

The Impact of Trust On Behavior Intention

At Bank Bjb KCP Purwokerto In Mediating Brand Image

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ABSTRACT

Building trust through a strong brand image is essential to luring new bank clients in the era of digitization and Industry 4.0. A strong brand image communicates a dedication to security, quick response, and technical innovation, offering potential clients assurance in the privacy of their data and the ease of transactions. In a highly competitive environment, a positive brand image can distinguish a bank from its rivals, establish an emotional bond with prospective clients, and establish a credible presence in the market. This research seeks to assess how trust mediates the impact of brand image on the behavioral intentions of individuals who select Bank BJB KCP Purwokerto as their trusted banking institution. This study adopts a quantitative approach and employs the Structural Equation Model (SEM) data processing method, utilizing the Smart PLS software. The number of respondents in this study were 150 people who were in the working area of Bank BJB KCP Purwokerto. The results showed that there was a significant influence of the trust variable on how brand image affects people's behavioral intentions in choosing Bank BJB KCP Purwokerto as their bank of choice. Further results will be discussed in the article.

Keywords: Brand Image; Trust; Behavioral Intention.

1. Introduction

The digitalization era has an impact on creating competitive advantage and competitive advantage in a better position in the market. Apart from focusing on new services and adjustments to the market, banks must also pay attention to optimal service quality, so that they can retain existing customers or even attract new customers. The process of transforming banking services must also be accompanied by continuing to listen to market needs, where every bank definitely still has traditional customers, who require services from the humanist side of banking employees and require the physical presence of a bank office network to be able to reach the needs of its customers, as is done by banks. bjb.

Along with its development, bank bjb has also contributed to the development of the regional economy where bank bjb is located. Bank bjb is committed to encouraging the regional economy

to develop further and provide broad benefits to the community. This commitment was again realized by opening a new office network in Central Java, namely bank bjb Purwokerto Sub-Branch Office. The opening of the office network in Purwokerto is intended to make it easier for local people to obtain bank bjb products and services. Apart from that, it is also a form of business expansion and to understand customer needs by bringing services closer to the people in the Banyumas area and surrounding areas.

In choosing a banking product or service, consumers are influenced by several factors, one of which is brand image. According to (Zhang, 2015) brand image is a reflection of the brand name, symbol, impression, which describes the quality of the product and is also a consumer reference about a brand so that it has an influence on consumer behavior. Brand image is a differentiator between one product or service and another product or service. If the brand image of a product or service is perceived as having a good reputation, consumers will quickly associate the product or service brand with their needs. According to Li et al (2011) brand image components include company image, user image and product image. The company's image is based on consumer knowledge, response and company experience. User image is a set of consumer characteristics that are related to brand consumer characteristics.

Trust in brands has an important role in consumer purchasing decisions. Consumers believe that a brand that has a positive image means it has good quality products or services. (Trista and Saryadi, 2013) say that consumers will buy products according to their needs, but the products they buy and how they make decisions will be closely related to their perception of the brand being offered. The ability to trust a brand comes from consumer confidence that it can realize the brand promise and strong values, which is the basis for consumers to believe that the brand can prioritize consumer interests (Saifullah, 2017). Changes in consumer behavior require companies to better understand each consumer and understand the various stages of consumer purchasing so that companies can plan and develop products or services better.

The Theory of Planned Behavior explains that behavioral intention is not only influenced by attitudes towards behavior and subjective norms but is also influenced by perceived behavioral control (Burhanudin). According to Wikipedia, the Theory of Planned Behavior is a psychological theory that links beliefs and behavior. This theory has a foundation in the perspective of beliefs that can influence someone to take specific actions. The trust perspective is carried out through combining various characteristics, qualities and attributes of certain information which then form the will to behave (Yuliana, 2004). If there is a positive attitude, there is support from people around them and there is a perception of ease because there are no obstacles to behaving, then a person's intention to behave will be higher (Ajzen, 1991). Building a brand image is an obligation of bank bjb management because by strengthening the brand image, consumer trust will increase and simultaneously will increase interest in using bank bjb products and services.

