

The Effect of Multichannel Services on Customer Engagement Mediated by Brand Trust and Brand Commitment with Offline and Online Familiarity as Moderation at the Southeast Sulawesi Regional Development Bank

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ABSTRACT

This study aims to analyze the relationship between offline service perception, online service perception, brand trust, and customer engagement, as well as the mediating role of brand trust in the relationship. The research uses a quantitative method with a survey approach through questionnaires. The sample consists of users of a brand's offline and online services. Data analysis uses a structural relationship model (SEM) to measure pathways between variables. The results showed that the perception of offline services had a negative influence on brand trust (path coefficient = -0.227), while the perception of online services had a significant positive effect on brand trust (path coefficient = 0.251). Offline service perception had a strong positive impact on customer engagement (path coefficient = 0.661), while online service perception showed a weak positive influence on customer engagement (path coefficient = 0.131). Brand trust has only minimal influence on customer engagement (path coefficient = 0.029), so it is insignificant. In a mediation relationship, brand trust acts as a partial mediator on the relationship between offline service perception and customer engagement, as well as between online service perception and customer engagement. The conclusion shows that the perception of offline and online services affects customer engagement in different ways, while the role of brand trust as a mediator is relatively small. Suggestions for companies are to improve the quality of online services to strengthen brand trust and customer engagement, as well as improve the perception of offline services that tend to be negative. Further research is recommended to explore other variables that affect customer engagement to broaden insights.

Keywords: Offline Service Perception, Online Service Perception, Brand Trust, Customer Engagement

1. INTRODUCTION:

Technological advancements have been a major driving force behind significant changes in various industries around the world, representing a fundamental transformation in the way an industry or market operates. Technological advances involve profound changes in the structure, function, and dynamics of certain industries or markets and need to be the concern of business people.

The 2022 Digital and Strategy Corporate Finance Practices survey, shows that technological advancements have brought significant changes in various industries around the world, with the most affected sectors being communications, health and finance. This condition is in line with the current marketing reality which marks an era where technology plays a key role in industrial transformation [1].

Cutting-edge technology allows financial service providers, one of which is banking, to continue to move to create a more personalized customer experience and always connect with customers through the use of digital platforms. For this reason, the Bank must design and integrate in a smart way to provide an effective customer experience by using a strategic approach that is able to analyze customer behavior on each of the marketing channels provided [2].

Modern banking has adopted various technological innovations to improve operational efficiency, improve service quality, and reach a wider customer base. Banking marketing channels have also undergone transformation along with technological developments, where technological advances have allowed banks to offer more innovative and diverse banking services, such as online banking channels that serve more personalized and

customized digital transactions as a companion to existing conventional marketing channels.

The use of Online Banking as an integral part of banking services has had a noticeable impact on customer involvement in using banking products. In 2022, the European market experienced a significant increase in the use of digital money called eurodigital to accompany the use of credit cards that have been the choice of customers so far. In the Americas, the use of credit cards is still the main choice for customers in transactions. In Africa, the use of mobile banking called Mpesa has been a lot even though it is not optimal, while in the Asia-Oceania continent, the use of mobile banking and QR Codes has begun to show significant growth and is able to pursue the use of cash as the most frequently used means of payment [1].

Technological advances that the world faces today, have brought changes to customers, IBM in 2015 has conducted a study entitled Five Emerging Trends Will Reshape Global Banking in Next Decade which aims to show consumer behavior over the next few decades (http://www.ibm.com/services/us/bcs/html/bcs_banking.html diakses pada hari Selasa tanggal 27 Maret 2024), The results of the study explain that there are five trends that occur in customers for banking services in the future, as follows:

1. Customers are in control, because customers are well educated and have adequate access to information so that ustomers will tend to choose banking services that suit their wants and needs.
2. There is a consolidation of small banks and specialized in fighting and/or cooperating with larger banks that are more established, so that in practice there is a continuous pattern of partner-competitors.
3. The birth of a workforce that specializes in skills that can meet the demands of banking services that are always evolving in line with the needs and desires of customers
4. The stricter and more transparent provisions implemented by banking regulators/authorities directly affect the improvement of banking performance.

5. Focus more on technology for the efficiency and effectiveness of the bank service process which can have an impact on increasing revenue, the breadth of geographical area that can be reached, the variety of services that can be offered and so on.

Technological developments have changed the paradigm of banking services with the effect of dematerialization, which is a condition in which physical services are replaced by digital services [3] This condition resulted in a decrease in visits to the bank's physical offices and encouraged banks to tend to switch to digital services. Digital services are able to expand consumer access to information and choice, reduce bank operating costs, enable reduced service costs to customers so that they are more affordable for all levels of society so that they can reach new customer segments and create new value for the bank's business and revenue [4]. The use of technology in the banking world has brought great benefits, but on the other hand, it also raises concerns for the banking industry over fixed asset investments about the risks associated with data security and privacy, which can result in large financial losses for banks and their customers. Technological advancements also introduce new operational risks, such as system failures that can cause disruptions in banking services and transaction processing. In addition, when banks rely on technology for automation and decision-making processes, there is a risk associated with a loss of human control and accuracy that may lead to errors in credit and investment risk management [5].

