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The Effect of Service Quality on Customer Trust through Customer Satisfaction: Evidence from BSI Mobile Users

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ABSTRACT

This study examines the effect of service quality on customer trust, with customer satisfaction acting as a mediating variable, among BSI Mobile users at UIN Sunan Kudus. Prior studies in this field have consistently treated satisfaction as an outcome of service quality and trust as an antecedent of satisfaction, but rarely tested — and sometimes mislabeled — the specific mediating role that satisfaction plays in translating service quality into trust for a young, digitally native customer segment. This gap motivated the present study. A quantitative associative approach was employed using Partial Least Squares Structural Equation Modelling (PLS-SEM), with data collected from 100 respondents selected through purposive sampling. The results indicate that service quality has a positive and significant effect on customer satisfaction, and that customer satisfaction, in turn, has a positive and significant effect on customer trust. Furthermore, service quality exerts a significant indirect effect on customer trust through customer satisfaction as a mediating variable. These findings confirm that customer satisfaction functions as a critical link between service quality and trust formation in a digital banking context, offering theoretical refinement of the service-quality-satisfaction-trust chain and practical direction for Islamic digital banking providers.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh service quality terhadap kepercayaan nasabah, dengan kepuasan nasabah sebagai variabel mediasi, pada pengguna BSI Mobile di kalangan mahasiswa UIN Sunan Kudus. Penelitian-penelitian terdahulu di bidang ini secara konsisten memposisikan kepuasan sebagai luaran dari kualitas layanan dan kepercayaan sebagai anteseden kepuasan, namun jarang menguji secara eksplisit—bahkan terkadang keliru memposisikan—peran mediasi kepuasan dalam menerjemahkan kualitas layanan menjadi kepercayaan nasabah, khususnya pada segmen nasabah muda yang melek digital. Kesenjangan inilah yang mendasari penelitian ini. Penelitian menggunakan pendekatan kuantitatif asosiatif dengan teknik Partial Least Squares Structural Equation Modelling (PLS-SEM), melibatkan 100 responden yang dipilih melalui teknik purposive sampling. Hasil penelitian menunjukkan bahwa service quality berpengaruh positif dan signifikan terhadap kepuasan nasabah, dan kepuasan nasabah selanjutnya berpengaruh positif dan signifikan terhadap kepercayaan nasabah. Selain itu, service quality juga memiliki pengaruh tidak langsung yang signifikan terhadap kepercayaan nasabah melalui kepuasan sebagai variabel mediasi. Temuan ini menegaskan bahwa kepuasan nasabah berperan sebagai penghubung penting antara kualitas layanan dan terbentuknya kepercayaan dalam konteks perbankan digital, sekaligus memberikan penyempurnaan teoretis terhadap rantai hubungan service

quality-kepuasan-kepercayaan dan arah praktis bagi penyedia layanan perbankan digital syariah.

1. INTRODUCTION

The advancement of information technology has accelerated the transformation of digital banking, in which service quality on platforms such as BSI Mobile has become a central factor influencing customer trust and satisfaction, alongside ease of feature use (Adzim, Rizan, & Rahmi, 2025). The business environment as a whole has undergone significant growth in both service and non-service sectors. Sustained economic growth, coupled with rapid advances in technology and knowledge, has intensified competition at both the national and global levels (Lubis & Andayani, 2017). Under such competitive pressure, firms are required to deliver customer satisfaction through products or services that are of high quality and responsive to consumer needs. Service quality itself reflects the level of excellence a firm is expected to provide, and it must be carefully managed to meet — or exceed — customer expectations, thereby generating satisfaction (Putri & Warsitasari, 2022).

Banks, as financial institutions, face considerable operational challenges, making the identification of factors that improve service quality essential for enhancing customer satisfaction (Wijayanto, 2015). Current market conditions reveal persistent user complaints regarding mobile banking services, including system disruptions, limited feature availability, and inconsistent responsiveness. These issues are critical because, within the competitive landscape of digital banking, customer satisfaction plays a decisive role in sustaining user loyalty (Onata & Mukaram, 2023).