As a commercial bank owned by the regional government that has gone public, bank bjb has a strong image as a commercial bank that is developing rapidly and becoming a national bank. In terms of products, electronic banking services (bjb DIGI) have encouraged the development of various bank bjb products. Apart from having economic challenges, as a regional bank that is developing by entering various regions in Indonesia, of course adapting to the culture of local

communities is a challenge in itself for bank bjb to continue to be able to provide the best service for the community and provide added value compared to its competitors.

With a strong brand image of security, responsive service and technological innovation, it is hoped that it can give potential customers confidence in data protection and convenience in transactions. In an increasingly competitive environment, a good brand image will help a bank differentiate itself from its competitors, create an emotional connection with potential customers, and build a solid reputation in the market. Therefore, building trust through a positive brand image is very important to attract potential customers in the current era of digitalization and industry 4.0.

Based on this phenomenon, this research was conducted to find out how trust can play a role in mediating brand image on people's behavioral intentions in choosing bank bjb KCP Purwokerto as their trusted bank.

2. Literature Review

2.1 Understanding BJB Bank

BJB Bank is one of the best Regional Development Banks (BPD) in Indonesia. Bank bjb has been known as one of the banks that offers good financial facilities. Along with its development, bank bjb has also made a large economic contribution to the banking sector in all regions where bank bjb branch offices are located. As one of bank bjb's steps to achieve the vision of "Becoming Your First Bank of Choice" nationally, bank bjb needs to carry out analysis, evaluation and determine strategic steps to optimize bank bjb's business performance in operational areas outside West Java and Banten. In recent years, bjb has succeeded in achieving various achievements both as a BPD on a regional and national scale. This achievement certainly brings bjb one step closer to the vision of "Becoming Your First Bank of Choice" and is in line with bank bjb's corporate plan for 2021-2025 to become an elite bank in 2025. In achieving this vision, of course bank bjb needs to evaluate and improve its performance good performance in each branch to improve national performance, both branches located in the West Java and Banten regions as well as branch operational areas outside the West Java and Banten regions. Bank bjb must be ready to face the challenges of cultural differences in each region where bank bjb is located.

2.2 Theory of Planned Behavior

Theory of Plan Behavior (TPB) is the attitude of an individual to demonstrate a behavior. In the TPB, attitudes toward the behavior and subjective norms about the behavior are considered to influence intentions. According to the TPB, an individual's performance of a particular behavior is determined by the intention to perform that behavior. TPB explains that behavioral intentions are not only influenced by attitudes towards behavior and subjective norms, but are also influenced by perceived behavioral control. Perceived behavioral control is influenced by past experiences and a person's estimation of whether or not it is difficult to carry out certain behaviors (Permatasari, 2014).

2.3 Behavioral Intention

Behavior Intention is the desire to carry out behavior. Someone will carry out a behavior if they have the desire or interest to do it. In this research, behavioral intentions refer to consumers where consumer behavior is an important element for a marketer to study, especially in the banking world, because by understanding consumer behavior a marketer will be able to carry out marketing strategies that are appropriate and on target. Consumer behavior is a behavioral process demonstrated by consumers starting from the activity of determining needs to the activity of using goods or services for personal use (Rizky, 2018).

Behavior Intention according to Permatasari (2014) is the extent to which an individual tries hard to try and the extent to which an individual attempts to direct a plan in order to carry out a behavior. Behavioral intentions can be explained by attitudes towards the behavior and subjective norms. Reference groups can also impact consumer behavior, as a person tries to surround themselves with people and things that match their identity in a traditional banking environment.

2.4 Brand Image

Image is a public image of a company. Image is also the public's perception of a company regarding its services, product quality, company culture or the behavior of individuals within the company and others. Basically, perceptions will influence public attitudes, whether supportive, neutral or opposed (Khotimah, 2018). Meanwhile, according to Sidharta, et al (2018) brand image gives a positive or negative impression of various product attributes or benefits for consumers which in the end will provide certain reasons for consumers to decide to remember and make a purchase or use a particular brand.

A positive brand image is created from various marketing programs that link associations with the brand's strengths, benefits, and uniqueness in memory. A positive brand image is a set of good associations that have been ingrained in the minds of consumers so that when the positive brand image has been well ingrained in the minds of consumers, consumers will quickly and easily remember the product or service of a product.

