

# The role of trust in mediating cultural and service influences on digital banking continuance intention

Lisana Lisana and Cathrine Abigael Christy  
*Department of Informatics Engineering, Universitas Surabaya,  
Surabaya, Indonesia*

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## Abstract

**Purpose** – This study aims to investigate how community culture and service quality influence trust in digital banking and examines the role of trust in shaping users' continuance intention toward digital banking services.

**Design/methodology/approach** – A quantitative research framework was developed and empirically tested using a cross-sectional survey. Data were collected from 675 active digital banking users in Indonesia and analyzed using structural equation modeling to examine the relationships among the proposed constructs.

**Findings** – The results revealed that perceived security and benefits had strong positive effects on trust in digital banking services. In contrast, network externalities and social influence did not significantly affect trust. Moreover, trust strongly influences user satisfaction, which in turn positively affects the intention to continue using digital banking services.

**Practical implications** – The findings offer practical suggestions that enable digital banking service providers to prioritize improvements in system security and customer benefits. By strengthening trust and satisfaction, service providers can effectively encourage long-term user engagement and continued use of digital banking services.

**Originality/value** – This study extends the digital banking literature by integrating perspectives on community culture and service quality to explain trust formation in digital banking services. In addition, it highlights the role of trust as a key driver of users' intention to continue using digital banking services in the Indonesian context, an area underexplored in prior studies.

**Keywords** Digital banking, Trust, Community culture, Service quality, Continuance usage

**Paper type** Research paper

## 1. Introduction

The Fourth Industrial Revolution has brought about significant changes, particularly through digitalization, which is now a key part of the global economy (Saif *et al.*, 2024). Rapid technological developments, particularly in finance, have disrupted traditional banking and driven the growth of digital banking as an alternative (Windasari *et al.*, 2022). Digital banking provides fully online services, enabling users to access financial services at any time and from any location without the need to visit a physical branch. These shifts make banking services faster, more convenient and more customer-focused (Saif *et al.*, 2024; Windasari *et al.*, 2022). Digital banking also helps banks reduce costs, make account opening easier, and enable customers to manage their accounts in real time (Kaabachi *et al.*, 2022).

The COVID-19 pandemic has significantly driven the shift from conventional to digital banking in Indonesia. The government implemented social distancing policies and restricted in-person interactions during the pandemic (Windasari *et al.*, 2022). As a result, service-based sectors, including banks, were encouraged to reduce face-to-face interactions and adopt digital alternatives (Indrasari *et al.*, 2022; Seetharaman, 2020). These measures accelerated the growth of digital banking and increased public acceptance of digital financial services.



The use of digital banking has grown significantly. The number of users downloading mobile banking apps increased from 3.8 million in 2019 to 4.1 million in 2020 (Databoks, 2021). Meanwhile, data indicate a decline in the number of Automated Teller Machines (ATMs), suggesting reduced customer reliance on physical banking facilities (Databoks, 2022). The top banks in Indonesia have also provided fully digital services (Yuspin *et al.*, 2023). Their mobile apps, such as BCA Mobile, BRImo and Livin' by Mandiri have been downloaded more frequently than digital banking apps such as Neobank, Bank Jago, Jenius and Allo Bank (Statista, 2024a). Studies have indicated that the absence of physical branches can undermine customer trust, resulting in hesitation to continue using digital platforms for comprehensive financial services (Musyaffi *et al.*, 2023; Windasari *et al.*, 2022).

This gap is particularly striking given Indonesia's large and growing digital population. A survey reported over 168 million smartphone users and over 210 million internet users by 2023 (Statista, 2024b, 2024c). This figure positions Indonesia as the fourth-largest digital market, after China, India and the USA. However, digital banking adoption remains relatively low. This suggests that access to digital infrastructure alone does not guarantee active participation in the absence of consumer trust. Indonesia's digital banking market is projected to generate US\$3.61bn in net interest by 2024. However, this figure is projected to decline to US\$3.03bn by 2029, with a compound annual growth rate of -3.44% (Statista, 2026). This predicted decline underscores the difficulty in building sustainable trust and maintaining long-term engagement. It also suggests that regulatory frameworks, consumer protection and inclusive financial education can play a critical role in stabilizing growth and ensuring the resilience of the digital financial ecosystem.

