ISSN 0975-2366
DOI:https://doi.org/10.31838/ijpr/2021.13.02.522

Research Article

ServiceQuality,EmployeeEthics,BankCustomerTrust:The Role of Size Moderation and Bank Reputation in Indonesia

NI PUTU WIDHIA RAHAYU[1], SATRIA BANGSAWAN[2], MAHRINASARI MS[3], AYI AHADIAT[4]
[1,2,3,4]Doctoral Program, Faculty of Economics and Business, the University of Lampung, Lampung, Indonesia.
Email:[1]widhiarahayu.niputu@gmail.com;[2]satria.bangsawan@feb.unila.ac.id;[3]pr1nch1t4@yahoo.com; [4]ayi.ahadiat@feb.unila.ac.id
Received: 10.01.21, Revised: 06.02.21, Accepted: 21.03.21

ABSTRACT

Research Objective: This study aimed to determine the effect of service quality and employee ethics on trust and to determine the moderation effect of bank reputation on the relationship between service quality and employee ethics on trust. Furthermore, the researchers also want to know the effect of moderation of bank reputation on the relationship between service quality and employee ethics by including the size of extremely sound bank and sound bank.

Research Design / Methodology / Approach: There were 600 bank customers of PT. Bank Mandiri (Persero), Tbk, PT. BCA, Tbk, PT. BRI (Persero), Tbk, PT. BNI (Persero), Tbk in Indonesia as the sample. Data were analyzed by using SEM Lisrel and multigroup analysis by distinguishing banks with the size of extremely sound bank and sound bank.

Finding : Service quality and employee ethics have a positive effect on trust. Furthermore, the bank's reputation as a moderating variable strengthens the relationship between service quality and trust and on the contrary weakens the relationship between employee ethics and trust. There is a difference in the effect of the moderating variable of bank size on the relationship between service quality and employee ethics on trust.

Practical Implications: The head of bank must provide good service and ethics to customers at the bank. The size and reputation of the bank does not guarantee customer trust in extremely sound bank and sound bank.

Originality / Value: The main contribution of this study focuses on exploring the impact of bank reputation moderation on the relationship between service quality and trust, then bank size on the relationship between trust and re-transaction intention of costumers from extremely sound bank and sound bank.

Keywords: Service Quality, Employee Ethics, Trust, Bank Reputation, Bank Size.

INTRODUCTION

Bank is a business entity that collects funds from public in the form of savings and distributes them to the public in the form of credit and / or other forms in order to improve the people's standard of living. In the last decade, the banking industry has faced important changes (Bravo et al., 2019). Economic growth and rapid development in the trade field obliges financial institution in the service sector to intensify efforts to achieve competitiveness (Yilmaz et al., 2018).

Pauline et al., (2017) said that trust is important for the relationship between the customer and the bank to facilitate transaction, so customers do not have to worry about their personal interests being taken care by the bank, their savings in the bank, and bank products that the customer will buy or have purchased. According to Chi Cui et al., (2003), Service quality is an increasingly important factor for the success and continuity of business in the banking sector. On the other hand, ethical behavior of bank employees also plays an important role in the formation and maintenance of long-term relationships between customers and bank employees (Roman and Ruiz, 2005).

There are many ethical issues associated with financial services such as disclosure of information (McAlexander and Scammon, 1988). Pardun and Lamb (1999) said that financial institutions are vulnerable to lawlessness, ethical violations and forms of corruption. In addition, Elbeltagi and Agag (2016) said there are three illegal activities that are most often a concern, namely fraud, privacy, and honesty or truthfulness of information on the internet.

In Indonesia, according to the 2016 Indonesian Fraud Survey, the most detrimental fraud is corruption which is usually obtained from internal party reports, in this case the company employees themselves. Institutions that suffer losses due to fraud are mostly found in government institutions and State-Owned Enterprises (in Indonesian: Badan Usaha Milik Negara or BUMN. The industrial sectors that have suffered the most from fraud are the government and banking. Weaknesses of control that causes fraud are the attitude of superiors who cannot be role models, lack of internal control, and overriding internal control. Positions of fraud perpetrators are manager, director, and employee. The financial and operational departments are the places where fraud is most often committed.

The importance of the study about service quality and employee ethics at the bank is first, to contribute in the bank governance optimally in order it can create good bank performance. One of measures of a good bank performance is the absence of fraud in the bank. Second, the largest source of bank funds is obtained from external funds, namely third party funds managed by the bank, therefore it is the duty of the bank to manage customer money properly so as to maintain the trust of bank customers. This is in line with the general principles of assessing the factors of Good Corporate Governance. Bank Indonesia Regulation Number 8/4 / PBI / 2006 concerns about the implementation of Good Corporate Governance for commercial banks in order to improve bank performance, protect the interests of stakeholders and increase compliance with applicable laws and regulations as well as ethical values generally accepted in the banking industry, it is necessary to implement Good Corporate Governance. A decrease in the soundness level in the form of a decrease in the rating of management factors in assessing the soundness level and an increase in the quality of the implementation of Good Corporate Governance is one of the efforts to strengthen the internal condition of the national banking system.

Many banking cases occur in Indonesia, even though these banks are the banks that get the predicate of extremely sound bank and sound bank with the largest asset. From the previous research, Julian and Ramaseshan (1994) said that if service companies in the banking sector provide high quality products and services, it will increase their reputation. Then, perceived reputation is indeed a factor in creating trust (Casalo et al., 2007; Mukherjee and Nath, 2003; Yap et al., 2010).

Not only reputation, a company that can be trusted can also be seen from the size of the company (Doney & Cannon, 1997). In line with Jarvenpaa et al., (2000) which says that a large company will perform well in order the size of the company can grow. Furthermore, Yap et al., (2010) stated that if the branch office service is poor, then the size of the bank cannot be relied to build trust.

Parasuraman et al., (1985) said that service quality is the result of a comparison of expectation with performance. Hellier et al., (2003) said that service quality is the customer's overall assessment of service delivery process standard. Sultan and Wong (2012) said that service quality is a cognitive process of assessing service quality which is a psychological result of perception, learning, reasoning, and understanding of service attributes. Akter et al., (2013) said that service quality is the consumer's perception of benefits and advantages of expected health services. Yap et al., (2010) said that the concept of service quality revolves around disconfirming expectation about the service received.

In the banking sector, longstanding relationship with customer can only be achieved through the delivery of high quality services (Lassar et al., 2000). Especially with the increasing number of banks, customers can choose a bank that offers them a better quality service (Moghavvemi et al., 2018). When customers assess service quality, they can use various different standards according to its interest (Parasuraman et al., 2005), Therefore, it is important for banks to identify and manage the dimension of service quality that will lead to a competitive advantage with their customers (Mittal et al., 2015).

Considering the importance of service quality, there are several dimensions proposed to measure service quality. The most widely used measurement is the service quality model developed by Parasuraman et al., (1988) with dimensions of reliability, assurance, physical evidence, empathy, responsiveness adopted by the next researcher (Boonlertvanich, 2019; Namahoot and Laohavichien, 2018; Yap et al., (2010); Cho and Hu, 2009; Wang et al., 2003; Caruana, 2002; Bloemer et al., 1999; Angur et al., 1999; Cronin and Taylor, 1992; Babakus and Boller, 1992).

Several research results indicated that service quality had a positive effect on trust (Bravo et al., 2019; Boonlertvanich, 2019; Namahoot and Laohavichien, 2018; Akter et al., 2013; Chenet et al., 2010; Zhou et al., 2009; Cho and Hu, 2009; Poolthong and Mandhacitara, 2009; Eisingerich and Bell, 2008; Gounaris, 2005). Meanwhile, the results of the study conducted by Paparoidamis et al., (2017) shows that the performance of coffee consultants in sales service quality is not positively related to the level of customer trust in coffee consultants in France. It's the same with Chiou and Droge (2006) said that the services quality in the form of facilities in cosmetic companies is not positively related to consumer confidence.

Ethics is also an issue in financial services (Dunfee and Gunther, 1999). Roman and Munuera (2005) said ethical sales behavior is a fair and honest act that allows salespeople to build long-term relationship with customers based on customer satisfaction and trust. Roman (2007); Elbeltagi and Agag (2016) said that consumers' perceptions of online seller ethics are consumers' perceptions of the integrity and responsibility of companies that try to agree with consumers in a confidential, fair, and honest manners, which will ultimately protect consumers' interests.

There are several dimensions to measure ethics, namely integrity, empathy, steadfastness, kindness, enthusiasm, and caution (Chun, 2005). Furthermore, the ethical dimensions are confidentiality, accuracy and integrity, and ownership (Yang et al., 2009). The most widely used ethical measures are security, confidentiality, non-deception, compliance or reliability (Yang et al., 2019; Elbeltagi and Agag, 2016; Limbu et al., 2011; Roman and Cuestas, 2008; Roman 2007).

Ethic also affects trust. There are several empirical research results with the finding that there is a positive relationship between ethic and trust (Sharma and Banati, 2020; Nadeem and Al-Imamy, 2020; Yang et al., 2019; Agag, 2019; Elbeltagi and Agag, 2016; Roman, 2007; Roman and Ruiz, 2005; Roman, 2003; Lagace et al., 2001) Meanwhile, the results of research conducted by Yang et al., (2019) show that consumer perceptions of online seller ethics do not have a positive impact on consumer trust.

Financial institution is an abstract services characterized by trust, therefore it is difficult to fully understand consumers (Roman, 2003). Anderson and Weitz (1989) said trust is one party's belief that its need will be met in the future by actions taken by the other party. Crosby et al., (1990) said that trust is the self-belief that a seller can be relied on so the customer's long-term interest will be served. Chiu et al., (2012) said that trust is a general belief that another party can be trusted based on the assumption that other parties in a social exchange will not act opportunistically but will behave ethically. Akter et al., (2013) said that trust is a consumer's perception of the reliability and integrity expected from healthcare. Hurley et al., (2014) said that trust is an assessment of a person's self-confidence in a person, group, organization or system where there is uncertainty and risk.

Chai et al., (2015) said that the cognitive trust raised by the service provider's expertise, namely competence, credential, and reliability, while affective trust was raised by the service provider's attitude, namely polite, friendly, and fun. Pauline et al., (2017) said that trust is the consumer's expectation that the bank will keep its promises and act according to the agreed promises, procedures and results. Yap et al., (2010) said that there are two signals used by customers to evaluate their trust to e-banking, namely the normal situation and structural guarantee.

There are several dimensions proposed to measure trust, namely perceived risk, information technology, and reputation (Mukherjee and Nath, 2003). Furthermore, ability, virtue, integrity can be predicted and trusted (Schumann et al., 2010). Then, competent, virtue, and problem-solving orientation (Shainesh, 2012). Then, competence, stability, integrity, customer orientation, transparency, and value match (Pauline et al., 2017). The dimensions of trust that are widely used are affective trust and cognitive trust (Chai et al., 2015; Sekhon et al., 2014; Johnson and Grayson, 2005).