2.5 Trust

Trust is an area of psychology that is concerned with accepting what is based on expectations of good behavior from others. Consumer trust is defined as the willingness of one party to accept the risk of another party's actions based on the expectation that the other party will take important actions for the party who trusts him, regardless of the ability to monitor and control the trusted party's actions (Janiffer, 2014).

Trust is built because of the hope that other parties will act in accordance with consumer needs and desires. When a consumer has trusted one party, the consumer will be confident that their expectations will be met and will not feel disappointed. A person's trust is not only always directed towards fellow humans, but can also be shown to objects such as a brand. According to Delgado et al (2003), brand trust is the brand's ability to be trusted, which originates from the consumer's belief that the product is able to fulfill the promised value and the brand's good intentions which are based on the consumer's belief that the brand is able to prioritize consumer interests.

2.6 Hypothesis Development

2.6.1 The Impact of Brand Image to Trust

Image is a public image of a company. Image is also the public's perception of a company regarding its services, product quality, company culture or the behavior of individuals within the company and others (Khotimah, 2018). The better service, product quality and company culture will give confidence to consumers.

Therefore, with consumer trust in a product because of the company's good image of the product or service offered, it will increase consumer trust and loyalty towards the company's brand image. From this explanation, the hypothesis :

H1 was formulated: Brand image has a significant positive effect on trust

2.6.2 The Impact between Brand Image and Behavioral Intention

Referring to research by Sari (2018) which suggests that brand image is formed from how a company carries out its operational activities, and is noticed by the public from time to time which will ultimately form a positive view by ensuring consistency that a product will always be able to convey the value that consumers expect from it. a product.

In line with research by Sidharta et al (2018) that brand image has a positive effect on interest in use. Brand image is something that can differentiate between one product and another. When the brand image of a product is perceived as having a good reputation, consumers will quickly associate the product brand with their needs. In contrast to research by Khotimah (2018) which shows that company image has no significant effect on consumer interest, this shows that the higher or lower the company brand image is, the less influence it has on consumers' interest in saving or using the company's products. So the hypothesis is prepared as follows:

H2: Brand Image has a significant positive effect on Behavior Intention.

2.6.3 The Impact between Trust and Behavior Intention

Brand trust is the brand's ability to be trusted, which originates from consumers' belief that the product is able to fulfill the promised value and the brand's good intentions are based on consumers' beliefs that the brand is able to prioritize consumer interests.

Therefore, the more consumer confidence in the company's products increases, the higher consumer interest in using the product or service. So the following hypothesis is formulated:

H3: Trust has a positive effect on Behavior Intention

2.6.4 The Impact between Brand Image and Behavior Intention through Trust

Brand image is able to increase behavioral interest through trust. This illustrates that consumers will not have an interest in using the product without prior trust which is stimulated by a good brand image. Improving the company's brand image is a company's obligation because by strengthening a good brand image, consumer trust will increase and simultaneously will increase interest in using the company's products (Shidartha et al, 2018).

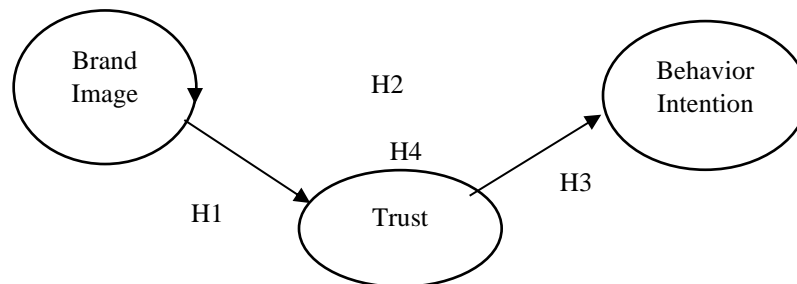
Therefore, to increase consumer behavioral interest in using the company's products, namely by increasing trust first by having trust in certain trademarks, consumers will be more interested in the product. So the following hypothesis is formulated:

H4: Brand image has a significant positive influence on behavior intention through trust.

2.7 Conceptual Framework

The image below shows the conceptual framework regarding the Influence of Trust in Mediating Brand Image on Behavior Intention at Bank Bjb KCP Purwokerto.

