

Analysis of Social Behaviour, Quality of Electronic Services on Customer Decisions Mediated by Customer Trust Bank BJB

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Abstract

Digital banking transformation demands improved service quality as well as an understanding of customer social behaviour in shaping financial decisions. This study aims to analyse the influence of social behaviour and e-service quality on BJB Bank customer decisions in Medan City, with customer trust as a mediating variable. This research uses a quantitative approach with a survey method of 150 priority customers of BJB Bank selected through purposive sampling technique. The analysis technique used is path analysis. The results concluded that there was no positive and significant effect of Social behaviour variables on customer decision sig value > 0.05, namely 0.071, while the E-Service Quality variable had a significant effect on customer decision with sig value < 0.05. Social behaviour variables have a significant influence on customer trust with a sig value. 0.000, while E-Service does not have a significant influence on customer trust where the sig value > 0.05. Next, the customer trust variable has no influence on customer decisions with a sig value > 0.05. For the indirect effect, the customer trust variable is able to mediate social behaviour and e-service on customer decisions with a sig value < 0.05. The findings make a theoretical contribution to the development of digital banking consumer behaviour models and offer practical implications for Bank BJB management in designing digital service strategies oriented towards trust and social relationships.

Keywords: Social Behavior, E-Service Quality, Customer Trust, Customer Decision, Bank BJB

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Introduction

The development of digital technology in the banking industry has driven a major transformation in the way financial services are delivered to the public. Banks are not only required to provide fast and efficient services, but also to be able to build relationships based on trust and understanding of customer social behaviour. In this digital era, the success of financial institutions such as Bank BJB is largely determined by how they combine e-service quality with an understanding of the social behaviour of customers in influencing decisions to use bank services.

Bank BJB as one of the regional development banks that has a wide network in Indonesia, including in Medan City, faces challenges in maintaining customer loyalty and interest in the midst of intense competition from national banks and digital banking. Based on the 2024 report of West Java Bank



Figure1. BJB Priority Customer Growth Chart

Based on the graph above, the researcher identifies the growth of BJB priority customers which is very fluctuating where in 2020 the growth of priority customers at 12,304 increased to 15,651 until 2022, while in 2023 the growth of priority customers decreased to 17,155 and then rose again in 2024 to 19,215, this research assumes that the fluctuation of BJB priority customers is caused by important factors that influence BJB priority customer decisions, namely social influence, namely the influence of the social environment, opinions of friends, family, and community in choosing a financial service. Studies by (Harrison & Arifin, 2024) show that social influence has a positive influence on the intention to use fintech services, because social influence is the main reference in making financial decisions among the general public.

In addition, digital service quality (e-service quality) is a crucial element in shaping customer perceptions of the value of banking services. Research by (Saputra & Antonio, 2021) states that e-service quality dimensions such as efficiency, and trust significantly influence customers' decisions to use Indonesian Islamic banking digital services. However, service quality will not be effective without the trust of customers in the service provider institution. (Saputra & Antonio, 2021) found that trust has a significant mediating role between e-service quality and customer satisfaction which has an impact on customer loyalty in using Bank Syariah Indonesia's digital financial services.

Trust is a variable between customer satisfaction and customer loyalty in the context of Islamic banking (Haron et al., 2020). In the context of Bank BJB, there are indications that despite the availability of digital services, there are still many customers who do not fully trust

electronic systems for large-value transactions. This distrust has an impact on customers' low decision to use all available service features.

This study has scientific novelty from previous researchers who do not focus on banking, namely (Mesra et al., 2024; Surya et al., 2020; Putra et al., 2025; Surya et al., 2022) in three main aspects, namely conceptual, contextual, and methodological. Conceptually, this study integrates two independent variables - social behaviour and e-service quality - into one model mediated by customer trust to explain customer decisions more thoroughly. This model has not been widely researched in an integrated manner in previous studies.

Contextually, this study focuses on Bank BJB in Medan City as part of a regional development bank (BPD), which faces different challenges compared to national banks and fintechs in building trust and improving customer decisions in the digital era. This local focus provides a specific contribution towards strengthening service strategies based on the socio-cultural characteristics of the local community.

Methodologically, this study uses customer trust as a dual mediating variable, linking the influence of social behaviour and digital service quality on customer decisions. This approach provides a deeper understanding of the mechanism of customer decision formation in the context of digital financial services.

Based on the above explanation, it is important to examine empirically how social behaviour and digital service quality influence customer decisions, by considering the role of trust as a mediating variable. This research not only makes a theoretical contribution to the development of financial services marketing science, but also provides practical implications for Bank BJB management in improving digital-based service strategies and social relationships.

