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Exploring the Mediating Role of Brand Attachment in the Relationship between Mobile Banking Service Quality and eWOM

Nurfadillah Ramadhani Umar[1*]
Popy Rufaidah[2]

[1,2]Management, Universitas Padjadjaran, Indonesia
[*]Author's correspondence: nurfadillah20001@mail.unpad.ac.id

Abstract. In today's digital era, the quality of mobile banking services is a crucial factor in the banking industry. This study evaluates how mobile banking service quality affects bank customers' brand attachment and electronic word of mouth (eWOM). The study employed an online survey and analyzed the data using a statistical technique called Partial Least Squares Structural Equation Modeling (PLS-SEM). The results revealed that value-added features, security and privacy, and interactivity positively affect brand attachment. In addition, value-added features also have a positive effect on eWOM. Brand attachment has a positive relationship with eWOM and mediates security/privacy, value-added features, and interactivity with eWOM.

Keywords: Brand attachment; Electronic word of mouth (eWOM); Mobile Banking Service Quality (MBSQ); Mobile banking.

Abstrak. *Di era digital saat ini, kualitas layanan mobile banking merupakan faktor penting dalam industri perbankan. Penelitian ini mengevaluasi bagaimana kualitas layanan mobile banking mempengaruhi keterikatan merek dan electronic word of mouth (eWOM) nasabah bank. Penelitian ini menggunakan survei online dan menganalisis data menggunakan teknik statistik yang disebut Partial Least Squares Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa fitur nilai tambah, keamanan/privasi, dan interaktivitas secara positif mempengaruhi keterikatan merek. Selain itu, fitur nilai tambah juga berpengaruh positif terhadap eWOM. Keterikatan merek memiliki hubungan positif dengan eWOM dan memediasi keamanan / privasi, fitur nilai tambah, dan interaktivitas dengan eWOM.*

Kata kunci*: Keterikatan merek;* Electronic word of mouth (eWOM); *Kualitas layanan* mobile banking; Mobile banking.

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BACKGROUND

The banking industry has undergone a significant transformation in service delivery. Mobile technology adoption is a key driver, allowing customers convenient access via mobile devices (Fianto et al., 2021). Indonesia's central bank data shows a surge in digital banking transactions, reaching IDR 4,264.8 trillion in April 2023 (Ahdiat, 2023). This highlights the growing popularity of mobile banking services. Consumer satisfaction, trust, and mobile banking service quality (MBSQ) are crucial factors influencing customer loyalty (Huang et al., 2015; Rajaobelina et al., 2021; Suariedewi & Suprapti, 2020; Wang et al., 2019). Bank Rakyat Indonesia (BRI) is a leading Indonesian bank offering mobile banking through BRI Mobile. With its extensive network and customer base, BRI Mobile provides central banking access, especially in remote areas. However, service quality remains critical amid competition. This research explores how MBSQ influences brand attachment and electronic word-of-mouth (eWOM) among BRI Mobile users. It aims to inform strategies for BRI and other banks to enhance mobile banking services, fostering stronger brand attachment and increased eWOM.

Prior research emphasizes the importance of MBSQ dimensions like usability, value-added features, security/privacy, and interactivity on brand attachment and positive WOM (Rajaobelina et al., 2021). Studies suggest a gap in brand attachment research within banking, often indicating low brand attachment (Levy & Hino, 2016). Additionally, the impact of mobile application service quality on post-adoption behaviors like eWOM has received less attention. While eWOM has been explored as a post-adoption behavior, this study examines the relationship between the four MBSQ dimensions and their influence on brand attachment and eWOM. It seeks to identify which MBSQ dimensions can drive increased brand attachment and eWOM.

LITERATURE REVIEW

Mobile Banking Service Quality

Mobile banking relies on user-friendly apps with extensive features for success (Jun & Palacios, 2016; Rajaobelina et al., 2021; Trabelsi-Zoghlami et al., 2020). This translates to two key aspects: app quality and service quality. App quality refers to how well it meets user expectations in features, ease of use, and performance (speed, stability, functionality). Bank service quality, in contrast, focuses on how well the app's services align with user needs, encompassing the bank's products and offerings. The research defines mobile banking service quality (MBSQ) as user perception of the app's features' performance (Hijazi, 2022) or the ability of services to address customer needs effectively (Inan et al., 2023). MBSQ reflects user judgment of the app's functionalities and mobile content delivery (Arcand et al., 2017; Mostafa, 2020). In essence, it's about users' assessment of the quality and excellence of the mobile banking experience (Arcand et al., 2017; Lin, 2013).