Figure 1. Conceptual Framework



3. Research Methodology

The research methodology chosen for this research is quantitative. Quantitative research methods aim to measure data and usually exist in the form of statistical analysis (Malhotra, 2010). The survey conducted was collected through the required quantitative information and data was collected through questionnaires. The questionnaire was developed based on variable identification. The sampling technique in this research used random sampling. Respondents consisted of people around Banyumas Regency, both those who had become customers and those who had not yet become bank bjb customers, where the number of respondents was determined based on the Cochran formula. Based on research by Rahmadan and Zuliestiana (2019), the Cochran formula is used to determine samples with an unknown population size. The following is Cochran's formula for determining the sample:

$$n = \frac{Z^2 pq}{e^2}$$

n = Number of samples required

Z = Level of confidence required in the sample, namely 95%

P = 50% chance of being correct; q = 50% chance of being wrong

Moe: Margin of Error or maximum error rate that can be tolerated is 10%.

Based on these calculations, the minimum sample size that must be used in the research is 97 respondents. The data sources used in research are related to the type of data taken. The required data comes from two sources, namely:

3.1 Primary data

Primary data is produced directly by researchers with the aim of answering research problems (Malhotra, 2010). Primary data was obtained through questionnaires distributed directly to respondents or distributed online. The questionnaire distributed is divided into 4 (four) parts, namely:

- Respondent profile (6 indicators)
- Questions about trust (5 indicators)
- Questions regarding brand image (6 indicators)
- Questions regarding behavioral intention (3 indicators)

3.2 Secondary data

Secondary data was obtained from various other sources such as reference books, previous research journals according to the research topic and internet media (Malhotra, 2010). The sampling technique is via Google form in filling out the online survey, then strengthening the research results with descriptive analysis. The method used is a quantitative method with SEM Smart PLS software as an analysis tool. PLS analysis is a type or method of multivariate statistics that compares multiple dependent variables with multiple independent variables. PLS is a variant-based structural equation analysis (Structural Equation Mode) that can simultaneously test measurement samples and test structural models simultaneously.

The measurement model is used to test validity and reliability, while the structural model is used to test causality (testing hypotheses with prediction models) (Ridwan and Kuncoro, 2012). This research uses PLS data analysis because the variables tested are latent or unobservable variables (cannot be observed directly). So, to be able to understand the meaning of these variables in more depth, it needs to be reflected through the indicators contained in the PLS analysis.

4. Results

4.1 Outer Loading or Loading

Outer loading is a value that explains the relationship (correlation) between

an indicator and its latent variable. The higher the outer loading, the closer the relationship between an indicator and its latent variable. Outer loading value > 0.7 is acceptable. Meanwhile, outer loading values < 0.4 are always eliminated from the analysis process. The outer loading value is > 0.7, meaning $0.72 \approx 50\%$ of the variability of an indicator can be explained or absorbed by the latent variable. In general, an outer loading value of 0.4–0.7 can be considered for elimination, if when eliminated it increases the value of composite reliability or average variance extracted (Gio et al, 2022).

Table 1
Combined Loading and Cross-Loading

	BI	TR	Bra	Type (as defined)	S.E	P value
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BI1	(0,904)	0,575	-0,121	Reflective	0,079	<0,001
BI2	(0,844)	0,199	-0,374	Reflective	0,080	<0,001
BI3	(0,777)	0,625	-0,061	Reflective	0,082	<0,001
BI4	(0,871)	-0,228	0,029	Reflective	0,080	<0,001
BI5	(0,917)	-0,428	0,028	Reflective	0,079	<0,001
BI6	(0,774)	-0,753	0,544	Reflective	0,082	<0,001
TR1	-0,062	(0,931)	-0,017	Reflective	0,079	<0,001
TR2	0,064	(0,945)	0,091	Reflective	0,078	<0,001
TR3	0,032	(0,942)	0,060	Reflective	0,078	<0,001
TR4	0,071	(0,825)	-0,237	Reflective	0,081	<0,001
TR5	-0,098	(0,926)	0,075	Reflective	0,079	<0,001
BH1	0,025	0,386	(0,925)	Reflective	0,079	<0,001
BH2	-0,175	0,152	(0,955)	Reflective	0,078	<0,001
BH3	0,165	-0,573	(0,876)	Reflective	0,080	<0,001

The output results in table 1 show outer loading >0.7, which means all indicators are maintained in the next process.