Concerns as referred to above, occur in several regions of a country. In Indonesia, it is shown that advances in banking technology encourage customers' decisions to continue transacting through online banking channels. However, these conditions are unevenly occurring throughout Indonesia due to the limitations of communication infrastructure, the availability of banking institutions, the readiness of the community to use technology and so on

Table 1 Conditions of Bank Multichannel Services in Southeast Sulawesi Province 2019-2023

No	Information	Year				
		2019	2020	2021	2022	2023
1	Number of Bank Offices (Units)	260	260	263	263	261
2	Cash Transaction Volume (Trillion Rupiah)	61,367	69,059	78,704	85,280	85,736
3	Number of Digital Users (People)	221.272	229.710	212.075	222.155	230.697
4	Digital Transaction Volume (Trillion Rupiah)	20,388	21,718	26,868	25,031	26,497

Source: Southeast Sulawesi Economic Report, Bank Indonesia

The data from Southeast Sulawesi Province above supports the phenomenon stated earlier, where the number of banking offices operating over the last five years shows a relatively stagnant figure with a much larger volume of cash transactions than the number of non-cash transactions as the main characteristic of each offline and online banking activity. This condition shows that the people of Southeast Sulawesi still rely on physical banking services to meet transaction needs [6].

The focus of customers on marketing channels provided by banks is also highlighted by Visa through the Consumer Payment Attitudes Study (CPAS) Survey in 2022 in Indonesia, which states that the use of conventional banks among the public is still more towards the use of physical marketing channels of banks when compared to digital bank services [7]. This is due to the fact that respondents are still concerned about digital banking services, especially on data security, the occurrence of unauthorized or fraudulent transactions, and concerns about unstable networks.

The results of the above study are corroborated by the World Bank which states that there are still many

customers with unbanked and underbanked characteristics of 50% and 26% of Indonesia's 181 million adult population, respectively [8]. The 2022 National Survey on Financial Literacy and Inclusion (SNLIK) by the Financial Services Authority (OJK) also shows that Indonesia's financial inclusion index reaches 85.10% and Southeast Sulawesi 75.07%, while the financial literacy index of the Indonesian people is at the level of 49.68% and Southeast Sulawesi is 36.75% which means that many customers have been involved with banking services but have not fully understood and are familiar with the banking products in question [9].

Based on the above phenomenon, a critical review of previous studies related to this phenomenon is considered necessary, in order to identify the limitations of previous research which include the methods applied, the data collected, the interpretation of the results, or even certain theoretical approaches. The benefits of reviewing previous research provide opportunities for future researchers to find new research that has not been adequately explained in previous research and avoid repetition of research that does not provide significant significance to the development of existing literature.

Table 2 Research Gap from Previous Research Results on Customer Engagement in Multichannel Banks

Research Gap	Significance	Researchers
<u>Research Gap 1:</u> Previous research has focused more on <i>single channels</i> (offline or online). There is also research on multichannel but more emphasis is placed on the form of integration of all marketing channels owned by banks. In this study, it is necessary to look at each marketing channel side by side by using indicators that reflect the characteristics of each marketing channel.	Signifikan	Baldassarre et al., (2024), Montero et al., (2023), El-Meouch et al., (2023), Clark et al., (2023), Palamidovska-Sterjadovska et al., (2024), Nguyen & Dao, (2024), Khan et al., (2020).
	Insignifikan	Ramanath (2018), Kairo (2019), Karim et al., (2023)
<u>Research Gap 2:</u> Previous researchers tested the relationship between <i>multichannel</i> marketing channels and customer engagement, trust, and commitment separately. This suggests that previous research may not be able to fully explain the complexity of the relationship between these variables simultaneously, and therefore, new research is needed to fill the research gap as intended, by including brand trust and commitment as variables that mediate customer engagement in multichannel banks.	Signifikan	Broekhoff et al.,(2024), Gomes et al., (2024), Van der Cruysen et al., (2023), Kosiba et al., (2020) Gomes et al., (2024), Bitkina et al., (2022), Degryse et al., (2022)
	Insignifikan	Rajeev, (2019), Ilmudeen & Bao, (2020), Deventer, (2019)
<u>Research Gap 3:</u> Previous researchers have tested the relationship between <i>multichannel</i> marketing channels and direct customer involvement so that it has not optimally explained the phenomenon of limited customer involvement in multichannel banks due to low customer familiarity. For this reason, familiarity is needed as a moderation variable to fill the research gap, so that it can provide deeper insights and a broader understanding of how familiarity variables can strengthen customer involvement in multichannel banks.	Signifikan	Tiwari et al., (2019), Batista et al., (2019), Wirani et al., (2022) Rajeev, (2019), Kairo (2019),
	Insignifikan	Dekle, (2018),Tabrani et al., (2018), Mujinga, (2018).

Source: Results of relevant previous research reviews

et al., (2019) which suggested the change of indicators in the mediating variables of Brand Trust and Brand Commitment[14]. In the Brand Trust Variable, indicators from Bhattacharjee, (2002) are used as a substitute for the indicators proposed by [16]. Meanwhile, in the Brand Commitment mediation variable, indicators from Bansal (2004) were used to replace the indicators from Dimitriadis (2006) which were used previously. Next, Bravo et al., (2019) suggest that additional studies can be conducted to further analyze customer engagement on Offline and Online channels from certain bank segments. The ability of banks to overcome customer concerns about the multichannel services offered can be a strong foundation in shaping customer trust so that banks are able to show their credibility and reputation to customers. When customers feel that the bank can be relied on to provide safe, efficient, and quality services, then customers tend to form a stronger commitment to the bank, which is reflected in their involvement in using the bank's products and services on an ongoing basis, which ultimately forms active and constructive customer involvement in forming effective marketing channels for customers.

An overall perspective that shows the close relationship between trust, commitment, and customer engagement is a crucial element in the context of long-term success for banks. The aspects that have been described above which are interrelated and mutually influencing, form a solid foundation for the effectiveness of bank operations. Thus, it is imperative for banks to understand and strengthen the relationship between customer trust, commitment, and engagement in the bank's marketing channels as an integral part of the bank's business strategy. Through a targeted and comprehensive approach to customer relationship management, banks can build a solid foundation for the success of their long-term banking strategy.

