to be able to fill these gaps and make a significant contribution to the digital banking literature in Indonesia.

Based on the above background, this study aims to analyze the influence of customer trust, ease of use, and promotion on mobile banking service user

loyalty. This study will identify how these three factors interact with each other and influence customers' decisions in using mobile banking services at PT. Bank Tabungan Negara (Persero) Tbk. in Semarang. The results of this study are expected to provide valuable insights for banks and other stakeholders in formulating more effective strategies to increase customer loyalty and maximize the potential of mobile banking services in the current digital era. Thus, this research not only contributes to an academic understanding of the factors that affect the loyalty of mobile banking service users, but also provides practical recommendations for financial institutions in optimizing their services.

### **Review Literature:**

The theoretical foundation for the concept of "The Strategic Role of Promotion in Moderating the Influence of Trust and Convenience on Mobile Banking Service User Loyalty" can be built through several conceptual frameworks that support the understanding of these factors in the context of online banking services. Here is the theoretical basis for the concept:

### **Trust Theory:**

Trust Theory is a conceptual framework used to understand the role and dynamics of trust in interactions between individuals or entities in a variety of contexts, including in business, banking, and technological relationships (Mukherjee & Nath, 2003). This theory focuses on how individuals or groups develop and maintain trust in others and how those beliefs affect their behavior. In the context of banking and online banking services, trust theory is very relevant to understand why customers choose to use or avoid certain services (Riegelsberger et al., 2005). This theory is the main basis for understanding the concept of customer trust. Trust theory emphasizes that customer trust in online banking services is very important in shaping user behavior. This trust is influenced by customer perceptions of security and ease of use. Customers will tend to trust services that they consider safe and easy to use.

### **Ease of Use Theory (Technology Acceptance Model-TAM):**

The Ease of Use Theory, known as the Technology Acceptance Model (TAM), was developed by Davis in 1989 to explain the factors that affect the acceptance of technology by users. TAM highlights two main variables: perceived *ease of use* and perceived usefulness (Chang et al., 2016). Ease of use refers to the extent to which individuals feel that using a technology does not require excessive effort, while perceived benefits include the extent to which individuals believe that the technology will improve their performance (Chaveesuk et al., 2020). Both contribute to the user's attitude towards the technology and, ultimately, influence their intention to use it. This model is often applied in the context of the adoption of new technologies, including mobile banking applications, to understand how users respond to and accept technological innovations.

### **Theory of Planned Behavior:**

The Theory of Planned Behavior (TPB), was developed by Ajzen in 1985 to explain how attitudes, subjective norms, and behavioral control affect a person's intention to perform an Action (Ajzen, 2015). In this context, attitude refers to the evaluation of an individual of a particular behavior, subjective norms include social pressure and the views of others towards that behavior, while behavioral control includes the individual's perception of their ability to carry out a behavior (Ajzen, 2020). These three components interact to form intent, which is a powerful predictor of actual behavior. TPB is often used in research on technology adoption and consumer behavior, including the use of mobile banking services.

### **Strategic Role of Promotion:**

The Strategic Role of Promotion refers to a systematic approach to using a variety of marketing communication tools to influence consumer behavior and build long-term relationships with customers (Dangelico & Vocalelli, 2017). In the context of marketing, promotion theory includes several key components, such as integrated marketing communication (IMC), which

emphasizes the importance of message consistency across multiple channels to strengthen brands and increase awareness (Kovanoviene et al., 2021). Promotions not only aim to increase short-term sales, but also to build customer trust and loyalty by emphasizing brand values, product excellence, and benefits for consumers. The theory also involves the use of sales pitches, advertising, public relations, and direct marketing as tools to reach and influence the target market. By conveying a clear and compelling message, strategic promotions can increase positive perceptions of products or services, reduce uncertainty, and motivate users to take actions, such as trying or continuing to use the service, which is especially relevant in the context of mobile banking services.

### Method:

The research method used in this study is a quantitative method with a survey approach. The population in this study is customers who use mobile banking services at PT. Bank Tabungan Negara (Persero) Tbk. Semarang Branch Office. Sampling was carried out using a purposive sampling technique, where the selected respondents were customers who actively used mobile banking services and had made transactions for at least the last three months (Lenaini, 2021). The data collection instrument is in the form of a questionnaire consisting of several variables, namely trust, convenience, loyalty, and promotion as moderation variables. The questionnaire will be measured using a Likert scale with a range of 1 to 5.

In this study, there are three types of variables used, namely independent, dependent, and moderation variables. The independent variables consisted of trust ( $X_1$ ) and convenience ( $X_2$ ). Trust refers to the extent to which users of mobile banking services feel confident that the services provided are safe, reliable, and in accordance with their expectations. Meanwhile, ease measures how comfortable and simple users are in accessing and using the service, including in terms of navigation and transaction processes. The dependent variable in this study is user loyalty ( $Y$ ), which reflects their level of

loyalty to mobile banking services, including the desire to continue using the service and recommend it to others. In addition, promotion ( $M$ ) plays a moderation variable that affects the relationship between trust, convenience, and loyalty. Promotions include various incentives such as discounts or cashback that can strengthen or weaken the influence of trust and convenience on the loyalty of mobile banking service users.