4.2 Discriminant Validity

Discriminant validity is the degree to which the measurement results of a concept are able to differentiate themselves from the measurement results of other concepts which theoretically must be different (Hartono and Abdillah, 2014: 62). To test discriminant validity, it can be done by comparing the square root of AVE for each construct with the correlation value between constructs in the research model.

Table 2
Table of Latent Variable Correlation results
Correlations among I.vs. with sq. rts. of AVEs

	BI	TR	Bra
BI	(0.850)	0.901	0.842
TR	0.801	(0.915)	0.790
Bra	0.842	0.790	(0.919)

Based on the test results above, it can be concluded that the loading value between each indicator variable and its latent variable is higher compared to other latent variables.

4.3 Composite Reliability and Cronbach's Alpha

The assessment of composite reliability is carried out by looking at the composite reliability and Cronbach's alpha values. A construct is said to be reliable if the value of composite reliability and Cronbach's alpha is ≥ 0.70 . However, composite reliability and Cronbach's alpha values > 0.6 can be said to be valid.

Table 3
Composite Reliability and Cronbach's Alpha Table

V variable	Composite Reliability	Cronbach's Alpha	Decision
Brand Image	0.939	0.922	Reliable
Trust	0.962	0.951	Reliable
Behavioral Intention	0.942	0.908	Reliable

Based on table 3 above, it can be concluded that each construct has met the reliable criteria.

4.4 Evaluation of the Structural Model (Inner) Model

This research uses 4 measures of model suitability, including average path coefficient (APC), average r-squared (ARS), average adjusted r-squared (AARS) and average block variance inflation factor (AVIF). APC, ARS and AARS are used to measure the average value of the path coefficient, r-squared and adjusted rsquared produced in the model. The three measures of model suitability are measured based on the p-value which must be ≤ 0.05 . The following are the output results of the fit index model or model suitability presented in the table:

Table 4
Model Fit and Quality Indices

	Index	P-Value	Criteria	Information
APC	0.597	<0.001	$P < 0.05$	Accepted
ARS	0.784	<0.001	$P < 0.05$	Accepted
AARS	0.780	<0.001	$P < 0.05$	Accepted
AVIF	3,241		$AVIF < 5$	Accepted

Based on table 4 above, the APC index value is 0.597 with a p-value of <0.001 , the ARS index value is 0.784 with a p-value of <0.001 , and the AARS index value is 0.780 with a p-value <0.001 . Based on the criteria, APC, ARS and AARS have been fulfilled which have a p-value < 0.05 . Furthermore, the AVIF value is 3.241, which indicates that the AVIF is smaller than 5, so it can be concluded that the structural model (inner model) is acceptable.

4.5 R-Square

This test is a test of a structural model by looking at the value of the R-Square which is the result of the goodness of fit model test. The following are the results of the R-square research.

Table 5
R-Square

	R-Square
Behavioral Intention	0.729
Trust	0.838

Based on the table above, brand image on behavioral intention gives an R-square of 0.729, which can be interpreted that the behavior intention variable can be explained by the brand image variable of 72.9%, while 27.1% is explained by other variables outside this research. Another influence model is the trust variable with the value shown being 0.838 so it can be interpreted that 83.8% of the trust variable is related to the variables, namely brand image and behavior intention. Meanwhile, 16.2% is explained by other variables that were not included in this study.

4.6 Hypothesis Test Results and Discussion

The following is a table of direct effect test results that have been obtained based on data processing:

Table 6
Hypothesis Test Results

Criteria	Variable	BI	TR	Bra
Path Coefficient	Brand Image			
	Trust	0.915		
	Behavioral Intention	0.568	0.306	
P-Value	Brand Image			
	Trust	<0.001		
	Behavioral Intention	<0.001	<0.001	

Based on the table above, it is known that the results of the significance test of the direct influence of the research variables are as follows:

- The path coefficient value of brand image on trust is 0.915, which is positive, which means brand image has a positive effect on trust. It is known that the P-Values value is <0.001, which means <0.05, so it is concluded that brand image has a significant effect on trust (H1 is accepted).
- The path coefficient value of brand image on behavior intention is 0.568, which is positive, which means brand image has a positive effect on behavior intention. It is

- known that the P-Values value is <0.001 , which means <0.05 , so it is concluded that brand image has a significant effect on behavior intention (H2 is accepted).
- The path coefficient value of trust on behavior intention is 0.306, which is positive, which means trust has a positive effect on behavior intention. It is known that the P-Values value is <0.001 , which means <0.05 , so it is concluded that trust has a significant effect on behavior intention (H3 is accepted).

