

The Influence of Social Media Marketing and the Ease of Use of Mobile Banking on Customer Loyalty with Customer Satisfaction as a Mediator in Mobile Banking Services “Digi by Bank BJB”

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ABSTRACT

Many factors can affect customer loyalty, one of which is social media marketing. In addition to social media marketing, the ease of use of mobile banking can also affect customer loyalty. This study includes customer satisfaction as a mediating variable. The approach used in this study is quantitative. This is explanatory research. The population comprises 20,028 customers of Bank BJB who use "white Digi." The sample consists of 392 Bank BJB customers who use "white Digi," determined using the Slovin formula and purposive sampling techniques. Data were collected using questionnaires. Data analysis employed descriptive statistics and Partial Least Squares Structural Equation Modeling (PLS-SEM). The results show that: 1) social media marketing has a positive and significant effect on satisfaction; 2) the ease of use of "Digi by Bank BJB" has a positive and significant effect on customer satisfaction; 3) social media marketing has a positive and significant effect on customer loyalty; 4) the ease of use of "Digi by Bank BJB" has a positive and significant effect on customer loyalty; 5) satisfaction has a positive and significant effect on customer loyalty; 6) customer satisfaction mediates the relationship between social media marketing and customer loyalty; and 7) customer satisfaction mediates the relationship between the ease of use of "Digi by Bank BJB" and customer loyalty.

Keywords: *Social media marketing; ease of use; loyalty; satisfaction*

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INTRODUCTION

The development of information technology globally has transformed the business world, including the banking industry. Digital banking services, such as internet banking and mobile banking, are now essential for modern society, which demands speed, convenience, and efficiency in transactions. The World Bank report (2023) notes that more than 76% of the world's adult population has used digital-based financial services. In this era of digitalization, banks are not only required to provide advanced technology but also challenged to build strong customer relationships to maintain loyalty amid increasingly dynamic competition (Setiagraha, Sakti & Batin, 2023).

Loyalty is a critical factor for banks' business continuity. Customer loyalty relates to customers' actions after using bank services. Loyal customers readily recommend services to others. Retaining loyal customers is a higher priority than acquiring new ones, as the latter is costly and challenging; thus, banks suffer losses by losing loyal customers. Banks employ various strategies to retain loyal customers and prevent them from switching to competitors (Astuti, Agriyanto & Turmudzi, 2020).

Bank BJB is a Regional Development Bank (Bank Pembangunan Daerah, BPD) in Indonesia that offers digital services through its mobile banking application, DIGI by Bank BJB. This Android- and iOS-based app connects directly to Bank BJB and provides access to various electronic and digital banking services. The DIGI by Bank BJB app features services like BJB net, BJB call, and BJB info, which aim to shift customer activities from manual to digital (Syawali et al., 2023). Through DIGI by Bank BJB, Bank BJB can extend services to specific

geographical areas, boosting customer loyalty and reducing operational costs (Maulia & Halim, 2023). Researchers have observed high adoption of the DIGI by Bank BJB app among Bank BJB customers.

The main difference between DIGI White and DIGI Blue at Bank BJB is that DIGI White is the updated version, while DIGI Blue is the older one. Data from Bank BJB’s Cirebon branch indicate that 58.6% of accounts use DIGI Blue, while 41.7% have switched to DIGI White. Although adoption rates are high overall, areas like KCP Majasem show lower usage, underscoring the need for targeted promotion. Social media marketing plays a crucial role in customer loyalty, with platforms like Instagram, Facebook, and YouTube key for product promotion and customer engagement. These platforms enable businesses to share information and build long-term relationships (Puspitasari, Wilujeng & Siswanto, 2025; Kotler & Keller, 2018).

Ease of use in mobile banking also influences customer loyalty, as customers tend to stay loyal to intuitive services (Desfayanti, 2021). However, despite DIGI’s success, users report challenges like operational difficulties and glitches, which may hinder adoption. Bank BJB leverages multiple social media platforms—Instagram for promotions, Facebook for banking articles, Twitter for quick updates, and YouTube for educational videos—to sustain engagement. Still, improving ease of use and resolving technical issues are essential for boosting customer satisfaction and loyalty (Septa & Ali, 2024).

This research addresses gaps in prior studies showing inconsistent results. Some studies find that social media marketing affects customer loyalty (Putra & Setiawan, 2024; Paulus, 2025), while others report no effect (Abdullah & Faisal, 2022; Lamkadem & Ouiddad, 2021*). Similarly, some indicate that mobile banking ease of use influences loyalty (Hafizh, Rahma & Jannah, 2023), whereas others find no effect (Pasaribu, Hasibuan & Cahyani, 2024).

This study resolves the gap by incorporating customer satisfaction as a mediator. Prior research supports this approach, showing that customer satisfaction influences loyalty (Putri & Purnama, 2024; Astuti, Agriyanto & Turmudzi, 2020).

Customer satisfaction is vital for banking success. It reflects customers' happiness or disappointment with a product or service's performance after comparing expected and actual benefits (Shofiah, Fakhriza & Prihartono, 2022). If mobile banking meets expectations, customers feel satisfied (Astuti, Agriyanto & Turmudzi, 2020). Satisfied customers become more loyal and continue using the service, while dissatisfied ones may switch banks or reduce usage (Handoyo & Bahri, 2024).

