

The Effects of Sustainable Marketing Communication, Digital Trust, and Brand Love on Electronic Word-of-Mouth Intention in Mobile Banking Applications

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Abstract

The objective of this research is to examine the effects of Sustainable Marketing Communication, Digital Trust, and Brand Love on Electronic Word of Mouth Intention of mobile banking application users. The research employed a quantitative approach by conducting a survey to mobile banking app users in Indonesia. A purposive sampling technique was adopted where the respondents were selected based on their active use of mobile banking apps, experience in using mobile banking apps to perform financial transactions and exposure or interaction with the digital marketing communications from the banks they use. The data collection is done by using online questionnaire through google form and the data is analyzed by multiple linear regression. The results show that Sustainable Marketing Communication, Digital Trust, and Brand Love have a good and significant impact on Electronic Word of Mouth Intention. The findings indicate that the emotional attachment of the users to a brand has an important role in their willingness to share positive experiences, recommend, write positive reviews and encourage others to use mobile banking apps. The results also suggest that mobile banking providers need to create strong emotional connections with users, enhance trust in the security and reliability of digital services, and develop credible and consistent sustainability marketing communications to strengthen Electronic Word of Mouth Intention sustainably.

Keywords: sustainable marketing communication, digital trust, brand love, electronic word of mouth intention.

INTRODUCTION

With the development of digital technology, the interaction of people with banking services was changed and mobile banking is one of the main channels for carrying out different financial transactions. With mobile banking apps, consumers can quickly and flexibly transfer money, pay and buy, manage accounts, make investments and perform many other financial operations without having to go to a bank office. The growing proliferation of digital banking services has heightened the competition among banks not just in building features and technology but also in terms of user experience, trust, engagement and advocacy for the apps they use (Thalib & Hendratni, 2025). In the online environment, users can easily

share their experiences with the general public through social media, online communities, discussion forums, review sites and many other digital communication channels (Pramudito et al., 2023; Widuri et al., 2020). This situation makes Electronic Word of Mouth Intention important to the marketing success of mobile banking apps (Maryono & Hendratni, 2024). Electronic Word of Mouth Intention (eWOMI) is the disposition or inclination of the consumers to discuss their experiences, offer recommendations, communicate positive opinions and influence others to use specific product or service through digital media (Rifai et al., 2021; Senoaji et al., 2024).

It is expected that Sustainable Marketing Communication will be one of the key variables that may improve the Electronic Word of Mouth Intention for mobile banking apps (Primananda et al., 2022; Hendratni, 2024). In the digital banking industry, sustainability communication can be done through information on digitalization that can reduce paper consumption, support environmentally friendly transactions, sustainable financing, financial inclusion, digital financial literacy, consumer protection, social responsibility and various other initiatives that benefit society (Sudirjo et al., 2023; Hendratni, 2021). Digital Trust is expected to have a significant impact on increasing Electronic Word of Mouth Intention for mobile banking application besides Sustainable Marketing Communication. Digital Trust is the confidence of users that a digital service has the ability, integrity, reliability, security and consistency to meet their needs and protect their interests (Primananda & Hapsari, 2026). Before users are ready to recommend the program to others, they have to make sure that the application is safe and reliable (Rustiyana et al., 2025; Judijanto et al., 2024). Digital Trust can be established on an experience of successful transactions, stability of the application, data protection, authentication security, transparency of information and the bank's ability to address issues (Ekasari et al., 2023; Farizky et al., 2022). Brand Love is also considered as an important factor to increase Electronic Word of Mouth Intention for mobile banking apps. Brand Love is the strong positive emotional attachment between customers and a brand, built through experience, satisfaction, identity and perceptions of the value that the brand provides (Khasanah et al., 2020; Marmat, 2023). For m-banking services, the connection of the users with a brand can be built not only by the functioning of the application, but also by the whole experience gained when using the service. The brand can generate favorable evaluations that result in attachment feeling by developing an easy-to-use application, relevant features, convenient transaction experience, attractive design, continuous innovations, and successful ability to fulfill users' demands (Anggraini & Khairunnisa, 2025; Ahuvia et al., 2022).

