Journal of Sustainable Business and Management
ISSN: 2776-6934 (Online)
https://www.globalresearcher.net/index.php/justbest/index

Volume 5, Nomor 1, 2025, page: 47-56
DOI: https://doi.org/10.52432/justbest.5.1.47-56

Factors Influencing Customer Trust in Financial Institutions: A Systematic Literature Review

Ni Putu Ayu Sumariani[1*]

[1*]Doctoral Student at Udayana University

Abstract: This study aims to systematically examine the key factors that influence customer trust in financial institutions through a comprehensive review of relevant literature published between 2019 and 2024. Using the Systematic Literature Review (SLR) method, this research identifies and analyzes the influence of service quality, communication, and institutional reputation on customer trust, as well as the mediating role of customer satisfaction. The findings indicate that consistent service delivery, clear and transparent communication, and a strong organizational reputation significantly enhance customer satisfaction, which in turn strengthens trust in financial institutions. Furthermore, the study adopts the Theory of Planned Behavior (TPB), Trust Theory, and Customer Satisfaction Theory to develop a conceptual framework that explains the interrelationships between these variables. This research provides strategic insights for financial service providers and policymakers to enhance customer trust by focusing on service excellence, responsive communication, and reputation management. It also offers an agenda for future research, particularly on integrating cultural and demographic variables that may moderate customer trust in different financial contexts.

Keywords: Customer Trust; Service Quality; Communication; Reputation; Customer Satisfaction.

How to cite this article (APA)
Sumariani, N, P, A. (2025). Factors Influencing Customer Trust in Financial Institutions: A Systematic Literature Review. *Journal of Business and Management*, 5(1), 47-56. https://doi.org/10.52432/justbest.5.1.47-56

*Corresponding Address to:
Ni Putu Ayu Sumariani, Doctoral Student of Udayana University
sumariani.24018@student.unud.ac.id
Journal of Sustainable Business and Management
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Introduction

Customer trust refers to the belief or sense of trust that customers have in financial institutions, such as banks, cooperatives, or other institutions, in terms of integrity, transparency, security, and the institution's commitment to customer interests. Customer trust is formed when customers feel that the financial institution can provide reliable, safe, and promised services, and protect customers' personal and financial information. Customer trust in financial institutions is an important aspect in ensuring the sustainability and growth of this sector. In the era of digitalization, financial institutions face the challenge of increasing trust by improving service quality, transaction security, and information transparency. Studies show that customer trust can be formed through positive experiences, such as easy access to services and protection of personal data (Kurniawan et al., 2020). However, the low level of financial literacy in Indonesian society is still one of the main obstacles that hinders trust in financial institutions (Handoko & Susanti, 2019). Factors that influence customer trust include service quality, institutional reputation, and the ability to mitigate financial risks. Research by Yuniarti et al. (2020) revealed that the reliability of services offered by financial institutions plays a significant role in building long-term relationships with customers. In addition, a positive reputation of the institution, supported by reviews or recommendations from previous customers, has been shown to significantly increase the level of trust (Pratama & Hidayat, 2019). In Indonesia, service quality is a very important factor in building and maintaining customer trust in financial institutions. This trust is the basis for long-term relationships between financial institutions and customers, as well as determining the stability and performance of the institution. However, although many financial institutions are trying to improve the quality of service, problems such as the gap between customer expectations and the quality of service received still arise, especially in terms of speed of service, accuracy of information, and ease of access. This dissatisfaction can reduce customer trust, which in turn has an impact on the number of customers and the performance of the institution. In addition, technological developments in the financial sector, such as digital banking, fintech, and application-based services, add to the challenges in providing good quality service. Some financial institutions still have difficulty in utilizing technology optimally due to lack of infrastructure, limited understanding of technology by human resources, and difficulty integrating traditional systems with new technologies. This can reduce the level of customer trust in financial institutions. Uncertainty in financial sector regulations is also often an issue that worries customers, because rapid or unclear regulatory changes can increase uncertainty and reduce customer security. In addition, human resource (HR) management that is not fully focused on developing service quality is also a problem. Lack of training for front-line officers can lead to poor service, which has an impact on customer dissatisfaction and decreased trust. The quality of HR in the financial sector is very important in maintaining and improving service quality, which ultimately affects customer trust.