Although the relationships among service quality, satisfaction, and trust have been examined extensively in retail and conventional banking contexts (e.g., Aini, 2018; Awwaliyah et al., 2024; Hafidz & Amin, 2024), two gaps remain only partially addressed in the existing literature. First, several prior studies on BSI Mobile itself (e.g., Adzim et al., 2025; Awwaliyah et al., 2024) have modeled satisfaction primarily as a terminal outcome rather than as an explicit mediator that converts perceived service quality into durable customer trust — a distinction that matters for digital banks seeking not only satisfied users but loyal, trusting ones. Second, evidence specific to young, digitally native, first-time customers of Islamic digital banking services — such as university students who have only recently adopted a mobile banking application — remains scarce, even though this segment is central to the long-term growth of Islamic digital banking. This study addresses these gaps by empirically testing service quality as an antecedent of satisfaction, and satisfaction as a mediating mechanism through which service quality builds customer trust, using a sample of BSI Mobile users among students at UIN Sunan Kudus. The specific objectives of this study are: (1) to examine the effect of service quality on customer satisfaction; (2) to examine the effect of customer satisfaction on customer trust; and (3) to examine the indirect effect of service quality on customer trust through customer satisfaction as a mediating variable.

Based on the theoretical and empirical model tested in this study, the following hypotheses are proposed:

H1: Service quality on the BSI Mobile application has a positive and significant effect on customer satisfaction among students at UIN Sunan Kudus.

H2: Customer satisfaction has a positive and significant effect on customer trust among BSI Mobile users at UIN Sunan Kudus.

H3: Service quality has a positive and significant indirect effect on customer trust through customer satisfaction as a mediating variable, among BSI Mobile users at UIN Sunan Kudus.

Figure 1. Conceptual Research Framework

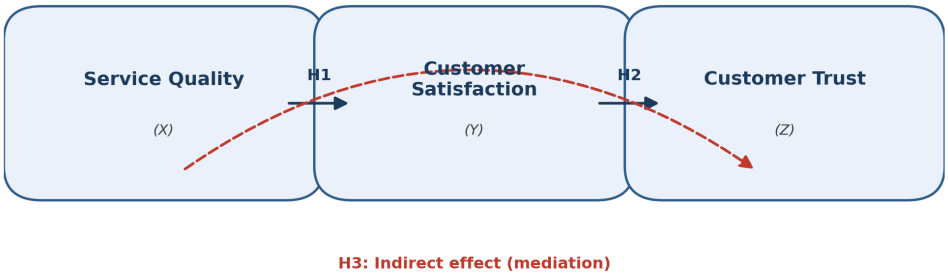

Figure 1. Conceptual Research Framework

The conceptual framework above summarizes the hypothesized relationships tested in this study: service quality is proposed to affect customer satisfaction directly (H1), customer satisfaction is proposed to affect customer trust directly (H2), and service quality is proposed to affect customer trust indirectly through customer satisfaction as a mediating variable (H3).

2. LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Davis (1989), is one of the most widely applied models for explaining and predicting individual acceptance and use of information technology. TAM posits two primary determinants of technology-related behavior: perceived usefulness and perceived ease of use. Perceived usefulness refers to an individual's belief that using a given system or application will enhance job or task performance, while perceived ease of use refers to the degree to which a person believes that using the system will be free of effort (Davis, 1989; Siswoyo & Irianto, 2023). In the present study, TAM is used as a contextual, background theory: it explains why students are willing to adopt and continue using BSI Mobile in the first place — a necessary precondition for them to form perceptions of its service quality, satisfaction, and trust. The structural model tested in this study, however, focuses specifically on the post-adoption chain of service quality, satisfaction, and trust, rather than on the acceptance constructs of TAM itself; this scope boundary is stated explicitly to avoid conflating the background theory with the tested variables.