This study aims to analyze the influence of Sustainable Marketing Communication, Digital Trust and Brand Love on Electronic Word of Mouth Intention in Mobile Banking Applications. This research is particularly relevant, considering that in the digital banking environment the marketing success is not only determined by the ability of the bank to attract users through corporate communication, but also by the desire of the customers to freely share their experience and recommend the service to others. The study is expected to contribute to the development of literature in the fields of digital marketing, sustainable marketing, consumer behavior, relationship marketing, digital trust and electronic word of mouth, particularly by providing a better understanding of the factors that drive Electronic Word of Mouth Intention within the framework of mobile banking services.

METHOD

The research was carried out by using a quantitative approach by using a survey technique to assess the influence of Sustainable Marketing Communication, Digital Trust, and Brand Love toward Electronic Word of Mouth Intention of mobile banking application users. The objective of this research is to analyze the users of mobile banking applications in Indonesia that use digital banking services in supporting various financial transaction activities. The sampling technique used is purposive sampling with the criteria that the respondents are at least 18 years old, an active user of a mobile banking application, have used a mobile banking application for at least six months, have transacted through a mobile banking application, and have experience in receiving information from or interacting with digital marketing communications from the bank they use. Data were collected through an online questionnaire via Google forms. A 5 point Likert scale from 1 (strongly disagree) to 5 (strongly agree) was used to evaluate all items of research instrument. The data was analyzed using multiple linear regression to test the partial and simultaneous influence of Sustainable Marketing Communication, Digital Trust and Brand Love on Electronic Word of Mouth Intention. Partial hypothesis testing was conducted using the t-test at 5% significance level ($\alpha = 0.05$), and the F-test was used to examine the joint effects of the three independent variables. Also, coefficient of determinant (R^2) was used to determine the percentage of variation in Electronic Word of Mouth Intention explained by Sustainable Marketing Communication, Digital Trust and Brand Love.

RESULT AND DISCUSSION

The results of the analysis of the data of respondents who are users of mobile banking applications in Indonesia show that Sustainable Marketing Communication, Digital Trust and Brand Love simultaneously have a positive and significant effect on Electronic Word of Mouth Intention. Meanwhile, the results of partial hypothesis testing also indicate that each independent variable has a positive and significant effect on Electronic Word of Mouth Intention, so all study hypotheses are supported. The coefficient of determination is 0.397 which means that Sustainable Marketing Communication, Digital Trust, and Brand Love can explain 39.7% of the variation of Electronic Word of Mouth Intention while the remaining is caused by variables outside the study model. The regression coefficient explains that the variable that has the greatest effect on Electronic Word of Mouth Intention is the Brand Love variable compared to Sustainable Marketing Communication and Digital Trust. The results show that the emotional attachment of users to the brand of the mobile banking application is an important factor in the willingness to share positive experiences, make recommendations, write positive reviews and encourage others to use the mobile banking application.

The study's findings revealed that Sustainable Marketing Communication has a positive and significant effect on the Electronic Word of Mouth Intention of mobile banking application users. The results indicate that marketing communication that conveys sustainability promises in a clear, credible, consistent, relevant and transparent way could increase the propensity of users to share information and good experiences with mobile banking apps with others. When evaluating digital banking services, consumers are not only evaluating transaction operations offered by the apps, but also the values that the bank conveys in its many activities and marketing materials. Offering information on reducing paper consumption through digitalization, support to financial inclusion, financial literacy, sustainable financing, social activities and other programs with an impact on the environment and social aspects may give the impression that the bank has a broader orientation than just commercial interests. If these sustainability statements are perceived as legitimate and aligned

with actual activities of the company, the perception of the brand could be more positive among the users. These assessments may then motivate the users to share the bank's initiatives, their beliefs and their experience with the application through social media, online forums and other digital communication channels. Sustainable Marketing Communication also provides useful material that can be shared when consumers share information about the brand in their social networks. When eWOM is used, people tend to share information that they find relevant, engaging and beneficial to others. Thus, meaningful sustainability communication could give consumers more motivations to engage in volunteer advocacy. However, the effectiveness of such communication is dependent upon the trustworthiness of the message, because contradictions between communication and real actions might lead to misgivings about the brand. Banks should therefore avoid symbolic sustainability communication and ensure that each message is supported by activities that people can perceive or verify. Communication strategies should also be in plain language, connecting sustainability initiatives to meaningful consumer and societal benefits.

