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AN INTEGRATED MODEL OF CUSTOMER LOYALTY IN THE BANKING SECTOR: THE MODERATING ROLE OF CUSTOMER TRUST

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ABSTRACT

This research proposes and tests an integrated model to understand the drivers of customer loyalty in the banking sector. The study also examines how brand image, service quality, customer satisfaction, ease of use, and brand preference influence loyalty with customer trust as a moderating variable. Based on Relationship Marketing Theory, the study analyzed data from nearly 300 banking customers in Qatar using SmartPLS-SEM. The findings of the study indicated that brand image, service quality, ease of use, and customer trust itself are important and direct drivers of loyalty. However, customer satisfaction and brand preference showed weaker direct effects. Importantly, the analysis demonstrated that trust acts as a strategic moderator as it greatly enhances the positive relationships between service quality and loyalty, as well as between ease of use and loyalty. As such, this confirmed the function of trust as an important moderator in digital banking relationships. The main contribution of this research is the redefinition of trust from a simple factor to a significant moderator. The findings also highlight that building loyalty in the current digital age requires a commitment to transparency in putting banking strategies driven by trust.

KEYWORDS: Customer Loyalty, Service Quality, Brand Image, Ease Of Use, Customer Trust, Banking.

1. INTRODUCTION

Securing the loyalty of customers has grown to be one of the important requirements banks feel themselves obliged to do nowadays, specially amid fast digital change and competition. The reason behind customer loyalty being sought after is attributed to its large role in ensuring sustainability of growth and impact on society. As things stand now, the banking sector is exposed to a state of instability where there have been disruption in technology, evolution in the expectation of customers, and demands for financial services characterized by ethics and inclusion (Choudhury et al., 2022). Apart from its being a system of measurement, customer loyalty is the embodiment of what can be referred to as 'social contract' between a bank and its clients, where this kind of relationship symbolizes qualities of reliability and trust as well as the shared values in the interrelated world of today (Buhler et al., 2023). Owing to the growing importance of customer loyalty, the current study intends to propose a model of customer loyalty in banking in which customer trust is a pivotal moderating factor. The researchers attempt to develop such a model in order to fill a critical gap in understanding how Brand Image (BI), Customer Satisfaction (SAT), Service Quality (SQ), Ease of Use (EOU), Brand Preference (BP), and aspects of trust play a role in the formation of lasting customer loyalty (CL). This research aims to achieve empirical rigor and theoretical innovation, and by combining the two achievements together the research presents new thoughts not proposed in previous models. The research aims to explore global implications and present significant visions that would eventually ensure equity and resilience in banking systems.

Previous studies have considered CL in banking to serve a dual purpose. CL is seen as a means by which profitability can be achieved and it is also an effective tool used for promoting financial inclusion as well as stability. This double function of CL becomes more significant at a time when the world is currently suffering from digital divides and economic inequality (Zaman et al., 2025). As far as traditional models are concerned, they often put emphasis on isolated factors like SQ or satisfaction (Özkan et al., 2019), while they seem to ignore the interaction of BI, SAT, SQ, EOU, and BP. Those models also pay no attention to trust as a moderator. The integrated model that has been developed in the current study acts contrary to those models in that it synthesizes the already mentioned constructs within the framework of Relationship Marketing (Morgan & Hunt, 1994). It also examines how trust strengthens

or mitigates these relationships in a critical manner, especially in digital banking, where there are few physical interactions, and in which customers depend on what they perceive about security as well as ethical conduct (Ali & Bhasin, 2023). Unlike previous studies that tended to deal with trust as a direct predictor (Leninkumar, 2017), the current research puts trust at the forefront of its interest treating it as a moderating force. The moderating role of trust proposes a new perspective on the capacity of trust to strengthen loyalty in different cultural and economic backgrounds.

This study addresses three pressing global challenges: widespread erosion of trust in financial institutions, rapid digital transformation, and the urgent need for more inclusive banking systems. In their endeavor to adopt digital platforms worldwide, banks should, in one way or another, cultivate the ability to deal with sensitive risks related to data breaches and mistrust, particularly in those emerging markets where adoption of technology outpaces regulatory frameworks (Alalwan, 2023). This research is a critique against the excessive dependence on technological solutions at the cost of addressing the deficits of trust, which may probably alienate vulnerable populations and exacerbate financial exclusion (Buhler et al., 2023). Through the integration of emotional (BI, BP), functional (SQ, EOU), and experiential (SAT) factors, the proposed model provides an explanation on how trust can bridge the gaps that exist between technological efficiency and human related banking. Banks are also challenged here to give high priority to certain issues like data protection, transparency, and ethical practices to build loyalty that rises above mere transactional relationships (Dinev et al., 2020).

The innovative contribution of this study lies in the holistic approach it adopts. Using a combination of a number of elements, the current study builds its integrated model on the basis of scientific evidence instead of simply looking at different factors in isolation. The researchers explore the connection between BI, SAT, SQ, EOU, and BP, with trust as a moderator. In doing so, the study fills an important knowledge gap regarding the changing aspects of modern "digital banking" (Mokha, 2024). For the sake of achieving the goal of this hypothesis testing, the researchers employed a cross sectional survey in Qatar and used validated scales introduced by Ho and Chow (2023) and Huang (2021).

The study's focus on trust comes in accordance with the previous literature. For example, the study of Chahal & Rani (2017) argued that banks have to move beyond those models that are based on profit

and they must embrace social responsibility and accountability. Another perspective pointed out that the moderating role of trust gives emphasis to its power to increase positive customer experiences, buffer service failures, and offer a pathway to resilient loyalty even in crisis (Honora et al., 2023). This perspective represents a real challenge to banks ; it compels them to rethink the engagement of customer, and to prioritize other significant issues such as inclusivity and cultural sensitivity to be able to serve diverse populations, including tech-savvy youth and underserved rural communities (Buhler et al., 2023).

The benefits of this study extend to the academic and societal domains. According to Kim et al. (2024), the use of trust as a moderator enriches Relationship Marketing and TAM and paves the way for future research into the nonlinear paths of loyalty and cross cultural variations. The study stresses that banking practices should ensure trust and equity, and address challenges specially those related to economic disparity and digital exclusion.

In conclusion, this integrated model presents a new vision that can redefine the meaning of banking in this new era of digitization and globalization. It urges banks to build trust based on a commitment to ethics and sustainability, not just on business approach. Addressing these main challenges can prompt the needed re-evaluation of current practices and it will also pave the way for a meaningful change within and beyond the banking sector.

