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The Influence of Social Media Engagement, Customer Experience, and Brand Reputation on Digital Brand Trust of Mobile Banking Users

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Abstract

The purpose of this research is to examine Effect of Social Media Engagement, Customer Experience and Brand Reputation on Digital Brand Trust of mobile banking customers. The research was conducted quantitatively utilizing a survey method on mobile banking customers by employing purposive sampling methodology. Data collection was done by means of online surveys and data analysis was done using multiple linear regression. Before assessing the hypothesis, validity, reliability and classical assumption tests such as normality, heteroscedasticity and multicollinearity were undertaken. The findings indicated that Social Media Engagement, Customer Experience and Brand Reputation had a favorable and substantial effect on Digital Brand Trust partly and concurrently. The study results show that enhancing customer involvement via social media, great customer experience and strong brand reputation may boost consumer confidence in mobile banking services. The research contributes to the growth of digital marketing and consumer behavior literature theoretically, and the practical implications for the banking sector to increase customer confidence in digital services.

Keywords: Social Media Engagement, Customer Experience, Brand Reputation, Digital Brand Trust

INTRODUCTION

The growth of digital technology has brought a big revolution to the banking sector especially with the increasing usage of mobile banking services. Mobile banking provides consumers with the ability to do a variety of financial activities quickly, simply and flexibly

without the need to visit a branch office (Suhara et al., 2026). Increased usage of digital service has made user trust in digital banking brands an important aspect for the viability of the banking sector. In the digital world, banks and consumers engage with little physical touch and trust becomes a major building block for developing long-term relationships with clients (Endrawati et al., 2022). Digital Brand Trust is the assurance that customers have that a brand can provide secure, trustworthy services that fulfill user expectations in a digital environment. High digital brand trust may boost consumer loyalty, increase commitment to utilize services, and good referrals to other users (Siahaan et al., 2023; Ariyono et al., 2022).

Social Media Engagement is one of the factors that is considered to affect the Digital Brand Trust of mobile banking consumers. Social media engagement is a measurement of the extent to which users interact with brand content and activity on different social media platforms (Iristian & Irdiana, 2022). In the digital age, social media is a powerful channel of communication between organizations and consumers. Banks may utilize social media to give information, answer consumer queries, address complaints and develop stronger connections with service users (Robustin & Irdiana, 2019; Najoan & Liow, 2023). High social media involvement may improve favorable business image and induce stronger emotional relationships between consumers and firm. When clients see a firm communicating in an active, responsive and transparent way, they are likely to grow confidence in the brand (Pramudito et al., 2023; Judijanto et al., 2024). Another major variable that is expected to affect the Digital Brand Trust of mobile banking customers is Customer Experience (Anggraini & Khairunnisa, 2025). Customer experience is the whole customer experience acquired when engaging with the goods, services, systems and procedures offered by the firm (Rifai et al., 2021; Kartika et al., 2020). The customer experience in mobile banking consists of the simplicity of use of the application, transaction speed, system security, service quality, and comfort whilst utilizing the digital platform (Pratiwi, 2022). Positive experience will build contentment and higher trust of the consumer in the company's capacity to satisfy their demands (Sudirjo et al., 2024). It is believed that another element affecting the Digital Brand Trust of mobile banking customers is Brand Reputation. Brand reputation is the public's overall impression of a brand's legitimacy, quality, integrity and dependability (Sriyanti et al., 2023). Reputation is a vital asset in the banking business due to the direct influence of financial services on the security of customers' finances and personal information (Parawansa & Mustafa, 2023). Customers are more likely to trust companies that have a strong reputation, since they are seen to provide excellent and responsible service (Suradi et al., 2024).

Several previous studies have shown that trust plays a strategic role in determining customer acceptance and continued use of digital banking services. In the context of mobile banking, trust becomes even more important because customers conduct financial transactions without direct interaction with bank personnel. The existence of perceived risks related to privacy, data security, and transaction reliability requires banks to continuously strengthen customer confidence in their digital platforms. Therefore, Digital Brand Trust is considered one of the key determinants of long-term customer relationships and sustainable competitive advantage in the banking industry.