Recent research on digital banking has expanded rapidly, reflecting the sector's increasing importance in the global economy. However, most studies still focus on adoption using established frameworks such as the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) (Khan, 2022) and the technology acceptance model (TAM) (Alnemer, 2022; Kaur *et al.*, 2021; Martínez-Navalón *et al.*, 2023; Musyaffi *et al.*, 2023). A study by Basoeki and Agus (2023) also combined those two frameworks. Research exploring users' intention to continue using digital banking remains limited, leaving a significant gap in the literature. Understanding the predictors of intention to continue using digital banking is crucial, especially in the Indonesian context. Digital transformation in the financial sector is rapidly evolving, and sustained user engagement is crucial for long-term success.

Trust has been widely found to be an important predictor of digital banking use (Bhatnagar *et al.*, 2024; Nguyen *et al.*, 2020; Oktavia *et al.*, 2023; Saif *et al.*, 2024; Sebayang *et al.*, 2023). Although theoretical models frequently include trust, the specific factors that shape its development remain poorly understood. In digital banking, it is crucial for users to perceive service quality and reliability as comparable to traditional banks to build trust (Windasari *et al.*, 2022). This study seeks to fill this gap by identifying and analyzing factors that contribute to trust formation in the context of digital banking.

Research from Nigeria shows that cultural norms significantly influence trust in institutions that manage personal data (Jenkner *et al.*, 2022). This cultural issue is often overlooked, especially in developing countries. Therefore, further research is needed on the relationship between culture and trust, especially in Indonesia, a developing country. Community culture has been shown to help build trust, strengthen social bonds, and support knowledge sharing in digital ecosystems (Ren *et al.*, 2022). In the banking sector, studies have shown that trust is related to cultural context in both online and mobile banking (Hassan and Wood, 2020; Khan *et al.*, 2022). Therefore, community culture is relevant to include in research on trust in the digital banking environment in Indonesia.

Moreover, the perceived quality of a digital platform is a significant factor in the adoption of new technology, particularly for individuals who are generally risk-averse. Prior studies have shown that service quality significantly influences trust in various contexts (Ginting *et al.*, 2023). However, in the context of digital banking, this relationship remains underexplored. In the broader context of retail banking, high service quality is associated with higher customer satisfaction, greater trust and greater loyalty (Boonlertvanich, 2019).

Therefore, this study formulates the following research question: What factors related to community culture and service quality influence the development of trust and the formation of customer continuance intention in digital banking in Indonesia? The primary objective of this study is to examine how community culture and service quality contribute to trust in digital banking, particularly with respect to continuance intention. By addressing this gap in the literature, this study seeks to provide both theoretical and practical contributions and to offer useful insights for industry stakeholders in developing strategies and services that strengthen trust and support the continued use of digital banking.

## 2. Literature review

### 2.1 Digital banking

Digital banking refers to the branchless financial institutions (Windasari *et al.*, 2022). These institutions rely on digital infrastructure to provide various banking services such as savings, loans, fund transfers, account management and other financial products. The Indonesian Financial Services Authority (OJK) defines a digital bank as a banking institution established under national law whose primary operations are conducted through electronic channels (Almasri and Sunoco, 2023). The government still mandates digital banks to establish a single physical office as their headquarters, despite their digital nature. This regulatory framework reflects the government's efforts to balance innovation with oversight and to ensure that digital banks can expand financial access while maintaining institutional accountability.

Research on digital banking remains dominated by studies of how this technology is adopted. Recently, there has been very limited research on users' intention to continue using digital banking services. Frameworks such as TAM and UTAUT have been widely used to explain initial adoption. However, the factors influencing continuance usage may differ from those affecting initial adoption. In particular, continued use often depends on users' experiences with the service, including trust, satisfaction and perceived service quality. This study extends the theoretical understanding of digital banking usage by focusing on continuance intention rather than initial adoption. It highlights the role of trust formation and service-related factors in promoting long-term engagement with digital financial services. Table 1 summarizes previous studies examining digital banking continuance intention conducted in various countries. These studies provide an overview of the existing research and highlight the need for further investigation, particularly in the Indonesian context.

### 2.2 Community culture and service quality

Researchers have examined community culture across various disciplines and countries, highlighting its influence on consumer behavior and technology adoption. Previous studies involving community culture have primarily focused on technology adoption rather than on continuance intention. Table 2 summarizes prior studies examining cultural aspects across domains, including mobile banking (Hassan and Wood, 2020), information systems (Jenkner *et al.*, 2022) and online banking (Khan *et al.*, 2022). Research indicates that community culture plays a key role in influencing beliefs, acceptance and usage behavior. Moreover, Khan (2022) argued that cultural dimensions remain underexplored in the context of digital