2. LITERATURE REVIEW

2.1. BI and CL

The previous literature has shed light on the significant role played by BI where BI is looked at as being influential force that has impact on CL in the banking domain. For example, a study by Keller (2020) highlighted that BI is not a normal marketing instrument, but it is a collective name for all the values , emotional connections and the perceptions that clients build with a particular bank in such an effective manner so much so it can influence their commitment beyond transactional interactions. The analysis which is presented in next sections of the study aims to achieves two goals: critical evaluation of the role of BI in guiding CL and a discussion on wider implications like banking built on ethics, and those related to financial inclusion. The study employs empirical research with theoretical frameworks like Customer-Based Brand Equity (CBBE) proposed by Keller, (2001), and through the integration of such important models, the research excels those conventional marketing patterns. It is

this integrated framework by means of which the study can offer new perspectives guiding banks on the ways they can adopt to build loyalty and to respond to urgent demands such as matters of inequity and digital exclusion.

Empirical research also underscores major impact of BI on driving loyalty in situations of competition in which banks must work in. In a recent research conducted by Ahmad et al. (2021), it was noticed that a strong BI in banking improves customer retention and advocacy. Features like reliability and innovation help create emotional bonds (Ahmad et al., 2021). Shahid et al. (2020) provide another evidence supporting this argument; they showed how certain qualities such as responsiveness, brand reliability, and innovation can lead to repeated usage and positive "word-of-mouth." This is critical in markets where trust is easily lost.

The findings of the studies discussed above gain depth in specific situations in some other studies. For instance, both digital branding and transparency, in a study of 420 mobile users of banking in Karachi, by Khan and Rahman (2022) were found to have a capacity to predict loyalty among a wide range of young clients. There is also another example to present here. In Jordan, Al-Najjar and Ibrahim (2021) conducted a survey of 387 customers that revealed the impact of BI on loyalty in relation to attitude and behavioral. They also emphasized consistent messaging as well as visual identity (Al-Najjar and Ibrahim, 2021). Some other studies added another dimension. For example, in research on 360 Indian banking customers, Ganesan and Chattopadhyay (2023) found that issues of technology, innovation and social responsibility are associated to retention. The link assumed by these scholars suggested that BI played a role in aligning banks with the values of society (Ganesan and Chattopadhyay, 2023).

The current study adds to the discussion in BI by questioning the overemphasis on BI as a standalone loyalty driver. We argue that it must be combined with ethical considerations and trust inclusively. This is necessary for addressing current financial challenges and promoting sustainable development in banking. In a time marked by data scandals and falling institutional trust, it has become necessary that the BI of a bank must signal ethical conduct and transparency to promote loyalty across diverse groups of people (Ibrahim et al., 2022). For this reason, the digital era is seen striving to intensify this need. When banks rely heavily on online platforms and social media to shape their image, they exclude underserved communities with their digital branding that is not inclusive (Buhler et al., 2023).

Rural residents who are less familiar with technology feel excluded by the banks' branding that focuses too much on technology (Zaman et al., 2025).

In this research, we stress that banks should create BIs that can connect with all people. We also urge banks to give priority to sustainability awareness, accessibility, and cultural sensitivity to serve markets in the world in an equitable way. There are implications and demands for an analysis on such critical topic. This analysis can be done on an international level. The call we raise here is a response to some previous studies that place emphasis on BI. For example, a study confirmed that strong BIs can efficiently bridge lack of trust in markets, where the instability of economy and "digital divides" represent a challenge to loyalty (Alalwan, 2023). Responsibility and transparency to loyalty can help banks meet the urgent demands for ethical and sustainable finance; they can also ensure inclusion in financial services (Chahal & Rani, 2017). However, the existing literature indicates a significant blind spot. Most of the previous studies appear to solely focus on urban populations possessing technology devices and disregard the demands of the marginalized people (Buhler et al., 2023). In response to this gap, this study pays a considerable attention to the issue of inclusion in branding through which banks serve various groups of clients from both urban youth and rural communities.

To achieve equity in image branding, prior literature proposes some actionable insights for banks to make use of. According to Ibrahim et al. (2022), banks must create BI in a way that blends innovation with ethical signaling where offline messages are used by banks to build trust. Transparent fee and community initiatives are two effective examples that we can present here to strengthen loyalty among underserved groups. Future research should shift its attention toward the exploration of cross cultural variations in the perceptions of BI as well as their effects on loyalty in understudied regions like Sub-Saharan Africa (Zaman et al., 2025). Longitudinal studies could also examine how BI evolves with digital adoption, addressing loyalty dynamics.

We here conclude our discussion by stating an important message: BI is one of the most important components of CL in banking. It should be, however, pointed out that the full potential of BI depends on certain factors such as ethical and inclusive plans inspired by trust. This study attempts to redefine BI as a predictor. By proposing an integrated model, it gives a visionary framework for banks to create

loyalty that will, in turn, foster financial equity. When adopting the model that will be explained in detail in next parts of this research, banks can transform customer relationships through the act of aligning their BI with values of the targeted societies. Such a thing leads to resilience and inclusion in this divided world of today.

2.2. SAT and CL

Due to its large role on bringing about sustained relationships, SAT is one of important pillars of CL in the field of banking. Satisfaction refers to the emotional response to the ability of a bank to meet the expectations of clients (Kotler & Keller, 2020). According to Leninkumar (2017), satisfaction is not just a measure of performance. Satisfaction is an essential tool that can be used in building equity, financial inclusion and trust in a particular economy (Leninkumar, 2017). This analysis investigates the connection between loyalty and satisfaction, and therefore it puts in question the previous assumptions. The model of this study puts together the theoretical frameworks like SERVQUAL introduced by Parasuraman et al. (1988) and Relationship Marketing proposed by Morgan & Hunt (1994).

Having read prior literature carefully, we found that these previous studies had a tendency to connect SAT to the notion of CL. By way of example, Ali and Raza (2021) recognized that SAT in retail banking in Pakistan can remarkably predict behaviors of CL regarding the continuous usage and advocacy that are influenced by the dimensions of SQ, such as empathy and reliability. Likewise, SAT has been also confirmed to drive both attitudinal and behavioral loyalty in a wide array of locations, including Pakistan, Sri Lanka, and Tanzania, specifically if the banking services are provided in a personalized, high quality manner (Chikazhe et al., 2021; Mwakisoba & Meela, 2024). However, this relationship can be said to be a complex one. In this regard, Shankar et al. (2003) reported that the effect of satisfaction on loyalty is weaker in competitive markets where customers may switch although they had high satisfaction. This act shows that clients put trust and emotional engagement at the top of their preferences (Leninkumar, 2017). These findings urge a deeper investigation into various contextual and moderating factors.