Literature Review

A. Social Behaviour

Social behaviour is an individual's actions that are influenced by norms, values, and interactions with others in their social environment. In the context of financial services marketing, social behaviour describes the extent to which consumer decisions are influenced by social opinions such as family, friends, and reference groups (Harrison & Arifin, 2024)

According to Ajzen (1991), social behaviour is formed from attitudes towards behaviour, subjective norms, and perceived behavioural control. These three elements influence a person's intention to make certain decisions. Factors that influence social behaviour are social and cultural norms, the influence of reference groups (friends, family, community), social perceptions of the institution's image, social media and information flows, interactions between individuals in the digital community (Harrison & Arifin, 2024).

B. Quality of Electronic Services

E-Service Quality is the extent to which digital services are able to meet customer expectations through electronic media, including mobile applications, websites, and digital banking platforms (Saputra & Antonio, 2021).

Zeithaml et al. (2002) define e-service quality as a comprehensive evaluation of the excellence of services delivered through electronic media based on efficiency, privacy, reliability, and convenience.

Factors that affect the quality of electronic services are ease of use (usability), system speed and reliability, data security and privacy, service response (responsiveness), interface design (Saputra & Antonio, 2021).

C. Customer Decision

Customer decision is the process of choosing an action or choice of certain financial services taken by consumers based on rational and emotional considerations (Haron et al., 2020)

According to (Kotler & Keller, 2016) describe customer decisions as the result of a process of recognising needs, searching for information, evaluating alternatives, purchasing decisions, and post-purchase evaluation.

Factors that influence customer decisions are perceived benefits and risks, trust in service providers, previous experience, social influence and references, quality of information received.

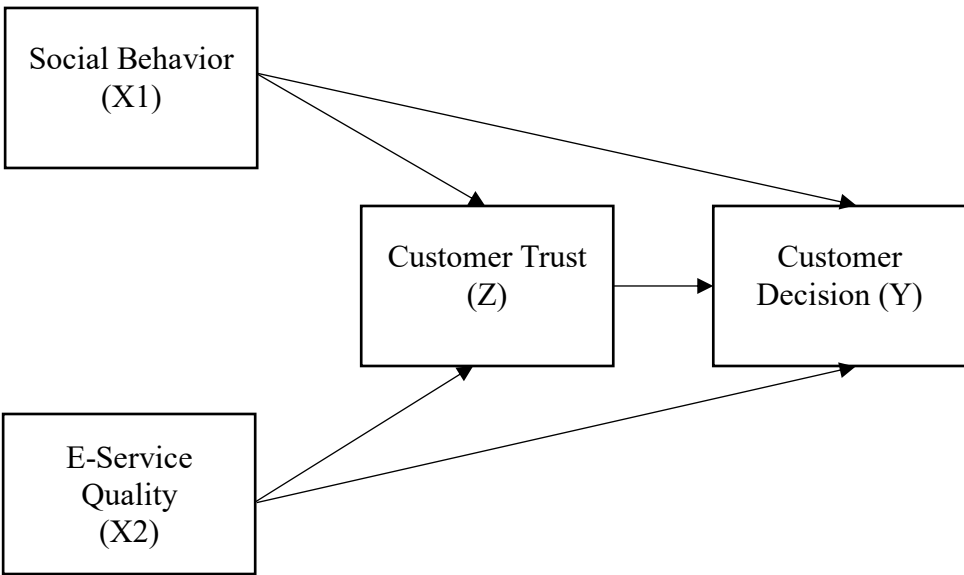
D. Customer Trust

E-service quality plays an important role in providing trust so that it encourages a decision to make an online purchase, this is because E-Service quality is the main indicator in providing experience to consumers (Isalman et al., 2025);(Bhati et al., 2022)

According to Mayer et al. (1995), trust consists of three main components: competence, integrity, and benevolence. In the context of digital services, trust is closely related to the perceived security and transparency of service providers.

Factors that influence customer trust include the reputation of the service provider, previous service experience, security and privacy of digital systems, communication and information disclosure, compliance with regulations (Mofokeng, 2023);(Virnandes et al., 2024).