The debate on the influence of service quality on customer trust in financial institutions, especially banks, is contradicted by two different studies. Adriadiva et al. (2022) in their research on Bank Mandiri Pekanbaru showed that service quality has a positive and significant effect on customer trust. This study confirms that good service, such as speed, accuracy, and ease of service, can increase customer trust in the bank, thereby building a mutually beneficial long-term relationship. Optimal service quality, in this view, is the main key to maintaining loyalty and increasing customer trust in the banking sector. Santosa & Haryanto emphasized that in order to maintain customer trust, financial institutions need to ensure that every aspect of service runs well and in accordance with customer expectations. On the other hand, Sumarni & Yuliana (2020) argue that although service quality is very important, if the service provided is inconsistent or does not meet customer expectations, this can actually reduce the level of customer trust. They stated that the gap between customer expectations and the reality received, especially in terms of speed, accuracy of information, or unprofessional service, can reduce customer trust in financial institutions. Dissatisfaction due to poor service, if not addressed immediately, can result in a significant decrease in trust and damage the long-term relationship that should be built between financial institutions and customers. One of the main problems that affects customer trust in financial institutions in Indonesia is ineffective communication between financial institutions and customers. According to Tjahjadi & Wulandari (2020), poor communication often results in unclear information about products and services, which in turn reduces customer trust levels. This often occurs in situations where customers feel that the information provided is not transparent, especially regarding hidden fees or complicated terms and conditions. Research by Soeharto & Yulianti (2021) also found that unclear communication about product or service change policies, such as interest rates or administration fees, can trigger confusion and dissatisfaction, leading to decreased trust. In addition, in the digital era, slow or unresponsive communication in responding to customer questions via digital channels is also a common problem, as explained by Sari & Budiarti (2022). For this reason, financial institutions need to improve their communication channels, both directly and digitally, and ensure that the information conveyed is clear, transparent, and easy for customers to understand so that customer trust can be maintained and increased.

Communication is a key element in building relationships between financial institutions and their customers. However, studies have shown mixed results regarding the effect of communication on customer trust. Permana et al. (2020) stated that communication did not have a significant partial effect on customer trust, indicating that other factors, such as service quality or reputation, may be more dominant in building trust. In contrast, Fernandez (2020) found that communication had a positive effect on customer trust. According to Fernandez, effective communication can increase trust through the delivery of clear, responsive information and building a perception of transparency.

A company's reputation is one of the important elements that influences the relationship between a company and its customers. In Indonesia, a company's reputation is a major determinant of the level of customer trust in the products or services offered. The better the company's reputation, the more likely customers are to make transactions and maintain long-term relationships. Conversely, a bad reputation can lead to a decrease in customer trust, which in turn can result in decreased loyalty, loss of market share, and even significant financial losses for the company. Building and maintaining a good reputation is not easy, because companies must be able to demonstrate credibility, integrity, and the ability to meet customer expectations. Companies must be able to manage various factors that can affect reputation, such as product or service quality, response to customer complaints, and the ability to meet applicable ethical standards and regulations. Therefore, it is important for companies to continue to maintain transparent and open relationships with customers and commit to consistently providing a satisfying customer experience. Fernanda (2020) argues that a company's reputation has a positive and significant effect on customer trust, because a good reputation can build customer credibility and confidence in the quality of the company's products, services, and business ethics. This strengthens long-term relationships with customers, increases loyalty, and expands market share. However, Sutrisno (2023) added that although a good reputation can have a positive effect in the long term, negative incidents such as scandals, data leaks, or inability to meet customer expectations can damage the company's reputation and reduce the level of customer trust. Even one major incident can damage the credibility that has been built over the years, which shows that although a good reputation is very important, companies must maintain and protect their reputation so that they remain trusted by customers.