**Table 1.** Research in digital banking continuance intention

Focus of study	Variable	Country	Author
Continuous intention usage of artificial intelligence enabled digital banks	Perceived intelligence, interaction quality, anthropomorphism, expectation confirmation, consumer experience, continuous intention	India	<a href="#">Bhatnagr et al. (2024)</a>
To leave or retain? An interplay between customer satisfaction and quality digital banking services	Reliability, efficiency, ease of use, satisfaction, security, retention intentions	Ghana	<a href="#">Bankuoru Egala et al. (2021)</a>
Determinants of adoption and continuance intentions of internet-only banks	Number of services, trust, security, critical mass, convenience, economic efficiency. Continuance intention	South Korea	<a href="#">Lee and Kim (2020)</a>
Antecedents of user satisfaction and trust in digital banking	System quality, loyalty, trust, service quality, satisfaction	Taiwan	<a href="#">Chang et al. (2025)</a>
Drivers of loyalty and satisfaction in digital-only banking	E-CRM, reputation, satisfaction, loyalty	Iran	<a href="#">Haghighinasab et al. (2025)</a>

banking. This provides an opportunity for future research to further examine how community culture influences trust and satisfaction in the continued use of digital financial services.

Meanwhile, [Table 3](#) summarizes previous research on service quality across various contexts. The diversity of these sectors highlights the importance of service quality as a key determinant of user satisfaction and trust. These studies are still concentrated in Asia and the Middle East. In Asia, research has been conducted in Southeast Asia (Indonesia, Thailand),

**Table 2.** Research in community culture

Field	Used theory	Variable	Country	Reference
Mobile banking	TAM	Perceived usefulness, perceived risk, trust, social influence	Egypt, USA	<a href="#">Hassan and Wood (2020)</a>
Information systems	Hofstede's cultural dimensions theory	Collectivism, masculinity, uncertainty avoidance, power distance	Nigeria	<a href="#">Jenkner et al. (2022)</a>
Online banking	UTAUT2, Hofstede's cultural dimensions theory	Uncertainty avoidance, long-term orientation, individualism, masculinity, power distance	Pakistan, Turkey	<a href="#">Khan et al. (2022)</a>
Digital banking	UTAUT2	Culture	Pakistan, China	<a href="#">Khan (2022)</a>
Internet shopping	Hofstede's cultural dimensions theory	Individualism-collectivism, power distance, uncertainty avoidance, masculinity-femininity	Jordan	<a href="#">Faqih (2022)</a>
Mobile payment	TPE	Social influence, vendor regulations, network externalities	Indonesia	<a href="#">Lisana and Handarkho (2024)</a>
Islamic banking	TRA	Culture	India	<a href="#">Charag et al. (2019)</a>

**Table 3.** Research in service quality

Field	Theory	Variable	Country	Reference
Main-bank	SQM (service quality model)	Assurance, empathy, reliability, service quality, tangibility, responsiveness	Thailand	<a href="#">Boonlertvanich (2019)</a>
Education	N/A	Responsibility, service quality, satisfaction, trust	Pakistan	<a href="#">Latif et al. (2021)</a>
Government e-services	SQM (service quality model)	Trust, service quality	Saudi arabia	<a href="#">Alkrajji and Ameen (2022)</a>
Telecom service	SQM (service quality model)	Reliability, empathy, tangibility, perceived quality, responsiveness	India	<a href="#">Kalia et al. (2021)</a>
Public hospitals	N/A	Service quality, trust, loyalty	Iran	<a href="#">Kalhor et al. (2021)</a>
Mobile shopping	SQM (service quality model)	Personalization, responsiveness, perceived risk, ease of use, aesthetics		<a href="#">Zhang et al. (2023)</a>
Education	Social cognitive theory (SCT), cognitive theory of multimedia learning	Reliability, empathy, assurance, learning and web contents, responsiveness	India	<a href="#">Saxena et al. (2021)</a>
Mobile shopping	Information systems success model	Convenient service quality, service quality, accessible	China	<a href="#">Kim et al. (2021)</a>
Higher education	SQM (service quality model)	Assurance, empathy, reliability, tangibility, responsiveness	Jordan	<a href="#">Abu-Rumman and Qawasmeh (2022)</a>
Hospitality	SQM (service quality model)	Empathy, assurance, reliability, tangible, responsiveness	Iraq	<a href="#">Ali et al. (2021)</a>

South Asia (Pakistan, India) and East Asia (China). In the Middle East, several authors have focused on Saudi Arabia, Iran, Jordan and Iraq. These studies indicate that academic attention to service quality has focused mainly on the developing countries in Asia.