1. METHOD

This research was conducted in the operational office of PT. Southeast Sulawesi Regional Development Bank from October to November 2024 to examine the relationship between multichannel and customer engagement, which is mediated by brand trust and commitment and moderated by customer familiarity. Using an explanatory design with a quantitative approach and a cross-sectional survey, this study involved a population of 78,556 customers who use online banking services. The sample was calculated with the Slovin formula with an error rate of 7.5%, resulting in 177 respondents. Non-probability purposive sampling techniques are applied to select representative samples, focusing on resource efficiency and the relevance of population characteristics [17].

Literature Review

Perception of Offline Services

Offline services refer to financial transactions that are carried out directly at a physical location, where customers interact face-to-face with manufacturers. This service includes all operational activities that take place in a physical location, allowing direct access to products and services, as well as providing a more personalized

customer service experience. So that *Offline services* are specifically a type of banking service that involves direct interaction between customers and bank officers at physical branch offices. Offline services include traditional banking transactions such as cash deposits, withdrawals, and consultations with bank staff at the physical location of the bank branch [18].

Perception of Online Services

Online services are digital distribution that allows customers to interact with service providers without the need to visit a physical location. Through digital technologies such as websites and mobile applications, these services enable financial transactions, product purchases, account management, and electronic complaint submission. This service offers convenience, efficiency, and flexibility in managing customer needs, both individually and business, from anywhere and anytime, without space and time limitations.

Online services in banking services are represented by types of services that can be accessed online through digital platforms such as mobile banking applications or banking websites. *The online* service allows customers to conduct various banking transactions, including fund transfers, bill payments, and balance checks, without the need to visit a physical branch office of the bank [19].

Customer Engagement

Customer engagement is a multifaceted concept that plays an important role in shaping customer behavior, loyalty, and satisfaction in the banking sector. By implementing an effective customer engagement strategy, banks can foster long-term relationships, drive customer loyalty, and improve overall business performance. Understanding the drivers and outcomes of customer engagement in banking is essential for financial institutions to adapt to evolving customer needs and preferences in the digital age. *Customer Engagement* is a manifestation of consumer behavior towards a brand or company, which refers to the level of involvement or involvement of individuals with payment systems and financial services provided by service institutions that include levels of trust, loyalty, and active interaction [20].

Brand Trust

Brand Trust refers to consumer trust in the reliability and integrity of a brand, which is formed through positive experiences and transparency in corporate practices and ethical communication. This trust arises when consumers are confident that the brand can consistently and reliably meet their expectations in keeping promises, thus creating a stable and trustworthy long-term relationship. *Brand Trust* also involves the belief that exchange partners have high integrity in delivering their products, making them reliable parties in business interactions.

Brand Trust in the context of banking is defined as customer trust that banks can be relied on as customer exchange partners in terms of integrity, in other words, banks as exchange partners are trustworthy, reliable and have high integrity in delivering their products [21].

2. FINDINGS AND DISCUSSIONS

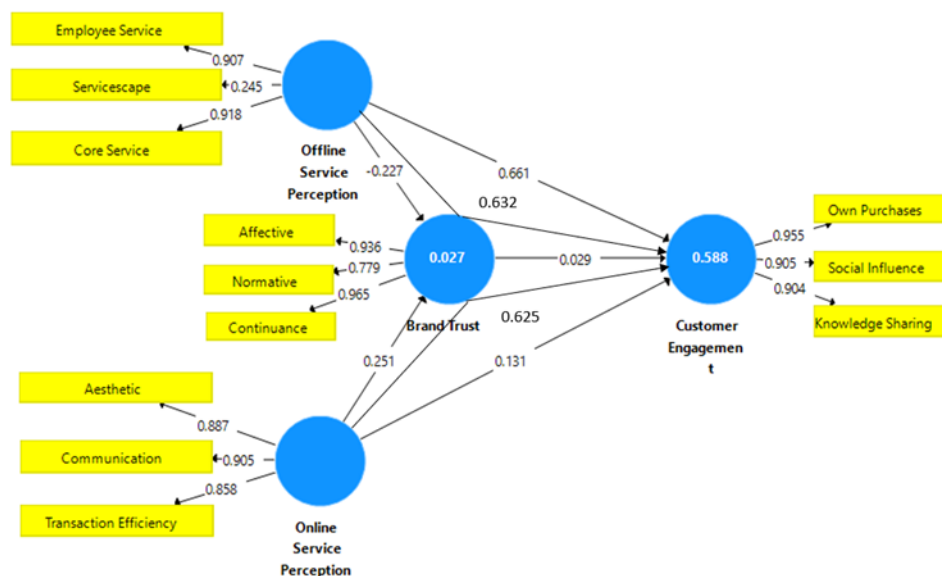
Location and Region Characteristics

PT. The Southeast Sulawesi Regional Development Bank, established on March 2, 1968, has developed into a limited liability company since 2013 to improve service quality and competitiveness. This bank has a vision to become a highly competitive bank in Southeast Sulawesi by 2024 with a mission to improve business, institutional resilience, and contribute to regional development. With an extensive network of 15 branch offices and a variety of electronic banking services such as ATMs, SMS Banking, and clearing systems, the bank provides deposit products, financial services, and a variety of credit products, including KUR and KPR. The development of information technology and infrastructure is a priority to support efficient operations, improve performance, and meet the needs of the market and competitors.

SmartPLS algorithm output

This study uses a structural model to analyze the relationships between variables, namely Offline Service

Perception, Online Service Perception, Brand Trust, and Customer Engagement, using the Partial Least Squares (PLS) approach to measure both direct and indirect influences between variables. Offline Service Perception, which consists of indicators such as Employee Service, Servicescape, and Core Service, as well as Online Service Perception, which includes indicators such as Aesthetic, Communication, and Transaction Efficiency, acts as the main predictors in this model. Brand Trust, measured through the dimensions of Affective, Normative, and Continuance, serves as a mediating variable that strengthens the relationship between Service Perception and Customer Engagement, which is represented by indicators such as Own Purchases, Social Influence, and Knowledge Sharing. The results of the analysis show that both Offline Service Perception and Online Service Perception, directly and through Brand Trust, significantly influence Customer Engagement, as illustrated in the following image



Based on the image above, it can be interpreted as follows.