In addition, legal protection also affects customer trust in financial institutions. Customers tend to trust institutions that provide legal guarantees for their products or services more. Research by Handayani et al. (2019) shows that institutions that comply with regulations and have clear complaint mechanisms are more likely to gain higher trust from customers. This reinforces the importance of collaboration between financial institutions and regulators to create a safe and trusted financial ecosystem. In the midst of the development of the digital era, financial literacy is a supporting element in building customer trust. Good literacy allows customers to understand the risks, benefits, and working mechanisms of financial institutions. This is supported by a study by Santoso et al. (2020), which found that customers with better financial literacy have a higher level of trust in banking financial institutions. Thus, financial education programs are one of the effective strategies to increase customer trust in this sector. Based on this background, this study is interested in conducting an in-depth exploration of customer trust. This study uses a systematic literature review and compiles a future research agenda. In addition, this study focuses on research conducted between 2019 and 2024.

Methods

This study uses the Systematic Literature Review (SLR) approach. The process of compiling research using the SLR method involves systematically and comprehensively collecting relevant literature from the Google Scholar database with a time span of 2019 to 2024. This SLR research was conducted by following the systematic method framework developed by Neves & Brito (2020), which combines the following steps.

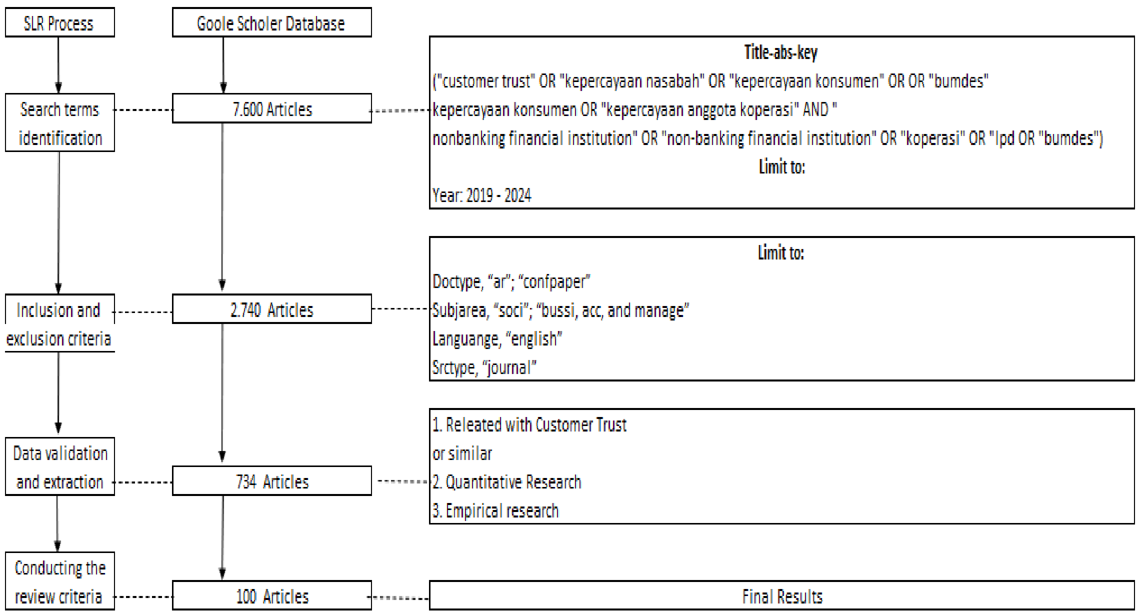

Figure 1. Flow Chart and Data Collection Procedure

Table 1. Mapping Journal

No	Researcher (Year)	Quality of Service	Communication	Reputation	Trust	Results
1	Putera et al (2021)		-	-		Service Quality has a significant positive effect on the variable Customer Trust
2	Adriadiva et al (2022)		-	-		Service quality has a positive and significant impact on customer trust at Bank Mandiri Pekanbaru.
3	Widayanto & Mursid (2022)		-	-		service quality affects customer trust in Bank Jateng Branch Office Wanadadi
4	Permana et al (2020)	-		-		Communication does not have a partial effect on customer trust in Bank Jatim Banyuwangi Branch
5	Husnah (2023)	-	-			Bank reputation has a significant influence on customer trust
6	Irawan &Tjahjaningsih (2016)		-			Service quality and company reputation have a positive and significant influence on trust.
7	Fernanda et al (2024)		-			Service quality and reputation have a positive and significant influence on customer trust in Bank Syariah Indonesia in Medan City
8	Fernandez (2020)	-		-		Communication has a positive effect on customer trust in Bank Bank Danamon Sukabumi Branch
9	Rahmawati et al (2022)		-	-		Service quality has a positive effect on customer trust
10	Petro		-	-		Service quality has a positive effect on customer trust
11	Sumarni & Yuliana	✓	-	-	✓	Service quality has a negative but

(2020)		significant effect on customer trust

Results and Discussion

Theory of Planned Behavior (TPB) as a Grand Theory

Theory of Planned Behavior (TPB) in this study is very appropriate because TPB provides a comprehensive framework for understanding how attitudes, subjective norms, and perceived behavioral control interact in shaping individual behavior. In the context of customer trust in financial institutions, TPB explains how factors such as service quality, company reputation, and communication affect customer attitudes, which then affect their intention to trust the institution. This theory also includes perceived behavioral control, which is relevant when customers feel that they have control over the information they receive and the ability to evaluate the services provided, which ultimately affects their level of satisfaction.