The Service Quality Model is structured around five primary dimensions: Assurance, Empathy, Reliability, Responsiveness and Tangibles ([Alkrajji and Ameen, 2022](#)). These dimensions form the basis for assessing service performance and customer expectations. However, a very limited study explicitly incorporated security perception as a component of service quality. This represents a crucial gap, particularly in digital banking, where trust is influenced not only by responsiveness but also by concerns about the security of financial transactions and data privacy ([Musyaffi et al., 2023](#)). Therefore, research that incorporates security as a key dimension of service quality is crucial given the ongoing digital transformation of financial services. This reflects consumer concerns and addresses real challenges in implementing secure digital banking solutions.

### 3. Research model development

Recent research on digital banking over the past three years (2020–2023) has been largely dominated by technological and economic perspectives, with topics such as cybersecurity, blockchain, artificial intelligence, digital transformation and COVID-19 emerging as prominent areas of focus ([Sudianjaya et al., 2024](#)). However, in a pluralistic society such as Indonesia, understanding community culture is crucial to the adoption of technology. Therefore, this study examines community culture conceptualized through two variables:

network externalities and social influence. These factors were previously categorized as environmental variables, along with vendor regulations, in research conducted by [Lisana and Handarkho \(2024\)](#). Network externalities were included to assess whether trust in digital banking can develop without explicit external persuasion, using indicators such as user counts and support service availability. In the context of mobile payment, widespread platform use contributes to increased trust and confidence ([Vedadi and Warkentin, 2020](#)). Accordingly, this study proposes the following hypothesis:

*H1. Network externalities have a positive direct effect on customer trust in digital banking.*

Social influence represents the direct impact of others on a person's behavioral intention. Users are willing to adopt technology when their behavior is validated by influential peers or social groups ([Khan et al., 2022](#)). In Indonesia, social influence is expected to play a significant role given the low level of individualism in Indonesian society ([Hofstede, 2024](#)). Previous research on mobile payment identified social influence as a key environmental factor influencing user intentions, both directly and indirectly through trust ([Lisana and Handarkho, 2024](#)). Therefore, this study proposes the following hypothesis:

*H2. Social influence has a positive direct effect on customer trust in digital banking.*

Service quality was found to be a crucial dimension among other factors influencing trust ([Sarkar et al., 2020](#)). Digital banks need to ensure that customers perceive their services as reliable and consistent ([Windasari et al., 2022](#)). According to [Hofstede \(2024\)](#), Indonesia scores high on the uncertainty avoidance dimension. This indicates Indonesia's preference for predictability and risk mitigation. This condition makes service quality a crucial factor in building customer trust. In this study, perceived security and perceived benefit were evaluated as important components of service quality. Perceived security refers to users' confidence in the safety of digital platforms against threats such as data breaches or financial losses ([Liébana-Cabanillas et al., 2018](#)). Previous research has shown that when users perceive higher security, their trust in digital banking increases ([Musyaffi et al., 2023](#)). Thus, this study proposes the following hypothesis:

*H3. Perceived security has a positive direct effect on customer trust in digital banking.*

Previous research revealed that economic benefits significantly influence trust ([Tsui et al., 2024](#)). Other scholars argued that perceived benefits include both economic and noneconomic advantages, such as convenience, lower costs, flexibility and transparency ([Jain and Raman, 2023](#); [Tsui et al., 2024](#)). This study defines perceived benefits as economic benefits and public service benefits. Moreover, prior studies also linked economic benefits to service quality in microlearning ([Isibika et al., 2023](#)). Therefore, this study proposes the following hypothesis:

*H4. Perceived benefit has a positive direct effect on customer trust in digital banking.*

Trust was discovered to become a very important determinant, especially in the digital banking context ([Martínez-Navalón et al., 2023](#)). It was found to contribute to customer satisfaction, a key factor in the continued technology use ([Geebren et al., 2021](#)). In the banking sector, customer satisfaction has been argued as a key performance metric ([Pritjahjono et al., 2023](#)). Numerous studies have shown that customers who are satisfied with their existing banking application will continue using it even after a new application is

released. This demonstrates the lasting impact of satisfaction. Thus, the study posits the following hypothesis:

*H5.* Trust has a positive direct effect on customer satisfaction in digital banking.