Tabel 3 Direct Relationships Between Variables and Path Coefficients

Variable	Dimension/ Subvariable	Loading Coefficient	Interpretation
Offline Service Perception	Employee Service	0.907	Employee service makes the largest contribution to offline service perception.
	Servicescape	0.918	The physical environment of the service (ambiance, cleanliness, design) strongly influences perception.
	Core Service	0.245	Core service has a smaller impact compared to other dimensions of offline service perception.
Online Service Perception	Aesthetic	0.887	Aesthetic features of the online platform contribute significantly to online service perception.
	Communication	0.905	The quality of communication in online services is highly important in shaping positive perceptions.
	Transaction Efficiency	0.858	Transaction efficiency is another key factor in online service perception.
Brand Trust	Affective	0.936	Trust based on emotional satisfaction with the brand is the dominant factor.
	Normative	0.779	Trust based on moral obligation (normative loyalty) has a moderate influence.

	Continuance	0.965	Trust based on dependency on the brand significantly contributes to overall brand trust.
Customer Engagement	Own Purchases	0.955	Customer engagement is mostly reflected through direct product/service purchases.
	Social Influence	0.905	Social influence (sharing experiences or recommending the brand) is highly significant.
	Knowledge Sharing	0.904	Customers also show engagement by sharing knowledge and information about the brand.

Tabel 4. Path Coefficients and Interpretations of Relationships Between Variables

Relationship Between Variables	Path Coefficient	Interpretation
Offline Service Perception → Brand Trust	-0.227	Offline service perception has a negative relationship with brand trust.
Online Service Perception → Brand Trust	0.251	Online service perception has a positive relationship with brand trust.
Offline Service Perception → Customer Engagement	0.661	Offline service perception has a strong direct impact on customer engagement.
Online Service Perception → Customer Engagement	0.131	Online service perception has a weak direct impact on customer engagement.
Brand Trust → Customer Engagement	0.029	Brand trust has a very minimal direct impact on customer engagement.

Table 5. Path Coefficients and Types of Mediation Between Variables

No.	Hypothesis	Path Coefficient	Types of Mediation
1	Offline Service Perception → Brand Trust → Customer Engagement	-0.227 (Offline → Brands), 0.029 (Brands → Engagement)	Partial Mediation
2	Online Service Perception → Brand Trust → Customer Engagement	0.251 (Online → Brands), 0.029 (Brands → Engagement)	Partial Mediation

Based on the path coefficients and interpretations from the table, the hypotheses can be interpreted as follows:

1. **Hypothesis 1: Offline Service Perception has a positive impact on Brand Trust.**

Result: The path coefficient is **-0.227**, indicating a **negative** relationship between offline service perception and brand trust. Therefore, this hypothesis is **rejected**.

2. **Hypothesis 2: Online Service Perception has a positive impact on Brand Trust.**

Result: The path coefficient is **0.251**, indicating a **positive** relationship between online service perception and brand trust. Therefore, this hypothesis is **supported**.

3. **Hypothesis 3: Offline Service Perception has a positive impact on Customer Engagement.**

Result: The path coefficient is **0.661**, indicating a **strong positive** impact of offline service perception on customer engagement. Therefore, this hypothesis is **supported**.

4. **Hypothesis 4: Online Service Perception has a positive impact on Customer Engagement.**

Result: The path coefficient is **0.131**, indicating a **weak positive relationship** between online service perception and customer engagement. Therefore, this hypothesis is **partially supported** (the relationship exists, but it's weak).

5. **Hypothesis 5: Brand Trust has a positive impact on Customer Engagement.**

Result: The path coefficient is **0.029**, indicating a **very minimal impact** of brand trust on customer engagement.

Therefore, this hypothesis is **rejected** or **not supported** due to the negligible effect.

6. **Hypothesis 6:** Offline Service Perception → Brand Trust → Customer Engagement The path coefficient for the relationship between **Offline Service Perception → Brand Trust** is **-0.227**, indicating a significant negative relationship between offline service perception and brand trust. However, despite this negative relationship, the path coefficient for **Brand Trust → Customer Engagement** is very small at **0.029**, showing a minimal influence. In this case, Brand Trust acts as a **partial mediator** in the relationship between Offline Service Perception and Customer Engagement, but the direct effect of Offline Service Perception remains stronger.

7. **Hypothesis 7:** Online Service Perception → Brand Trust → Customer Engagement For **Online Service Perception → Brand Trust**, the path coefficient of **0.251** indicates a significant positive relationship, meaning online service perception positively influences brand trust. However, the path from **Brand Trust → Customer Engagement** is still very small at **0.029**, indicating that while brand trust plays a minor role in influencing customer engagement, the direct effect of Online Service Perception is more dominant. Thus, **Brand Trust also acts as a partial mediator** in the relationship between Online Service Perception and Customer Engagement.

Findings

○ **The Relationship between Offline Service Perception and Brand Trust**

The results of the study precede that offline services have a positive impact on brand trust. However, a path coefficient of **-0.227** indicates a negative relationship between offline service perception and brand trust. These results are contrary to the proposed positive relationship expectations, which means that the perception of better offline services does not always lead to increased brand trust. On the contrary, these results indicate that while the perception of offline services increases, trust in brands decreases. These findings open up important questions about the nature of service perception and its impact on trust, implying that customers may have different expectations or experiences that affect their trust in the brand.