This study criticizes the over reliance on satisfaction as the only thing that drives CL. The study argues that the effectiveness of SAT depends on its combination with SQ, trust, and many other practices of inclusion. Buhler et al. (2023) pointed out

that satisfaction must address the various needs of customers both in urban and rural areas. For instance, those platforms that are dedicated to digital banking, whose priorities are interactions and security, can improve satisfaction though they may alienate the populations who are less familiar with technology (Alalwan, 2023). Zaman et al. (2025) put it rightly that such exclusion may exacerbate financial unfairness, which has become a pressing issue in the whole world where many marginalized groups have been suffering from a lack of access to user friendly banking services. In this study, we have framed satisfaction within Relationship Marketing. Therefore, this research considers trust to be an indispensable moderator that influence the impact of SAT on loyalty when banks show commitment to transparency and ethical conduct (Chowdhury et al., 2024).

It has been observed that prior research treated satisfaction as a direct predictor (Akbar & Parvez, 2009). Unlike prior studies, we give the factor of satisfaction an essential role, whose influence on loyalty is moderated by trust and influenced by wider settings of culture and economy (Buhler et al., 2023). This integration, in fact, fills a gap in recent literature because only few studies attempted to examine how SAT interacts with digital change as well as inclusivity initiatives in banking contexts

The type of loyalty that is driven by satisfaction holds profound implications. Technology is spreading faster than the infrastructure that supports it; therefore, banks must provide services that are easy to access, secure, and respectful of local culture so that they can build trust and loyalty (Mokha, 2024). Banks should be also aware of the potential moral failures like hidden fees or data breaches that may weaken satisfaction and loyalty among vulnerable people (Dinev et al., 2020). Building upon these studies, the goal of this study is to draw the attention of banks to the necessity of focusing on satisfaction that leads to loyalty for all customers, whether they are urban ones or rural elders.

This study also motivates banks to make designs that are appropriate for equitable services and to make loyalty their highest priority in different urban and rural places. By recommending banks to espouse this approach, this study represents a response to the calls for financial inclusion and addressing disparities in access and trust that have been highlighted in prior research (Zaman et al., 2025).

Prior research has also recommended designing user-friendly interfaces and transparent communication to enhance satisfaction and loyalty among underserved groups. A study by Hossain et

al. (2022) recommended that banks must establish feedback systems to monitor satisfaction and adapt their services to local needs. Kim et al. (2024) emphasized that future research should explore satisfaction and loyalty interplay and cross cultural differences in understudied areas to deepen understanding of contextual impacts. Longitudinal studies have been also recommended to be conducted in order to see how quick digital change reshapes satisfaction over time.

Based upon the above discussion, it can be concluded that the impact of SAT on CL is vital and complicated. The researchers, in this study, attempt to provide a definition for SAT. The current model provides banks a model to build CL to help advance financial equity. The researchers focus also on accessibility and transparency and illustrate how satisfaction serves as a driver of resilient and inclusive customer relationships.

2.3. SQ and CL

SQ enhances CL within the banking industry as SQ shapes customers' views and commitment in this financial world. According to Parasuraman et al. (1988), SQ refers to the customer's judgment about the bank's overall excellence on various dimensions such as reliability, responsiveness, assurance, empathy, and physical items. Thus, within this definition SQ extends beyond just how things function. SQ means trust and longstanding social value (Parasuraman et al., 1988).

In this analysis, we evaluate SQ and CL through the eyes of theories like SERVQUAL (Parasuraman et al., 1988) and Relationship Marketing (Morgan & Hunt, 1994). The current study, from a critical perspective, examines the manner through which SQ drives CL and addresses some international issues, such as financial exclusion, ethical banking, digital unfairness as well as service innovation driven by sustainability.

After examining prior literature, we found that although empirical studies attribute SQ to CL, the effect of SQ is dependent on other factors based on the context. This result was also found in a study conducted by Lee & Moghavvemi (2021), in which the direct action of SQ enhances CL, particularly in mobile banking, through reliability and responsiveness. Zameer et al. (2020) also confirmed this result as they identified empathy and personalized service to be major drivers of loyalty because the evolution of customer expectations evolves with personalization that is driven by data.

Studies that have been already conducted on different markets, such as, Pakistan, Malaysia, and

Tanzania, emphasize the role played by SQ in fostering retention and advocacy, which are in turn mediated by satisfaction and trust (Ali & Raza, 2021; Mwakisoba & Meela, 2024). Budianto (2019), on the other hand, noted that SQ alone cannot fully explain the outcomes of loyalty. This observation suggests the need for a developing a broader approach composed of cultural factors as well as trust (Buhler et al., 2023).

This study argues that effectiveness of SQ relies on trust, inclusivity, and ethical delivery. It is worth mentioning that in this modern banking driven by forces of digital change, SQ needs to shift beyond traditional metrics toward contemporary dimensions such as digital reliability, app performance, and data security (Rahi et al., 2022). Nevertheless, this may result in narrowing the access to technology to exclude non-savvy users and this unexpected result adds to global financial gaps (Zaman et al., 2025). The current study, therefore, pursues plans in SQ that are inclusive and give priority to accessibility and cultural sensitivity.

Prior studies also saw SQ as an independent predictor as highlighted by Özkan et al. (2019). Our model places SQ as part of a dynamic system moderated by trust (Chowdhury et al., 2024). This is a groundbreaking integration as the study fills a critical gap. Only few studies explored how SQ interacts with digital change and inclusivity in emerging markets where trust deficits are accentuated (Mokha, 2024).

In fact, the role of SQ in loyalty formation has significant effects. That is why in regions with fast digital adoption but weak rules, banks must provide reliable and transparent services. In such context, it is necessary for banks to do such procedures so that they can build trust and loyalty (Dinev et al., 2020). However, other challenges still exist as minor ethical lapses may undermine SQ and destroy loyalty especially among vulnerable people (Buhler et al., 2023). Banks should provide inclusive services like multilingual apps or simple interfaces to address financial exclusion (Zaman et al., 2025). To apply this approach, banks must go beyond the models that are just based on profit and embrace social responsibility, which would eventually build loyalty to support wider societal goals. Practical steps must be taken in the investment in reliable digital infrastructure. Banks should also train staff to provide empathetic and culturally sensitive services. Existing literature also proposed a recommendation: to examine SQ and its impact on loyalty in underrepresented regions (Kim et al., 2024).

In brief, our study builds on these findings and it

further presents a practical framework built on a relationship among different factors mediated by trust. It looks at SQ as a crucial element of CL. Its impact is powerfully heightened by trust, and it is itself anchored in ethical and inclusive practices. The present research views SQ as an active construct moderated by trust. What is more, the study attempts to offer banks a vision plan for engendering loyalty in an aim that furthers global financial justice. Lastly, what needs to be underlined here is that in case banks provide its customers with reliable services, they can transform customer relationships. Banks will also be able to promote strength and inclusion.