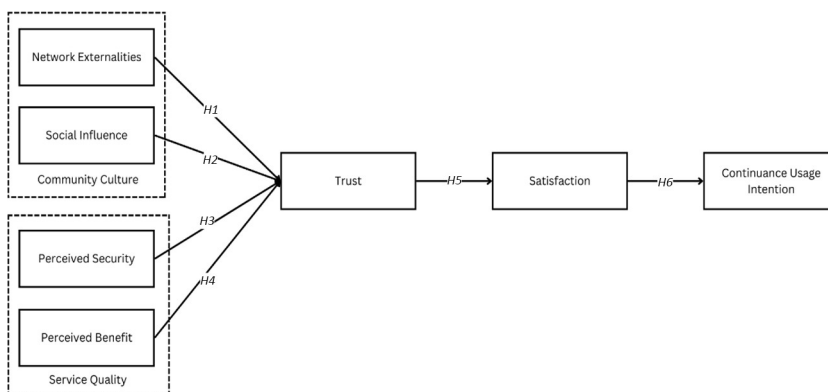
Customer satisfaction is a key factor in influencing users' decisions to keep using a service (Bhattacharjee, 2001). A study by Alzahrani and Seth (2021) revealed that in the UK, dissatisfaction with learning management systems (LMS) led to a decrease in students' intention to continue using them. Similarly, satisfaction with mobile shopping applications was found to influence customers' intention to continue using them (Sarkar and Khare, 2019). Furthermore, customer satisfaction with digital banking, shaped by trust and service quality, encourages customers to continue using digital banking in the long term (Bhatnagar and Rajesh, 2024). Thus, this study proposes the following hypothesis:

*H6.* Customer satisfaction has a positive direct effect on continuance usage intention in digital banking.

The theoretical framework developed from the proposed hypotheses is depicted in Figure 1. This model integrates insights from previous research on digital banking, community culture, service quality and continuance usage across various domains. The model consists of nine key variables: network externalities and social influence (categorized as community culture); perceived benefit and perceived security (classified as service quality); and trust, satisfaction and continuance usage intention as outcome variables. Table 4 presents a detailed description of each construct.

#### 4. Methodology

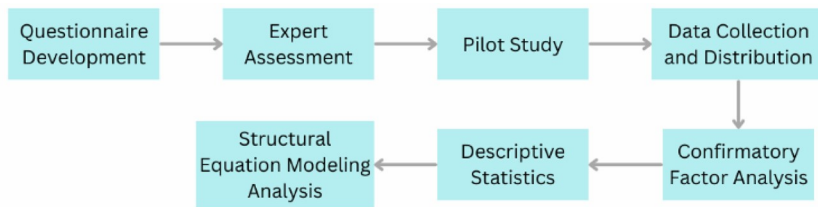
This study employs a cross-sectional design, following Neuman's (2013) guidelines. The research methodology consists of seven sequential steps, as depicted in Figure 2. First, the administered questionnaire was divided into three sections. The opening section provides an introduction outlining the survey's purpose, instructions for completion, and assurances of respondent privacy. Section 2 collects demographic and background information. Questions related to the research variables appear in the final section. The questionnaire is provided in English and Indonesian for different respondents.



**Figure 1.** Theoretical Model

**Table 4.** Variable definition

Variable	Definition	Reference
Social influence	The use of certain technologies due to the influence of society's perspective, which in turn can affect One's behavior	<a href="#">Khan et al. (2022)</a>
Perceived security	A person's perception of the safety of using mobile payment systems	<a href="#">Zhao and Bacao (2021)</a>
Network externalities	Increased system value that triggers behavioral intention due to an increase in users	<a href="#">Lee et al. (2023)</a>
Perceived benefit	The use of digital financial services provides benefits such as improved transparency, ease of transactions, reduced transaction fees, and greater flexibility	<a href="#">Jain and Raman (2023)</a>
Trust	User acceptance of the risks and suspicions inherent in the system, is always a concern, especially in digital payment services	<a href="#">Chang et al. (2025)</a>
Satisfaction	The emotional evaluation of various outcomes may also reflect either a pleasant or a distressing perspective	<a href="#">Alzahrani and Seth (2021)</a>
Continuance intention	The intention of users to keep using the system	<a href="#">Bhattacharjee (2001)</a>

**Figure 2.** Research Methodology

To ensure clarity, relevance and validity, two digital banking and technology experts reviewed the questionnaire. After expert validation, a pilot study was conducted using five participants. [Kunselman \(2024\)](#) stated that a well-designed and effectively implemented pilot study will increase the success of the research.

The questionnaire items were adapted from validated instruments used in previous studies to ensure the reliability and validity of the measurement scales. These instruments were selected because they have demonstrated strong reliability and validity in prior research on digital financial services. [Table 5](#) presents the measurement items for each variable examined in this study. Each item was rated by respondents on a five-point Likert scale, with 1 = strongly disagree and 5 = strongly agree.