Mobile Banking Service Quality is divided into four dimensions: Usability, Value-added features, Interactivity and Security/privacy (Hijazi, 2022; Rajaobelina et al., 2021). Usability is the consumer's perception of the ease of use of the Mobile Banking application. Value-added features are perceived value in features that enhance their experience. These features can be "informative," providing details about products and services, or "promotional," offering discounts and rewards. Security and privacy are also

crucial factors, as consumers want to feel safe using financial services like mobile banking. Finally, "interactivity" is important because it allows consumers to feel in control, for example, by providing feedback through the mobile app (Rajaobelina et al., 2021).

Brand Attachment

Brand attachment stems from attachment theory, where people develop loyalty and a willingness to sacrifice for things they connect with (Tran et al., 2021). It is a solid emotional bond (Lacœuilhe, 2000; Ugalde et al., 2023) and a close relationship with a brand (Malär et al., 2011; Park et al., 2010; Shimul et al., 2023). This bond is like a mental network of positive thoughts and feelings linked to the brand and oneself (Park et al., 2010). Brand attachment is part of a broader range of consumer affection, which includes desire, positive evaluation, and love for the brand (Albert et al., 2008; Madadi et al., 2022; Rageh Ismail & Spinelli, 2012). Measuring brand attachment is divided into two dimensions: brand self-connection and brand prominence (Park et al., 2010).

1. Brand self-connection refers to the close bond between an individual's identity and a brand. Attachment to a brand requires recognition that the brand is an integral part of a person.
2. Brand Prominence refers to the importance of the cognitive and emotional bonds that connect a brand with an individual, as reflected in the ease and frequency with which brand-related thoughts and feelings are recalled.

E-WOM

Due to technological advancements, traditional word-of-mouth (WOM) has evolved into electronic word-of-mouth (eWOM). eWOM encompasses online communication through platforms like reviews, chats, and blogs (Noor et al., 2022; Prasad et al., 2017). It refers to customer-generated information shared electronically (Haj Khalifa et al., 2023). Positive or negative evaluations of products, companies, or media figures qualify as eWOM, readily accessible via the internet (Ghorbanzadeh & Shabbir, 2023; Thorson & Rodgers, 2006). Social media platforms like blogs, review websites, and social media are breeding grounds for eWOM, where consumers share experiences (Al Khasawneh et al., 2021; Ghorbanzadeh & Shabbir, 2023). Researchers further define eWOM as encompassing customer interactions with products or services. This includes liking, commenting, rating, writing reviews, video testimonials, tweeting, image sharing, and blog posts (Babić et al., 2015; Donthu et al., 2021; Nam et al., 2020). Studies consider eWOM as an online brand or product evaluation where potential, current, or former customers share positive or negative opinions accessible to a broad internet audience (Ahmad et al., 2022). This research focuses on positive eWOM only. E-WOM is divided into three dimensions: eWOM Content, eWOM Intensity, and eWOM Valence (Ahmad et al., 2022).

1. eWOM Content refers to information submitted electronically by individuals through social media platforms or online regarding product and service characteristics. eWOM Intensity.
2. eWOM Intensity includes the frequency and interval of eWOM about products/ services on the Internet.

3. eWOM Valence refers to the direction of consumer sentiment or evaluation towards a product or service.

Relationship between Variables

1. Mobile banking service quality and Brand Attachment

Mobile banking service quality is linked to customer satisfaction, continued use, co-creation, engagement, trust, loyalty, and positive word-of-mouth (Arcand et al., 2017; Hijazi, 2022; Inan et al., 2023; Mostafa, 2020; Rejman Petrović et al., 2022; Shahid et al., 2022; Trabelsi-Zoghlami et al., 2020). However, the impact on brand attachment remains under-explored (Rajaobelina et al., 2021). This research focuses on four service quality aspects: usability, value-added features, security/privacy, and interactivity (Rajaobelina et al., 2021). Usability in mobile apps is linked to brand engagement (McLean, 2018), which is highly correlated with brand attachment (Kumar & Nayak, 2019). Interactions through mobile banking can also influence engagement (Garzaro et al., 2021). In his research, value-added features, security/privacy and interactivity positively affect brand attachment in mobile banking (Rajaobelina et al., 2021). Security and privacy affect the adoption of using mobile banking (Shankar et al., 2020).

H1: Mobile Banking Service Quality (a-Usability, b-Value-added features, c-Security/ privacy, d-Interactivity) has a positive effect on Brand Attachment.