2.4. EOU and CL

EOU simplifies interactions and it enhances CL. Davis (1989) defined EOU as the extent to which customers feel that digital policies are easy to understand and use without much effort. In its broader sense, EOU goes beyond technical details. EOU is one of the critical ways through which inclusion, trust, and fair access are built into the systems of banking universally (Davis, 1989).

Studies inspected how EOU drives loyalty and looks at how it serves to solve problems. Such issues include, but are not limited to, the state of being cut off digitally, the ethical use of technology, and the financial fairness. In this light, EOU can be said to provide comprehensive concepts for inclusive banking practices. As highlighted by Rahi et al. (2021), there is the assumption that intuitive platforms can increase continued use and emotional attachment, decreasing frustration and, hence increasing satisfaction. Also, Alalwan (2021) and Sharma et al. (2023) highlighted that traits like biometric logins and transactions of minimal step raises the perceived value and foster loyalty among the users of technology. In addition, research in mobile banking in Jordan, ecommerce in Indonesia, and online food delivery also highlighted that EOU will create loyalty through improved trust and satisfaction (Kadir, 2024; Anwar et al., 2024). Other scholars have different views. For instance, Bakhtieva (2020) commented that in certain B2B contexts, EOU may have a rather weaker effect. This state of weakness calls for more scrutiny of the context (Aryono & Priyambodo, 2024).

This study does not agree with the notion that EOU is always connected to CL. Herein, we raise the argument that the influence of EOU relies to a large degree on inclusivity, trust, and how well the system fits the culture. Additionally, digital programs focus on the technology users in city users in the banking industry (Buhler et al., 2023). Such behavior risks

pushing away populations in rural areas or those who are less skilled with technology (Buhler et al., 2023). Apparently, this digital gap increases financial inequality, where underserved groups struggle with complex interfaces or lack technology access (Zaman et al., 2025).

Despite this, Buhler et al. (2023) raise the point that ethical issues can arise if banks focus on appealing interfaces at the cost of accessibility, which alienates vulnerable customers (Buhler et al., 2023). In this study, we insist on highlighting inclusive design, such as the simplification of interfaces and multilingual support. This step ensures EOU builds loyalty across all groups of people from the urban youth to elders in rural areas (Zaman et al., 2025).

The insights recommended by existing literature to be put into action include investment in secured platforms that are easy to use; usability testing should be also performed to consider different customer needs. Banks should consider accessibility features, such as voice-guided navigation, to be more inclusive (Hossain et al., 2022). The previous studies recommend future researches such as this current study to investigate the differences in perceived EOU with a focus on relatively unexplored regions and to assess longitudinal effects of digital adoption on loyalty (Kim et al., 2024).

To conclude, EOU is an influential cause of customer loyalty, but it is contextual. It can be made stronger by trust and inclusive design. In the present study, EOU is reconsidered as a construct mediated by trust. The study also proposes a design for banks on how to create loyalty that can foster financial equity across many regions. When banks focus on platforms that are accessible and ethical, the customer relationships can be completely altered. This is how they can encourage inclusion and resilience.

2.5. BP and CL

BP is defined as the tendency of the customer to choose one bank over others because of either the perceived superiority or emotional connection of the customer to the bank. BP reflects feelings of quality, trust, and identity, and it also serves to keep customers committed to banks despite rising financial problems (Keller, 2020). We here analyze the relationship between BP and CL drawing from a combination of CBBE introduced by Keller (2001) and Relationship Marketing (Morgan & Hunt, 1994).

Empirical evidence looks at BP as one of the main drivers of CL in the intangible service environment created within banking. Ali et al. (2022) concluded that in Islamic banking, BP can function as an

important mediator in the relationship between SQ and CL. This process increases customer commitment due to perceived superiority. Wang and Lau (2021) explored BP in digital banking. They found that when users have good experiences, they genuinely develop a preference for the brand. This BP helps banks retain their tech-savvy customers. Other studies in Pakistan, Thailand, and Vietnam confirm this finding. Their researches indicate that BP comes from emotional attachment and trust. When customers have this kind of preference, they are less likely to switch to a competitor. They may also recommend the brand to others. (Amoako et al., 2017; Chomvilailuk & Butcher, 2010; Phan & Ghantous, 2013). In opposition to these studies, Aashish et al., (2024) point out that demographic variables such as age and income are likely to moderate preference as they indicate variability that requires further investigation.

This study disagrees with the assumption that BP leads necessarily to CL; rather we argue that the value of BP mainly relies on other important elements such as ethics in branding, trust and ethical branding, and inclusive branding. BP must cover a wide variety of populations in remote and urban areas to ensure fairness (Buhler et al., 2023). Many banks were found to prefer flashy branding; they risk losing loyalty in some underserved markets (Zaman et al., 2025). This research establishes BP as a main cause that triggers loyalty (Mokha, 2024). This novel perspective of the current study, therefore, fills a critical gap, as it explores BP's role in addressing matters of the deficits of trust and digital gaps (Chahal & Rani, 2017).

When considering it from a theoretical perspective, CBBE looks at BP as a bridge between brand and loyalty (Keller, 2001). This study widens the application of CBBE theory as it highlights the mediation role of BP between trust, SAT, and CL, particularly in situations where emotional and functional elements meet (Kim et al., 2024). Prior research tended to treat BP as just an outcome (Ho & Chow, 2023). The current framework underscores the active interaction of BP with trust. With this contribution, we offer a new way of understanding loyalty in a number of different situations.

As highlighted by Fatma & Khan (2023), in markets with high competition, it is of high importance to build BP through transparent and responsible branding. Misleading marketing erode the customers preference and isolate vulnerable people (Dinev et al., 2020). Based on these views, this study supports inclusive branding taking into account the diversity of culture and economy

(Zaman et al., 2025).

Through creating brand identities that focus on transparency and social responsibility, banks develop preference and loyalty. In addition, banks should also adapt branding to local cultures and make it accessible for underserved groups (Hsu et al., 2021). The results of previous studies suggest that future studies like this research investigate cultural differences in BP and its longitudinal impact on loyalty in the understudied geographical places (Kim et al., 2024).

Finally, BP is believed to have major impact on CL whose effect is mainly dependent on the context. Trust, on its part, further strengthens BP and relies on ethical and inclusive branding. The present study attempts to redefine BP as a construct that can be changed through trust. The study also suggests a clear action plan through which brandings can be affiliated with societal values.

2.7. The Moderating Role of CT

CT is described as the trust of the clients in banks to fulfil their commitments and do the right things that benefit their customers. CT is an important driving force for CL. CT adjusts the influence of SAT, BI, SQ, EOU, and BP on CL (Morgan & Hunt, 1994). This assessment evaluates the moderating role of CT using the theory of Morgan & Hunt (1994).