Respondents in this study were users aged 17 and over with experience using digital banking services. Respondents came from Surabaya and Jakarta, two of Indonesia's largest cities. The minimum age limit of 17 was set in accordance with Indonesian law, which requires customers to be at least 17 years old to open a bank account.

This study focused on digital banking applications operating under Indonesian financial regulations, including services from Jenius, Bank Jago, Neobank, SeaBank, Raya Bank, Line Bank, Superbank, Saqu Bank, Krom Bank, Allo Bank and Blu by BCA Digital.

To achieve 95% confidence with a 5% margin of error, a minimum response rate of 400 participants is required ([Israel, 2003](#)). This sample size ensures statistical robustness, particularly for structural equation modeling (SEM) analysis. This study employed

**Table 5.** Measurement indicators

Latent var	Measurement	Reference
Social influence	SI1. Important people in my life believe I should use digital banking SI2. Those whose opinions matter to me prefer digital banking SI3. The important person in my life, such as family and close friends, encourage me to use digital banking	<a href="#">Hassan and Wood (2020)</a>
Perceived benefit	PB1. Digital banking provides many benefits PB2. I can perform digital banking easily and quickly PB3. I agree that digital banking is useful. PB4. Digital banking provides higher quality outcomes than using traditional banks	<a href="#">Jain and Raman (2023)</a>
Network externalities	If more people use digital banking, then: NX1. They will gain many advantages from digital banking services NX2. A wider range of services will become available NX3. The quality of its services will increase	<a href="#">Lisana and Handarkho (2024)</a>
Perceived security	PS1. I think digital banking is secure PS2. I think digital banking has the technical ability to safeguard my personal information PS3. I have confidence in the security measures of digital banks to protect my personal and financial data PS4. I feel confident in the security system used by the digital banking	<a href="#">Zhao and Bacao (2021)</a>
Trust	TR1. Digital banking keeps its promises. TR2. Services provided by digital banking fulfill my needs TR3. Digital banking can be trusted TR4. Digital banking is concerned with the present and future TR5. In general, I believe digital banking is reliable	<a href="#">Geebren et al. (2021)</a>
Satisfaction	SA1. Overall, I am satisfied with digital banking applications SA2. I am highly satisfied with digital banking applications SA3. I feel pleased with digital banking applications	<a href="#">Bhatnagr and Rajesh (2024)</a>
Continuance intention	CI1. I will use digital banking applications continuously CI2. I insist to keep using digital banking applications as much as I can CI3. I plan to use digital banking applications instead of other options	<a href="#">Bhatnagr and Rajesh (2024)</a>

convenience sampling, a non-probability sampling method. The questionnaire is distributed via Google Forms to respondents between February and April 2025. Distribution channels include social media platforms and direct messaging applications, which also facilitate snowball sampling to expand the reach of respondents.

Confirmatory factor analysis (CFA) is used to validate the measurement model, following the guidelines provided by [Straub and Gefen \(2004\)](#). A latent variable is considered valid when all indicators have factor loadings greater than 0.4 and eigenvalues greater than or equal to 1. Otherwise, the indicator is excluded from further analysis ([Straub and Gefen, 2004](#)). Reliability is assessed using Cronbach's alpha, and its interpretation is based on the thresholds established by [George and Mallery \(2003\)](#). A construct is considered reliable if its Cronbach's alpha coefficient is 0.70 or higher.

The normality of the indicators was examined through descriptive statistics to validate further analysis. Skewness and kurtosis values are evaluated, with acceptable thresholds set below 3 and 7, respectively ([Kline, 2023](#)). After meeting these requirements, the analysis proceeds using SEM. The direct effects of all hypotheses are assessed using Amos software.

## 5. Results and discussion

### 5.1 Results

This study successfully recruited 705 respondents who met the eligibility criteria, corresponding to a 5% margin of error and a 95% confidence level ([Israel, 2003](#)). The data cleaning process identified 30 outlier responses, which were removed. In total, 675 responses were analyzed. Respondent details, including gender, age, city, occupation and education, are presented in [Table 6](#).