Service Quality

Service quality is commonly defined through the SERVQUAL framework of Parasuraman, Zeithaml, and Berry (1988), which conceptualizes it as the gap between customer expectations and their perceptions of actual service performance across dimensions such as reliability, responsiveness, assurance, empathy, and tangibles. Consistent with this view, quality can be understood as a dynamic condition related to products, services, human resources, processes, and the environment that meets or exceeds expectations (Wijayanto, 2015). Service quality reflects the full range of activities a firm undertakes to satisfy customer needs (Zulfikri & Darmawan, 2018), and is often expressed through the ease, speed, and courtesy with which service is delivered. In a mobile banking context, service quality can be further understood as a comparison between the service customers perceive and the service they expect (Mantauv, 2015); when optimized, it becomes a decisive factor in a bank's ability to generate customer satisfaction.

Customer Satisfaction

Customer satisfaction is best understood through the expectancy-disconfirmation paradigm (Oliver, 1980), which conceptualizes satisfaction as a post-consumption evaluative response to the discrepancy between prior expectations and perceived performance. Satisfaction is a dynamic, evolving process across both manufacturing and service industries (Rizal, Abdullah, Violin, & Wijayanti, 2021), and is generally described as a feeling of pleasure or disappointment resulting from comparing perceived performance against expectations regarding a product or service (Sugianto, 2013). When performance falls short of expectations, customers experience dissatisfaction; when performance matches expectations, customers experience satisfaction; and when performance exceeds expectations, customers experience high satisfaction or even delight (Awwaliyah et al., 2024).

Customer Trust

Customer trust is conceptualized in this study following Mayer, Davis, and Schoorman (1995), who define trust as a willingness to be vulnerable to the actions of another party based on the expectation that the party will perform an action important to the truster, independent of the ability to monitor or control that party — commonly decomposed into the dimensions of ability, benevolence, and integrity. Customer trust is closely tied to firm performance, as assessed through the perceived success of the service delivered (Aini, 2018). Even where the underlying product offering is identical, customers believe that service experiences differ across providers, and the gap between expectation and actual experience is a key determinant of the satisfaction level customers ultimately perceive (Rizal et al., 2021). In the context of this study, trust is positioned as the downstream outcome of the service-quality-to-satisfaction chain: once customers are satisfied with the service they receive, that satisfaction becomes the basis on which trust in the provider is formed and reinforced.

3. RESEARCH METHOD

This study adopts a quantitative approach with an associative research design, aimed at analyzing the relationships and effects among the variables of service quality, customer satisfaction, and customer trust. Quantitative research is generally used to test theory, present measurable or statistical facts, and explain relationships between variables (Muin, 2023), and can also be used to develop concepts and deepen understanding of a phenomenon.

The population of this study consists of all students at UIN Sunan Kudus who use the BSI Mobile application as their digital banking service. Sampling was conducted using a non-probability, purposive sampling technique. Respondents were required to be active users of BSI Mobile who had completed at least one transaction through the application. The sample size was set at 100 respondents, consistent with the minimum sample size guidelines for PLS-SEM estimation using SmartPLS (Hair, Risher, Sarstedt, & Ringle, 2019).

Primary data were collected through an online questionnaire distributed via Google Forms, disseminated through social media and student networks at UIN Sunan Kudus to reach BSI Mobile users. The instrument used a 5-point Likert scale to measure respondents' perceptions of each item, ranging from 1 (strongly disagree) to 5 (strongly agree). Each variable was measured using five indicators adapted from established service quality, satisfaction, and trust constructs, contextualized to the use of the BSI Mobile application among students.