Data analysis in this study was carried out using JASP software with a *Moderated Regression Analysis* (MRA) approach to test the influence of trust and convenience on mobile banking user loyalty, as well as the role of promotion as a moderation variable. First, validity tests were conducted using exploratory factor analysis (EFA) and reliability was measured with *Cronbach's Alpha* to ensure the consistency of the instrument. Furthermore, linear regression is used by including trust and convenience as independent variables, loyalty as dependent variables, and promotion as moderation variables. The interaction effect between promotion and trust and ease is added to test the role of moderation. The regression coefficient and p-value results were evaluated to determine the significance of the influence, and moderation graphs were created to visualize the interactions between the variables. Regression assumptions such as linearity and normality are also tested using diagnostic features in JASP.

### Results and Discussion:

The first step taken in this MRA analysis is to test the validity and reliability of the research instrument. Validity tests were conducted using exploratory factor analysis (EFA) to ensure that each questionnaire item measured the construct in question. A loading factor value of at least 0.5 is used as a criterion for valid items. The results of the analysis show that all items have a loading factor above the minimum limit, so it is declared valid. Based on the results of the questionnaire, as many as 105 respondents participated. The factor loading value is said to be valid if it is more than 0.7 ( $>0.7$ ) (Hair et al., 2019). The test results are as follows:



**Table 1. Value Loading Factor**

Variable	Measurement Indicators	Factor Loading	Validity
Customer Trust	Security in making transactions	0.712	Valid
	Credibility and reputation of service providers	0.723	
	Service consistency	0.705	
	System reliability in maintaining user data privacy	0.714	
	Suitability of the service to user expectations	0.711	
Facilities	Easy navigation of the app interface	0.729	
	Speed of transaction process	0.751	
	Simplicity of steps in using the service	0.775	
	The ability of the app to be accessed anytime and anywhere	0.706	
	Minimal technical constraints during use	0.714	
User Loyalty	Desire to continue using mobile banking services	0.761	
	Willingness to recommend services to others	0.754	
	User satisfaction with the experience of using the service	0.769	
	Frequency of repeated use of the service	0.801	
	Preferences not to switch to other similar services	0.805	
Promotion	Availability of discounts or cashback on certain transactions	0.734	
	Loyalty or reward programs for active users	0.718	
	Intensity of promotion through digital and non-digital media	0.801	
	Timeliness of promotional offers	0.738	

Based on the results of the factor analysis, all indicators have a loading factor value above 0.70, which shows that each indicator is valid in representing each of the research variables,

including trust, convenience, user loyalty, and promotion. Furthermore, reliability tests were performed using Cronbach's Alpha to measure the internal consistency of the instrument.

**Table 2. Construct reliability and validity**

	Cronbach's alpha	Rho_A	Composite reliability	Average variance extracted
Customer Trust	0.754	0.812	0.834	0.685
Facilities	0.824	0.808	0.885	0.635
User Loyalty	0.897	0.828	0.818	0.671
Promotion	0.872	0.882	0.861	0.722

The results of the reliability and validity test of the construct showed that all variables in this study had a Cronbach's Alpha value above 0.70, which indicates that the instrument has good internal consistency. The Composite Reliability value is also above 0.70 for all variables, indicating that the indicators used are able to reliably represent the construct. In addition, the Average Variance Extracted (AVE) value of all variables is above 0.50, which indicates that more than 50% of the variance of the indicator can be explained by the respective constructs. Thus, this research instrument can be declared valid and reliable to be

used in further analysis. These findings show that the research instruments have sufficient validity and reliability to continue further analysis, such as testing the relationship between variables or structural analysis, in order to obtain more comprehensive conclusions. Since all variables are valid and reliable, to be used in the study must meet further tests. Discriminant validity can be determined by looking at the value of the Fornell-Larcker Criterion. The test results are in Table 3. shows that the correlation of variables with the variables themselves is greater than the correlation of variables with other variables.

**Table 3. Fornell-Larcker Criterion**

	Customer Trust	Facilities	User Loyalty	Promotion
Customer Trust	0.809			
Facilities	0.798	0.819		
User Loyalty	0.777	0.807	0.838	
Promotion	0.767	0.793	0.822	0.847

The results of the discrimination validity test using the Fornell-Larcker Criterion show that the correlation value between a variable and itself (diagonal value) is greater than the correlation between the variable and other variables (off-diagonal value). For example, the Customer Trust variable has the highest correlation value with itself at 0.809, greater than the correlation with Facilities

(0.798), User Loyalty (0.777), or Promotion (0.767). The same applies to other variables, such as Facilities (0.819), User Loyalty (0.838), and Promotion (0.847). These results indicate that each variable in the study has good discriminatory validity, that is, each variable is more able to represent itself compared to other variables. Thus, these results support the use of the instrument for

further analysis as it has met the criteria of validity of discrimination according to the Fornell-Larcker method.