In maintaining a sustainable competitive advantage over the long term, it is important to improve service quality in order to build and enhance reputation (Wang et al., 2003). Doney and Canon (1997) said that the reputation of a service provider is the extent to which service companies and customers believe that the service provider is honest and care about their customers. Fombrun et al., (2000) said that reputation is a collective assessment of a company's ability to deliver valuable result for stakeholder group. Schultz et al., (2001) said that reputation is a company judgment made by a group of people based on perceptions and judgments.

Ou et al., (2006) the company's reputation is more stable, long-term, collective assessment by outsiders of the actions and achievements of an organization. Walsh and Beatty (2007) said that reputation is the overall evaluation of customers based on their reactions to goods, services, company communication activities, interactions with the company and or its representatives (for example employees, management) and / or known company activities. Keh and Xie (2009) said that building a good reputation is a long-term process within the organization, so it is an intangible asset that is difficult for competitors to imitate.

Ruiz et al., (2016) said that the company's reputation is an indicator of overall quality of business actions which is a valuable resource that is difficult to imitate. Reputation is also the influence, assessment and stakeholder perception of a business based on previous performance (Barnett et al., 2006; Tucker and Melewar, 2005).

Park et al., (2014) and Tang (2007) said that the company's reputation is based on the customer's direct perception of the company's past actions. Wang et al., (2016) and Jalilvand et al., (2017) said that the company's reputation is an intangible asset that the company builds over time.

Most of the company's reputation is unidimensional which consists of 1 item (Mukherjee and Nath, 2003), 2 items (Osakwe et al., 2020; Wang et al., 2003; McKnight et al., 2002), 3 items (Sulivan and Kim, 2018; Ruiz et al., 2016; Ozkan and Tektas, 2016; Hung et al., 2012; Stanaland et al., 2011; Keh and Xie, 2009; Nguyen and LeBlanc, 2001; Doney and Canon, 1997, 4 items (Jalilvand et al., 2017; Aramburu and Peskador, 2017; Caruana and Ewing, 2010; Johnson and Grayson, 2005), 5 items (Engizek et al., 2017; Yap et al., 2010), 6 items (Zhang et al., 2011), 7 items (Ou et al., 2006), 29 items (Ganesan and Sridhar, 2016). Yap et al., (2010) said that the indicators of reputation were being honest, concerned, doing the job in the right way, having a good reputation, and being reliable.

There have been several previous studies regarding company reputation. Some have examined the company's reputation as an independent variable (Osakwe et al., 2020; Sulivan and Kim, 2018; Jalilvand et al., 2017; Ruiz et al., 2016; Hung et al., 2012; Zhang et al., 2011; Stanaland et al., 2011; Caruana and Ewing, 2010; Yap et al., 2010; Walsh et al., 2009; Keh and Xie, 2009; Johnson and Grayson, 2005). Some have examined the company's reputation as the dependent variable (Wailai et al., 2019; Engizek et al., 2017; Ruiz et al., 2016; Park et al., 2014; Caruana and Ewing, 2010; Wang et al., 2003; Doney and Canon, 1997). Some have examined the company's reputation as a mediating variable (Aramburu and Peskador, 2017; Ganesan and Sridhar, 2016; Bontis et al., 2007). And there were also those who examine the company's reputation as a moderating variable (Ozkan and Tektas, 2016).

Improved service quality and product quality will also increase reputation (Julian and Ramashesan, 1994). Osakwe et al., (2020) said that service attractiveness has a positive effect on a company's reputation. Wang et al., (2003) said in maintaining a sustainable competitive advantage over the long term, it is important to improve service quality in order to build and enhance reputation.

The result of the study conducted by Yap et al. (2010) empirically show that the perceived bank reputation has a positive effect on trust in online banks. Similarly, Stanaland et al., (2011) stated that perceived company reputation is positively related to consumer trust. The company's reputation is positively related to customer trust (Osakwe et al., 2020; Yap et al., 2010; Keh and Xie, 2009; Adamson et al., 2003; Mcknight et al., 2002).

Company size includes the size of the company as a whole and the position given by the market (Doney and Canon, 1997). There have been several previous studies regarding company size. There were several studies that examined company size as an independent variable (Yap et al., 2010), company size as the dependent variable (Doney and Canon, 1997), company size as a moderating variable (Paparoidamis et al., 2017; Levy, 2014), and company size as control variable (Agag, 2019).

The result of the study conducted by Paparoidamis et al., (2017) said that the development of mutual trust behavior in relationship tends to decline slowly and is inhibited by large company size due to high organizational complexity, so company size has a negative moderating effect on the relationship between trust in suppliers and customer's loyalty. Furthermore, Yap et al., (2010) said that the perceived bank size has no positive effect on trust in online bank.

Yap et al., (2010) examined traditional bank variables (bank size and reputation), online bank websites (security, confidentiality, usability, ease of use) on trust in online banks (structural guarantee and normal situation), willingness to adopt online banking with moderating variable of traditional service quality (reliability, assurance, responsiveness, physical evidence, empathy). The results of the study conducted by Yap et al., (2010) relating to bank size show that it is not bank size that has a positive effect on trust to online bank, but more on the quality of traditional services. Meanwhile, the results of research relating to the reputation of a bank show that the reputation of a bank has an effect on trust with various results. Yap et al., (2010) said that further research is expected to examine the size and reputation of a bank as a moderating variable between service quality and trust, therefore, this study develops a research model Yap et al., (2010) That make the difference between previous research and further research is examining the size and reputation of the bank as a moderating variable. This research also reinterpreted a theory in different contexts, Yap et al., (2010) conducted research in the context of online bank customers in Australia, while the research will be conducted in the context of offline bank customers in Indonesia.

According to Yap et al., (2010), service quality is a concept of service quality that revolves around disconfirmation of expectations about the service received. Service quality in the study conducted by Yap et al., (2010) adopted from Parasuraman research et al., (1985) with five dimensions, namely reliability, assurance, physical evidence, empathy, responsiveness which consists of 22 statement items. Then the quality of e-banking services in the study of Yap et al., (2010) adopted from study conducted by Wong et al., (2008) with four dimensions, namely security, privacy, usability, ease of use, while in this study the service quality measurement adopted from the research of Lassar et al., (2000) with five dimensions, namely reliability, assurance, physical evidence, empathy, responsiveness consisting of 22 statement items.

Yap et al., (2010) stated that there are two signals used by customers to evaluate trust in e-banking, namely the normal situation and structural guarantee. Yap et al., (2010) adopted from the study conducted by Jarvenpaa et al., (2000), Pavlou (2003), Kim and Ahn (2006) with the indicators of credible e-banking, trust in the benefits of e-banking, trust on e-banking. Meanwhile, in this study, trust adopted from Chou and Chen's research (2018) with one dimension and three statement items, namely giving a sense of trust, trusting employees, devoting the feeling of trustworthiness.

The size and reputation of the bank in the study of Yap et al., (2010) adopted from the study of Doney and Canon (1997) with reputation indicators namely honest, concerned, doing the job properly, having a good reputation, and reliable. Meanwhile, in this study the bank reputation adopted from the research of Ou et al., (2006) with one dimension and seven statement items, namely respecting the company, trusting the company, innovative products and services, high quality products and services, clear vision, well managed, and good company. Then the bank size by conducting a different test of the moderation effect of the bank group was extremely sound and the bank was sound.

Judging from the cases of fraud committed by bank employees in Indonesia, this study includes the ethical variable. Babbar's previous research (2005) conducted a qualitative study which said that the ethical behavior of service providers establishes the customers' trust level that have in service providers and the possibility of repurchasing services. The implication of this research is to continue Babbar's (2005) research by using a different methodological approach, namely by using quantitative method. Measurement for perceived employee ethics adopted from Roman (2007) research with four dimensions, namely security, confidentiality, non-deception, fulfillment and 13 statement items.

This study aims to test empirically the effect of service quality and employee ethics felt by bank customers on bank customer trust, then empirically testing the reputation and bank size that has a moderating effect between the service quality perceived by bank customer and the trust of bank customer. This research is expected to be used as reference material regarding effective strategies implemented in sound and extremely sound banks, developed model, and improved understanding related to service quality, employee ethics, trust, customer's re-transaction intention, bank size, the bank reputation by including the bank size in the category of sound bank and extremely sound bank as well as the bank reputation as the moderating variable. Bank leaders can use a scale of service quality, ethics, bank size, bank reputation by looking at the score of each dimension for bank improvement according to the need of each bank, determining which dimension should be paid more attention, and determining the strengths and weaknesses of the bank.

Literature Review and Theoretical Framework

Service Quality

Parasuraman et al., (1985) defined the perceived service quality as a result of a comparison between expectation and performance. According to Parasuraman et al., (1985) there are three service characteristics, namely intangible, heterogeneous, and inseparable. There are 10 determinants of service quality, namely reliability, responsive, competence, access, courtesy, communication, credibility, security, understand or know the customer, try to understand customer's need, physical evidence (Parasuraman et al., 1985).

Service quality according to Parasuraman et al., (1988) is a consumer's assessment of the expected service and the service received. Research by Parasuraman et al., (1988) states that there are five dimensions of service quality, namely physical evidence, reliability, responsiveness, assurance, empathy. Two combined dimensions, assurance and empathy, contain items that represent the seven original dimensions including communication, credibility, security, competence, politeness, access, and understanding or knowing customer. This research dimension was also adopted by other researchers (Boonlertvanich, 2019; Namahoot and Laohavichien, 2018; Yap et al., 2010; Cho and Hu, 2009; Wang et al., 2003; Caruana, 2002; Bloemer et al., 1999; Angur et al., 1999;

Cronin and Taylor, 1992; Babakus and Boller, 1992).
Chiou and Droge (2006) say that the evaluation of service quality perception is a cognitive response at the attribute level. Consumers feel at least two types of feelings, namely the service quality facilities, the quality of interactive services. Ercis et al., (2012) said that quality is divided into two, namely quality goal and perceived quality. First, the quality goal means conformity to a predetermined standard, because there is no agreement about the standard, so the measurement characteristics cause the quality goal to become a problem. Second, perceived quality means consumer's general assessment of the quality of a product or brand according to standards and fulfilling its function. Perceived quality is actually a concept and changes relatively depending on one's experiences and expectations.
Hellier et al., (2003) stated that perceived quality is the customer's overall assessment of service delivery process standards. Sultan and Wong (2012) state that the perception of service quality is a cognitive process of quality assessment, which means that the assessment of service quality is a psychological result of perception, learning, reasoning, and understanding of service attributes. Meanwhile, Akter et al., (2013) stated that the perception of service quality is the consumer's perception about the advantages and benefits of expected health services.
The results of Gounaris' research (2005) state that if the perception of service quality is higher, then consumer's trust in service providers will be high. Eisingerich and Bell (2008) said that the higher the quality of technical services and the quality of functional services, the stronger customer trust in the organization. Cho and Hu (2009) show that the dimensions of service quality consisting of physical evidence, reliability, responsiveness, assurance, and empathy that have positive effect on trust, except for physical evidence. Poolthong and Mandhacitara (2009) said that the perception of service quality has a positive effect on trust. Zhou et al., (2009) said that service quality positively affects consumer's trust in websites. Chenet et al., (2010) said that service quality has a positive and significant effect on trust.
Akter et al., (2013) stated that the perceived service quality is positively related to the perceived trust of health services. Namahoot and Laohavichien (2018) proved that service quality with dimensions of physical evidence, reliability, responsiveness, assurance, and empathy has a direct impact on trust in the use of internet banking. Boonlertvanich (2019) said that perception of service quality with dimensions of physical evidence, reliability, responsiveness, assurance, and empathy has a positive effect on customer trust, both main customers and ordinary customers. Bravo et al., (2019) stated that the perception of offline and online services has a positive effect on brand trust. From several recent studies it can be concluded that service quality has a positive effect on trust. The hypothesis proposed is H_1. The quality of service perceived by bank customers has a positive effect on bank customer trust.