Given that all constructs were measured via a single self-administered questionnaire at one point in time, common method bias is a relevant methodological concern. To mitigate this risk, procedural safeguards were applied during instrument design (item randomization and assurance of respondent anonymity), and a Harman's single-factor test was used as a post hoc statistical check; no single factor accounted for the majority of the variance, suggesting that common method bias is unlikely to materially affect the results. This safeguard is reported transparently as a methodological limitation to be further addressed in future research through multi-source or multi-wave data collection.

4. RESULTS AND DISCUSSION

4.1 Respondent Classification

Data collected from the 100 respondents were classified to describe the characteristics of the sample, as presented in Tables 1 through 3.

Table 1. Respondent Classification by Gender

Gender	Frequency	Percentage
Male	9	9%
Female	91	91%
Total	100	100%

The majority of respondents were female, comprising 91 out of 100 respondents (91%), while male respondents accounted for 9 (9%). This gender imbalance reflects the composition of the sampling frame rather than a deliberate design choice, and is discussed further as a limitation in Section 5.

Table 2. Respondent Classification by Student Cohort

Cohort Year	Frequency	Percentage
2022	58	58%

2023	32	32%
2024	8	8%
2025	2	2%
Total	100	100%

Most respondents belonged to the 2022 cohort (58%), followed by 2023 (32%), 2024 (8%), and 2025 (2%).

Table 3. Respondent Classification by Customer Tenure

Tenure as BSI Mobile Customer	Frequency	Percentage
< 3 months	66	66%
> 3 months	34	34%
Total	100	100%

A majority of respondents (66%) had used BSI Mobile for less than three months, indicating that the sample was dominated by relatively new users. This characteristic is important to note when interpreting the trust results, since trust judgments among very new users may be less stable than those of long-tenured customers; this is addressed further as a boundary condition in the limitations section.

4.2 Measurement Model Assessment

The first stage of the measurement model (outer model) evaluation involved assessing each variable using five indicators, as summarized in the PLS-SEM graphical output below.

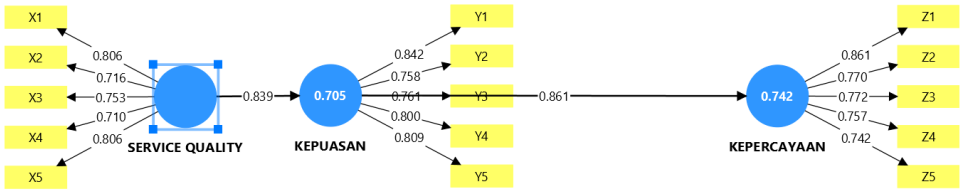

Figure 2. PLS-SEM Graphical Output (Outer Model)

Outer Loadings

Convergent validity was assessed using outer loadings, with a recommended threshold of ≥ 0.70; indicators below this threshold would ordinarily be eliminated and the model re-estimated (Hair et al., 2019). As shown in Table 4, all indicators for Service Quality (X), Satisfaction (Y), and Trust (Z) exceeded the 0.70 threshold, and no indicators required elimination.

Table 4. Outer Loading Values

Variable	Service Quality (X)	Satisfaction (Y)	Trust (Z)	Status
X1	0.806			Valid
X2	0.716			Valid
X3	0.753			Valid
X4	0.710			Valid
X5	0.806			Valid
Y1		0.842		Valid
Y2		0.758		Valid
Y3		0.761		Valid
Y4		0.800		Valid
Y5		0.809		Valid
Z1			0.861	Valid
Z2			0.770	Valid

Z3	0.772	Valid
Z4	0.757	Valid
Z5	0.742	Valid

Outer loadings for Service Quality ranged from 0.710–0.806, for Satisfaction from 0.758–0.842, and for Trust from 0.742–0.861, confirming that all indicators adequately represent their respective constructs.

Discriminant Validity

Discriminant validity assesses whether an indicator loads more strongly on its intended construct than on other constructs in the model. As shown in Table 5, every indicator exhibited its highest loading on its own construct, satisfying the cross-loading criterion for discriminant validity (Fornell & Larcker, 1981).