The rapid development of social media has transformed the way organizations communicate with their customers. Social media platforms are no longer used merely as promotional tools but have evolved into interactive channels that facilitate two-way communication between companies and consumers. Through social media, banks can provide timely information, educate customers regarding financial products, and respond directly to customer concerns. Effective communication through social media can enhance customer perceptions of transparency and responsiveness, which are essential elements in building trust toward digital banking brands.

Customer Experience has also emerged as a critical factor influencing customer perceptions and behavioral intentions in digital service environments. In mobile banking services, customers expect applications that are easy to navigate, secure, reliable, and capable of delivering seamless transaction experiences. Positive experiences generated through efficient service delivery can reduce uncertainty and increase customer confidence in the bank's digital capabilities. Conversely, negative experiences such as system errors, transaction failures, or security breaches may weaken customer trust and negatively affect their willingness to continue using mobile banking services.

In addition to customer experience, Brand Reputation is widely recognized as an important antecedent of trust. A strong reputation reflects a bank's ability to consistently provide high-quality services while maintaining ethical standards and customer satisfaction. Reputation is developed over time through positive organizational performance, effective communication, and customer experiences. In highly competitive banking markets, a favorable reputation can serve as a signal of credibility, helping customers evaluate the reliability of a financial institution and reducing perceived risks associated with digital transactions.

Despite the growing importance of Digital Brand Trust in mobile banking, previous studies have often examined the influence of Social Media Engagement, Customer Experience, and Brand Reputation separately. Limited research has integrated these three variables into a comprehensive framework to explain how trust is formed in digital banking contexts. Furthermore, rapid technological changes and evolving customer expectations require continuous investigation into the factors that strengthen trust in digital financial services. This research seeks to address this gap by simultaneously examining the effects of these variables on Digital Brand Trust among mobile banking customers.

Understanding the determinants of Digital Brand Trust is particularly important as competition among digital banking providers continues to intensify. Banks are increasingly investing in digital transformation initiatives, customer engagement strategies, and brand-building activities to attract and retain customers. By identifying the factors that significantly influence trust, banking institutions can formulate more effective strategies to enhance customer confidence, improve customer retention, and strengthen their position in the digital financial services market.

This research intends to analyse the effect of Social Media Engagement, Customer Experience and Brand Reputation on Digital Brand Trust of mobile banking customers. Theoretically, the research is anticipated to add to the literature on digital marketing, consumer behavior and brand management about the building of client trust in the digital

world. This research is also intended to contribute to the knowledge of the elements that affect digital brand trust in digital banking services. Practically, the findings of this research are anticipated to give a contribution to banks management in developing more effective tactics to build consumer confidence in mobile banking services.

METHOD

This study uses a quantitative method using survey technique to examine the influence of social media participation, customer experience, and brand reputation on digital brand trust of mobile banking consumers. Data was collected by online questionnaires using Google Forms from 220 respondents selected by purposive selection technique, meaning mobile banking clients who have used the service for a minimum of 1 year and actively carry out digital transactions. Interaction, participation and online communication were used to measure social media engagement, ease of use, service quality, security and satisfaction were used to measure customer experience, credibility, reliability and corporate image were used to measure brand reputation and trustworthiness, reliability and confidence were used to measure digital brand trust. Validity was tested using t-test and reliability was checked using Cronbach Alpha with minimum limit 0.70. Before hypothesis assessment, there were standard tests for normalcy, heteroscedasticity and multicollinearity. For data analysis, multiple linear regressions were utilized to examine the simultaneous and partial effect of the independent variables on the Digital Brand Trust at the 5% significant level.