2. *Mobile banking service quality* and EwoM

Mobile banking service quality affects the level of e-trust, and e-trust in mobile banking affects e-satisfaction, where both e-trust and e-satisfaction affect e-loyalty which has an impact on e-WOM, meaning that there is an indirect relationship between mobile banking service quality and e-WOM (Trabelsi-Zoghlami et al., 2020). This study uses four dimensions of Mobile Banking Service Quality: usability, value-added features, security/privacy and interactivity (Hijazi, 2022; Rajaobelina et al., 2021). Security/ privacy and ease of use (usability) in mobile banking are essential drivers of customer satisfaction, where satisfaction strongly impacts WOM (Rejman Petrović et al., 2022). A value-added feature directly relates to WOM (Kuo et al., 2009). Interactive service quality affects satisfaction, whereas customer satisfaction will affect WOM (Marcos & Coelho, 2022). Usability, value-added features, and security/privacy in mobile banking affect positive WOM (Rajaobelina et al., 2021). However, this research only examines traditional WOM, so looking for its relationship to eWOM is interesting.

H2: Mobile Banking Service Quality (a-Usability, b-Value-added features, c-Security/ privacy, d-Interactivity) has a positive effect on EWOM.

3. Brand Attachment and EWOM

Brand attachment and its relationship with eWOM have also been researched. Research result by Mim et al. (2022) confirming that brand attachment impacts eWOM. Most research on brand attachment and WOM or eWOM is in the context of hospitality or restaurants (Ahn, 2019; Gómez-Suárez & Veloso, 2020; Mim et al., 2022). There is very little research on brand attachment and its relationship to WOM/eWOM in mobile banking. So far, only Rajaobelina et al. (2021) have examined brand attachment and its effect on WOM in mobile banking. The relationship between brand attachment and eWOM in the mobile banking sector has not been studied, so examining this relationship

in mobile banking is interesting. Therefore, this study highlights the direct relationship between brand attachment and e-WOM.

H3: Brand Attachment has a positive effect on EWOM.

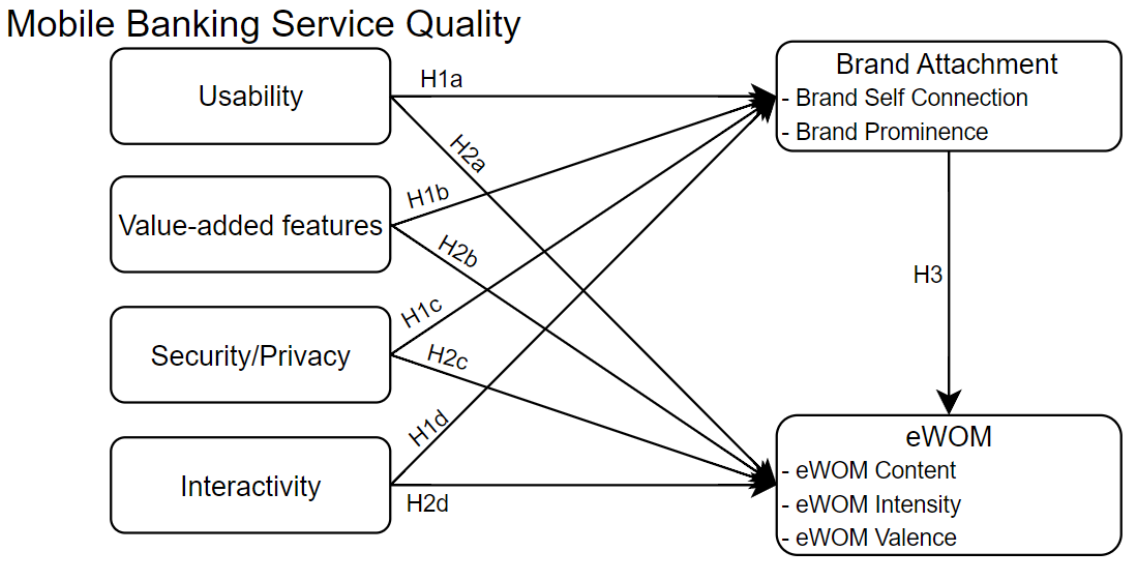


Figure 1. Research Model

RESEARCH METHODS

This research includes conclusive research with causal methods and is quantitative. The sample was selected using non-probability sampling techniques, using judgmental sampling techniques, a form of sampling carried out on consideration, where population elements are selected based on the researcher's judgment with the belief that the sample represents the intended population (Malhotra et al., 2020). The sample in this study was BRI mobile banking users of various ages and regions. The total number of respondents in this study was 462. The data collection technique in this study used questionnaires and literature studies. The questionnaire was distributed online through social media: Instagram, x (Twitter), WhatsApp, and Telegram. All items in the questionnaire are measured on an ordinal scale with a Likert scale of 1-5. The assessment weight ranges from 1 (strongly disagree) to 5 (strongly agree).