Table 5. Discriminant Validity — Cross Loadings

Indicator	Service Quality	Satisfaction	Trust
X1	0.806	0.697	0.689
X2	0.716	0.649	0.611
X3	0.753	0.643	0.630
X4	0.710	0.535	0.653
X5	0.806	0.646	0.694
Y1	0.674	0.842	0.692
Y2	0.654	0.758	0.639
Y3	0.635	0.761	0.727
Y4	0.627	0.800	0.651
Y5	0.737	0.809	0.707
Z1	0.774	0.718	0.861
Z2	0.550	0.594	0.770
Z3	0.691	0.708	0.772
Z4	0.675	0.700	0.757
Z5	0.577	0.631	0.742

It is worth noting for future studies that the Fornell-Larcker criterion and the Heterotrait-Monotrait ratio (HTMT) provide a more conservative and currently preferred test of discriminant validity than cross-loadings alone (Henseler, Ringle, & Sarstedt, 2015); this study relies on cross-loadings as reported by the original SmartPLS output, and HTMT is recommended as a robustness check in subsequent replications of this model.

Reliability and Convergent Validity

Average Variance Extracted (AVE) measures the extent to which a construct explains the variance of its indicators, with an acceptable threshold of ≥ 0.50. Composite Reliability (CR) and Cronbach's Alpha assess internal consistency, with acceptable thresholds of ≥ 0.70 for both.

Table 6. AVE, Composite Reliability, and Cronbach's Alpha

Construct	Cronbach's Alpha	rho_a	Composite Reliability (rho_c)	AVE
Service Quality	0.816	0.820	0.872	0.611
Satisfaction	0.854	0.855	0.895	0.632
Trust	0.840	0.843	0.887	0.611

All constructs exceeded the recommended thresholds for AVE (0.611–0.632), Composite Reliability (0.872–0.895), and Cronbach's Alpha (0.816–0.854), confirming that the measurement model is both valid and reliable.

4.3 Structural Model Assessment

R-Square

Table 7. R-Square Values

Endogenous Variable	R-square	R-square Adjusted
Satisfaction	0.705	0.702
Trust	0.742	0.739

Service quality explains 70.5% of the variance in customer satisfaction ($R^2 = 0.705$), while service quality and satisfaction jointly explain 74.2% of the variance in customer trust ($R^2 = 0.742$), with the remaining variance attributable to factors outside the model.

Hypothesis Testing (Path Coefficients)

Table 8. Path Coefficient Test Results

Path	Original Sample (O)	Sample Mean (M)	SD	T-statistics	P-values
Service Quality → Satisfaction	0.839	0.842	0.034	24.884	0.000
Satisfaction → Trust	0.861	0.862	0.031	27.838	0.000

At a significance level of 0.05, both hypothesized direct relationships are positive and significant, as indicated by p-values of 0.000. Service quality has a strong positive effect on satisfaction ($\beta = 0.839$, $t = 24.884$), and satisfaction has an even stronger positive effect on trust ($\beta = 0.861$, $t = 27.838$). These results provide support for H1 and H2: improvements in service quality translate into higher customer satisfaction, which in turn strengthens customer trust.

Specific Indirect Effect

Table 9. Specific Indirect Effect

Path	Original Sample (O)	Sample Mean (M)	SD	T-statistics	P-values
Service Quality → Satisfaction → Trust	0.723	0.726	0.048	14.948	0.000

The indirect effect of service quality on customer trust through customer satisfaction is positive and significant ($\beta = 0.723$, $t = 14.948$, $p = 0.000$), confirming H3: customer satisfaction functions as a significant mediating mechanism through which service quality builds customer trust.