Conceptual Framework



E. Figure 2. Conceptual Framework of the Researcher

Research Methods

Operational Definition of Research Variables

Table 1. Operational Definition

Variable	Operational Defenition	Indicator	Skala
Social Behaviour (PU) (X1)	Social behaviour is the influence of the social environment such as friends, family and reference groups in influencing a person's decision to use bank services.	1. Influence of close friends in choosing services 2. Family influence 3. Community recommendations 4. Conformity with social values in the neighbourhood	Likert

<i>E-Service Quality (X2)</i>	Digital service quality is the customer's perception of the quality of service provided through the digital banking platform.	1. Ease of use (usability) 2. Service access speed 3. System reliability 4. Security and privacy 5. Attractive interface	Likert
Customer Decision (Y)	Customer decision is the decision-making process to use bank services, which is influenced by social, psychological, and service factors.	1. Intention to use the service 2. Decision to open an account or product 3. Service reuse (repeat usage) 4. Post-decision satisfaction	Likert
Customer Trust (Z)	Customer trust is the belief that banking services will provide benefits consistently, safely, and according to customer expectations	1. Trust in system security 2. Trust in the bank's reputation 3. Trust in the integrity of information 4. Transaction transparency	Likert

Source: Researcher, 2025

Variable Measurement Scale

In this study, the Likert scale was used to measure all variables of social behaviour, e-service quality on Bank BJB customer decisions mediated by customer trust. This scale is most suitable because it allows measurement of social behaviour, e-service quality, customer decisions, and customer trust on an ordinal to interval basis through statements that describe the respondent's level of agreement or disagreement with a statement.

Table 2. Instrumen Skala Likert

No.	Scale	Rekor
1	Strongly Agree	5
2	Agree	4
3	Disagree	3
4	Not Disagree	2
5	Strongly disagree	1

Source: Processed by Researchers (2025)

Data Collection Techniques

In this study, a quantitative approach was used to test the relationship between variables using the Path Analysis technique. Therefore, the data collection techniques chosen must support the quantification of respondents' perceptions.

1. Questionnaire

The questionnaire was structured using a 5-point Likert scale and distributed to all priority customers of Bank BJB in Medan City who were active until 2025.

2. Documentation Study

Documentation studies are obtained from journals and publications related to social behaviour, e-service quality, customer decisions, and customer trust in using banking products.

Data Analysis Techniques

Before data analysis is carried out, the research first conducts validity and reliability tests, if all statement instruments contained in the questionnaire are declared valid and reliable, then continue to analyse the data using the classical assumption test approach, path analysis, and path coefficient significance test.

Results and Discussion

Validity Test

Table 3. Test the validity of the Social Behaviour variable (X1)

No Item	r_{xy}	r_{tabel}	Description
1	0,234	0,159	Valid
2	0,287	0,159	Valid
3	0,178	0,159	Valid
4	0,363	0,159	Valid

Based on the table above, it shows that all statement instruments on the social behaviour variable are declared valid because the Pearson correlation of each statement item is above 0.159.

Table 4. Test the validity of the E-Service Quality (X2)

No Item	r_{xy}	r_{tabel}	Description
1	0,287	0,159	Valid
2	0,213	0,159	Valid
3	0,286	0,159	Valid
4	0,239	0,159	Valid
5	1,000	0,159	Valid

Based on the table above, it shows that all statement instruments on the E-Service Quality variable are declared valid because the Pearson correlation of each statement item is above 0.159.

Table 5. Test the validity of the Customer Decision (Y)

No Item	r_{xy}	r_{tabel}	Description
1	0,256	0,159	Valid
2	0,173	0,159	Valid
3	0,181	0,159	Valid
4	1,000	0,159	Valid

Based on the table above, it shows that all statement instruments on the Customer Decision variable are declared valid because the Pearson correlation of each statement item is above 0.159.

Table 6. Test the validity of the Customer Trust (Z)

No Item	r_{xy}	r_{tabel}	Description
1	0,247	0,159	Valid
2	0,228	0,159	Valid
3	0,929	0,159	Valid
4	0,725	0,159	Valid

Based on the table above, it shows that all statement instruments on the Customer Trust variable are declared valid because the Pearson correlation of each statement item is above 0.159.

After the validity test is carried out, the next test is the reliability test as follows:

Table 7. Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
,676	4

Based on the reliability test above, the test results show that all statement instruments in the questionnaire have a strong reliability value where the Cronbach's Alpha value is 0.676 or greater than 0.60.