**Table 6.** Characteristics of participants

Characteristic	Item	Frequency	%
Gender	Female	441	34,7
	Male	234	65,3
City	Jakarta	148	21,9
	Surabaya	527	78,1
Age (years)	<16	6	0,9
	16–20	216	32
	21–30	367	54,4
	31–40	46	6,8
	>40	40	5,9
Occupation	Doctor	2	0,3
	Employee	279	41,3
	Entrepreneur	59	8,7
	Freelancer	3	0,4
	Housewife	9	1,3
	Religious worker	1	0,1
	Student	318	47,1
	Teacher or lecturer	3	4
	Unemployed	1	0,1
Education level	Middle school	13	1,9
	High school	266	39,4
	Bachelor or diploma	373	55,3
	Profession	2	3
	Master/Doctoral	21	3,1

CFA was used for validation testing, and Cronbach’s alpha was applied to assess the reliability of all constructs. The factor loadings and reliability coefficients are shown in Table 7. All indicators were valid, as their factor loadings are above 0.4 (Straub and Gefen, 2004). Furthermore, these results indicated internal consistency across all constructs, as Cronbach’s alpha values exceeded the 0.7 benchmark recommended by George and Mallery (2003).

Furthermore, the normality of the data was evaluated by checking skewness and kurtosis values. According to Kline (2023), skewness should not exceed 3, and kurtosis should remain below 7. The results indicate that all measurement items meet these criteria. Therefore, the data distribution was within acceptable limits and suitable for SEM analysis.

Table 8 presents the SEM analysis results of all hypotheses, formatted as unstandardized effects and statistical significance. Significance levels are determined as: ( $p < 0.001$ ), ( $p < 0.01$ ), ( $p < 0.05$ ), and NS (not significant), in accordance with the notation used by Lisana and Handarkho (2024). Of the six hypotheses proposed, four were supported, and two were rejected.

Model fit was evaluated using several indicators, in accordance with Kline’s (2023) guidelines. First, the normalized chi-square value was considered acceptable when it fell between 1 and 5, indicating a reasonable fit. Second, the goodness-of-fit indices (GFI, NFI, IFI and CFI) were expected to exceed 0.90, reflecting a good fit. Finally, the RMR (root mean square residual) and RMSEA (root mean square error of approximation) were computed, with values approaching zero indicating a close fit. The results of model fit statistics are presented in Table 9. Based on the results, the model demonstrated an acceptable and close fit.

**Table 7.** Component factor analysis and Cronbach’s alpha

Variable/Indicator	Component							Cronbach’s alpha
	1	2	3	4	5	6	7	
PS2	0.820							0.905
PS4	0.808							
PS3	0.803							
PS1	0.742							
TR2		0.728						0.827
TR4		0.710						
TR1		0.697						
TR5		0.653						
TR3		0.608						
PB2			0.778					0.829
PB3			0.755					
PB4			0.673					
SI2				0.832				
SI3				0.818				0.821
SI1				0.816				
SA1					0.784			
SA3					0.781			0.808
SA2					0.778			
CI1						0.777		
CI2						0.773		0.740
CI3						0.708		
NX2							0.768	
NX1							0.709	0.726
NX3							0.666	

**Table 8.** Hypothesis testing results

Hypotheses	Total effect	Status
Network Externalities → Trust ( <i>H1</i> )	0.052 <sup>NS</sup>	Rejected
Social Influence → Trust ( <i>H2</i> )	0.012 <sup>NS</sup>	Rejected
Perceived Security → Trust ( <i>H3</i> )	0.404***	Accepted
Perceived Benefit → Trust ( <i>H4</i> )	0.317***	Accepted
Trust → Satisfaction ( <i>H5</i> )	0.728***	Accepted
Satisfaction → Continuance Usage Intention ( <i>H6</i> )	0.538***	Accepted

**Table 9.** Fit statistics

Sample size	Normed chi-square	RMR	GFI	AGFI	NFI	IFI	RMSEA
675	2.571	0.043	0.924	0.906	0.913	0.945	0.945

## 5.2 Discussion

The findings revealed that community culture, as reflected in network externalities and social influence, had no statistically significant effect on trust formation regarding the intention to continue digital banking (*H1* and *H2*). Unlike earlier studies that stressed the role of community factors on trust development in mobile and online banking contexts (Khan *et al.*, 2022; Hassan and Wood, 2020). This finding is unexpected, given that Indonesia is a collectivist country with low individualism (Hofstede, 2024). One possible explanation is that Indonesian customers may rely more on their personal experiences when evaluating digital banking services. Trust may develop primarily through their direct interactions with the system rather than through external social influences. Since digital banking involves financial transactions and sensitive personal information, customers tend to prioritize security and system reliability. Consequently, community culture factors may play a less significant role in shaping trust in the context of digital banking continuance intention.