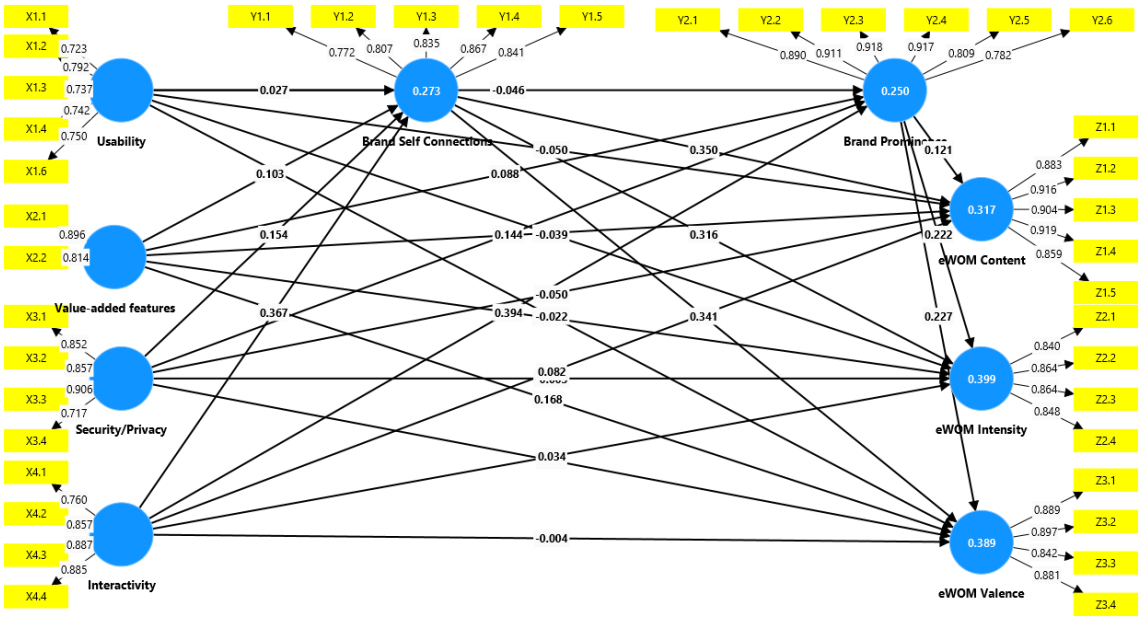
This study uses a data analysis method with Structural Equational Modeling-Partial Least Square (SEM-PLS), using the SmartPLS version 4.0 software application with a disjoint two-stage approach method. The first stage of the disjoint two-stage approach method is to measure the outer model for the entire first order first. Then, save the latent variables from the low-order components. In stage 2, the latent variable scores from the first stage are used to measure the higher-order components. To assess the quality of a model, researchers typically conduct two evaluations: an outer model evaluation and an inner model evaluation. The outer model, the measurement model, focuses on ensuring the indicators used accurately reflect the underlying constructs they represent. This evaluation process typically involves four steps: assessing indicator

reliability, evaluating internal consistency reliability, testing convergent validity, and examining discriminant validity (Hair et al., 2021).

RESULTS AND DISCUSSION

Measurement models with stage one of the disjoint two-stage approach

This research framework consists of 6 constructs: Usability, Value-added features, Security/Privacy, Interactivity (exogenous variables), Brand attachment (mediating variable), and EWOM (endogenous variable). Brand attachment and EWOM are higher-order constructs, and usability, value-added features, security/privacy, and interactivity are lower-order constructs. In the first stage of the disjoint two-stage approach, outer model testing was conducted for all first orders. The measurement in this study is a reflective first-order construct



Source: Output of SmartPLS (2024).

Figure 1. Stage one- measurement model with firts-order constructs

In the reflective model, reliability analysis is seen from the outer loading, composite reliability (CR), and Cronbach's alpha above 0.70. In this study, all outer loading, composite reliability (CR), and Cronbach's alpha are worth 0.7, except for Cronbach's alpha value-added features, which are below 0.7. However, because it is still more than 0.6, it can still be said that reliability is achieved for lower-order constructs. Convergent validity measures the extent to which the constructs converge to explain the variation of the indicators. All AVE values are more than 0.05, so all constructs are valid. Discriminant validity is based on Fornell and Lacker's criteria, where discriminant validity is achieved if the root AVE is greater than the correlation between variables. All AVE roots on the construct are more significant than the correlation between variables.

Since the first-order construct fulfills all reliability and validity criteria, stage 2 of the disjoint two-stage approach is next.