The possible explanation for this negative relationship lies in the discrepancy between customer expectations and the actual offline service experience. If customers have high expectations for offline services and those expectations are not fully met, then this can lead to disappointment, which in turn reduces trust in the brand [22]. For example, issues such as long wait times, unhelpful staff, or an uncomfortable service environment can create the perception that the brand is unreliable. While offline services are actually acceptable, the gap between expectations and actual service quality can undermine trust, leading to a negative relationship between offline service perception and brand trust [23]. Another cause of this negative relationship could be due to inconsistencies in offline service delivery. Brands that have services of varying quality, such as some branches that provide superior services while others do not, can confuse customers and reduce their trust in the brand as a whole. When customers experience inconsistencies like this, their perception of the brand can be tainted. Inconsistent quality of offline service can damage a brand's reputation, as customers doubt the brand's ability to always meet their needs, ultimately reducing trust levels [24].

It's also important to consider that brand trust is influenced by more than just the offline service experience. Factors such as online reputation, customer feedback, company values, and previous experience with the brand may play a more significant role in shaping trust compared to offline services alone. If customers perceive a brand as reliable in other aspects, such as online services or corporate ethical standards, these factors may be more influential than the perception of offline services. As a result, the perception of offline services may have a smaller impact or even contradict other positive experiences that reinforce trust in the brand [25].

Customer emotions play a very important role in how the service experience is perceived. Negative emotional reactions to offline services, even if the quality of the service is technically acceptable, can lead to a decrease in trust. For example, if a customer feels frustrated, neglected, or unappreciated during an offline interaction with a brand, these emotions can mask the positive aspects of the service. Feelings such as disappointment, anger, or confusion can undermine trust, making it difficult for customers to rely on the brand, even if the service or offering environment is adequate [26].

In this context, Dean's theory of "The Service Quality Model" which states that the customer's perception of

service quality is highly dependent on the extent to which their expectations are met during interaction with offline services can provide further insights. According to Dean, a lower quality of service than expected by customers will trigger dissatisfaction, which leads to a loss of trust. This is in line with the findings that poor perception of offline services can lead to a decrease in brand trust. Therefore, it is important for companies to align customer expectations with the reality of the services they provide [27].

Service Gap Theory is also relevant to understand these findings. This theory suggests that the mismatch between customer expectations and their perception of service quality can create a "gap" that affects satisfaction and trust. In this case, the gap between expectations of the ideal offline service and the reality of the service provided can be the main reason why the perception of offline services negatively impacts brand trust. This gap shows that to build trust, companies need to reduce the mismatch between customer expectations and what they experience on the ground [28].

In conclusion, the negative relationship between offline service perception and brand trust highlights the complexity of service quality and its impact on customer loyalty. These findings suggest that brands need to understand the various factors that shape customer perception and their trust. While offline services are an important component of the customer experience, they cannot be viewed in isolation. Brands must ensure consistency, meet customer expectations, and create a positive emotional experience that aligns with the overall brand image. To build trust, companies should consider improving offline service interactions along with other brand touchpoints, recognizing that service perception alone may not be enough to build strong customer trust.

○ **Perception of Online Services Has a Positive Impact on Brand Trust**

The results of the study revealed that the perception of online services has a positive impact on brand trust. Based on the results obtained, the path coefficient of 0.251 indicates a significant positive relationship between online service perception and brand trust. This means that the better the customer's perception of a brand's online services, the higher their level of trust in the brand. These results support a hypothesis that indicates that the quality of service that customers receive through online platforms can strengthen their relationship with the brand and increase the level of trust they have.

One of the phenomena that underlies this positive relationship is the ease and comfort provided by online services. In the context of today's digital world, customers are increasingly relying on online platforms to meet their needs, from buying products to getting customer support. Speed, convenience, and ease of accessibility are factors that reinforce a positive perception of the brand. If customers feel that they can easily access the service or get the support they need efficiently, this increases their satisfaction level and strengthens trust in the brand that provides the service [29].

In addition to ease and convenience, the transparency and quality of communication offered through online services also play an important role in shaping brand trust. Users tend to trust brands that provide clear and timely

information, as well as those that are responsive to questions or complaints. Dean's theory in "The Service Quality Model" states that service quality will be perceived more positively if companies are able to provide effective communication and transparency in online interactions. This is relevant in the context of online services, where fast and accurate communication can increase customers' positive perception of the brand and strengthen their trust in the quality and integrity of the brand [30].

Another phenomenon that is also important is the security and privacy provided in online services. When customers feel that their personal data is well protected and that the online transactions they make are secure, this will increase their level of trust in the brand. Security is one of the aspects that is often a major concern for users of online services. Therefore, brands that successfully create a sense of security in transactions and provide clear privacy policies tend to gain greater trust from customers. This can be a factor that strengthens the positive relationship between the perception of online services and brand trust [31].

It is also important to note that the overall user experience in using online platforms, including the design of the user interface and easy navigation, greatly influences the perception of online services. A fun and seamless experience can strengthen the customer's relationship with the brand. According to the Service Quality Theory put forward by Zeithaml, Parasuraman, and Berry, dimensions such as reliability and responsiveness are very important in assessing service quality. In the context of online services, this factor refers to the extent to which an online platform can provide an experience that is free of technical issues, responsive to user issues, and easy to use. All of these factors contribute to strengthening trust in the brand [32].

In addition, social phenomena and the influence of customer reviews or testimonials also play a big role in the perception of online services. Customers tend to look for reviews from other users before making the decision to trust a brand. Positive reviews found online can reinforce new customers' trust in the brand. Thus, indirect social interaction through online reviews increases the likelihood that customers will build a stronger relationship with the brand. This shows that the perception of online services is not only influenced by direct interaction with brands, but also by external influences such as other people's experiences shared through online platforms [33].