According to Ajzen (1991), TPB is the most powerful theory for predicting behavior related to reasoned and conscious decisions, such as customers' decisions to trust financial institutions based on their evaluations of service quality, communication, and corporate reputation. In this context, customer trust can be seen as the result of the interaction between customer attitudes toward these factors and existing social norms, which are then mediated by satisfaction. TPB allows for a deeper understanding of how these variables influence each other in shaping customer decisions to remain loyal to financial institutions.

Trust Theory as Supporting

Trust Theory is very relevant to be used as a supporting theory in research that discusses factors that influence customer trust in financial institutions. This theory explains how trust is formed through three main components: ability, integrity, and policy. In the context of financial institutions, ability refers to the institution's competence in providing safe and efficient services, integrity relates to the institution's reputation and transparency, and policy relates to the institution's good intentions in meeting customer needs. These three components are important to understand how service quality, communication, and institutional reputation can build customer trust.

The influence of customer trust in financial institutions depends on various factors, such as service quality, corporate reputation, and communication conducted by the institution (Mayer, Davis, & Schoorman, 1995); (Parasuraman et al., 1988). Trust Theory has been used by many academics to examine dimensions of trust, such as transparency, integrity, and the ability of financial institutions to provide safe and efficient services (Mayer et al., 1995); (Morgan & Hunt, 1994). In addition, several studies have stated that customer trust can be strengthened through good and consistent relationship management, which helps build loyalty and increase customer satisfaction with financial institutions (Schaupp & Bélisle, 2005).

Customer Satisfaction Theory as Supporting

The customer trust model in financial institutions cannot be separated from the customer satisfaction theory, which focuses on how perceived satisfaction can be explained by factors such as service quality, company reputation, and effective communication. This theory assumes that some variables, such as product and service quality, directly affect customer satisfaction, while external factors such as demographic background and customer experience do not always have a direct influence on their satisfaction (Oliver, 1980). However, the customer satisfaction theory is still considered relevant and strong to explain customer perceptions of financial institutions, considering that satisfaction is the main indicator of long-term relationships between financial institutions and customers (Parasuraman, Zeithaml, & Berry, 1988).

The Relationship Between Service Quality and Customer Trust

Service quality is one of the main factors that affect customer trust in financial institutions. Service quality can be measured through dimensions such as reliability, responsiveness, assurance, empathy, and physical aspects of service (Parasuraman, Zeithaml, & Berry, 1988). Reliability, as one of the main dimensions, refers to the ability of financial institutions to provide consistent and timely services, which can increase customer trust. Responsive and empathetic services also play an important role in creating a trusting relationship between customers and financial institutions (Morgan & Hunt, 1994). Customer trust is created when they feel confident that financial institutions will fulfill their promises and provide a satisfying experience (Mayer, Davis, & Schoorman, 1995). High service quality will strengthen customers' perceptions of the institution's ability and integrity, thereby increasing their level of trust in the institution (Setiawan & Setiawati, 2019). Therefore, good service quality can function as a mediator that strengthens the relationship between the quality of service provided by financial institutions and customer trust in the institution.