Tabel 1. Construct Reliability Analysis

	Cronbach's alpha	Composite reliability (rho_c)	Average variance extracted (AVE)
Usability	0.806	0.865	0.561
Value-added features	0.640	0.845	0.733
Security/Privacy	0.853	0.902	0.699
Interactivity	0.870	0.911	0.720
Brand Self Connections	0.883	0.914	0.681
Brand Prominence	0.936	0.950	0.762
eWOM Content	0.939	0.953	0.804
eWOM Intensity	0.876	0.915	0.729
eWOM Valence	0.900	0.931	0.770

Source: Output of SmartPLS (2024).

Measurement models with stage two of the disjoint two-stage approach

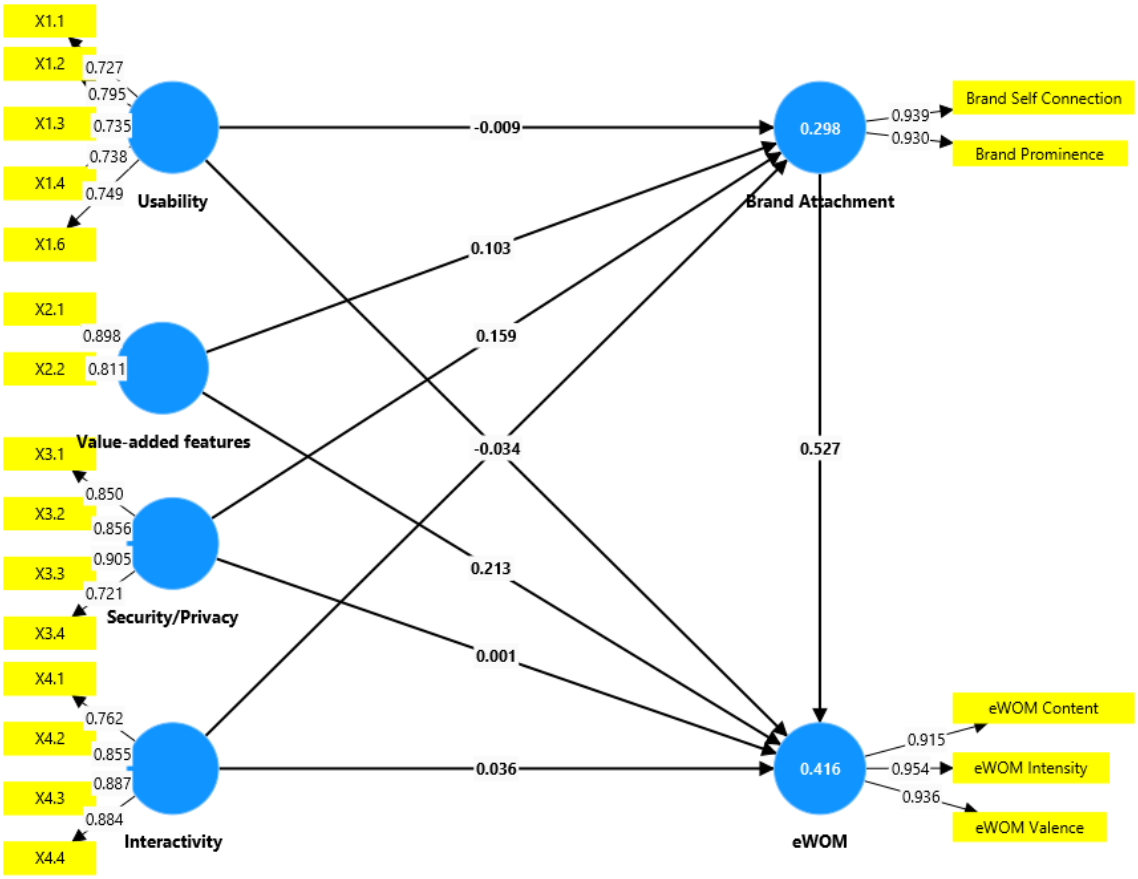
The second stage of the disjoint two-stage approach is to turn the lower-order construct in Stage 1 into indicators in the higher-order construct. At this stage, the latent variable results from the initial stage construction are used to measure the constructs: Brand Self Connection, Brand Prominence, eWOM Content, eWOM Intensity, and eWOM Valence from the first stage to create a stage 2 model.