Employee Ethics

Roman and Munuera (2005) define ethical sales behavior as fair and honest actions that allow salespeople to build long-term relationship with customers based on customer's satisfaction and trust. Roman (2007) states that consumers' perceptions of online seller ethics are consumers' perceptions of the integrity and responsibility of companies that try to agree with consumers in a confidential, fair, and honest manners, which will ultimately protect consumer interest. Roman and Cuestas (2008) state that the construct characteristics of consumers' perceptions of online seller ethics are security, confidentiality compliance, and non-deception. Elbeltagi and Agag (2016) define consumer's perceptions of online retail ethics as positive consumer's perceptions of the behavior of retail sellers who handle consumers in a safe, confidential and honest ways that ultimately keep consumer interest.
Lagace et al., (2001) said that ethical behavior has a positive impact on trust. Roman and Ruiz (2005) stated that the greater the ethical behavior of bank employees as perceived by customers, the greater the customer trust in bank employees. Roman (2007) shows that the ethical dimensions consisting of security, confidentiality, non-deception, fulfillment or reliability that have a positive effect on trust of online consumer. Elbeltagi and Agag (2016) found that consumer's perceptions of online retail ethics provide strong support for five dimensions consisting of security, confidentiality, non-deception, fulfillment or reliability and confirm that consumer's perception of online retail ethics is significantly related to trust.
Yang et al., (2019) said that perceived ethics with the dimensions of security, confidentiality, non-deception, fulfillment or reliability have a positive effect on customer trust. Agag (2019) in the context of e-commerce emphasizes a positive relationship between consumer's ethical perception and trust. Sharma and Banati (2020) found that there is a positive relationship between

ethics and trust. Nadeem and Al-Imamy (2020) said that consumer's ethical perception has a positive effect on trust. From several recent studies, it can be concluded that ethics has a positive effect on trust. The hypothesis proposed is H_2. Employee ethics felt by bank customers had a positive effect on bank customer trust.

Trust

Johnson-George and Swap (1982) said that affective trust is the trust that a person gives to a partner based on the level of care and attention shown by the partner. Anderson and Weitz (1989) defined trust as one party's belief that their needs will be met in the future by actions taken by the other party. Crosby et al., (1990) said that trust is the self-belief that the seller can be relied on so the long-term interest of the customer will be served. Moorman et al., (1993) stated that cognitive trust is the trust or willingness of customers to believe in the competence and reliability of service providers.

Doney and Canon (1997) said that trust is that the buying company faces some level of risk in the buying situation will turn to the salesperson who according to the buyer is able to do it well, effectively, and reliably. Doney and Canon (1997) also said that there are two dimensions of trust, namely credibility and virtue. McKnight et al., (1998) said that the determinants in terms of multidimensional belief traits include personality-based, cognition, knowledge, institutional, and calculative beliefs. Sheppard and Sherman (1998) stated that there are five main relevant guidelines to the concept of trust, namely trust depends on the risk and uncertainty of result, trust depends on interdependence between players, trust is associated with the player's vulnerability, trust involves a sense of self-confidence about the expectation of other parties' behavior. in the future, some form of trust is likely to stick with most relationships.

Pirson and Malhotra (2008) distinguish competence, integrity, and transparency as determinants of customer trust. Cho and Hu (2009) stated that there are two ways of defining trust, namely behavioral belief and cognitive belief. Chiu et al., (2012) define trust as a general belief that other parties can be trusted based on the assumption that other parties in a social exchange will not act opportunistically but will behave ethically. Chiu et al., (2012; 2009) stated that trust as a belief is related to the virtue, competence and integrity of other parties. Akter et al., (2013) stated that the perception of trust is the perception of consumers about the expected reliability and integrity of health services. Hurley et al., (2014) define trust as an assessment of a person's self-confidence in a person, group, organization, or system where there is uncertainty and risk. Chai et al., (2015) said that the cognitive beliefs raised by the service provider's expertise were competence, credential, and reliability. Meanwhile, the affective beliefs raised by the service providers' preferences were polite, friendly, and fun.

Several previous studies including Akter et al., (2013) found that the perception of service quality was positively related to the perception of trust. Hurley et al., (2014) stated that the applications of a model for organizational stakeholder trust toward the bank are equality, a series of interests, capability, predictability and integrity, virtue, communication. Pauline et al., (2017) said that trust is important in the relationship between customer and bank. Trust can facilitate transactions between bank and customer. Trust has objects, namely people, system, and institution. Pauline et al., (2017) also showed that there are six determinants of trust and loyalty, namely competence, integrity, customer orientation, transparency, value congruence, stability.

Bank Reputation

In the service industry, reputation plays a very important strategic role because pre-purchase evaluation of service quality seems unclear and incomplete (Wang et al., 2003). Signaling Theory suggests that the company's reputation uses customer as external signal, thereby reducing information asymmetry and can predict the results of the service production process, and can be considered the most reliable indicator of a service company's ability to satisfy customer desire (Heinberg et al., 2018; Swoboda and Hirschmann, 2017).

Wang et al., (2003) said that in maintaining a sustainable competitive advantage in the long term, it is important to improve service quality in order to build and enhance reputation. Doney and Canon (1997) said that the reputation of a service provider is the extent to which service companies and customers believe that service providers are honest and care about their customers. Fombrun et al., (2000) stated that reputation is a collective assessment of the company's ability to provide valuable results for stakeholder group. Schultz et al., (2001) stated that reputation is a company judgment made by a group of people based on perceptions and judgments.

Ou et al., (2006) stated that company reputation has more stable, long-term, and collective assessment by outsiders that can be identified by actions and achievements of an organization.

Walsh and Beatty (2007) said that reputation is an overall evaluation of customers based on their reactions to goods, services, company communication activities, interactions with companies and / or their representatives (for example employees, management) and / or known company activities. Keh and Xie (2009) stated that the formation of a good reputation is a long-term process within the organization, so it is an intangible asset that is difficult for competitors to imitate.

Reputation is the influence, assessment, and stakeholder perceptions of a business based on past performance (Barnett et al., 2006; Tucker and Melewar, 2005). Park et al., (2014) and Tang (2007) said that the company's reputation is based on the direct perception of customers regarding the company's past actions. Ruiz et al., (2016) said that the company's reputation is an indicator of the overall quality of business action which is a valuable resource that is difficult to imitate. Wang et al., (2016) and Jalilvand et al., (2017) said that a company's reputation is an intangible asset built by a company over time.

Jin et al., (2008) found trust as the most important result of company reputation. Keh and Xie (2009) stated that company reputation is positively related to consumer's trust. Yap et al., (2010) showed that bank reputation has a positive effect on trust in online banks. Bartikowski et al., (2011) said that a strong company reputation indicates customer trust which motivates them to be closer to the company. Stanaland et al., (2011) said that the company's perceived reputation was positively related to consumer's trust. Ert et al., (2016) said that reputation is a central factor that affects trust, thus a positive reputation will increase trust. Osakwe et al., (2020) said that the company's reputation was positively related to customer trust.

Increased quality of products and services will also increase reputation (Julian and Ramashesan, 1994). The attractiveness of products and services is a key factor in a company's reputation (Nguyen and LeBlanc, 2001). The relationship between the perceived quality of a product or service and reputation is very strong, so customers who lack measurable and well-targeted product attributes can rely on the bank's reputation to assess perceived risk (Kotha et al., 2001). Gjerde and Slotnick (2004) said that one of the ways to build a company's reputation is through improving service quality. Engizek (2017) stated that overall service quality has a positive effect on the company's reputation. Osakwe et al., (2020) stated that service attractiveness has a positive effect on company reputation.

Ethical performance can affect reputation which will result in success or failure in the long term (Taysir and Pazarcik, 2013). There are two variables of consumer behavior, namely loyalty and word of mouth which are the result of the company's reputation (Walsh and Beatty, 2007) which are considered important for the company's growth and success (Lewis and Soureli, 2006; Silverman, 2001). However, bank reputation has a moderating effect between the service quality perceived by bank customers and the trust of bank customers has not been found. From the research that has been mentioned, the hypothesis proposed is H_{3a}. The bank's reputation strengthens the relationship of service quality toward trust. H_{3b}. The bank's reputation weakens the relationship between employee ethics toward trust.

Bank Size

Doney and Canon (1997) said that the size of a service provider includes the overall size of the company and its market share position. The size of the service provider signals to the company that the company's sales can be trusted by going through the transfer process and if the service provider is not trustworthy and always seizes opportunities so it is unable to increase sales volume and market share. Doney and Canon (1997) examined company size as the dependent variable. They examined that the buyer's company trust in the supplier company is positively related to the size of the supplier company. Doney and Canon (1997); Jarvenpaa et al., (2000) said that if the company is large, it must perform well in order to grow so big. Chen and Dillon (2003) argued that in an online environment where there are no physical conditions that can attract consumer trust, the company size behind the website is one of the few ways which customers can refer to determine their decision to trust the company in the context of e-commerce.

Yap et al., (2010) examined company size as an independent variable. Yap et al., (2010) stated that organizational size is often seen as a proxy for security and trust. Jarvenpaa et al., (2000) showed that differences in the size and reputation of internet shops affect consumer trust toward store.

Agag (2019) examined company size as a control variable between ethical variables on relationship quality (trust and satisfaction) and outcomes (repurchase intention and loyalty). Agag (2019) in his research defines company size as the number of employees. Meanwhile, Skuras et al., (2008) confirmed that company size has an important effect on the relationship between innovation and fixed asset growth.

Levy (2014) examined company size as a moderating variable between satisfaction and service quality. Paparoidamis et al., (2017) examined company size as a moderating variable between trust and loyalty with the finding that the development of mutual trust behavior in relationship tends to decline slowly and is inhibited by large company size due to high organizational complexity, so company size has negative moderating effect on the relationship between supplier's trust and customer's loyalty. However, bank size has moderating effect between service quality and ethics on bank customer trust.

From the research that has been mentioned, the hypothesis proposed is H_{4a}. There is a difference in the moderating variable of bank size on the relationship of service quality and employee ethics toward bank customer trust. H_{4b}. There is a moderating effect of bank reputation on the relationship of service quality and employee ethics toward trust with the inclusion of a extremely sound bank. H_{4c}. There is a moderating effect of bank reputation on the relationship between service quality and employee ethics toward trust with the inclusion of sound bank measure.