Meanwhile, service quality emerged as a critical determinant of customer trust in continuing to use digital banking. Both service quality factors, perceived security (*H3*) and perceived benefit (*H4*), significantly influenced customers' trust in digital banking. The results were supported by previous research indicating that all dimensions of service quality significantly influence trust (Alkrajji and Ameen, 2022; Tsui *et al.*, 2024). This result confirmed that in financial matters, Indonesian customers are more concerned with personal benefits and security than with community opinion. Therefore, banks should focus more on improving security and providing more benefits rather than relying solely on social or community-based marketing.

Trust was found to positively affect customer satisfaction toward continued use of digital banking (*H5*). This finding is consistent with previous research showing that trust contributes to user satisfaction (Atmojo, 2024). Another study by Bhatnagar (2024) also confirmed a strong relationship between satisfaction and trust in driving digital banking financial performance. Furthermore, satisfaction significantly affected the intention to continue using digital banking (*H6*). This finding is supported by a study by Bhatnagar and Rajesh (2024), which argued that customer satisfaction with digital banking services is a significant predictor of increased loyalty. The results of this study confirm that trust helps customers feel more confident, assured and secure in financial transactions. This leads to higher satisfaction and encourages long-term usage.

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From a theoretical perspective, this study contributes to the digital banking literature by highlighting the important role of service quality factors in shaping customer trust and continuance intention. Prior research has consistently shown that social influence and network externalities were significant factors in technology adoption. However, this study revealed that these community culture factors did not significantly influence trust in the context of continued use of digital banking. This suggests that once users adopt digital banking services, trust formation is driven less by social endorsement and more by perceived security and perceived benefits.

From a practical perspective, the findings suggest that digital banking providers should prioritize strengthening system security and adding more benefits. Investments in secure technological infrastructure, reliable transaction systems, and transparent privacy protection can significantly increase consumer trust. In addition, policymakers must provide tangible benefits, such as faster service, lower transaction costs and greater convenience, to enhance customer satisfaction and encourage continued use of digital banking platforms.

## 6. Conclusion

This study examines the influence of community culture and service quality on users' trust and their intention to continue using digital banking in Indonesia. A SEM analysis of 675 respondents showed that trust in digital banking is primarily influenced by service-quality attributes. More specifically, perceptions of security and the benefits of digital banking services are crucial to strengthening users' trust and encouraging their continued engagement with digital banking platforms. Moreover, trust was not influenced by community culture factors, network externalities or social influence. Among the factors examined, perceived security was identified as the most influential factor on trust. Furthermore, Trust had a significant positive effect on satisfaction, which in turn influenced continuance intention.

Overall, this study contributes to the digital banking literature by emphasizing the importance of trust development in digital banking continuance intention. In particular, the findings highlight the role of service quality attributes in shaping users' trust and encouraging continued use of digital banking services. The findings also suggest that digital banking providers and policymakers should prioritize secure infrastructure and customer benefits to foster trust and user satisfaction and help users continue using digital financial services.

However, several limitations of this study need to be acknowledged. First, this study was conducted only in Indonesia, which may not be generalizable to other countries. Therefore, future research could replicate the study in other countries to enable cross-cultural comparisons. Second, the findings indicate that cultural factors are not significant predictors of trust. Further research is needed, as Indonesia is a low-individualism country in which social factors typically influence behavior. Third, the research model did not include moderating factors such as age or gender. Future research could explore these in more depth by incorporating several moderating factors. Finally, this study used only quantitative methods. Therefore, further research using qualitative or mixed approaches is recommended to gain richer insights.

## Ethics statement

Ethics approval and consent to participate: The study was conducted in accordance with the ethical protocols of the University of Surabaya's Institutional Review Board (UBAYAIRB). The researcher obtained ethical approval from the UBAYAIRB. All participants provided informed consent to participate in the study before completing the questionnaire.

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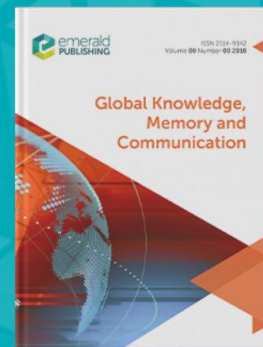
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**Corresponding author**

Lisana Lisana can be contacted at: [lisana@staff.ubaya.ac.id](mailto:lisana@staff.ubaya.ac.id)

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[jo.smedley@hh.se](mailto:jo.smedley@hh.se)

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### Commissioning Editor

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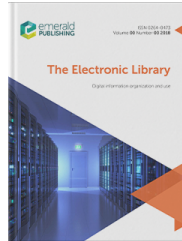
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