Tabel 2. Fornell-Larcker Criterion

	1	2	3	4	5	6	7	8	9
1. Brand Prominence	0.873								
2. Brand Self Connection	0.746	0.825							
3. Interactivity	0.476	0.482	0.849						
4. Security/Privacy	0.305	0.351	0.390	0.836					
5. Usability	0.185	0.261	0.302	0.554	0.749				
6. Value-added features	0.308	0.341	0.463	0.382	0.370	0.856			
7. eWOM Content	0.456	0.515	0.364	0.188	0.132	0.350	0.897		
8. eWOM Intensity	0.537	0.566	0.387	0.256	0.179	0.409	0.820	0.854	
9. eWOM Valence	0.542	0.577	0.359	0.288	0.197	0.362	0.767	0.851	0.878

Source: Output of SmartPLS (2024).

The results of the composite reliability (CR) calculation and Cronbach's alpha obtained > 0.7 indicate that all constructs are reliable. Convergent validity is seen to measure the extent to which the constructs converge to explain the variation of the indicators. All outer loadings are greater than 0.70, and all AVE values are more than 0.05, so it can be said that all constructs are valid. Discriminant validity of the operational excellence construct was established as Fornell and Lacker's results, crossloadings, and HTMT were satisfactory.



Source: Output of SmartPLS (2024).

Figure 2. Stage Two-measurement Model with Second-order Constructs

Tabel 3. Construct Reliability Analysis

	Cronbach's alpha	Composite reliability (rho_c)	Average variance extracted (AVE)
Usability	0.806	0.865	0.561
Value-added features	0.640	0.845	0.732
Security/Privacy	0.853	0.902	0.699
Interactivity	0.870	0.911	0.720
Brand Attachment	0.855	0.932	0.873
eWOM	0.929	0.955	0.875

Source: Output of SmartPLS (2024).

Structural model

After the outer model analysis, the next step is the inner model analysis. First, the structural model is checked for collinearity. The results of the VIF calculations in this study are all <5; this indicates no multicollinearity between the variables. Next is to look at the results of Rsquare and Qsquare; Rsquare shows the amount of variation that exogenous variables in predicting endogenous variables can explain, whereas, in this study, the R square value is below 0.5, which means it is in the weak category (Hair et al., 2021). The Qsquare value shows the predictive relevance of a model; when Q2 is

greater than 0, the model is predictively relevant for that variable, whereas, in this study, the Q square value of the Brand Attachment variable is 0.205 (low prediction accuracy). The eWOM Qsquare value is 0.281 (moderate prediction accuracy) (Hair et al., 2021).

Tabel 4. Fornell-Larcker criterion

	1	2	3	4	5	6
1. Brand Attachment	0.934					
2. Interactivity	0.513	0.849				
3. Security/Privacy	0.352	0.391	0.836			
4. Usability	0.240	0.302	0.553	0.749		
5. Value-added features	0.348	0.463	0.383	0.371	0.856	
6. eWOM Content	0.611	0.395	0.263	0.182	0.401	0.935

Source: Output of SmartPLS (2024).

Tabel 5. HTMT

	1	2	3	4	5	6
1. Brand Attachment						
2. Interactivity	0.591					
3. Security/Privacy	0.411	0.458				
4. Usability	0.282	0.358	0.670			
5. Value-added features	0.460	0.617	0.515	0.494		
6. eWOM Content	0.684	0.433	0.292	0.205	0.513	

Source: Output of SmartPLS (2024).

Tabel 6. R^2 and Q^2

	R^2	Q^2
Brand Attachment	0.298	0.205
Interactivity	0.416	0.281

Source: Output of SmartPLS (2024).

PLS Predict

PLS-SEM is an analysis with predictions, so it needs a model to show whether the proposed model has strength. PLS predict is used to see how good the predictive power of PLS-SEM is when compared to the regression model. If PLS's RMSE and MAE values are lower than linear regression, then the PLS model has good predictive power. Based on PLS Predict data processing RMSE and MAE values; all PLS model measurement items have lower RMSE and MAE values than linear regression models, which indicates that the proposed PLS model has high predictive power.

Tabel 7. PLS Predict

	PLS-SEM_RMSE	PLS-SEM_MAE	LM_RMSE	LM_MAE
Brand Prominence	0.877	0.701	0.893	0.709
Brand Self Connections	0.865	0.677	0.875	0.681
eWOM Content	0.919	0.746	0.935	0.758
eWOM Intensity	0.893	0.714	0.906	0.718
eWOM Valence	0.912	0.731	0.923	0.736

Source: Output of SmartPLS (2024).

Direct Effect

Direct effect analysis is carried out to see if exogenous variables have a direct effect on endogenous variables. The direct effect results in this study are seen from the Path Coefficient and Fsquare to see the effect size of the influence. An Fsquare value of more than 0.02 means weak, 0.15 means moderate, and 0.35 means high (Hair et al., 2021).