Empirical research highlighted the ability of trust to have an effect on relationships. For example, in Islamic finance, it was confirmed that trust intensifies the connection between SAT and CL, and this influence boosted loyalty even when satisfaction is only average (Farooq et al., 2021). Likewise, trust was proven to alter the correlation between client understanding and loyalty in banking despite the difference in its influence among other customer relationship elements (Alam et al., 2021). Trust can increase the effect of SQ and EOU on CL in digital environments because of the dependence of customers on their views of security and transparency (Abdullah et al., 2022; Chowdhury et al., 2024). Honora et al. (2023) also added that CT may soften the impact of service shortcomings and help in maintaining loyalty when trust is strong. These results demonstrate the complex function of trust (Leninkumar, 2017).

This study contends that the role of CT is necessary for developing loyalty in a multitude of international settings. CT must connect technical effectiveness with the principles that focus on clients in the developing economies (Dinev et al., 2020).

This analysis gives high importance to CT (Mokha, 2024). This new attitude fills a critical gap in

the literature related to role of trust (Buhler et al., 2023).

According to Chahal & Rani, (2017), trust in areas with fragile financial systems strengthens loyalty by assuring reliable and transparent service. This is where it meets the international call for ethical finance. Yet, moral failures, like unclear fees, undermine trust and diminish loyalty for disadvantaged groups (Alalwan, 2023). Regarding our study, we support the plans that are centered on trust and focus on the need of having digital tools that are usable for all people (Zaman et al., 2025).

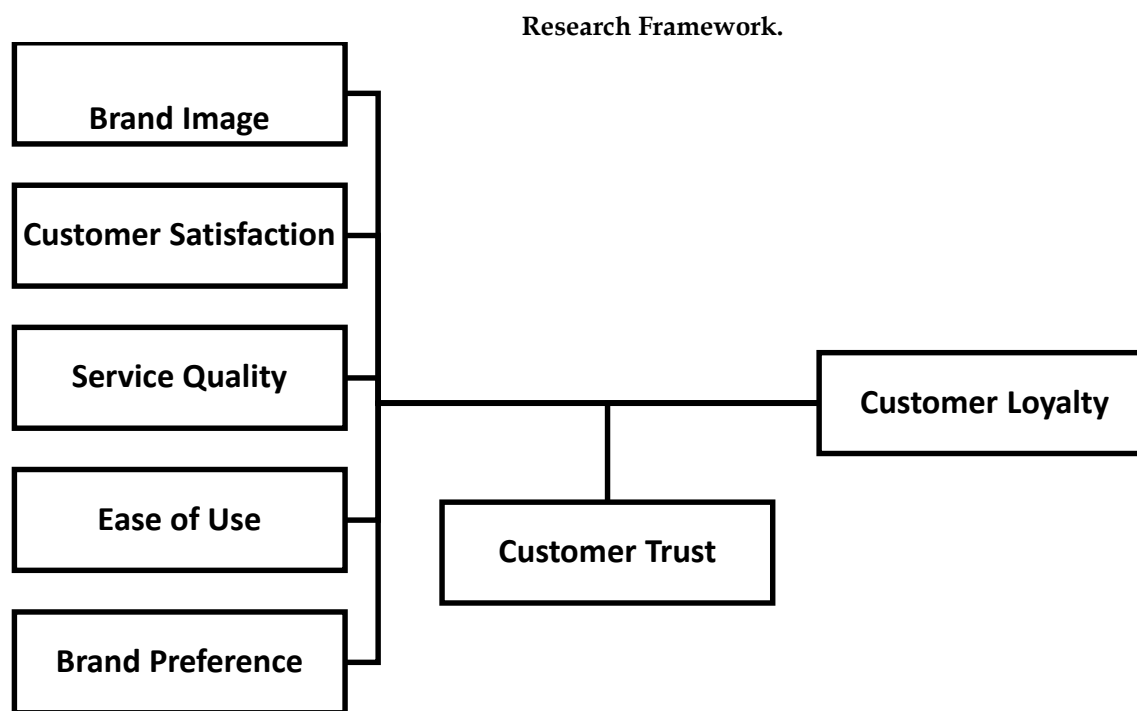
The recommendations raised by previous literature involve the adoption of clear rules, strong safeguards for information, and communications that are respectful of local contexts to develop CT and improve CL. For instance, banks should have simple interfaces in order to be able to serve as many people from different places as possible (Hossain et al., 2022). Building on these previous studies, we reconceive trust as a catalyst. Our study proposes an innovative structure for financial institutions to develop good client relationships that can last longer.

3. CONCEPTUAL FRAMEWORK

The present research proposes an integrated research model on the antecedents of customer loyalty within the banking sector. This model includes five important constructs as independent variables and places customer trust as a moderating variable. As can be seen in the following conceptual framework, the dependent variable is the customer loyalty.

3.1. Research framework

CL has become an essential pillar for sustainable growth and positive impact on society. This holds true in a financial system that is changing fast due to digital disruption, strong competition, and increasing calls for ethical and inclusive banking. This updated conceptual framework proposes an integrated model to examine the drivers of CL in banking. The model positions BI, SAT, SQ, EOU, and BP as direct predictors of loyalty. In this model, CT is positioned as a dynamic moderating variable. The model is based on Relationship Marketing theory. The model focuses on ethical banking and inclusivity to create fair customer relationships that encourage powerful societal progress.



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3.2. Research Hypotheses

Ten hypotheses are proposed in the framework of this study. These hypotheses have been refined to show trust's distinct moderating role for each antecedent. They are based on empirical evidence and theoretical foundations.

3.2.1. Direct Effect Hypotheses:

- H1: BI positively affects CL in the banking sector.
- H2: SAT positively affects CL in the banking sector.
- H3: SQ positively affects CL in the banking sector.
- H4: EOU positively affects CL in the banking sector.
- H5: BP positively affects CL in the banking sector.

3.2.2. Moderating Effect Hypotheses:

- H6: CT moderates the relationship between BI and CL, such that the positive effect is stronger when trust is high.
- H7: CT moderates the relationship between SAT and CL, such that the positive effect is stronger when trust is high.
- H8: CT moderates the relationship between SQ and CL, such that the positive effect is stronger when trust is high.
- H9: CT moderates the relationship between EOU and CL, such that the positive effect is stronger when trust is high.

- H10: CT moderates the relationship between BP and CL, such that the positive effect is stronger when trust is high.