Banking in Indonesia

In accordance with Act Number 7 of 1992 concerning banking as amended by Act Number 10 of 1998, banks are required to maintain their soundness. The bank soundness, which is a reflection of the condition and performance of the bank, is a mean for the supervisory authority in determining the strategy and focus on bank supervision. In addition, the bank soundnedd is also in the interest of all related parties, including owner, manager (management), and the public who use bank services.

Financial Services Authority Regulation Number 4/POJK.03/2016 Article 6 stated that Banks are required to conduct an assessment of the bank soundess individually by using the risk approach (Risk-based Bank Rating) as referred to Article 2 paragraph 3, with the assessment scope toward risk profile factor (risk profile), good corporate governance (GCG), profitability (earning), capital. The composite rating is categorized into five, namely Composite Rating 1 (PK-1), which reflects the condition of the bank that is in general extremely sound, Composite Rating 2 (PK-2) reflects the condition of the bank that is in general sound, Composite Rating 3 (PK-3) reflects the condition of the bank that is in general adequately sound, Composite Rating 4 (PK-4) reflects the condition of the bank that is in general less sound, Composite Rating 5 (PK-5) reflects the condition of the bank that is in general unsound.

The conceptual model can be seen in Figure 1, we proposed that service quality and employee ethics can directly increase the trust of bank customer. We also proposed that the influence of service quality and employee ethics can be moderated by the size and reputation of the bank.

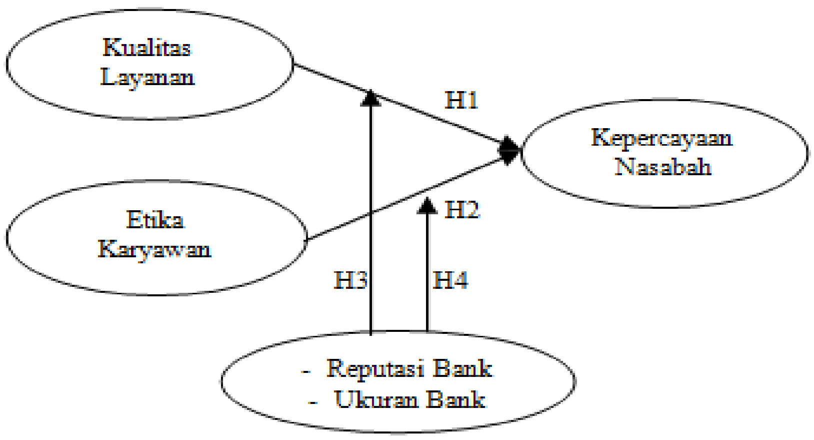

Fig.1:Conceptual Model

Measurement

The measurement was adopted from previous research with several modifications to suit the research needs. Table 1 showed the construct names and their associated measurement items. All measures are 5 points of Likert-type scale from 1 (strongly disagree) to 5 (strongly agree). Service quality consists of 5 dimensions, 22 statement items, namely responsiveness (4 statement items), assurance (4 statement items), physical evidence (4 statement items), empathy (5 statement items), reliability (5 statement items) adopted from the research of Lassar. et al., (2000). Perceived employee ethics consists of 4 dimensions and 13 statement items, namely security (4 statement items), confidentiality (3 statement items), non-deception (3 statement items), fulfillment (3 statement items) which were adopted from Roman (2007) research. Customer trust consists of 1 dimension and 3 statement items adopted from Chou and Chen's research (2018). Bank reputation consists of 1 dimension and 7 statement items adopted from the research of Ou et al., (2006).

Sample and Data Collection

The sampling technique used multistage cluster with purposive sampling. First, make a list of banks with a soundness level of commercial banks that reflect the condition of banks that are in general extremely sound and sound with assets of more than IDR 500 trillion. According to the Warta Ekonomi Research Team which uses the Risk Based Bank Rating (RBBR) approach which is regulated in the Financial Services Authority Regulation (POJK) No.4 / POJK.03 / 2016 concerning the Rating of Commercial Bank Soundness which consists of five aspects, namely risk profile, corporate governance, profitability (earnings), capital, intermediation performance. There are four banks that are categorized as extremely sound banks, namely PT. Bank Mandiri (Persero), Tbk, PT. BCA, Tbk, and the category of sound banks are PT. BRI (Persero) Tbk, PT. BNI (Persero), Tbk.

Second, select samples in areas that have the highest number of branches in each zone (Sing and Arora, 2011). According to Bank Indonesia Regulation No. 14/26 / PBI / 2012 concerning Business Activities and Office Networks Based on Bank Core Capital. Attachment 1 Bank Indonesia Circular Letter No. 15/8 / DPbS dated 27 March 2013 concerning the Opening of Sharia Commercial Bank Office Networks and Sharia Business Units Based on Core Capital. The zone for banks in Indonesia is divided into 6, namely Zone 1 (DKI Jakarta, Overseas), Zone 2 (West Java, Banten, Central Java, DI Yogyakarta, East Java, Bali), Zone 3 (East Kalimantan, Riau Islands, North Sumatra) , Zone 4 (Riau, South Sumatra, Central Kalimantan, South Kalimantan, North Sulawesi, South Sulawesi, Papua), Zone 5 (Nanggroe Aceh Darussalam, Jambi, West Sumatra, Bangka Belitung, Lampung, Bengkulu, West Kalimantan, Southeast Sulawesi, North Kalimantan), Zone 6 (East Nusa Tenggara, West Nusa Tenggara, Central Sulawesi, Gorontalo, West Sulawesi, North Maluku, Maluku, West Papua).

The number of districts or cities that have the most branches in 4 banks in 6 zones, the number of bank customers as samples in each cluster taken is 600: 24 = 25. The number of customers whose numbers are unknown (infinite) because customer data is kept secret by the bank and not published, the sampling method used in this study is the Non Probability Sampling approach. The sampling technique chosen was purposive sampling. Pursposive sampling technique aims to select respondents according to predetermined criteria.

The customer sampling mechanism in this study with the first criteria, namely frequent visits to the bank to make transactions, the reason is that all bank customers may not have sufficient knowledge of various operations at the bank, only customers who frequently visit the bank to make transactions that are deemed suitable to be used as research sample (Kaura et al., 2015), second, respondents have made several transactions because within that time period, costumers are considered to have experienced relational benefits and are able to determine repurchase intentions (Nora, 2019), third, customers at least subscribe to one of the information technology-based service facilities, Kaura et al., (2015)), fourth, the customer at least maintains a minimum balance in the account, according to Kaura et al., (2015) the reason is because customers who are obedient to maintain a minimum balance are customers who follow all bank rules and regulations.

The determination of the minimum number of samples in this study refers to the statement of Hair et al., (2014) that 10 times the largest number of indicator used to measure. This study has a total of 45 indicator items. So if the analysis refers to the rule of sample equal to 10 times the number of indicators, then the sample of this study must be above 450 respondents. Thus, the number of samples in this study were 600 customers from 4 banks, namely PT. Bank Mandiri (Persero), Tbk, PT. BCA, Tbk, PT. BRI (Persero), Tbk, PT. BNI (Persero), Tbk.

Finding

The first stage procedure was to assess the nature of the measurement scale built. The results of the latent variable construct validity and reliability tests based on the 2nd CFA process to build a structural modelwere as follows:

Table 1.Test Validity and Reliability of Measurement (Overall Model)

Constructs and Measurement Items	SLF ≥ 0,5	Error	CR ≥ 0,7	VE ≥ 0,5
Physical Evidence			0,91	0,72
1. Equipment looks modern	0,85	0,29		
2. Physical facilities are visually attractive.	0,79	0,38		
3. Neat-looking bank employees.	0,76	0,42		
4. Service materials are visually appealing (e.g brochures and statements).	0,68	0,53		
Reliability			0,89	0,64
5. Keep promises to do something at a certain time	0,56	0,69		
6. Demonstrate genuine intention to solve customer problems.	0,69	0,53		
7. Do the service properly in the first time.				
8. Provide service at the time the service is promised.	0,83	0,30		
9. Say firmly to error-free notes.	0,82	0,34		
Responsive	0,67	0,55		
10. Bank employees tell customers exactly what services will be performed	0,76	0,42	0,81	0,68
11. Bank employees provide fast service to customers.	0,77	0,41		
12. Bank employees are always willing to help customers.	0,77	0,41		
13. Bank employees are never too busy to respond customer’s request.	0,69	0,53		
Assurance			0,85	0,61
14. Employee behavior to get trust from customers	0,67	0,55		
15. Customers feel safe in making transactions.				
16. Bank employees are consistently courteous to customers.	0,58 0,66	0,67 0,56		
17. Bank employees have the knowledge to answer customer's questions.	0,82	0,32		
Empathy			0,85	0,53
18. Give special attention to customers	0,51	0,74		
19. Operate work hours that are convenient for all customers.	0,53	0,72		
20. Bank employees give individual attention to customers.	0,75	0,44		
21. Have the best interest for customers.	0,75	0,44		
22. Bank employees understand the specifics things explained by customers.	0,63	0,60		

Constructs and Measurement Items	SLF ≥ 0,5	Error	CR ≥ 0,7	VE ≥ 0,5
Employee Ethics				
Security			0,88	0,65
1. The security policy is easy to understand	0,71	0,50		
2. The Bank displays the term and condition of the transaction before the transaction occurs.	0,64	0,59		
3. Transactions that take place offer a secure payment method.	0,74	0,45		
4. The bank has adequate security features.	0,78	0,39		
Confidentiality			0,89	0,74
5. The bank clearly explains how user information is used	0,75	0,44		
6. Only personal information is required to complete the transaction.	0,79	0,38		
7. The information that needs to be provided regarding the privacy policy is clearly presented.	0,81	0,35		
Non-deception			0,79	0,56
8. The Bank does not exaggerate the benefits and characteristics of the products or services	0,81	0,34		
offered.	0,50	0,75		
9. The Bank does not take advantage of inexperienced customers to make transactions.	0,66	0,56		
10. The bank does not try to persuade customers to buy products or services that are not needed by customers.			0,89	0,74
Fulfillment				
11. Biaya-biaya yang ditampilkan di bank adalah jumlah yang sebenarnya.	0,68	0,54		
12. Fees displayed in the bank are the actual	0,80	0,37		
amount	0,86	0,27		
13. Customers get what they need from the bank.				
14. If the Bank promises to do something at a certain time to the customer, the bank will do it.				
Trust			0,88	0,71
1. Bank employees give customers a sense of trust	0,76	0,42		
2. Customers trust the bank employee.				
3. The bank employees give customers a feeling of	0,85	0,27		
trustworthiness.	0,68	0,54		
Reputation			0,88	0.52
1. I admire and respect the company	0,64	0,59		
2. I trust the bank.	0,64	0,59		
3. Develop innovative products and services.	0,62	0,61		
4. Offer high quality products and services.	0,60	0,64		
5. Have a clear vision for the future.	0,51	0,74		
6. Well managed.	0,68	0,53		
7. Seems like a good company to work for.	0,73	0,46		

Source: Data Processed 2020.

The results of the validity and reliability test of the measurement model in table 1 showed the Standardized Loading Factor (SLF)≥0,5 namely between 0,51-0,86 and Construct Reliability (CR)≥0,7 namely between 0,79-0,91 and Variance Extracted (VE) which was between 0,52-0,74. This means that all these indicators were good enough to form the latent variable construct of service quality, employee ethics, trust, and bank reputation. A measurement model to be built was valid and reliable.