Dean's theory of the "Service Quality Model" which discusses the key factors in building service quality, such as ease of access, transparency, and communication, is particularly relevant in this context. Dean stated that in order to create a strong relationship between customers and brands, companies must be able to meet customer expectations through a quality service experience, which can be easily achieved in the context of online services. If a brand manages to provide consistent, reliable, and in line with customer expectations through online platforms, it will directly increase customer trust in the brand [34].

In conclusion, the results of this study which shows a positive relationship between online service perception and brand trust confirm the importance of providing a

good service experience online. To increase customer trust, brands need to ensure that their online services are accessible, secure, transparent, and communicative. In addition, customer reviews and social experiences in cyberspace also play an important role in building trust in brands. Relevant theories, such as service quality models and security factors in online services, provide a solid foundation for explaining how a positive perception of online services can reinforce customer trust and encourage them to continue interacting with the brand.

○ Perception of Offline Services Has a Positive Impact on Customer Engagement

The results of the study found that the perception of offline services has a positive impact on customer engagement. Based on the results obtained, the path coefficient of 0.661 indicates a strong positive influence between offline service perception and customer engagement. This means that the better the customer's perception of the offline services provided by a brand, the higher their engagement rate with the brand. These results support a hypothesis that indicates that good offline service quality can increase customer interaction and active participation with brands.

One of the phenomena underlying this positive relationship is the direct customer experience when interacting with a brand through offline services, such as in a physical store, service center, or in-person event. In offline services, more personalized interactions and hands-on experiences with company staff play a crucial role in creating customer engagement. When customers feel valued and well served in person, it creates a strong emotional bond, which can encourage them to engage more with the brand. This face-to-face experience is often more immersive compared to an online service experience, as customers can feel the physical presence of the brand and directly interact with the product or service offered [35].

Another phenomenon that helps strengthen this relationship is the quality of offline services which can create a higher level of satisfaction, which then has a direct effect on customer loyalty. The "Service Quality Theory" developed by Zeithaml, Parasuraman, and Berry states that good service quality, reflected in reliability, responsiveness, assurance, empathy, and physical evidence, can improve customer satisfaction. When customers are satisfied with the offline service they receive, they are more likely to engage further, whether through repeat purchases, participation in loyalty programs, or word-of-mouth brand promotion [36].

In the world of offline services, social interaction with staff and fellow customers can create a more memorable experience, which further increases customer engagement. For example, in a retail store or restaurant, the experience of interacting with friendly staff, or sharing experiences with other customers, can strengthen a customer's attachment to the brand. This social experience provides an additional emotional dimension that is rarely found in online services. The engagement theory put forward by Brodie et al. (2011) shows that social interaction and direct experience with brands increase customer engagement, both cognitively, emotionally, and socially [37].

Trust built through offline services, which is based on

real-life experiences and direct communication, plays a big role in increasing customer engagement. For example, if customers feel that they can rely on the offline services they receive and feel comfortable communicating directly with the brand, they will be more likely to return and continue to interact. Dean's theory of service quality emphasizes that clear and reliable communication between staff and customers is essential in creating a satisfying experience, which in turn can increase customer engagement rates [37].

It's also important to note that in many cases, customer engagement doesn't just happen on a single channel, but through multiple channels, both online and offline. Offline services, as part of a multi-channel customer experience, play an important role in strengthening the relationship between customers and brands. For example, if a customer experiences a very satisfying service offline, they may be more likely to follow the brand on social media platforms or websites. This suggests that offline experiences can encourage customers to engage more with brands on other channels, expanding their reach of engagement [38].

Dean's theory of the "Service Quality Model" provides a solid foundation in explaining the relationship between offline service perception and customer engagement. This model suggests that a high quality of service, achieved through direct interaction and a satisfying customer experience, will increase customer engagement and loyalty. In this context, high-quality offline services, such as friendly, fast, and effective customer service, can create a stronger attachment between customers and brands, which in turn increases their engagement [39].

In conclusion, the results of this study show that the perception of offline services has a strong positive impact on customer engagement. Factors such as hands-on experience, quality of service, social interaction, and trust play a crucial role in improving customer engagement. Related theories, such as service quality and engagement models, support these findings by emphasizing the importance of satisfying face-to-face experiences to create deeper, more sustainable engagement with brands. Therefore, brands must continue to focus on improving the quality of offline services to strengthen their relationships with customers and drive greater engagement..

○ Perception of Online Services Has a Positive Impact on Customer Engagement

The results of the study found that the perception of online services has a positive impact on customer engagement. Based on the results obtained, the path coefficient of 0.131 indicates a weak positive relationship between online service perception and customer engagement. This means that while a positive perception of online services can affect customer engagement, the impact is not as large as expected, and the effect is relatively small compared to offline services. These results show that despite the relationship, the influence of online services on customer engagement is still limited. The phenomenon underlying this relationship may be related to the way customers experience online services. Although many conveniences are provided by online services, such as convenience and accessibility, interaction through digital platforms is often not as

personal as offline services. Customers may feel that their experience with the brand isn't strong enough or isn't as interactive as offline services, so it has less impact on engagement. This is in line with previous findings stating that while technology provides convenience, face-to-face interactions and in-person experiences are still considered more valuable in creating a deeper relationship with brands [40].

Trust in online platforms and the digital experiences provided also affect customer engagement rates. In the context of online services, customers tend to rely on the convenience and efficiency of digital platforms, but they may not feel as committed to the online experience as compared to in-person services. For example, while they may make a purchase or interact with a brand through a website or app, they are not necessarily involved in a more emotional relationship with the brand. The "Customer Engagement" theory described by Hollebeek (2011) emphasizes that customer engagement involves more than just basic transactions or interactions; There is a deeper emotional and cognitive dimension that is often lacking from online services [37].