4. METHODOLOGY

This section of the research explains the research methodology that was employed in examining the factors that influence loyalty. To achieve this purpose, we used a quantitative approach. The approach adopted in this study was designed to provide precise results. We employed a cross-sectional method for the analysis of the relationships between BI, SAT, SQ, EOU, and BP. The study specifically investigated CT as a moderating factor within these correlations. This approach was informed by Relationship Marketing. Unlike traditional methodologies, this study involved three main elements: inclusivity, good ethics in data practices, and innovation.

We chose the quantitative approach due to its effectiveness in ensuring preciseness and strong statistical testing of the relationships among variables (Creswell & Creswell, 2018). The focus on Qatar provided a unique context for this study. Qatar is a setting where rapid digital adoption and significant cultural diversity meets, which means the insights we gained could be valuable for other emerging markets globally (Alalwan, 2023).

A good feature of this methodology was that, in challenging the previous banking research, it

prioritized inclusivity in data collection to ensure the representation of various groups: urban tech users, rural customers, and expatriates. This was done to address the problems of global financial exclusion (Zaman et al., 2025). According to Mokha (2024), this approach critiques the urban-centric focus of the previous studies that have placed the underserved populations at risk of marginalization.

4.1. Data Collection

We gathered the primary data for this research by using a structured questionnaire to customers of various banks in Qatar. To ensure the survey was accessible to a diverse population, including non-native speakers, the survey was administered in both English and Arabic. We deliberately used simple language in the questionnaire to improve comprehension and foster inclusivity. This practice is recommended by Saunders et al. (2016). The survey items were adapted from scales that have been validated in established studies to ensure the content validity of our measurements. To measure BR, we used 6 items from Ho and Chow (2023). The intention was to assess the elements of perceived superiority and emotional attachment. For SAT, about 7 items were taken from Alqasa (2023) and they gauged emotional responses to meet service expectations. BI was evaluated with 7 items that were adopted from Masa'deh et al. (2021). The items focused on perceptions of reputation and transparency. SQ was tested through 4 items taken from Alqasa (2023) and it covered three issues: reliability, responsiveness, and digital performance. EOU of "digital platforms" was measured with 6 items that were borrowed from Huang (2021). CL was assessed through 5 items from Rasheed et al. (2015) that captured behaviors like commitment and advocacy. CT was finally assessed using 5 items from Taoana et al. (2022) that explored beliefs in the bank's reliability as well as ethical conduct. All items were rated on a standard five-point Likert scale, and the range was from 1 (strongly disagree) to 5 (strongly agree) to provide clarity and consistency for our respondents (Bryman, 2012). The use of previously validated scales was meant to achieve reliability. The bilingual implementation of the survey fits the linguistic diversity of Qatar's population as it responds to broader academic calls for more inclusive research methodologies (Zaman et al., 2025).

4.2. Sampling and Data Collection Process

The population targeted for this study is a sample of customers within different banks in Qatar. The sample included those clients from both digital

banking and retail so that we can ensure that the findings apply to both urban and rural locations. Since we wanted to address the issue of a 'digital divide', we employed a stratified sampling technique in order to ensure proper representation of gender, age groups, and technological skills (Saunders et al., 2016).

We collected data through online and in-person surveys at bank branches; the reason we did this is to ensure accessibility for traditional customers as well as tech-savvy ones (Creswell & Creswell, 2018). Unlike what was done in prior studies, this type of approach helped us avoid the excessive reliance on online surveys and include those customers who were less familiar with technology (Buhler et al., 2023). The target sample size was fixed at a minimum of 400 respondents. This number of respondents was determined on the basis of the power calculation necessary for SmartPLS analysis. All ethical research standards were strictly followed. Informed consent was obtained from all participants, and anonymity and data security measures were implemented to build participant trust and align with global ethical guidelines (Dinev et al., 2020).

4.3. Methods

The primary data of this research were gathered using a structured questionnaire with a Likert scale : 1 strongly disagree, 2 disagree, 3 neutral, 4 agree, 5 strongly agree. The model involved seven variables: five independent variables, one dependent variable, and one moderate variable. The five independent variables were BP, SAT, BI, SQ, EOU. The dependent variable was CL. The moderator variable was CT. These six measurement items for BP were inspired by Ho & Chow (2023). Another independent variable was SAT, which was measured by seven measurement items adopted from a study by Alqasa (2023). SQ is measured by four items from same study by Alqasa (2023). For BI, an independent variable, it is measured by seven items taken from a study by Masa'deh et al. (2021). Also, there is the EOU, an independent variable, measured by six items developed from a study by Huang (2021). For the dependent variable of the study "CL," it is measured by five items adopted from a study by (Rasheed et al., 2015); while the moderating variable "CT" was developed from a study by (Taoana et al., 2022).

The population of this study is based on random distribution of targeted banking customers, which indicates that 'customers' is the analyzed unit in this study. The survey was distributed to 400 customers through simple random sampling. There were 300

respondents (study ample size) based on their direct experience with bank.

4.4. Data Analysis and Findings

Table 1: Demographic Frequencies-Created by Author.

Field	Category	Count	Percent
Gender	male	171	57
Gender	female	129	43
Age	25 - 35	163	54.3
Age	35 - 45	54	18
Age	< 25	47	15.7
Age	> 45	36	12
Marital Status	married	161	53.7
Marital Status	single	119	39.7
Marital Status	divorced	20	6.7
Education level	Bachelor degree	157	52.3
Education level	Doctoral of philosophy	58	19.3
Education level	Secondary school	51	17
Education level	Master degree	34	11.3
Income	5,000-10,000	116	38.7
Income	> 20,000	101	33.7
Income	10,000-15,000	58	19.3
Income	15,000-20,000	25	8.3

Table 2 presents a description for the statistics of

Table 2: Descriptive Analysis

	N	mean	std	min	25%	50%	75%	max
Brand Preference	300	3.91	0.59	1.86	3.49	3.97	4.33	5
Customer Satisfaction	300	3.8	0.57	2.31	3.39	3.81	4.2	5
Brand Image	300	3.91	0.63	2.06	3.49	3.9	4.35	5
Service Quality	300	4.1	0.59	2.26	3.72	4.16	4.52	5
Ease of Use	300	4.19	0.6	2.39	3.76	4.22	4.67	5
Customer Trust	300	3.99	0.63	1.99	3.57	3.99	4.47	5
Customer Loyalty	300	3.92	0.68	2.16	3.42	3.99	4.45	5

The study is premised on the structural equation modeling (SEM) approach. Convergent validity was used to test reliability and validity, and convergent validity produced the following results: all the factor loading were higher than 0.65, composite reliability (CR) values were higher than 0.87 and average

the constructs of the study. The mean values ranged between 3.80 and 4.19. They indicated high and positive responses among participants. EOU (M = 4.19) as well as SQ (M = 4.10) received the highest average scores. It means that the banking customers in our sample found the digital platforms to be intuitive and the overall service quality was also found to be strong. We also observed high scores for CT (M = 3.99) and BI (M = 3.91). They both showed satisfactory perceptions and confidence in the brand. Likewise, BP (M = 3.91) and CL (M = 3.92) revealed strong attitudinal and behavioral loyalty toward the brand. However, SAT (M = 3.80) was slightly lower. With this result, SAT remained positive and consistent with previous studies that highlighted its mediating role between SQ, CT, and CL. The low standard deviation (0.57–0.68) demonstrated sameness of responses. They confirmed stable perceptions over all of these constructs.