Tabel 8. Path Coefficients and f^2

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	t-statistics (|O/STDEV|)	P-values	F-Square
Usability → Brand Attachment	-0.009	-0.004	0.050	0.178	0.859	0.000
Usability → eWOM	-0.034	-0.032	0.052	0.656	0.512	0.001
Value-added features → Brand Attachment	0.103	0.104	0.050	2.035	0.042	0.011
Value-added features → eWOM	0.213	0.213	0.047	4.515	0.000	0.055
Security/Privacy → Brand Attachment	0.159	0.159	0.055	2.874	0.004	0.023
Security/Privacy → eWOM	0.001	0.001	0.052	0.021	0.983	0.000
Interactivity → Brand Attachment	0.406	0.406	0.054	7.458	0.000	0.172
Interactivity → eWOM	0.036	0.035	0.054	0.663	0.507	0.001
Brand Attachment → eWOM	0.527	0.526	0.047	11.140	0.000	0.333

Source: Output of SmartPLS (2024).

The direct effect values and effect sizes in this study are as follows:

1. The effect of usability on brand attachment: The path coefficient is -0.009, and the p-value is 0.859 > 0.05, so the effect is negative and insignificant.
2. The effect of usability on eWOM: The path coefficient is -0.034, and the p-value is 0.512 > 0.05, so the effect is harmful and insignificant.
3. The effect of value-added features on brand attachment: The path coefficient is 0.103, and the p-value is 0.042 < 0.05, so the effect is positive and significant. The f2 value is 0.011, which means that the effect of value-added features on brand attachment is relatively small.
4. The effect of value-added features on eWOM: The path coefficient is 0.213, and the p-value is 0.000 < 0.05, so the effect is positive and significant. The f2 value is 0.055, which means that the effect of value-added features on brand attachment is small.
5. The effect of security on brand attachment: The path coefficient is 0.159, and the p-value is 0.004 < 0.05, so the effect is positive and significant. The f2 value is 0.023, which means that the effect of value-added features on brand attachment is small.
6. The effect of security on eWOM: The path coefficient is 0.001, and the p-value is 0.983 > 0.05, so the effect is positive and insignificant.
7. The effect of interactivity on brand attachment: the path coefficient is 0.406 and the p value is 0.000 < 0.05, so the effect is positive and significant. The f2 value is 0.172, which means that the effect of value-added features on brand attachment is moderate.

8. The effect of interactivity on eWOM: the path coefficient is 0.036 and the p value is 0.507 > 0.05, so the effect is positive and not significant.
9. The effect of brand attachment on eWOM: path coefficient of 0.5 and p value 0.000 < 0.05, so the effect is positive and significant. The f2 value is 0.333, which means that the effect of value-added features on brand attachment is moderate to high.

Indirect effect

Indirect effect analysis is carried out to see if exogenous variables have an indirect effect on endogenous variables with mediating variables. An indirect effect is seen in the path coefficient, p-value, and upsilon v to see the effect size of mediation. Following the recommendations of Ugalde et al., upsilon v > 0.295 means high, >0.195 means medium and 0.075 means small. To find out what type of mediation occurs in each relationship, see the direct effect of each construct (Hair et al., 2021).

Tabel 9. Spesific Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	t-statistics (|O/STDEV|)	P-values	F-Square
Usability → Brand Attachment → eWOM	-0.005	-0.002	0.027	0.177	0.860	0.000
Value-added features → Brand Attachment → eWOM	0.054	0.055	0.027	2.026	0.043	0.003
Security/Privacy → Brand Attachment → eWOM	0.084	0.083	0.030	2.785	0.005	0.007
Interactivity → Brand Attachment → eWOM	0.214	0.214	0.037	5.831	0.000	0.046

Source: Output of SmartPLS (2024)

The indirect effect and upsilon v values in this study are as follows:

1. Usability's effect on eWOM through brand attachment: The path coefficient is -0.005, and p values 0.860 > 0.05, so the effect is negative and insignificant. The type of mediation in this relationship is no mediation because there is no significant relationship between usability and brand attachment and also usability to eWOM.
2. The effect of value-added features on eWOM through brand attachment: path coefficient of 0.054, a p-value of 0.043 < 0.05, and upsilon v of 0.003, so the effect is positively significant with an effect size that means very low. The type of mediation in this relationship is complementary (partial mediation) because there is a significant relationship of value-added features to brand attachment and eWOM, as well as brand attachment to eWOM, followed by all positive path coefficients.
3. The effect of security on eWOM through brand attachment: path coefficient of 0.084, a p-value of 0.005 < 0.05, and upsilon v of 0.007, so the effect is positively significant with a shallow effect size. The type of mediation in this relationship is full mediation (indirect only) because there is a significant relationship between security/privacy to brand attachment and eWOM. However, there is no significant relationship between security/privacy and eWOM.
4. The effect of interactivity on eWOM through brand attachment: path coefficient of 0.214, p-value 0.000 < 0.05, and upsilon v of 0.046, so the effect is positively

significant with an effect size of 0.046, which means low. The type of mediation in this relationship is full mediation (indirect only) because there is a significant relationship between interactivity to brand attachment and brand attachment to eWOM. However, there is no significant relationship between security/privacy and eWOM.