Dean's theory of service quality suggests that a positive customer experience, resulting from effective and efficient interactions, can increase engagement. In the context of online services, while good digital service quality (such as easy site navigation, quick responses, and helpful features) can increase satisfaction, its impact on customer engagement is more limited compared to a more interactive offline experience. Therefore, even if there is a weak positive relationship, online services may influence satisfaction more than deep customer engagement [41].

Another phenomenon that can explain this weak relationship is the limitation in the interaction that occurs through digital platforms. Online services often focus on transactions or problem solving without providing an opportunity to build a more personal or emotional relationship with customers. This can lead to limited engagement because customers feel not appreciated enough or don't have the opportunity to interact more deeply with the brand. This more limited interaction may explain why the influence of online service perceptions on engagement is lower than offline service perceptions [42].

Nevertheless, while this relationship is relatively weak, it is important to note that digital communication channels such as social media can increase customer engagement. Online experiences that involve social media or virtual communities, where customers can interact with brands and fellow customers, can strengthen engagement. Therefore, while the perception of online services has a positive influence, the influence is more pronounced when online services are integrated with other communication channels, such as social media, which allows for a more interactive and social experience. This indicates that customer engagement can increase if online services are expanded into the broader social ecosystem [43].

In the context of Dean's theory of service quality, while online services provide convenience and efficiency, higher service quality in digital interactions may still require more personalization and interactivity elements to

improve customer engagement. For example, personalized interactions or customized experiences can increase satisfaction and encourage deeper engagement. Therefore, while online services contribute positively to customer engagement, their influence is still limited if there is no stronger interactive element in the digital experience [44].

In conclusion, although the perception of online services has a positive impact on customer engagement, the influence is relatively weaker compared to offline services. This can be caused by the limitations of interaction and emotional experiences obtained through digital platforms. However, by improving the quality of online services and integrating interactive elements, such as social communication channels, brands can strengthen customer engagement in the digital world. As a next step, companies need to consider how to personalize the customer experience online to increase the depth of their engagement with the brand.

○ **Hypothesis 5: Brand Trust Has a Positive Impact on Customer Engagement**

This hypothesis assumes that brand trust has a positive impact on customer engagement. However, the results showed that the path coefficient was 0.029, which reflects a very minimal and almost insignificant influence. Therefore, this hypothesis is rejected because the impact is not large enough to provide real implications for customer engagement. These findings highlight that trust in brands alone is not enough to drive significant customer engagement.

One possible reason why these relationships are weak is that while trust is important for building customer loyalty, customer engagement requires more than just trust. Customers need a stronger reason to engage, such as a great brand experience, relevant interactions, or additional benefits of the relationship. Trust may only serve as a foundation or initial condition, but not as a primary driver of active engagement.

In trust theory (Morgan & Hunt, 1994), trust is considered a key element in building sustainable customer relationships. However, the theory also emphasizes that trust needs to be combined with emotional commitment or active customer engagement in order for the relationship to become more meaningful. This research shows that while customers may trust brands, that trust is not enough to drive their active engagement.

Customer engagement consists of several dimensions, including cognitive, emotional, and behavioral dimensions [37]. Trust may have more influence on cognitive dimensions, such as a customer's positive perception of a brand, but have a weak impact on emotional and behavioral dimensions, such as a sense of belonging or a desire to actively participate in brand activities. This explains why the relationship between brand trust and customer engagement is not very strong. Brand trust can be considered a fundamental component that is essential for maintaining loyalty, but it is not the primary driver for more active customer engagement. For example, customers may trust a brand because of its consistency in providing quality products or services, but this trust does not automatically encourage them to engage more with the brand, such as following the brand's activities on social media or recommending the brand to

others [45].

Customer engagement is influenced by a variety of factors other than trust, such as perception of service quality, customer experience, or the emotional value provided by the brand. In this context, if trust is not accompanied by other factors that drive engagement, then the impact becomes very minimal. This is in line with Hollebeek's theory (2011), which states that customer engagement is not only influenced by trust, but also by the experience and emotional value provided by the brand [46].

In order for trust to have a greater impact on customer engagement, companies need to leverage that trust as a foundation to create more meaningful experiences. For example, brands can build loyalty programs, provide personalized interactions, or create customer communities to increase engagement. In this way, brand trust can be a more effective bridge to increase customer engagement [47].

In conclusion, while brand trust is important, its impact on customer engagement in this study was minimal. These findings confirm that trust alone is not enough to drive active customer engagement. Companies need to complement trust with other elements, such as powerful experiences, personalized interactions, and emotional benefits, to create deeper customer engagement. This demonstrates the need for a holistic approach in customer engagement strategies, where trust is simply one of many factors that work together to achieve optimal results.

○ **The Effect of Performance on Job Satisfaction**

The study reveals an indirect relationship between Offline Service Perception and Customer Engagement, mediated by Brand Trust. The path coefficient for the relationship between Offline Service Perception and Brand Trust is -0.227, indicating a significant negative association. This finding suggests that, unexpectedly, a more favorable offline service perception correlates with reduced brand trust. In contrast, the coefficient for Brand Trust's influence on Customer Engagement is 0.029, showing a negligible effect. Despite the mediation, the direct relationship between Offline Service Perception and Customer Engagement remains more substantial, highlighting that Brand Trust serves only as a partial mediator in this dynamic.

The negative relationship between Offline Service Perception and Brand Trust could stem from a mismatch between customer expectations and actual offline service delivery. For example, customers may perceive inconsistencies in staff behavior, service responsiveness, or physical facilities, leading to diminished trust in the brand. At the same time, while Brand Trust minimally contributes to Customer Engagement, it suggests that customers are more likely driven by direct experiences with offline services rather than by their trust in the brand's promises [48].