The second stage procedure, which was to evaluate the Goodness of Fit measurement model, was to test the fit of the structural model to be built including absolute fit measure, incremental fit measure and parsimonious fit measure to verify the fit model was in accordance with the data. The results of the fit test (goodness of fit) of the structural model (overall model) to be built were as follows.

Table 2. Goodness of Fit Index (GOF) Measurement Model

Overall Fit	Standard Value	Result Value	Conclusion
Absolute Fit Measure	X^2 (small)	47,47	Good
	p-value (small)	0,26	Good
	RMSEA ≤ 0,08	0,015	Good
	GFI ≥ 0,90	0,99	Good
Incremental Fit Measure	AGFI ≥ 0,90	0.97	Good
	CFI ≥ 0,90	1.00	Good
	NFI ≥ 0,90	0.99	Good
Parsimony Fit Measure	PNFI (kecil)	0.46	Good
	PGFI (kecil)	0.40	Good

Source: Data Processed by LISREL version 8.8 (2020).

The results of the Goodness of Fit measurement model (Overall Model) based on table 2 showed quite satisfactory results, namely all the Goodness of Fit (GOF) values used to build the structural model at this stage showed a good fit.

The third stage procedure was to build a model (overall model) of the influence of the independent variables (service quality, employee ethics) on the dependent variable (trust) as shown in Figure 2.

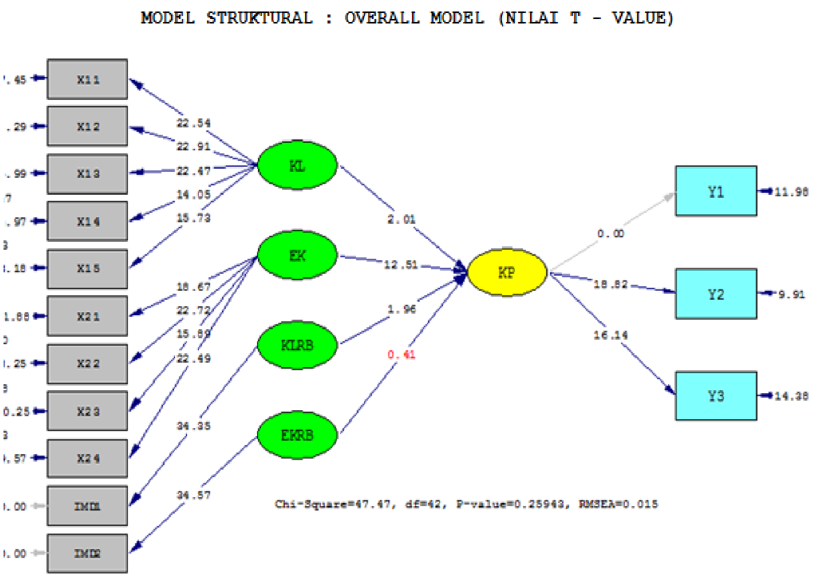

Fig.2:Structural Model (Overall Model)

Based on the estimation of the structural model (overall model) in Figure 2, the structural equation model was obtained as follows:

```
Structural Equations

KP = 0.097*KL + 0.65*EK + 0.12*KLRB + 0.024*EKRB, Errorvar.= 0.47,  R² = 0.53
     (0.048)     (0.052)    (0.062)      (0.058)                (0.054)
      2.01        12.51      1.96         0.41                   8.70
```

Thus, the results of the estimation of the structural model (overall model) were shown in Figure 2, so the hypothesis test results were obtained as follows.

Table 3.Results of the Structural Model (Overall Model)

Hypothesis	Path Analysis	Moderation Value Effect				Conclusion
		Overall	t-value	Moderation	t-value	
H_1	KL → KP	0,097	2,01			Supported
H_2	EK → KP	0,65	12,51			Supported
H_{3a}	KLRB → KP	0,097	2,01	0,12	1,96	(strengthen) Supported
H_{3b}	EKRB → KP	0,65	12,51	0,024	0,41	(weakens) Supported

Source: Data Processed by LISREL version 8.8, 2020

Based on the structural equation model and table 3 of the direct effect, the variable service quality (KL) on trust (KP) had a positive value of 9,7% and t-value of 2,01 > 1,96 This means that service quality had a positive and significant effect on trust (H_1 was supported). Furthermore, the employee ethics variable (EK) on trust (KP) had a positive value of 65% and t-value of 12,51 > 1,96 it means that employee ethics had positive and significant effect on trust (H_2 was supported).
The effect of bank reputation as a moderating variable on the relationship of service quality toward trust strengthened where the coefficient value was 0,097 then became 0.12, thus H_{3a} was supported. Furthermore, the effect of bank reputation as a moderating variable on the relationship between employee ethics and trust weakened where the coefficient value was 0,65 to 0,024, thus H_{3b} was supported.
The next procedure was to form a base line model which contained a series of values contained in the estimation of the structural model (overall model) in stage 1 and the estimation of the structural model of extremely sound bank and sound bank at stage 2 (Figure 2, Figure 3, and Figure 4) was entered to detect the difference in the X^2 value (chi-square) with the same degree of freedom parameter (Byrne, 1998; Moretti, 2015). The basic model consisted of the X^2 (Chi-Square) value, the degree of freedom, and the RMSEA value respectively as involved in table 4.

Table 4. (Chi-Square) and Fit Indices on Three Structural Models

Structural Model	X^2	Df	RMSEA
Structural model without moderating variable	47,47	42	0,015
The structural model of the bank group is extremely sound	48,72	42	0,023
Structural model of sound bank group	43,57	42	0,011

Source: Data Processed by LISREL version 8.8 (2020).

Based on table 4, there were differences in the fit index value of the X^2 (Chi-Square) model and the fit indices (RMSEA) in each structural model. It showed a number of differences in the strength of the relationship and the same degree of freedom (df) from the sample data that has been used (Byrne , 1998; Moretti, 2015). The difference in the value of the fit indices model X^2 (Chi-Square) and the fit indices (RMSEA) in the three structural models indicated the influence of the moderating variable for the extremely sound bank group and the sound bank group on structural model relationship. Thus, in H_{4a}, there is a difference in the effect of the moderating variable on bank size on the relationship between service quality and employee ethics on trust and thus H_{4a} was supported.

Furthermore, the moderating variable of bank size (extremely sound bank and sound bank) was carried out by using a multiple approach. The first stage procedure in the multiple approach was to divide the sample into two groups of sub-samples identified according to the number of samples available, then divided or separated based on the category of the moderating variable, namely the two sub groups in the study sample (Matzler et al., 2006; Moretti, 2015). The moderating variable of company size, in this case the bank classification in this study, was separated based on two groups of extremely sound bank and sound bank. The second stage procedure was to measure whether the model was the right model to be used in testing the moderation role of the two sub groups of very extremely sound bank and sound bank. Based on the results of the 2nd CFA test, the results can be seen in table 5 and table 6 below.

Table 5. Goodness of Fit Index (GOF) Measurement Model for Extremely Sound Bank.

Overall Fit	Standard Value	Resulting Value	Conclusion
Absolute Fit Measure	X^2 (small)	48,72	Good
	p-value (small)	0,22	Good
	RMSEA ≤ 0,08	0,023	Good
	GFI ≥ 0,90	0,98	Good
Incremental Fit Measure	AGFI ≥ 0,90	0,94	Good
	CFI ≥ 0,90	1,00	Good
	NFI ≥ 0,90	0,99	Good
Parsimony Fit Measure	PNFI (small)	0,46	Good
	PGFI (small)	0,39	Good

Source: Data Processed by LISREL version 8.8 (2020).

Table 6. Goodness of Fit Index (GOF) Measurement Model for Sound Bank.

Overall Fit	Standard Value	Resulting Value	Conclusion
Absolute Fit Measure	X^2 (small)	43,57	Good
	p-value (small)	0,40	Good
	RMSEA ≤ 0,08	0,011	Good
	GFI ≥ 0,90	0,98	Good
Incremental Fit Measure	AGFI ≥ 0,90	0,95	Good
	CFI ≥ 0,90	1,00	Good
	NFI ≥ 0,90	0,99	Good
Parsimony Fit Measure	PNFI (small)	0,46	Good
	PGFI (small)	0,39	Good

Source: Data Processed by LISREL version 8.8 (2020).

Based on the summary of the Goodness of Fit index, the measurement model for the two groups in the table above had good overall fit. Hair et al., (2010) argued that if one or two Goodness of Fit criteria have been met, the model is said to be fit. The third stage of the procedure was to estimate the structural model which was carried out separately by using each input data from each sample group of the sub-group with the degree of freedom parameter set the same in the overall structural equation model (Byrne, 1998; Moretti, 2015). The resulting structural model estimation results for the two subgroups can be described as follows:

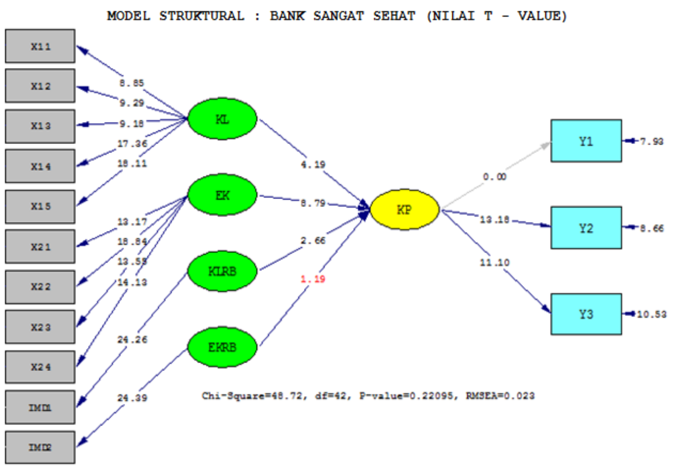

Fig.3:The Structural Model of Extremely Sound Bank

Based on Figure 3, the structural equation model for the extremely sound bank group was obtained as follows:

```
Structural Equations

KP = 0.23*KL + 0.56*EK + 0.21*KLRB + 0.098*EKRB, Errorvar.= 0.40, R² = 0.60
     (0.054)   (0.063)   (0.080)     (0.083)                (0.066)
      4.19      8.79      2.66        1.19                   6.05
```

The coefficient of determination (R^2) was 0,60. This means that the variable service quality (KL), employee ethics (EK), bank reputation (RB) with moderation in the size of the bank group of extremely sound banks was able to explain the trust variable (KP) by 60%. While the rest was influenced by other factors that were not included in the bank by 40%. Furthermore, the structural equation model for the sound bank group is shown in the following figure.