Relationship Between Communication and Customer Trust

Effective communication plays a vital role in building customer trust in a company. When companies communicate openly, transparently, and clearly with customers, it can reduce uncertainty and improve customers' perceptions of the company's integrity and ability to deliver on their promises. Good communication can also demonstrate the company's attention to customer needs, increase a sense of appreciation, and foster a stronger relationship with customers (Men, 2014). In addition, timely and responsive communication to customer complaints or questions is also important for building long-term trust (Brown & Duguid, 2001).

Recent research has shown that effective communication can strengthen customer trust by creating a sense of transparency and clarifying the value provided by the company (Castaldo, 2007). In the financial sector, good communication between financial institutions and customers is essential because customers tend to seek clear information about the company's products, services, and policies that can influence their decision to place their trust in the company. With effective communication, companies not only build trust but also strengthen customer loyalty (Gil et al., 2020). Therefore, companies that are able to communicate openly and consistently with customers will find it easier to build relationships based on strong trust.

Relationship Between Cooperative Reputation and Customer Trust

A company's reputation plays a very important role in building and maintaining customer trust. A company with a good reputation is often seen as more reliable and trustworthy by customers because reputation reflects the company's integrity, quality, and consistency in providing services and fulfilling its commitments. Customer trust increases when they believe that the company has a good track record, can keep promises made, and has consistent ethical behavior in all transactions and relationships with customers (Fombrun & Van Riel, 2004).

Recent research also shows that a company's reputation can reduce the uncertainty felt by customers, thereby increasing their trust. Companies with a good reputation are more likely to get loyal customers and minimize the risk of a bad reputation that can arise from failure to meet customer expectations (Chun, 2005). In the context of financial institutions, a good reputation is very important because customers need a sense of security in placing their funds, and a well-maintained reputation increases their level of trust in the company (Ladhari et al., 2020). Therefore, companies that are able to maintain and improve their reputation will find it easier to build long-term relationships based on trust with customers.

The inconsistency of the results in this study indicates a great opportunity for further research by considering other relevant variables that may affect customer trust, especially in the context of the relationship between service quality, communication, company reputation, and customer trust. Therefore, further research has the opportunity to develop a new conceptual model by adding a new variable, namely customer satisfaction as a mediating variable. Customer satisfaction can play an important role in strengthening the relationship between service quality, communication, and company reputation with customer trust. High customer satisfaction can strengthen positive perceptions of the company and increase the level of customer trust.

By integrating the dimensions of service quality, communication, cooperative reputation, and customer satisfaction, this study makes a significant contribution to the literature and practice of customer relationship management in the cooperative sector. This study highlights the importance of an interdisciplinary approach in understanding customer behavior, while providing strategic direction for cooperatives that want to strengthen relationships with customers through improving service quality and effective communication. The focus on certain dimensions in various studies opens up opportunities for in-depth studies in the future, such as exploring the role of cultural factors or comparative analysis across industry sectors. Thus, this study is not only relevant to academic literature but also has practical value in supporting the development of more professional cooperatives and increasing customer trust in a sustainable manner. Customer satisfaction is a direct result of the quality of service provided by the company and acts as an important indicator in determining how effective the company is in meeting customer needs and expectations. Wang et al. (2021) in their study on service quality showed that good service quality is a key factor in creating customer satisfaction. When a company provides quality service, customers will be satisfied with their experience, which in turn increases the possibility of building a long-term relationship with the company.

Effective communication also plays a major role in shaping customer satisfaction. Guo et al. (2022) in their study stated that clear and responsive communication between companies and customers contributes to increased customer satisfaction. Companies that are able to communicate the value of their products and services effectively will strengthen relationships with customers and increase their satisfaction, which in turn strengthens customer trust in the Company.