Direct Effect Test Results

Table 8. Variable Influence of Social Behaviour (X1), E-Service Quality (X2) on Customer Decision (Y)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2,231	,722		3,088	,002
Social Behaviour	-,103	,056	-,051	-1,818	,071
E-Service Quality	,828	,024	,949	33,940	,000

a. Dependent Variable: Customer Decision

Table 9.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,942 ^a	,888	,886	1,12327

a. Predictors: (Constant), E-Service Quality, Social Behaviour

Table 10. Variable Influence of Social Behaviour (X1), E-Service Quality (X2) on Customer Trust (Z)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	9,067	1,089		8,329	,000
1 Social Behaviour	,492	,085	,430	5,782	,000
1 E-Service Quality	,045	,037	,090	1,211	,228

a. Dependent Variable: Customer Trust

Table 11.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,453 ^a	,205	,194	1,69275

a. Predictors: (Constant), E-Service Quality, Social Behaviour

Table 12. Variable Influence of Customer Trust (Y) on Customer Decision (Z)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	15,223	,548		27,762	,000
1 Customer Decision	,042	,046	,073	,894	,373

a. Dependent Variable: Customer Trust

Table 13.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,073 ^a	,005	-,001	1,88709

a. Predictors: (Constant), Customer Decision

Indirect Effect Test Results

Table 14. The Effect of Customer Trust (Z) mediates the effect of Social Behaviour (X1), E-Service Quality (X2) on Customer Decision (Y).

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	9,653	1,110		8,697	,000
1 Social Behaviour	,465	,085	,407	5,470	,000
E-Service Quality	,262	,108	,531	2,428	,016
Customer Decision	-,263	,123	-,464	-2,140	,034

a. Dependent Variable: Customer Trust

Table 15.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,479 ^a	,229	,213	1,67250

a. Predictors: (Constant), Customer Decision, Social Behaviour, E-Service Quality

Discussion

A. Social Behaviour (X1), E-Service Quality (X2) has a significant effect on Customer Decision (Y).

Based on table 8 above, it shows that the Social Behaviour variable (X1) has a not significance value of 0.071, the sig value of the independent variable is <0.05, which means that there is a significant influence on customer decision (Y). This is not in line with research (Harrison & Arifin, 2024) In the context of financial services marketing, social behaviour describes the extent to which consumer decisions are influenced by social opinions such as family, friends, and reference groups. Based on table 8 above, it shows that the E-Service Quality variable (X2) has a significance value of 0.000, the sig value of the independent variable is <0.05. This is in line with research (Saputra & Antonio, 2021) E-Service Quality is the extent to which digital services are able to meet customer expectations through electronic media, including mobile applications, websites, and digital banking platforms.

B. Social Behaviour (X1), E-Service Quality (X2) has a significant effect on Customer Trust (Z).

Based on table 10 above, it shows that the Social Behaviour variable (X2) has a significance value of 0.000, the sig value of the independent variable is <0.05, which means that there is a significant influence on customer trust (Z). Based on table 10 above, it shows that the E-Service Quality variable (X2) has a not significance value of 0.228, the sig value of the independent variable is <0.05, which means that there is a significant influence on customer trust (Z). This is in line with research (Isalman et al., 2025);(Bhati et al., 2022) is E-service quality plays an important role in providing trust so that it encourages a decision to make an online purchase, this is because E-Service quality is the main indicator in providing experience to consumers

C. Customer Trust (Z) has a significant effect on Customer Decision (Y).

Vased on table 12 above, it shows that the Customer Trust variable (Z) has a not significance value of 0.373, the sig value of the independent variable is <0.05 , which means that there is a significant influence on Customer Decision (Y). This is not in line with the statement Customer decision is the process of choosing an action or choice of certain financial services taken by consumers based on rational and emotional considerations (Haron et al., 2020)

D. Customer Trust (Z) mediates the effect of Social Behaviour (X1), E-Service Quality (X2) on Customer Decision (Y).

Based on the table above, the significance value of the Customer Trust variable (Z) mediates the effect of Social Behaviour (X1) on Customer Decisions (Y) of $0.034 < 0.05$, meaning that Customer Trust (Z) is able to mediate Social Behaviour (X1) on Bank BJB Medan City customer decisions. Based on the table above, the significance value of the Customer Trust variable (Z) mediates the effect of E-Service Quality (X1) on Customer Decisions (Y) of $0.016 < 0.05$, meaning that Customer Trust (Z) is able to mediate E-Service Quality (X1) on Bank BJB Medan City customer decisions

Conclusion

Based on the results and discussion, it is concluded that there is no positive and significant influence of the Social behaviour variable on customer decision with a sig value > 0.05 , namely 0.071, while the E-Service Quality variable has a significant influence on customer decision with a sig value < 0.05 . Social behaviour variables have a significant influence on customer trust with a sig value. 0.000, while E-Service does not have a significant influence on customer trust where the sig value > 0.05 . Next, the customer trust variable has no influence on customer decisions with a sig value > 0.05 . For the indirect effect, the customer trust variable is able to mediate social behaviour and e-service on customer decisions with a sig value < 0.05 .

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