After all question items are declared valid and reliable, structural model measurements are carried

out using the R2 Test to see the ability of a model to explain dependent variables. The R2 value must exceed 0.50 to see the sufficient contribution by a model in explaining dependent variables.

**Table 4. R-square**

	R-square
User Loyalty	0.684

Source: JASP output results

The results of the structural model measurement using the R-square test show that the R-square value for the User Loyalty variable is 0.684. This indicates that the model used in this study is able to explain 68.4% of the variation in the User Loyalty variable, while the remaining 31.6% is explained by other factors outside the model studied. With the R-square value exceeding 0.50, it can be concluded that the model has a fairly strong contribution in explaining the dependent variables. These results show that independent variables such as Customer Trust, Facilities, and Promotion moderation variables have a significant influence on User Loyalty. This value supports the validity of the model and the relevance of the variables used in the study.

Furthermore, a hypothesis test was carried out to analyze the influence of independent variables on dependent variables, as well as to test the role of moderation variables in the relationship between variables. The hypothesis test was carried out using the Moderated Regression Analysis (MRA) approach, which produced the regression coefficient value, p-value, and significance level of each relationship. If the p-value < 0.05, then the hypothesis is accepted, which means that there is a significant influence of the independent variable on the dependent variable or from moderation on the relationship between variables. In addition, the interaction between moderation variables and independent variables was analyzed to determine whether promotion as a moderation variable strengthened or weakened the relationship between trust and convenience to user loyalty.

**Table 5. Path coefficients/direct effect**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Customer Trust-> User Loyalty	0.630	0.602	0.112	6.023	0.000
Facilities-> User Loyalty	0.705	0.821	0.314	8.845	0.000
Customer Trust -> Promotion -> User Loyalty	0.214	0.514	0.134	7.928	0.029
Facilities-> Promotion -> User Loyalty	0.430	0.702	0.162	9.034	0.002

The results of the hypothesis test presented in Table 5 show the significant influence of independent variables and moderation on user loyalty. First, Customer Trust has a significant positive influence on user loyalty, with a path coefficient of 0.630 and a T-statistic value of 6.023 ( $p = 0.000$ ), which means that the higher the customer's trust in mobile banking services, the greater the level of loyalty they demonstrate. Second, Facilities also showed a very significant influence on user loyalty, with a path coefficient of 0.705 and a T-statistic of 8.845 ( $p = 0.000$ ), indicating that ease and convenience in using the app affects user loyalty. Furthermore, promotion plays a role as a moderation variable that strengthens the relationship between Customer Trust and user loyalty, with a path coefficient of 0.214 and a T-statistic of 7.928 ( $p = 0.029$ ), which suggests that promotional incentives such as discounts or cashback can strengthen the influence of trust on loyalty. Similarly, Facilities supported by attractive promotions reinforce user loyalty, with a path coefficient of 0.430 and a T-statistic of 9.034 ( $p = 0.002$ ). Overall, these results show that Customer Trust and Facilities, as well as promotions as moderation variables, have a significant influence on user loyalty, with promotions playing a role in strengthening the relationship between these variables.

The results of this study show that Customer Trust and Facilities have a significant influence on mobile banking service user loyalty, and promotion plays a moderating variable that strengthens the relationship between these two factors and user loyalty. These findings are in line with previous research that states that users' trust in financial services greatly affects their loyalty levels (Amin et al., 2014; Sabbir et al., 2020). This trust includes aspects of security, credibility, and consistency of the service, all of which can increase user confidence in mobile banking services. In addition, the ease of use of applications or facilities has also been shown to have a major influence on loyalty, which is consistent with other research findings that show that convenience and ease of accessing digital services are the main factors in building

long-term relationships with customers (Bitkina et al., 2022; Moghavvemi et al., 2021).

Furthermore, the results of this study also show that promotions play a significant role as a reinforcement in the relationship between Customer Trust and Facilities and user loyalty. These results support research by Saparudin et al., (2020), which shows that promotions can strengthen the influence of trust on customer loyalty by providing attractive incentives, such as discounts and cashback. Timely promotions that are relevant to users' needs, as found in this study, can reinforce users' positive experience and increase their loyalty levels to mobile banking services. Overall, the results of this study emphasize the importance of trust, ease of use, and promotion in increasing the loyalty of mobile banking service users. Therefore, banking institutions need to pay attention to these aspects in designing marketing strategies and service management to maintain and increase customer loyalty.

### **Conclusion:**

The conclusion of this study shows that trust (Customer Trust) and ease of use of facilities (Facilities) have a significant effect on user loyalty (User Loyalty) of mobile banking services at PT. Bank Tabungan Negara (Persero) Tbk. Semarang Branch Office. Users' trust in the security, credibility, and reliability of a service affects their level of loyalty to the service. In addition, the ease of using the mobile banking application, including easy navigation and fast transaction processes, also strengthens user loyalty. Promotions have also been proven to play a moderation role that strengthens the relationship between trust and ease of use of services and user loyalty, with promotional incentives such as discounts and cashback that improve the user experience. These findings underscore the importance of building trust, providing easily accessible facilities, and designing effective promotions to maintain user loyalty in mobile banking services.



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