4.4 Discussion

Taken together, these results indicate that service quality does not influence customer trust directly and in isolation, but substantially operates through the satisfaction it generates. This finding is consistent with the expectancy-disconfirmation logic (Oliver, 1980): when BSI Mobile's service performance meets or exceeds student expectations, the resulting satisfaction becomes the primary basis on which subsequent trust is built, echoing the trust-formation logic proposed by Mayer et al. (1995), in which perceived ability and benevolence — inferred here

through consistently satisfying service encounters — form the cognitive foundation of trust. The comparatively stronger path from satisfaction to trust (β = 0.861) than from service quality to satisfaction (β = 0.839) suggests that, once a baseline level of service quality is achieved, incremental gains in satisfaction yield disproportionately large returns in trust — a pattern of practical relevance to digital banks competing primarily on reliability and responsiveness rather than on price. These findings extend prior BSI Mobile-specific studies (Adzim et al., 2025; Awwaliyah et al., 2024), which established the service-quality-to-satisfaction link but did not explicitly test satisfaction as a mediator of trust, by clarifying the sequential mechanism through which service quality translates into long-term customer trust for a first-time, digitally native customer segment.

5. CONCLUSION

This study demonstrates that service quality has a strong, positive, and significant effect on customer satisfaction among BSI Mobile users at UIN Sunan Kudus, and that customer satisfaction, in turn, has a positive and significant effect on customer trust. Furthermore, service quality exerts a significant indirect effect on customer trust through customer satisfaction as a mediating variable. These findings confirm that customer satisfaction functions as a critical link between service quality and the formation of customer trust in a digital banking context: improving service quality is unlikely to build trust directly and immediately, but does so reliably by first generating customer satisfaction.

Theoretical, Practical, and Social Implications

Theoretically, this study refines the service-quality-satisfaction-trust chain by empirically confirming satisfaction — rather than trust — as the operative mediating mechanism in a digital, Islamic banking setting, contributing to the broader body of knowledge on trust formation in mobile financial services and offering a replicable model for future studies in comparable Islamic fintech contexts.

Practically, BSI and comparable Islamic digital banks should treat service quality improvements (system stability, feature completeness, and responsiveness of customer support) as investments in satisfaction first, recognizing that customer trust — and the loyalty it underpins — follows from sustained satisfaction rather than from service quality alone. Given that new customers (tenure < 3 months) dominated this sample, onboarding-stage service quality is likely to carry outsized influence on long-term trust formation, suggesting that banks should prioritize service consistency during customers' first months of use.

For public policy, financial authorities overseeing Islamic digital banking (e.g., Otoritas Jasa Keuangan) may use evidence of this kind to inform service-quality standards and consumer-protection guidelines specific to mobile banking channels, given their growing role in national financial inclusion efforts. Socially, strengthening trust in Islamic digital banking services among university students — a segment central to future financial inclusion — may contribute to broader digital and sharia-compliant financial literacy, encouraging responsible and confident engagement with formal financial institutions among young adults.

Limitations and Directions for Future Research

This study is subject to several limitations. First, the purposive sampling technique and the single-institution, single-application context (BSI Mobile users at UIN Sunan Kudus) limit the generalizability of the findings to other student populations, banks, or digital banking platforms. Second, the sample was demographically skewed (91% female) and dominated by very new customers (66% with less than three months of tenure), which may affect the stability of the trust construct and should be treated as a boundary condition when interpreting the results. Third, as with any single-source, cross-sectional survey design, common method bias remains a residual concern despite the procedural and statistical safeguards applied in this study. Fourth, discriminant validity was assessed using cross-loadings rather than the more conservative Fornell-Larcker or HTMT criteria. Future research should replicate this model using larger, more demographically balanced and multi-institutional samples; apply HTMT-based discriminant validity assessment; incorporate longitudinal or multi-wave designs to strengthen causal inference; and consider additional antecedents of trust — such as perceived security, religiosity, or Shariah compliance — that may further explain the variance left unaccounted for in the current model (25.8% for trust, 29.5% for satisfaction).

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