Discussion

1. Mobile Banking Service Quality on Brand Attachment

The findings of this study state that brand attachment is related to 3 dimensions of the 4 MBSQ dimensions used. It was found that value-added features, security/privacy, and interactivity had a significant positive relationship with brand attachment. In contrast, the usability dimension had no significant positive relationship with brand attachment. These findings are based on the research of Rajaobelina et al. (2021), which states that the better the value customers feel regarding the features offered will impact and increase their attachment to a brand. Consumers' perceptions of their security and privacy regarding banking services can impact and increase thoughts and feelings about the brand and its relationship with the self. The more consumers feel that they have a certain level of control over the communication process, the more this can encourage them to engage with brand-related thoughts and feelings. In line with the results of this study, Rajaobelina et al. (2021) explained that usability is not positively related to brand attachment.

2. Mobile Banking Service Quality on eWOM

Regarding the relationship of mobile banking service quality to eWOM, it is found that of the four dimensions of MBSQ, only one dimension is positively related to eWOM. Value-added features are confirmed to significantly affect eWOM, while the Usability, Security / Privacy, and Interactivity dimensions are not significantly related to eWOM. This is in accordance with the findings of Rajaobelina et al. (2021), which explain that the better the value customers feel regarding the features offered will have an impact on the likelihood of them doing eWOM; this finding is slightly different from the research of Rajaobelina et al. (2021), which explains that apart from Value added features, other dimensions of MBSQ such as Usability and Security/privacy have a significant positive effect on women. This may be because the usability and security of mobile banking is a must-have, so it does not drive them to do eWOM. In contrast, value-added features are additional features, including promotional features, information features, and so on, that make consumers talk about and share them through social media or the internet.

3. Brand Attachment on eWOM

The hypothesis regarding the effect of brand attachment on eWOM is confirmed to have a significant positive effect, broadly in line with the research of Rajaobelina et al. (2021), which states that brand attachment has a significant positive effect on women. Tran et al. supported this and validated that brand attachment positively affects WOM on branded mobile apps. The relationship between brand attachment and WoM in the hospitality industry has a significant positive effect (Gómez-Suárez & Veloso, 2020). Customers who are attached to a brand tend to do WOM, PWOM, and eWOM about the brand or product.

4. Mobile Banking Sevice Quality on eWOM through Brand Attachment

The mediating role of brand attachment in the influence of MBSQ and eWOM was also confirmed, it was found that brand attachment positively and significantly mediates the relationship between security/privacy, value added features, and interactivity on ewom. Slightly different from the findings of Rajaobelina et al. (2021), where value added features on ewom through brand attachment have an influence but are not significant. In this study, it is also known that the role of brand attachment in mediating value-added features on eWOM has the smallest effect size compared to the other three relationships. This shows that interactivity, security/privacy, and value-added features can increase their attachment to the brand to encourage them to do eWOM.

CONCLUSIONS AND SUGGESTIONS

The study's findings suggest that value-added features, security/privacy, and interactivity positively influence brand attachment. Subsequently, value-added features and security/privacy positively impact eWOM. Additionally, brand attachment exerts a positive influence on eWOM. Furthermore, brand attachment mediates the connection between value-added features, security/privacy, and interactivity on eWOM. These results offer valuable insights for bank service providers, particularly Bank BRI, in maximizing mobile banking services. Specifically, focusing on interactivity, value-added features, and security/privacy can enhance brand attachment and encourage customers to engage in eWOM. Customers with strong brand attachments are likelier to maintain a long-term relationship with the bank and become loyal brand advocates (Rajaobelina et al., 2021)**.** Moreover, consumer-driven eWOM can increase BRIMO users, boost consumer confidence, and solidify a positive brand image. A limitation of this study is the respondent pool, which consisted primarily of women. This lack of gender diversity could impact the research findings' comprehensiveness and neutrality. Future research should strive for maximum results and incorporate additional dimensions of mobile banking and their influence on variables beyond brand attachment and eWOM.

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