Table 7
Indirect Effects Test Results
Hypothesis Test Results

Criteria	Variable	BI	TR	Bra
Path Coefficient	Brand Image			
	Trust			
	Behavioral Intention	0.214		
P-Value	Brand Image			
	Trust			
	Behavioral Intention	<0.001		

Based on the results of the mediation test in table 7, it is known that the indirect influence of brand image on behavior intention, through trust, is 0.214. It is known that the P-Values value is <0.001 , which means <0.05 , so it can be concluded that trust significantly mediates the relationship between brand image and behavior intention. In other words, brand image indirectly significantly influences behavior intention, through trust (H4 is accepted).

5. Discussion

Brand Image has a positive and significant influence on Trust. This means that the more the brand image of bank bjb products or services increases, the more consumer confidence in bank bjb products or services will increase. This is also supported by research conducted by Nur Aeni and Muhamad Ekhsan (2021), in their research they also concluded that brand image has a positive and significant influence on the brand trust variable.

Brand Image has a positive and significant influence on Behavioral Intention. This means that the higher the brand image of bank bjb, the higher the interest of the public, especially in the Purwokerto area and surrounding areas, to use bank bjb products and services. This is in accordance with research conducted by Berlian Indrian (2021) which concluded that brand image has a significant influence on interest in opening an account for Hajj savings products from Bank BRI Syariah in Bandar Lampung Kedaton. Apart from that, this research is also in accordance with research conducted by Chandra Kartika (2019) which concluded that religious variables, trust, company image and profit sharing systems can increase customer interest in saving and customer loyalty at Bank Syariah Mandiri.

Trust has a positive and significant influence on Behavioral Intention. This means that the more consumer trust in bank bjb products and services increases, the higher consumer interest in using

bank bjb products or services. This is in accordance with research conducted by Sidharta et al (2018) which concluded that trust has a positive and significant effect on purchase intention .

Brand Image has a positive and significant influence on Behavioral Intention through Trust. This means that as bank bjb's brand image increases, consumer trust will increase and simultaneously it will increase interest in using bank bjb products and services. This is in accordance with research conducted by Sidharta et al (2018) which concluded that trust functions as full mediation. This means that trust is able to have a significant influence on brand image on purchase intention. Apart from that, research conducted by Nur Aeni and Mohamad Ekhsan (2021) also concluded that brand image has a positive and significant influence on purchasing decisions mediated by brand trust.

6. Conclusions and recommendations

6.1 Conclusion

Based on the results of research and testing in the discussion above, the following conclusions can be drawn:

- The bank bjb brand image has a positive and significant influence on public trust in bank bjb products and services.
- The bank bjb brand image has a positive and significant influence on people's behavioral intention to use bank bjb products and services.
- Public trust in bank bjb products and services has a positive and significant influence on the community's behavioral intention to use bank bjb products and services.
- Bank bjb's Brand Image has a positive and significant influence on Behavioral Intention through Trust. This means that the more bank bjb's brand image increases, the more public trust will increase and at the same time it will increase public interest in using bank bjb products and services.

6.2 Suggestions

- For academics, this research can be used as a research reference on a similar topic, namely the influence of trust in mediating brand image on behavioral intention.
- Future researchers can expand the research by adding other variables so that more complete information is obtained regarding the factors that influence interest in using Regional Development Bank products and services.
- For bank bjb management, this research can be used as a reference in improving bank bjb's brand image in the Purwokerto area and surrounding areas through Corporate Social Responsibility activities or sponsorship activities so that by strengthening a good brand image, consumer trust will increase and simultaneously increase intentions. Community behavior in using bank bjb products and services. Apart from that, strengthening trust can also be supported through security, responsive service and technological innovation so that it can give potential customers confidence in data protection and convenience in transactions.

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