The results indicate that Digital Trust has a positive and significant effect on Electronic Word of Mouth Intention for the users of the mobile banking applications. The results indicate that users' trust in security, reliability, integrity, data protection and competency of digital services is an important factor that encourages users to recommend the program to others. Unlike many digital services, mobile banking has consumers entrusting their money, personal data, account details and financial activity to digital platforms. Therefore, trust is an important need for user willingness to suggest. If an application can handle transactions correctly, keep the service stable, secure personal information, provide sufficient security measures and solve issues properly, the application will give consumers experiences that build the Digital Trust. Trusting such service may decrease the risk and uncertainty of using the service and enhance the confidence of users in sharing positive experiences with other users. There can also be social consequences for the individual giving the advice for financial services as the users may feel responsible if the recipient of the advice runs into difficulties. Thus a high level of the Digital Trust provides a better ground to the users to confidently recommend the program to their family members, friends and social networks. However, when users are concerned about security of transactions, data protection, system stability or the ability of the bank to handle interruptions, they may be reluctant to provide positive eWOM while they are generally satisfied with the features of the application. The result of the study indicates that the effort to improve Electronic Word of Mouth Intention should not only focus on promotional activities, but also be supported by system quality and security that always enhance user confidence. Consequently, mobile banking providers need to enhance transaction security methods, authentication systems, data protection, transparency of privacy policies, application stability and reaction to service outages or problematic transactions.

The results show that Brand Love has a positive and significant effect on the Electronic Word of Mouth Intention of mobile banking application users and is the most influential variable in the study model. This result indicates that the emotional attachment of consumers to a brand is very important in motivating their willingness to talk about and suggest mobile banking services to others. Brand love is developed when the interaction of the user with a brand is functional and emotional including attachment, positive appraisal, identification, passion and long-term emotional ties. This attachment can be developed within mobile banking by creating positive experiences like ease of use of the application, speed of transactions, innovation of features, quality of design, customization, consistency in service and the ability of the brand to understand the needs of the customers. Users with a high level of brand love are satisfied with the service and develop deeper positive feelings toward the

brand, which leads them to communicate the connection to others. One type of such expression is electronic word of mouth as users can share their experience, submit reviews, discuss the benefits of the program or urge others to use a brand they prefer. The high impact of Brand Love suggests that the positive eWOM in the mobile banking services is not only the result of a perception of a secure application or attractive communication, but also an emotional relationship that has developed and pushes users to become brand advocates. Emotionally attached users to a brand are more likely to be passionate about the brand and hence their message is likely to be more compelling and authentic. Brand Love is greater when the brand offers experiences that live up to users' expectations and has an identity that is relevant to their lives and needs. "Mobile banking companies need to look beyond functionality and create user experiences that deliver emotional value. This is done through intuitive user experience, relevant feature innovation, service customization, constant brand communication, incentives and recognition and interactions that create better ties with the users.

CONCLUSION

According to the findings of this research, it can be stated that Sustainable Marketing Communication, Digital Trust and Brand Love have good and significant impact on Electronic Word of Mouth Intention on mobile banking application users. On the practical side, mobile banking application providers need to enhance Brand Love by delivering positive and consistent user experience, developing relevant features, personalization of services, ease of use and providing exciting brand communication and creating interactions to build emotional connections with the users. Mobile banking providers must also enhance Digital Trust through the improvement of security of transactions, protection of personal data, reliability of applications, transparency of information and the rapidity of responses in the event of service outages or user difficulties. Furthermore, Sustainable Marketing Communication should be reinforced by communicating sustainability commitments and initiatives in a clear, credible, transparent and consistent way supported by concrete activities. Since Brand Love has the highest impact, mobile banking application providers should pay attention to techniques that can create a long-lasting emotional bond between users and the brand. The above three criteria can be improved by improving the users' propensity to share pleasant experiences and spontaneously promote the application to others, so as to improve the Electronic Word of Mouth Intention in a sustainable way.

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