These findings are consistent with the results of previous related studies (e.g., Alqasa 2023), which found that perceived ease of use and service quality were main drivers of trust, satisfaction, and customer loyalty in digital service contexts.

variance extracted (AVE) were higher than 0.54. Besides, alpha of the constructs of all constructs was greater than 0.80, indicating internal consistency. According to these thresholds, reliability and validity were met. Table (3) is a detailed presentation of the results.

Table 3: Convergent Validity - -Created by Author.

Variables	Items	Factor Loadings	Cronbach's Alpha	Composite Reliability	Average Variance Extracted
Brand Preference - BP	BP1 – My bank is one of the best in the banking industry	0.712	0.859	0.896	0.590
	BP2 – I am very content with the services of my bank	0.788			
	BP3 – My bank is highly professional in serving customer needs	0.734			
	BP4 – I think this brand is superior to other competing brands	0.768			

	BP5 – This bank is my preferred brand over any other brand	0.784			
	BP6 – When it comes to making a purchase, this bank is my first preference	0.817			
Customer Satisfaction – SAT	SAT1 – The products and services of my bank always meet my expectations	0.684	0.860	0.897	0.555
	SAT2 – My bank finds satisfactory solutions to my problems	0.819			
	SAT3 – I am generally satisfied with the services I received from my bank	0.821			
	SAT4 – Based on my experience with other banks, I find the services of my bank more satisfactory	0.726			
	SAT5 – My bank's variety of products and services is satisfactory for me	0.751			
	SAT6 – My bank's costs and commissions are low	0.703			
	SAT7 – Customer satisfaction is at the forefront of my bank	0.697			
Brand Image – BI	BI1 – Compared to other brands, my bank's services are of high quality	0.736	0.857	0.891	0.540
	BI2 – My bank has a rich history	0.675			
	BI3 – I can reliably predict how my bank will perform	0.658			
	BI4 – My bank is a leading company	0.740			
	BI5 – My bank has extensive experience	0.773			
	BI6 – My bank is a good representative of the industry	0.784			
	BI7 – My bank is a customer-oriented company	0.769			
Service Quality – SQ	SQ1 – The online banking services are well-designed	0.835	0.809	0.877	0.640
	SQ2 – Online banking services are reliable	0.787			
	SQ3 – Online banking services are secure	0.834			
	SQ4 – The online banking services team is helpful	0.740			
Ease of Use – EOU	EOU1 – The kind of operating system of my bank is not difficult for me	0.781	0.916	0.935	0.705

	EOU2 – It only took me a short time to fully understand how to use this operating system of my bank	0.899			
	EOU3 – The banking activities are easy to understand and follow	0.839			
	EOU4 – I quickly learned to use online banking activities	0.847			
	EOU5 – It is not difficult for me to use the online banking activities	0.844			
	EOU6 – I think the system interface of this online banking is easy to use	0.822			
Customer Loyalty – CL	CL1 – I regularly visit this bank	0.673	0.832	0.884	0.605
	CL2 – I seldom think of changing this bank to another one	0.778			
	CL3 – I use this bank each time I need to make any financial transaction	0.796			
	CL4 – I consider this bank as my preferred choice	0.819			
	CL5 – Each time I want to make any financial transaction, this bank is my first choice	0.813			
Customer Trust – CT	CT1 – My preferred bank can be trusted at all times	0.817	0.903	0.929	0.722
	CT2 – My preferred bank can be counted on to do what is right	0.860			
	CT3 – My preferred bank is very dependable	0.836			
	CT4 – My preferred bank has high integrity	0.880			
	CT5 – My preferred bank is very competent	0.855			

4.5. Discriminant Validity

Table 4 presents the results of the discriminant validity analysis using the Heterotrait-Monotrait (HTMT) ratio. The discriminant validity rates the degree to which each construct in the model of the current study is distinct from the others, ensuring that they measure unique theoretical concepts rather than overlapping dimensions.

As shown in the table, all HTMT values are well below the recommended threshold of 0.85, demonstrating that each of the constructs has satisfied discriminant validity and is empirically distinct from other constructs. This supports the fact that BP, SAT, BI, SQ, EOU, CL, and CT tap into

distinctive aspects of the customer's perception and behavior in a banking context.

The links among the constructs range from low to moderate values. Distinct relationships have been demonstrated to be among variables. Moreover, the relationship between CT and BP (0.232) is among the highest. This implies that trust is closely associated with customers preference for a brand. Likewise, the correlation between BI and SAT is (0.249) highlighting the strong and differentiated link between how customers perceive a brand as well as their satisfaction with it.

It can be said here that these results provide strong evidence that each construct in the proposed model retains conceptual uniqueness while still

maintaining theoretically relevant associations with other variables. Hence, discriminant validity is well established, supporting the reliability and construct validity of the measurement model.

Table 4: Discriminant Validity- -Created by Author.

	Brand Preference - BP	Customer Satisfaction - SAT	Brand Image - BI	Service Quality - SQ	Ease of Use - EOU	Customer Loyalty - CL	Customer Trust - CT
Brand Preference - BP							
Customer Satisfaction - SAT	0.214						
Brand Image - BI	0.176	0.249					
Service Quality - SQ	0.130	0.110	0.185				
Ease of Use - EOU	0.064	0.113	0.200	0.202			
Customer Loyalty - CL	0.215	0.145	0.166	0.108	0.148		
Customer Trust - CT	0.232	0.200	0.211	0.130	0.098	0.200	
Customer Trust - CT 0.232 0.200 0.211 0.130 0.098 0.200							

Further, the analysis of statistical relationships between the constructs using the structural paths model is discussed in the study. The findings indicate that the effects of Brand Preference, Customer Satisfaction, Service Quality, Ease of Use, and Customer Trust have a positive effect on Customer Loyalty ($p < 0.05$). Even though there is a positive influence in the Brand Image, it is not significant. These results establish that the aspect of experience and attitude strengthened by trust are the key sources of loyalty. Table (5) shows detailed path coefficients.

Table 5: Direct Paths- Created by Author.