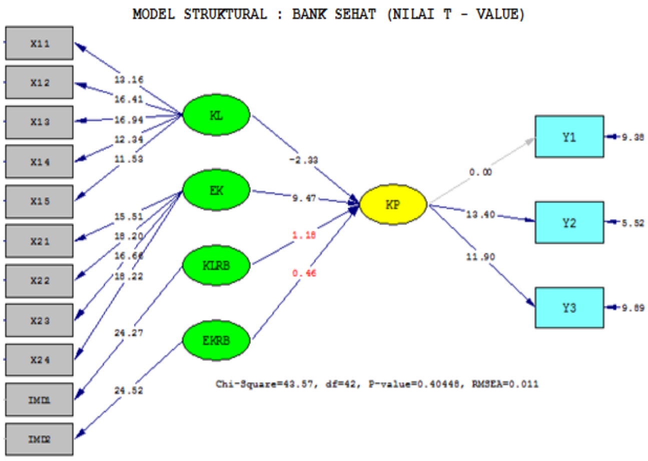

Fig.4:Structural Model of Sound Bank

Based on Figure 4, the structural equation model for the sound bank group was obtained as follows:

```
Structural Equations

KP =  - 0.16*KL + 0.71*EK + 0.11*KLRB + 0.038*EKRB, Errorvar.= 0.54  , R² = 0.46
       (0.069)    (0.075)   (0.090)     (0.081)                (0.086)
       -2.33       9.47      1.18        0.46                   6.29
```

The coefficient of determination (R^2) was 0,46. This means that the variable service quality (KL), employee ethics (EK), bank reputation (RB) with moderation in the size of the bank group of sound bank was able to explain the trust variable (KP) by 46% while the rest was influenced by other factors that were not included in the bank by 54%. Thus, this method requires two structural equation modeling, namely a structural equation model which contains only the main effect and the second contains the main effect and the moderating effect.

The test results on the moderation effect on the structural equation model (overall model) obtained coefficient of determination (R^2) of 0,53 while the coefficient of determination (R2) of extremely sound bank increased to 0,60. Meanwhile, the coefficient of determination (R^2) of healthy banks decreased to 0,46. This showed that the moderating variable in extremely sound bank and healthy bank had a strengthening or weakening effect on customer trust. Furthermore, the results of testing the moderation effect of extremely sound bank rose to 0,60, reflected that the higher the value of the bank size, the stronger the effect of customer trust. This suggested that the moderating variable on extremely sound bank size had strengthening effect on customer trust. Meanwhile, the results of testing the moderation effect of sound bank fell to 0,46, indicated that the lower the value of the bank size, the weaker the effect on customer trust. This suggested that the moderating variable on the sound bank size had debilitating effect on customer trust. Furthermore, the results of testing the moderation effect of extremely sound bank size can be seen in table 7 below.

Table 7. The Moderation Effect of Extremely Sound Bank Size

Hypothesis	Path Analysis	Moderation Value Effect				Conclusion
		Overall	t-value	Moderation	t-value	
H_1	KL → KP	0,097	2,01	0,23	4,19	Strengthen
H_2	EK → KP	0,65	12,51	0,56	8,79	Strengthen
H_{3a}	KLRB → KP	0,12	1,96	0,21	2,66	Strengthen
H_{3b}	EKRB → KP	0,024	0,41	0,098	1,19	Strengthen

Source: Data Processed by LISREL version 8.8 (2020).

In table 7, there were several differences in the coefficient and significance values, namely the H_{3a} and H_{3b} hypotheses in the extremely sound bank group, the size of the bank strengthened the effect of bank reputation on the relationship of service quality and employee ethics toward trust. Hypothesis (H_{3a}) on the structural model (overall model), the coefficient value or β equal to 0,12-0,21 and Hypothesis (H_{3b}) on the structural model (overall model), the coefficient value or β equal to 0,024- 0,098. Thus, the hypothesis (H4b) was supported that there was a moderating effect of bank reputation on the relationship between service quality and employee ethics on trust with the inclusion of extremely sound bank size. Furthermore, the results of testing the moderating effect of the sound bank size can be seen in table 8 below.

Table 8. The Effect of Moderation of Sound Bank Measure

Hypothesis	Path Analysis	Moderation Value Effect				Conclusion
		Overall	t-value	Moderation	t-value	
H_1	KL → KP	0,097	2,01	-0,16	-2,33	Weaken
H_2	EK → KP	0,65	12,51	0,71	9,47	Weaken
H3a	KLRB → KP	0,12	1,96	0,11	1,18	Weaken
H3b	EKRB → KP	0,024	0,41	0,038	0,46	Weaken

Source: Data Processed by LISREL version 8.8 (2020).

In table 8, there were several differences in coefficient and significance values, namely the H3a and H_{3b} hypotheses in the sound bank group, bank size weakened the effect of bank reputation on the relationship of service quality toward trust, and conversely, bank size strengthened the effect of bank reputation on the relationship of employee ethics toward trust. Hypothesis (H_{3a}) on the structural model (overall model), the value of the coefficient or β was 0,12-0,11 and Hypothesis (H_{3b}) on the structural model (overall model), the value of the coefficient or β was 0,024-0,038. Thus, the hypothesis (H_{4c}) was supported that there was a moderating effect of bank reputation on the relationship of service quality and employee ethics toward trust with the inclusion of healthy bank measure.

DISCUSSION AND IMPLICATION

The results of this study indicated that service quality had a positive and significant effect on customer trust in the bank. These findings support the results of previous studies which stated that service quality has positive and significant effect on trust (Boonlertvanich, 2019; Bravo et al., 2019; Namahoot and Laohavichien, 2018; Akter et al., 2013; Chenet et al., 2010; Poolthong. and Mandhacitara, 2009; Gounaris, 2005). Furthermore, employee ethics in the bank also had positive and significant effect on customer trust in the bank. This finding support the results of previous studies which state that employee ethics has positive and significant effect on trust (Nadeem dan Al-Imamy, 2020; Sharma dan Banati, 2020; Agag, 2019; Elbeltagi and Agag, 2016; Roman and Ruiz, 2005; Roman, 2003, Lagace et al., 2001).

Previous research has stated that service quality has a positive and significant effect on trust (Osakwe et al., 2020; Julian and Ramashesan, 1994). Previous research has stated that reputation has a positive and significant effect on trust (Osakwe et al., 2020; Stanaland et al., 2011; Yap et al., 2010; Keh and Xie, 2009; Adamson et al., 2003; Mcknight et al. , 2002). The results of this study indicated that the bank's reputation strengthened the relationship between service quality and trust. These findings confirm the research of Yap et al., (2010) which states that a bank's reputation can strengthen service quality on customer trust.

Previous research stated that ethical performance can affect reputation which will result in success or failure in the long term (Taysir and Pazarcik, 2013). The ethical crisis can be eroded by emphasizing the importance of good reputation (Linda, F. and Ferrel, O.C., 2009). The result of this study contradicts previous research which showed that in the context of banks in Indonesia, the reputation of the bank weakened the relationship between employee ethics and trust.

he results of this study also showed that there were differences in the moderating effect of bank size on the relationship between service quality and employee ethics on trust of bank customer in Indonesia. The bank's reputation strengthened the relationship between service quality and employee ethics towards trust in the extremely sound bank. While in healthy bank, the bank's reputation only strengthened the relationship of service quality toward bank customer trust. On the other hand, in sound bank, the bank's reputation weakened the ethical relationship between employees and the trust of bank customer. This finding reaffirms that the size of the bank does not matter. This is in line with the research of Paparoidamis et al., (2017) which stated that trusting behavior in a relationship tends to be inhibited by large company size due to increased organizational complexity.

Managerial Implication

It is important for bank leaders to understand that trust in the bank is obtained by providing high service quality and good employee ethics at the bank. Bank leaders also need to maintain the reputation of the bank but do not depend on the bank size, because bank customers are more likely to make conclusion about the services and ethics of bank employees received by customers at the bank. Bank leaders should not assume that the size and reputation of the bank are indicators of trust. A bank that excels in service provision is the one that will be most successful in gaining customer trust.

When viewed from the service quality at extremely sound bank and sound bank, the reliability and assurance of bank employees are favored by bank customers. There are several things that must be considered in both extremely sound bank and sound bank, namely in terms of physical evidence, bank employees must have a neat appearance and the material is visually attractive. In terms of responsiveness, bank employees must inform bank customers precisely about the services to be provided. In terms of empathy, bank employees must focus on giving individual attention to customers, operating hours at the bank are suitable for all bank customers, and bank employees understand the specifics things explained by bank customers.

When viewed from the ethics of employees at extremely sound bank and sound bank, there are several things that must be considered, namely in terms of security, bank security policies must be easily understood by bank customers. Meanwhile, transactions that occur at sound bank must offer a safe payment method. In terms of confidentiality, in extremely sound bank, the bank must be able to explain more clearly how user information is used, the bank only uses the personal information of bank customers that is required for complete bank customer transaction, the information that needs to be provided regarding the privacy policy of bank customers is clearly presented. Meanwhile, when viewed in sound bank, the personal information of bank customers that needed to complete the customer transactions is appropriate to use. From non-deceptive perspective, at extremely sound bank and sound bank, bank employees should offer the benefits and characteristics of the product or service fairly. In terms of fulfillment on the extremely sound bank and the sound bank, the fees displayed on the bank are the actual amount, the customers can get their need from the bank, if the bank promises to do something at a certain time to the bank customer, the bank will do it.

When viewed from the bank's reputation, both at extremely sound bank and sound bank, there are several things that must be considered, namely regarding the admiration of the bank, trust in the bank, the bank's vision, bank management, and bank performance. Nevertheless, bank customers, both customers at extremely sound bank and customers at sound bank, still have trust toward the bank.

Research Scope and Direction for Further Research

The results of this study should be seen from several limitations discussed below. First, there is still a lack of empirical research on bank reputation, bank size, and employee ethics. Thus, further research is expected to be able to reexamine the size, reputation and ethics of the bank. Future research is expected to include variables that are not included in the model such as online service quality, customer satisfaction, and re-transaction intention of bank customer to make the model more comprehensive.

Second, the scope of this study is limited in Indonesia in the context of extremely sound banks and sound banks, so the research results are less varied. Thus, further research is expected to examine in the context of an unsound bank, because there may be different expectations regarding service quality and employee ethics at an unsound bank to gain the trust of bank customers.