According to Parasuraman et al. (1988) in the SERVQUAL model, perceived service quality plays a crucial role in building trust. When offline service fails to meet customers' expectations, trust can erode, regardless of prior brand reputation. The findings align partially with Morgan & Hunt's (1994) trust-commitment theory, which emphasizes that trust serves as a mediator in long-term relationships but must be accompanied by consistent

service delivery to maintain its influence [49].

The minimal effect of Brand Trust \rightarrow Customer Engagement (0.029) underscores that Offline Service Perception directly impacts Customer Engagement more strongly. This aligns with the idea that customer engagement often arises from direct interactions with the service environment rather than abstract perceptions of trust. Customers may engage more actively when they experience efficient offline service (e.g., faster service or courteous staff), bypassing the role of trust as a motivator. Brands should focus on enhancing offline service delivery by ensuring consistency, responsiveness, and personalization to rebuild trust. If offline service fails to meet expectations, it not only diminishes trust but also weakens the mediating effect of trust on customer engagement. Companies could also work on strategies to rebuild brand trust through transparent communication, service recovery, and strengthening their offline service image [50].

Minimal mediation in this context suggests that customer engagement stems more from experiential attributes, such as satisfaction with offline services, rather than from the abstract construct of trust. Engaged customers are more likely to have been directly influenced by how well the offline service meets their immediate needs. This supports the idea that engagement strategies should prioritize tangible service improvements over relying solely on trust-building [51].

To increase trust's mediation role, brands must align offline service performance with customer expectations. For instance, training staff to provide consistent and personalized service can improve offline service perception, which could then enhance brand trust and further boost engagement. Establishing a seamless integration between offline service and brand messaging could also amplify trust's impact. In summary, while Brand Trust acts as a partial mediator, the stronger direct effect of Offline Service Perception \rightarrow Customer Engagement indicates that customer engagement relies more on the immediate quality of offline services. To optimize engagement, brands should focus on directly improving offline service quality while simultaneously restoring and strengthening brand trust through proactive and transparent communication strategies.

o **The Role of Job Satisfaction as a Mediating Variable in the Influence of Work Competence on Performance**

Hypothesis 7 explores the mediating role of Brand Trust in the relationship between Online Service Perception and Customer Engagement. The path coefficient for Online Service Perception \rightarrow Brand Trust is 0.251, highlighting a significant positive relationship. This indicates that a better online service perception enhances brand trust. However, the path coefficient for Brand Trust \rightarrow Customer Engagement is 0.029, suggesting a minimal impact. The direct effect of Online Service Perception \rightarrow Customer Engagement remains more dominant, showing that Brand Trust serves as a partial mediator in this relationship.

The significant positive relationship between Online Service Perception and Brand Trust may reflect the role of user-friendly interfaces, efficient communication, and smooth transactions in fostering trust. However, the weak

impact of Brand Trust \rightarrow Customer Engagement indicates that customers engage more actively based on their direct interaction with online services rather than relying on trust in the brand. For instance, customers may return to use online services due to convenience and speed rather than loyalty or emotional connection to the brand. This finding aligns with Davis et al.'s (1989) Technology Acceptance Model (TAM), which emphasizes perceived usefulness and ease of use as critical drivers of trust in online platforms. Additionally, Gefen et al. (2003) found that trust in e-commerce services significantly influences consumer behavior, though the effects might vary depending on the immediacy and reliability of the service [52]. The weak mediation effect here suggests that trust plays a supplementary rather than a primary role in driving customer engagement.

While Brand Trust plays a mediating role, the stronger direct effect of Online Service Perception \rightarrow Customer Engagement suggests that customers' immediate experience with online services (such as transaction efficiency, clear communication, and appealing design) has a more substantial impact. The small coefficient for Brand Trust \rightarrow Customer Engagement reinforces the idea that engagement is more transactional and experiential in this context rather than trust-driven [53].

Brands should prioritize enhancing the usability, speed, and reliability of their online services. For example, streamlining navigation, ensuring secure transactions, and responding quickly to inquiries can directly increase customer engagement. While building brand trust is important, immediate improvements in the online service experience may yield faster and more impactful results in terms of engagement.

The findings suggest that in digital environments, customers are more likely to engage based on perceived convenience and efficiency rather than deep trust. This emphasizes the need for brands to continuously innovate and optimize their online platforms to meet evolving customer expectations. Additionally, features like personalized recommendations or seamless integration across devices can enhance engagement while reinforcing trust indirectly [54].

Although trust plays a secondary role, it should not be overlooked. Brands can enhance the mediation effect of trust by offering transparent policies, reliable customer support, and clear data privacy measures. These actions can strengthen the connection between online service perception and engagement over the long term, especially in competitive digital markets [55].

In conclusion, while Brand Trust partially mediates the relationship between Online Service Perception and Customer Engagement, the dominant driver remains the customers' immediate experience with the online service itself. Brands aiming to boost customer engagement should focus on improving their online service platforms while leveraging trust-building strategies to reinforce long-term loyalty and retention.

3. CONCLUSION

Offline service perception has a negative relationship with brand trust. This hypothesis was rejected because the relationship was found to be in the opposite direction.

Online service perception has a positive relationship with

brand trust. This hypothesis is supported because it shows a significant and unidirectional relationship.

Offline service perception has a strong positive impact on customer engagement. This hypothesis is supported because it shows a significant influence.

Online service perception has a weak positive relationship with customer engagement. This hypothesis is supported in part because its influence is weak although significant.

Brand trust has a very minimal impact on customer engagement. This hypothesis was rejected because the

effect was insignificant.

Brand trust acts as a partial mediator in the relationship between offline service perception and customer engagement. However, the direct influence of offline service perception remains more dominant.

Brand trust also acts as a partial mediator in the relationship between online service perception and customer engagement. However, the direct influence of online service perception is more dominant.

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