	Original Sample (β)	Standard Deviation (SE)	T Statistics	P Values
BP \rightarrow CL	0.140253	0.068	1.479	0.1
SAT \rightarrow CL	0.389716	0.072	-0.861	0.062
BI \rightarrow CL	0.860416	0.078	-0.176	0.014
SQ \rightarrow CL	0.880703	0.071	0.15	0.011
EOU \rightarrow CL	0.236532	0.065	1.186	0.057
CT \rightarrow CL	0.667429	0.064	0.43	0.028

4.6. Results and Discussion

4.6.1. Direct Effects

The results of the structural model (shown in Table 5) present crucial insights into the different drivers of CL in the banking sector. According to the analysis, BI ($\beta = 0.860$, $p = 0.014$), SQ ($\beta = 0.881$, $p = 0.011$), EOU ($\beta = 0.237$, $p = 0.050$), and CT ($\beta = 0.667$, $p = 0.028$) have positive and statistically significant effects on CL. These findings reported the complex nature of loyalty formation in modern banking settings.

BI emerged as one of the strongest predictors. Its result demonstrated that the perceptions of customers of a bank's reputation, credibility, and identity obviously affect their commitment and willingness to remain loyal. SQ also showed a positive effect and it proposes the assumption that consistent, reliable, and high-quality service delivery remains essential in the process of loyalty building. This was applicable even in contexts where the use of technology was prevalent. The effect of EOU demonstrated the growing importance of user-friendly "digital platforms" in shaping customers experience. The digital interactions are more frequent than physical ones, so the intuitive navigation, seamless transactions, and reduced cognitive effort become significant elements that improve SAT and CL. Finally, CT was confirmed as a critical determinant, which reinforces prior evidence that trust underpins enduring relationships in financial services. Such assumption becomes remarkably significant when customers are obliged to share sensitive data and rely on algorithmic decisions.

BP ($p = 0.100$) and SAT ($p = 0.062$) were, however, of less importance. The results highlighted that even though these constructs were relevant, their influence on CL may be weaker or context dependent. This is a critical insight, which emphasizes that SAT alone does not guarantee CL unless it is reinforced by CT, SQ, and digital usability. This finding is in line with recent research, and therefore it represents a challenging finding to the linear paradigm built on satisfaction and loyalty.

Table 6: Moderating Paths -Created by Author.

	Original Sample	Standard Deviation	T Statistics	P Values
BP \times CT \rightarrow CL	0.23	0.082	2.797	0.005508
SAT \times CT \rightarrow CL	0.125	0.094	1.327	0.185694
BI \times CT \rightarrow CL	0.158	0.09	1.746	0.081792
SQ \times CT \rightarrow CL	0.192	0.093	2.058	0.040478
EOU \times CT \rightarrow CL	0.154	0.077	1.993	0.047177

4.6.2. Moderating Effects of Customer Trust

As highlighted in Table 6, the results of the moderation analysis provide the most nuanced insight of this study. CT significantly strengthens several key relationships within the model. Specifically, the interaction between BP and CT ($\beta = 0.230$, $p = 0.006$) proves that trust strengthens the influence of BP on CL. In other words, customers will be much more likely to stay loyal only if they not only prefer a certain brand but can also trust it. The interaction between SQ and CT ($\beta = 0.192$, $p = 0.040$) and between EOU and CT ($\beta = 0.154$, $p = 0.047$) is an evidence that trust enhances how good SQ and user-friendly systems translate into loyal behavior. Even if a company provides excellent service or an easy-to-use platform, these factors may not lead to CL unless the customers trust the brand. The relationship between BI and CT ($\beta = 0.158$, $p = 0.082$) is close to being statistically significant. This implies that trust may also positively moderate the impact of BI on loyalty, although this moderating influence is somewhat weaker compared to the other factors.

In contrast, the interaction between SAT and CT ($p = 0.186$) was not substantial. This result indicates that SAT contributes to CL to a large extent on its own, without being strongly affected by the level of trust.

4.7. Theoretical and Managerial Implications

In what follows we present the theoretical and practical implications of the findings for this study. The results highlight the importance for the integration of trust as both a direct and moderating construct in loyalty models. Based on the findings of this study, trust does not only drive loyalty; it also serves as a catalyst that strengthens the impact of BP, SQ, and EOU. Moreover, the results point out that digital usability and service quality are no longer peripheral factors. They are central to loyalty at a time when digital platforms increasingly mediate the relationships between banks and customers to a large extent.

As for managers, these findings imply that loyalty strategies need to go much further than satisfaction programs or brand campaigning. In this regard, banks must work toward becoming trust-centric ecosystems through transparent data usage practices, secure platforms, and ethical AI use while simultaneously investing in intuitive digital interfaces and high, consistent service quality. All these strategies together would support converting customer engagement into long-lasting loyalty in highly competitive digital banking landscapes.

5. CONCLUSION

This study examined the main factors that influence customer loyalty in the banking sector in light of digital transformation taking place these days. The researchers tested a model that integrates brand image, service quality, ease of use, brand preference, customer satisfaction, and customer trust. The findings of this test showed in a clear way that loyalty is not the result of one factor; rather it is the outcome of a number of multifaceted causes which are often linked to trust.

The results demonstrated that BI, SQ, EOU, and CT positively influenced loyalty. It is in this way that this result emphasizes the importance of functional and relational dimensions in sustaining long-term customer relationships. The significance of ease of use in some sense provides justification for the increasing dominance of digital interfaces in the process of shaping consumer perceptions and loyalty behaviors. At the same time, these results serve another goal in the sense that they question the previous models that considered satisfaction or preference to be the only predictors. The findings of this current study showed that these factors require complementary enablers, particularly trust, to effectively transition to loyalty.

Another interesting result was the moderating role of trust that emerged as a key contribution of this study. Trust increases the influence of BP, SQ, and EOU, and therefore it highlights its role as a significant lever that can strengthen customer relationships. These findings introduce new theoretical understanding because it deals with trust not simply as a background variable but as a force that is capable of enhancing or weakening main drivers of loyalty.

When these results are looked at from a managerial perspective, we find that they point out a practical implication stressing that banks should go beyond mere transactional service delivery. Banks should build strategies based on trust, ensure transparent communication, and invest in secure digital platforms. These tactics are necessary for cultivating enduring loyalty. When financial institutions act in such a way, they can actually move beyond short-term customer satisfaction and they can also achieve deeper, more resilient customer relationships in a landscape marked by competition and technology.

Future research should build on the current study and attempt to explore variations in trust from cross cultural points of view, and the longitudinal effects of digital adoption on loyalty. Researchers also may examine the interplay between some technologies

like AI & blockchain and customer relationship. To investigate such issues is to enrich our understanding of how technology, trust, and customer experience

interact to shape loyalty in this evolving global financial system.

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