REFERENCES

1. Babbar, S. (2005). Service Quality and Business Ethics. International Journal of Services Operations Management. 1(3), 203-219.
2. Boonlertvanich, K. (2019). Service Quality, Satisfaction, Trust, and Loyalty: The Moderating Role of Main-Bank and Wealth Status. International Journal of Bank Marketing, 37(1), 278-302.
3. Casalo, L.V., Flavian, C., Guinaliu, M. (2007). The Role of Security, Privacy, Usability and Reputation in The Development of Online Banking. Online Information Review, 31(5), 583-603.
4. Chenet, P., Dagger, T.S., & O'Sullivan, D. (2010). Service Quality, Trust, Commitment and Service Differentiation in Business Relationships. Journal of Services Marketing, 24(5), 336-346.
5. Cho, J.E. & Hu, H. (2009). The Effect of Service Quality on Trust and Commitment Varying Across Generations. International Journal of Consumer Studies, 33, 468-476.
6. Chou, S., Chen, C.W. (2018). The Influences of Relational Benefits on Repurchase Intention in Service Contexts: The Roles of Gratitude, Trust and Commitment. Journal of Business & Industrial Marketing.
7. Doney, P.M. & Cannon, J.P. (1997). An Examination of the Nature of Trust in Buyer-Seller Relationships. Journal of Marketing. 61, 35-51.
8. Eisingerich, A.B. & Bell, S.J. (2008). Perceived Service Quality and Customer Trust: Does Enhancing Customers' Service Knowledge Matter? Journal of Service Research, 10(3), 256-268.
9. Elbeltagi, I & Agag, G. (2016). E-Retailing Ethics and Its Impact on Customer Satisfaction and Repurchase Intention: A Cultural and Commitment-Trust Theory Perspective. Internet Research, 26(1), 288-310.
10. Gounaris, S.P. (2005). Trust and Commitment Influences on Customer Retention: Insights from Business-to-Business Services. Journal of Business Research, 58, 126-140.
11. Hair, J.F. Jr, Sarstedt, M., Hopkins, L., Kuppelwieser, V.G. (2014). Partial Least Squares Structural Equation Modeling (PLS-SEM): An Emerging Tool in Business Research, European Business Review, 26(2), 106-121.
12. Hellier, P.K., Geursen, P.M., Carr, R.A., & Rickard, J.A. (2003). Customer Repurchase Intention a General Structural Equation Model. European Journal of Marketing, 37(11/12), 1762-1800.
13. Julian, C.C., Ramaseshan, B. A. (1994). The Role of Customer-Contact Personnel in The Marketing of a Retail Bank's Services. International Journal of Retail and Distribution Management. 22(5), 29-34.
14. Lassar, W.M., Manolis, C., Winsor, R.D. (2000). Service Quality Perspectives and Satisfaction in Private Banking. Journal of Services Marketing, 14(3), 244-271.
15. McAlexander, J.H. & Scammon, D.L. (1988). Are Disclosures Sufficient? A Micro Analysis of Impact in The Financial Services Market. Journal of Public Policy & Marketing, 7, 185-220.
16. Mukherjee, A., Nath, P. (2003). A model of trust in online relationship banking. International Journal of Bank Marketing. 21(1), 5-15.
17. Namahoot, K.S. & Laohavichien, T. (2018). Assessing The Intentions to Use Internet Banking: The Role of Perceived Risk and Trust as Mediating Factors. International Journal of Bank Marketing.
18. Ou, W.M., Abratt, R., Dion, P. (2006). The Influence of Retailer Reputation on Store Patronage. Journal of Retailing and Consumer Services. 13, 221-230.
19. Paparoidamis, N.G., Katsikeas, C.S., Chumpitaz, R. (2017). The role of supplier performance in building customer trust and loyalty: A cross-country examination. Industrial Marketing Management.
20. Pardun, C.J. & Lamb, L. (1999). Corporate Websites in Traditional Print Advertisements. Internet Research, 9(2), pp. 93-100.
21. Poolthong, Y., Mandhachitara, R. (2009). Customer Expectations of CSR, Perceived Service Quality and Brand Effect in Thai Retail Banking. International Journal of Bank Marketing. 27(6), 408-427.
22. Roman, S. & Ruiz, S. (2005). Relationship Outcomes of Perceived Ethical Sales Behavior: The Customer's Perspective. Journal of Business Research, 58, 439-445.
23. Roman, S. (2003). The Impact of Ethical Sales Behaviour on Customer Satisfaction, Trust and Loyalty to the Company: An Empirical Study in the Financial Services Industry. Journal of Marketing Management. 9, 915-939.
24. Roman, S. (2007). The Ethics of Online Retailing: a Scale Development and Validation from The

Consumers' Perspective. Journal of Business Ethics, 72 (2), 131-148.
25. Yang, Z, Ngo, Q.V, Chen, Y., Xuan, C., Nguyen, T., Hoang, H.T. (2019). Does Ethics Perception Foster Consumer Repurchase Intention? Role of Trust, Perceived Uncertainty, and Shopping Habit. SAGE Open, 1-13.
26. Yap, K.B., Wong, D.H., Loh, C., Bak, R. (2010). Offline and Online Banking-Where To Draw The Line When Building Trust in e-Banking? International Journal of Bank Marketing. 28(1), 27-46.
27. Adamson, I., Chan, K.M., Handford, D. (2003). Relationship Marketing: Customer Commitment and Trust as a Strategy for The Smaller Hong Kong Corporate Banking Sector. International Journal of Bank Marketing, 21(6), 347-358.
28. Agag, G. (2019). E-Commerce Ethics and Its Impact on Buyer Repurchase Intentions and Loyalty: An Empirical Study of Small and Medium Egyptian Businesses. Journal of Business Ethics. 154, 389-410.
29. Akter, S., Ray, P., D'Ambra, J. (2013). Continuance of MHealth Services at The Bottom of The Pyramid: The Roles of Service Quality and Trust. Electronic Markets, 23, 29-47.
30. Anderson, E., Weitz, B. (1989). Determinants of Continuity in Conventional Industrial Channel Dyads. Marketing Science, 4, 310-322.
31. Angur, M.G., Nataraajan, R., Jahera, J.S. Jr. (1999). Service Quality in The Banking Industry: an Assessment in a Developing Economy. International Journal of Bank Marketing, 17(3), 116-123.
32. Aramburu, I.A., Pescador, I.G. (2017). The Effects of Corporate Social Responsibility on Customer Loyalty: The Mediating Effect of Reputation in Cooperative Banks Versus Commercial Banks in the Basque Country. Journal of Business Ethics.
33. Babakus, E., Boller, G.W. (1992). An Empirical Assessment of The SERVQUAL Scale. Journal of Business Research, 24, 253-268.
34. Barnett, M. L., Jermier, J. M., & Lafferty, B. A. (2006). Corporate Reputation: The Definitional Landscape. Corporate Reputation Review, 9 (1), 26-38.
35. Bartikowski, B., Walsh, G., Beatty, S.E., (2011). Culture and Age as Moderators in The Corporate Reputation and Loyalty Relationship. Journal of Business Research. 64 (9), 966-972.
36. Bloemer, J. Ruyter, K.D., Wetzels, M. (1999). Linking Perceived Service Quality and Service Loyalty: a Multi-Dimensional Perspective. European Journal of Marketing, 33(11/12), 1082-1106.
37. Bontis, N., Booker, L.D., Serenko, A. (2007). The Mediating Effect of Organizational Reputation on Customer Loyalty and Service Recommendation in The Banking Industry. Management Decision, 45 (9), 1426-1445.
38. Bravo, R., Martinez, E., Miguel, P, J. (2019). Effects of Customer Perceptions in Multichannel Retail Banking. International Journal of Bank Marketing.
39. Caruana, A., Ewing, M.T. (2010). How Corporate Reputation, Quality, and Value Influence Online Loyalty. Journal of Business Research. 63, 1103-1110.
40. Caruana, A. (2002). Service loyalty: The Effects of Service Quality and The Mediating Role of Customer Satisfaction. European Journal of Marketing, 36 (7/8), 811-828.
41. Chai, J.C.Y., Malhotra, N.K., Alpert, F. (2015). A Two-Dimensional Model of Trust-Value-Loyalty in Service Relationships. Journal of Retailing and Consumer Services. 26, 23-31.
42. Chen, S.C., Dhillon, G.S. (2003). Interpreting Dimensions of Consumer Trust in E-commerce. Information Technology and Management. 4 (2-3), 303-318.
43. Chi Cui, Lewis, B.R., Park, W. (2003). Service Quality Measurement in The Banking Sector in South Korea. International Journal of Bank Marketing, 21(4), 191-201.
44. Chiou, J., Droge, C. (2006). Service Quality, Trust, Specific Asset Investment, and Expertise: Direct and Indirect Effects in a Satisfaction-Loyalty Framework. Journal of the Academy of Marketing Science, 34(4), 613-627.
45. Chiu, C. M., Hsu, M.H., Lai, H., Chang, C.M. (2012). Re-Examining The Influence of Trust on Online Repeat Purchase Intention: The Moderating Role of Habit and its Antecedents. Decision Support Systems, 54(4), 835-845.
46. Chiu, C.M., Chang, C.C., Cheng, H.L., Fang, Y.H. (2009). Determinants of Customer Repurchase Intention in Online Shopping. Online Information Review, 33(4), 761-784.
47. Chun, R. (2005). Ethical Character and Virtue of Organizations: An Empirical Assessment and Strategic Implications. Journal of Business Ethics, 57(3), 269-284.
48. Cronin, J.J.Jr., Taylor, S.A. (1992). Measuring Service Quality: a Reexamination and Extension. Journal of Marketing, 56(3), 55-68.
49. Crosby, L.A., Evans, K.R., Cowles, D. (1990). Relationship Quality in Services Selling: an Interpersonal Influence Perspective. Journal of Marketing, 54, 68-81.
50. Dunfee, T.W., Gunther, R. (1999). Ethical Issues in Financial Services. Business and Society Review. 104(1), 5-12.
51. Engizek, N., Yasin, B. (2017). How CSR and Overall Service Quality Lead to Affective Commitment: Mediating Role of Company Reputation. Social Responsibility Journal. 13(1).
52. Ercis, A., Unal, S., Candan, F.B., & Yildirim, H. (2012). The Effect of Brand Satisfaction, Trust and Brand Commitment on Loyalty and

Repurchase Intentions. Procedia-Social and Behavioral Sciences, 58, 1395-1404.