The reputation of the cooperative plays an important role in building customer satisfaction, which ultimately affects the level of customer trust in the cooperative. According to Walsh et al. (2020), a good reputation reflects a positive image, transparency, and consistency in providing services, so that it is able to meet and even exceed customer expectations. When customers are satisfied with their experience, the result of a solid reputation, they tend to develop a higher sense of trust in the cooperative (Alhassan et al., 2021). This trust is the basis for a strong long-term relationship between the cooperative and its customers, where reputation acts as a major catalyst that supports customer satisfaction and strengthens customer trust.

Customer satisfaction obtained from quality service, good corporate reputation, and effective communication then become important factors that mediate the relationship between service quality, corporate reputation, and communication on customer trust. According to Kim et al. (2021), customer satisfaction functions as a link that strengthens the influence of service quality and communication on customer trust. In addition, research by Walsh et al. (2020) shows that a positive corporate reputation plays a significant role in building trust by increasing customer satisfaction. The more satisfied customers are, the higher the level of trust they have in the company. Therefore, companies that want to maintain and increase customer trust must ensure that the quality of service, corporate reputation, and communication provided to customers can create a satisfying experience for the brand.

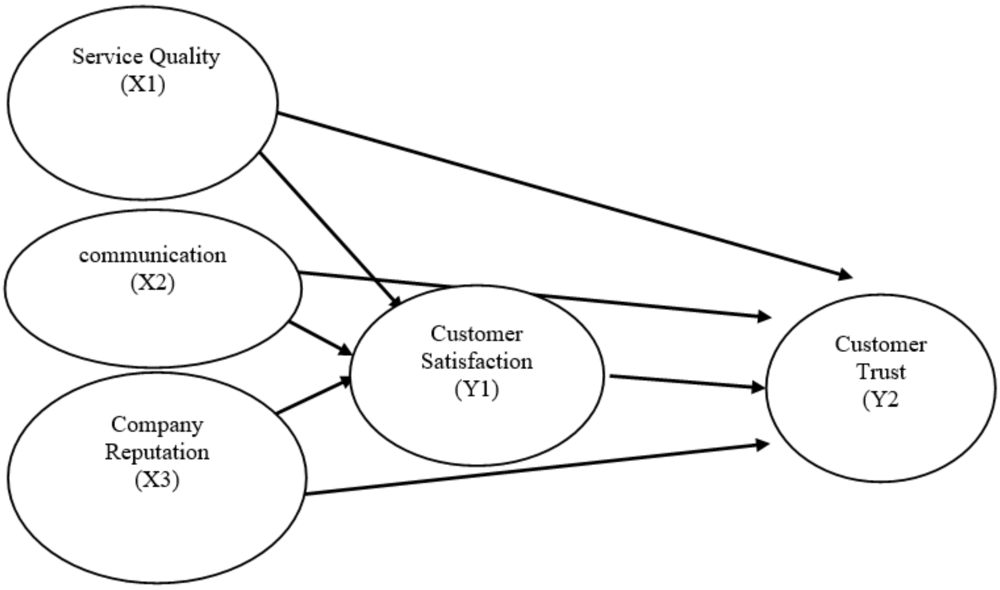

Figure 2. Conceptual Framework

Conclusion

Based on the results of the literature review above, it can be concluded that customer satisfaction plays an important role in strengthening the influence of service quality, communication, and company reputation on institutional trust. High customer satisfaction indicates that the institution has been able to meet or even exceed customer expectations through quality service, effective communication, and a good corporate reputation. This will provide a positive contribution to the level of customer trust in the institution. In addition, customer satisfaction also plays a role as an important mediating variable, where the relationship between service quality, communication, and company reputation on institutional trust becomes stronger if customers are satisfied with the services provided. Thus, institutions need to consistently improve service quality, improve communication patterns, and maintain the company's reputation to create customer satisfaction which will ultimately contribute to increasing trust in financial institutions.

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