RESULT AND DISCUSSION

Based on the findings of data processing on 220 respondents mobile banking users all research instruments deemed legitimate and trustworthy. The results of the validity test indicated that all statement items had a computed t value larger than the t table with a significance level of 5%, so that all indicators were feasible to be used in the research. The results of the reliability test indicated that all variables had a Cronbach Alpha value of more than 0.70, suggesting a satisfactory level of instrument consistency. The results of the classical assumption test indicated that the data were normally distributed, there is no heteroscedasticity, and no indications of multicollinearity were identified. The outcome of multiple linear regression analysis shows that Social Media Engagement, Customer Experience and Brand Reputation concurrently have a substantial influence on Digital Brand Trust with the F test significance value of 0.000 (<0.05). The coefficient of determination value (R^2) of 0.701 indicates that the three independent variables could explain 70.1% of the variance in Digital Brand Trust, while the remaining 29.9% was impacted by other factors not included in the study model. As a result, all independent variables had a positive and substantial impact on Digital Brand Trust and all study hypotheses were announced approved.

The results of the study indicate that social media participation positively and significantly affects digital brand trust for mobile banking consumers. The result of this study demonstrates that the higher the degree of user engagement in the social media activities managed by a financial institution, the higher the level of user trust in the digital brand used. Social Media is a channel of communication where organization and consumers may talk

with one other in a two way process. Active engagement is a way for customers to get correct information, receive quick responses to questions and issues, and feel more connected to the company. This condition offers an impression that the firm is transparent and is highly dedicated to delivering customer service. Moreover, a greater presence on social media may develop a deeper emotional connection between the consumer and the company, which therefore builds the customer's confidence in the quality of the service provided. The more customers engage with relevant and meaningful content, the more they will build trust in the digital brand. Therefore, social media engagement is a key factor to enhance digital brand trust among mobile banking users.

The findings of the research show that Customer Experience has a favorable and substantial impact on Digital Brand Trust among mobile banking users. This implies that a pleasant experience with mobile banking services might boost a customer's faith in the company's digital brand. Several factors such as simplicity of use of the application, speed of transaction processing, security of the system and the quality of service received impact customer experience. The clients will see the organization as one that can provide dependable services that match their expectations when they have a positive and gratifying experience. Positive experience may help mitigate perceived risks that often emerge in the use of digital financial services. On the other hand, a less than great encounter might cast doubt on the capacity of the firm to provide excellent service. Hence, it is essential for organizations to provide seamless, secure and efficient consumer engagement with the mobile banking application. The greater the experience experienced by the consumers, the greater the amount of confidence built in the digital brand of a firm.

The study results demonstrate that Brand Reputation has a positive and significant impact on Digital Brand Trust among mobile banking consumers. The present study demonstrates that a strong brand reputation might build customer confidence in the integrity and reliability of a company's digital products. Digital banking requires a strong reputation, since customers need to trust the service providers with their personal data and financial dealings. A positive reputation is a sign that a firm can provide exceptional service, meet the needs of its clients, and conduct business in a professional, responsible way. If customers think that a business has a strong reputation, they feel safer and confident in using the services given. A strong reputation may assist reduce the uncertainty and perceived risk that can arise in online transactions. Therefore, to safeguard their brand image and reputation, enterprises must provide ongoing service quality, robust system security and commitment to customer satisfaction. The stronger the company's reputation, the more the digital brand trust is developed among mobile banking users.

CONCLUSION

Based on the findings of the study that has been done, it can be stated that Social Media Engagement, Customer Experience and Brand Reputation have a positive and substantial effect on Digital Brand Trust of mobile banking customers both partly and concurrently. The findings indicate that social media may facilitate user engagement and enhance confidence in digital firms via more transparent and engaging communication. It has also been shown that consumer Experience plays a significant part in creating consumer

trust, since a good experience with mobile banking services may boost confidence in the quality and dependability of the services offered. Moreover, Brand Reputation is the most essential aspect in developing Digital Brand Trust since a strong reputation may build favorable opinions of the company's legitimacy, security and professionalism. At the same time, three independent factors are able to explain a majority of the variance in Digital Brand Trust of mobile banking customers. However, this research has limitations due to the cross-sectional methodology, reliance on respondents' impression data and solely emphasis on mobile banking users. Further research is recommended to use a longitudinal design and examine the role of mediating variables such as customer satisfaction or moderating variables such as perceived security in the relationship between Social Media Engagement, Customer Experience, Brand Reputation and Digital Brand Trust. In practice, banking organizations are urged to increase the quality of social media interactions, better the user experience and preserve brand reputation to boost consumer confidence in the digital services offered.

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