53. Ert, E., Fleischer, A., Magen, N. (2016). Trust and Reputation in The Sharing Economy: The Role of Personal Photos in Airbnb. Tourism Management, 55, 62-73.
54. Fombrun, C.J., Gardberg, N., (2000). Who's Tops in Corporate Reputation?. Corporate Reputation Review. 3(1), 13-17.
55. Ganesan, P., Sridhar, M. (2016). Service Innovation and Customer Performance of Telecommunication Service Provider: A Study on Mediation Effect of Corporate Reputation. Corporate Reputation Review, 19 (1), 77-101.
56. Gjerde, K.A.P., Slotnick, S.A. 2004. Quality and Reputation: The Effects of External and Internal Factors Over Time. International Journal Production Economics, 89, 1-20.
57. Heinberg, M., Ozkaya, H.E., Taube, M. (2018). Do Corporate Image and Reputation Drive Brand Equity in India and China? Similarities and Differences. Journal of Business Research. 86, 259-268.
58. Hung, S.W., Cheng, M.J., Chen, P.C. (2012). Reexamining The Factors for Trust in Cultivating Online Customer Repurchase Intentions: The Moderating Effect of Perceived Waiting. International Journal of Human-Computer Interaction, 28 (10), 666-677.
59. Hurley, R., Gong, X., Waqar, A. (2014). Understanding The Loss of Trust in Large Banks. International Journal of Bank Marketing. 32(5), 348-366.
60. Jalilvand, M.R., Leila Nasrolahi Vosta Hamze Kazemi Mahyari Javad Khazaei Pool. (2017). Social Responsibility Influence on Customer Trust in Hotels: Mediating Effects of Reputation and Word-of-Mouth. Tourism Review. 72 (1).
61. Jarvenpaa, S.L., Tractinsky, N., Vitale, M. (2000). Consumer Trust in an Internet Store. Information Technology and Management. 1, 45-71.
62. Jin, B., Park, J.Y., Kim, J. (2008). Cross-Cultural Examination of The Relationships Among Firm Reputation, E-Satisfaction, E-Trust, and E-Loyalty. International Marketing Review. 25 (3), 324–337.
63. Johnson, D., Grayson, K. (2005). Cognitive and Affective Trust in Service Relationships. Journal of Business Research, 58, 500-507.
64. Joreskoq, K.G. dan Dag Sorbom. (1993). LISREL 8 : Structural Equation Modeling With The Simplis Command Language. Scientific Software International Inc. Chicago.
65. Kaura, V., Prasad, C.S.D., Sharma, S. (2015). Service Quality, Service Convenience, Price and Fairness, Customer Loyalty, and The Mediating Role of Customer Satisfaction. International Journal of Bank Marketing. 33(4).
66. Keh, H.T., Xie, Y. (2009). Corporate Reputation and Customer Behavioral Intentions: The Roles of Trust, Identification and Commitment. Industrial Marketing Management, 38, 732-742.
67. Kotha, S., Rajgopal, S., & Rindova, V. (2001). Reputation Building and Performance: An Empirical Analysis of The Top-50 Pure Internet Firms. European Management Journal. 19 (6), 571-586.
68. Lagace, R.R., Dahlstrom, R., Gassenheimer, J.B. (1991). The Relevance of Ethical Salesperson Behavior on Relationship Quality: The Pharmaceutical Industry. Journal Personal Selling Sales Management, 11, 39-47.
69. Lewis, B.R., Soureli, M., (2006). The Antecedents of Consumer Loyalty in Retail Banking. Journal of Consumer Behaviour: Int. Res. Rev. 5 (1), 15-31.
70. McKnight, D.H., Cummings, L.L., Chervany, N.L. (1998). Initial Trust Formation in New Organizational Relationships. Academy of Management Review. 23 (3), 473-490.
71. McKnight, D.H., Choudhury, V.,C. Kacmar. (2002). The Impact of Initial Consumer Trust on Intentions to Transact With a Website: a Trust Building Model. Journal of Strategic Information Systems. 11, 297-323.
72. Mittal, S., Gera, R., Batra, D.K. (2015). An Evaluation of an Integrated Perspective of Perceived Service Quality for Retail Banking Services in India. International Journal of Bank Marketing, 33(3), 330-350.
73. Moghavvemi, S., Lee, S.T., Lee, S.P. (2018). Perceived Overall Service Quality and Customer Satisfaction: A Comparative Analysis Between Local and Foreign Banks in Malaysia. International Journal of Bank Marketing.
74. Moorman, C., Deshpande, R., Zaltman, G., (1993). Factors Affecting Trust in Market Research Relationships. Journal of Marketing, 57 (1), 81-101.
75. Moretti, Michela C., Mason Andrea. (2015). Antecedents and Moderators of Golf Tourists Behavioral Intentions. Euro Med Journal of Business. 10 (3), 338-359.
76. Nadeem, W., Al-Imamy, S. (2020). Do Ethics Drive Value Co-Creation on Digital Sharing Economy Platforms. Journal of Retailing and Consumer Services. 55. 102095.
77. Nguyen, N. LeBlanc, G. (2001). Image and Reputation of higher education institutions in students retention decisions. The International Journal of Educational Management. 15(6), 303-311.
78. Nora, L. (2019). Trust, Commitment, and Customer Knowledge: Clarifying Relational Commitments and Linking Them to Repurchasing Intentions. Management Decision.
79. Osakwe, C.N., Ruiz, B., Amegbe, H., Chinje, N.B., Cheah, J.H., Ramayah, T. (2020). A Multi-Country Study of Bank Reputation Among Customers in Africa: Key Antecedents and

Consequences. Journal of Retailing and Consumer Services. 56, 102182.
80. Ozkan, O., Tektas, PB. (2016). Pre-Recovery Emotions and Satisfaction: A Moderated Mediation Model of Service Recovery and Reputation in The Banking Sector. European Management Journal.1-8.
81. Parasuraman, A., Zeithaml, V.A., Berry, L.L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. Journal of Marketing, 49, 41-50.
82. Parasuraman, A., Zeithaml, V.A., Berry, L.L. (1988). SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality. Journal of Retailing, 64, 12-40.
83. Parasuraman, Z., Zeithaml, V.A., Malhotra, A. (2005). E-S-QUAL A Multiple Item Scale for Assessing Electronic Service Quality. Journal of Service Research. 213-233.
84. Park, J., Lee, H., Kim, C. (2014). Corporate Social Responsibilities, Consumer Trust and Corporate Reputation: South Korean Consumers Perspectives. Journal of Business Research. 67, 295-302.
85. Pauline, W.J., Plasmeijer, V.E., Raaij, V.W.F., (2017). Banking System Trust, Bank Trust, and Bank Loyalty, International Journal of Bank Marketing, 35(1).
86. Bank Indonesia. (2006, Januari 30). Peraturan Bank Indonesia No 8/4/PBI/2006 Pelaksanaan Good Corporate Governance Bank Umum. Retrieved from https://www.bi.go.id.
87. Kantor Bank BCA Di Seluruh Indonesia. Alamat Bank. Retrieved from https://www.alamatbank.com.
88. Otoritas Jasa Keuangan Republik Indonesia. (2016, Januari 27). Perbankan, Regulasi, Peraturan Otoritas Jasa Keuangan, Penilaian Tingkat Kesehatan Bank Umum. Otoritas Jasa Keuangan. Retrieved from https://www.ojk.go.id.
89. Otoritas Jasa Keuangan Republik Indonesia. (2016, Oktober 19). Perbankan, Data dan Statistik, Direktori Perbankan Indonesia Baru, Jaringan Kantor Perbankan Indonesia 2016. Otoritas Jasa Keuangan. Retrieved from https://www.ojk.go.id.
90. Pirson, M., Malhotra, D. (2008). Unconventional Insights for Managing Stakeholder Trust. Sloan Management Review.
91. Roman, S., Cuestas, P.J. (2008). The Perceptions of Consumers Regarding Online Retailers' Ethics and Their Relationship with Consumers' General Internet Expertise and Word of Mouth: A Preliminary Analysis. Journal of Business Ethics. 83, 641-656.
92. Roman, S., Munuera, J.L. (2005). Determinants and Consequences of Ethical Behaviour: An Empirical Study of Salespeople. European Journal of Marketing. 39(5/6), 473-495.
93. Ruiz, B., Antonio, J., Antonio, G., Revilla, J. (2016). Antecedents and Consequences of Bank Reputation: a Comparison of The United Kingdom and Spain. International Marketing Review, 33 (6).
94. Schultz, M., Mouritsen, J., Gabrielsen, G. (2001). Sticky Reputation: Analyzing a Ranking System. Corporate Reputation Review. 4(1), 24-41.
95. Schumann, J.H., Wangenheim, F.V., Stringfellow, A., Yang, Z., Praxmarer, S., Jimenez, F.R., Blazevic, V., Shannon, R.M., Shainesh, G., & Komor, M. (2010). Drivers of Trust in Relational Service Exchange: Understanding the Importance of Cross-Cultural Differences. Journal of Service Research, 13, 453-468.
96. Sekhon, H., Ennew, C., Kharouf, H., Devlin, J. (2014). Trustworthiness and trust: Influences and implications. Journal of Marketing Management, 30, 409-430.
97. Shainesh, G. (2012). Effects of Trustworthiness and Trust on Loyalty Intentions Validating a Parsimonious Model in Banking. International Journal of Bank Marketing. 30(4), 267-279.
98. Sharma, A., Banati, H. (2020). Building a Trustworthy Ethical Approach to Cloud Computing. In: Data Communication and Networks. Springer, Singapore, pp. 159-181.
99. Sheppard, B.H., Sherman, D.M. (1998). The Grammars of Trust: A Model and General Implications. Academy of Management Review, 23, 422-437.
100. Silverman, G. (2001). The Secrets of Word of Mouth Marketing: How to Trigger Exponential Sales Through Runaway Word of Mouth. New York: AMACOM.
101. Stanaland, A.J.S., Lwin, M.O., Murphy, P.E. (2011). Consumer Perceptions of the Antecedents and Consequences of Corporate Social Responsibility. Journal of Business Ethics. 102, 47-55.
102. Sullivan, Y.W., Kim, J. (2018). Assessing The Effects of Consumers Product Evaluations and Trust on Repurchase Intention in E-Commerce Environments. International Journal of Information Management. 39, 199-219.
103. Sultan, P., Wong, H.Y. (2012). Service Quality in a Higher Education Context: an Integrated Model. Asia Pacific Journal of Marketing and Logistics, 24(5), 755-784.
104. Swoboda, B., Hirschmann, J. (2017). Perceptions and Effects of Cross-National Corporate Reputation: The Role of Hofstede's Cultural Value Approach. International Marketing Review. 1-26.
105. Tang, W. (2007). Impact of Corporate Image and Corporate Reputation on Customer Loyalty: A Review. Management Science and Engineering, 1 (2), 57-62.
106. Taysir, E.A., Pazarcik, Y. (2013). Business Ethics, Social Responsibility and Corporate Governance:

Does The Strategic Management Field Really Care About These Concepts? Procedia-Social and Behavioral Sciences. 99, 294- 303.

107. Tucker, L., & Melewar, T. C. (2005). Corporate Reputation and Crisis Management: The Threat and Manageability of Anti-Corporatism. Corporate Reputation Review, 7 (4), 377-387.
108. Walsh, G., Beatty, S.E. (2007). Customer-Based Corporate Reputation of a Service Firm: Scale Development and Validation. Journal of Academy Marketing Science. 35 (1), 127-143.
109. Wang, W.Y., Pauleen, D.J. and Zhang, T. (2016a). How Social Media Applications Affect B2B Communication and Improve Business Performance in SMEs. Industrial Marketing Management, 54, 4-14.
110. Wang, Y., Hsiao, S.H., Yang, Z. and Hajli, N. (2016b). The Impact of Sellers Social Influence on The Co-Creation of Innovation With Customers and Brand Awareness in Online Communities. Industrial Marketing Management. 54, 56-70.
111. Wang, Y., Lo, H.P., Hui, Y.V. (2003). The Antecedents of Service Quality and Product Quality and Their Influences on Bank Reputation: Evidence From The Banking Industry in China. Managing Service Quality. 13(1), 72-83.
112. Yang, M.H., Lin, B., Chandlrees, N., Chao, H.Y. (2009). The Effect of Perceived Ethical Performance of Shopping Websites on Consumer Trust, Journal of Computer Information Systems, 50(1), 15-24.
113. Yilmaz, V., ARI, R, Gurbuz, H. (2018). Investigating The Relationship Between Service Quality Dimensions, Customer Satisfaction and Loyalty in Turkish Banking Sector: An Application of Structural Equation Model. International Journal of Bank Marketing.
114. Zhou, T., Lu, Y., Wang, B. (2009). The Relative Importance of Website Design Quality and Service Quality in Determining Consumers Online Repurchase Behavior. Information Systems Management. 26, 327-337.