This study aims to: (1) analyze the influence of social media marketing on Bank BJB customer satisfaction with the “DIGI by Bank BJB” mobile banking service; (2) analyze the influence of mobile banking ease of use on Bank BJB customer satisfaction with the “DIGI by Bank BJB” service; (3) analyze the influence of social media marketing on Bank BJB customer loyalty with the “DIGI by Bank BJB” service; (4) analyze the influence of mobile banking ease of use on Bank BJB customer loyalty with the “DIGI by Bank BJB” service; (5) analyze the influence of customer satisfaction on Bank BJB customer loyalty with the “DIGI by Bank BJB” service; (6) analyze the influence of social media marketing on loyalty through Bank BJB customer satisfaction with the “DIGI by Bank BJB” service; and (7) analyze the influence of mobile banking ease of use on loyalty through Bank BJB customer satisfaction with the “DIGI by Bank BJB” service.

METHOD

This research employed a quantitative design classified as explanatory research, aiming to test and explain the causal relationships between the defined constructs. The target population consists of 20,028 Bank BJB customers who actively use the updated "DIGI White" mobile banking application. Using the Slovin formula to determine sample size with a 5% margin of error and applying a purposive sampling technique, a representative sample of 392 respondents was selected. The sampling criteria ensured participants were active users of the specified service, thereby enhancing the relevance of the collected data to the research context.

For data collection, the primary research instrument was a structured questionnaire designed to measure the variables of social media marketing, ease of use, customer satisfaction, and customer loyalty. The collected data were analyzed using a two-stage analytical approach. First, descriptive statistics were utilized to summarize respondent demographics and variable characteristics. Subsequently, the hypothesis testing and assessment of the structural model were conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM). This technique was chosen for its ability to handle complex predictive models and its suitability for exploratory research with smaller sample sizes, allowing for the simultaneous evaluation of both the measurement model (validity and reliability) and the structural model (path coefficients and mediation effects).

RESULTS AND DISCUSSION

Research Results

Tabel 1. Average Variance Extracted (AVE)

No	Variable	AVE	Remarks
1	Ease of Use	0.728	Valid
2	Customer Satisfaction	0.769	Valid
3	Customer Loyalty	0.768	Valid
4	Social Media Marketing	0.676	Valid

Based on the table above, the AVE value in the variables of ease of use (0.728), customer satisfaction (0.769), customer loyalty (0.768) and social media marketing (0.676) >0.5 so that discriminant validity is met.

Table 2. Composite Reliability and Cronbach Alpha

Variable	Composite Reliability	Cronbach Alpha	Remarks
Ease of Use	0.927	0.925	Reliable
Customer Satisfaction	0.901	0.900	Reliable
Customer Loyalty	0.900	0.899	Reliable
Social Media Marketing	0.880	0.880	Reliable

Based on the table above, the composite reliability value of each latent variable is ≥ 0.7 so that the model is declared to have high reliability. An alpha Cronbach value of ≥ 0.60 means that the variable indicator is reliable.

Table 3. Direct Effect Test

Path Coefficients	Original sample (O)	Sample mean (M)	Standard Deviation (STDEV)	T statistics	P values
Social Media Marketing - > Customer Satisfaction	0.704	0.707	0.070	10.004	0.000
Ease of Use -> Customer Satisfaction	0.206	0.201	0.085	2.418	0.008
Social Media Marketing - Customer Loyalty >	0.378	0.390	0.111	3.411	0.000
Ease of Use -> Customer Loyalty	0.115	0.112	0.055	2.079	0.019
Customer Satisfaction - Customer Loyalty >	0.506	0.498	0.098	5.158	0.000

Based on the data presented in the table above, it can be interpreted that: Social media marketing has a positive and significant effect on customer satisfaction p value $0.000 < 0.05$. The Effect of Ease of Use of "DIGI by bank BJB" on Customer Satisfaction p value $0.008 < 0.05$. Social media marketing has a positive and significant effect on customer loyalty p value $0.000 < 0.05$. The ease of use of "DIGI by bank BJB" has a positive and significant effect on customer loyalty p value $0.019 < 0.05$. Satisfaction has a positive and significant effect on customer loyalty p value $0.000 < 0.05$.

Table 4. Direct Effect Test

Path Coefficients	Original sample (O)	Sample mean (M)	Standard Deviation (STDEV)	T Statistics	P values
Social Media Marketing -> Satisfaction -> Customer Loyalty	0.356	0.350	0.069	5.148	0.000
Ease of Use -> Satisfaction -> Customer Loyalty	0.104	0.103	0.052	2.013	0.022

Based on the data presented in the table above, it can be interpreted that: a) Customer satisfaction plays a role in mediating the relationship between social media marketing and customer loyalty p value $0.000 < 0.05$. Customer satisfaction plays a role in mediating the relationship between the ease of use of 'DIGI by Bank BJB' and customer loyalty p value $0.022 < 0.05$.

Table 5. R-Square Value

No	Variable	R-Squares	Adjusted R-Squares
1	Customer Satisfaction	0.725	0.719
2	Customer Loyalty	0.864	0.860

Based on table 5, the Adjusted R-square value of customer satisfaction was obtained of 0.719, this means that 71.9% of variations or changes in customer satisfaction were influenced by social media marketing and ease of use of "DIGI by bank BJB" while the remaining 28.1% were influenced by other variables that were not studied. The Adjusted R-square value of customer loyalty is 0.860, this means that 86% of variations or changes in customer loyalty are

influenced by social media marketing, ease of use of "DIGI by bank BJB" and customer satisfaction, the remaining 14% is influenced by other variables that were not studied.

Table 6. F-Square Value

Variable Relationships	F-Squares	Substantive influence
Ease of Use -> Customer Satisfaction	0.091	Small
Ease of Use -> Customer Loyalty	0.053	Small
Customer Satisfaction - Customer Loyalty >	0.519	Large
Social Media Marketing - > Customer Satisfaction	1.064	Large
Social Media Marketing - Customer Loyalty >	0.301	Enough

Based on the table above, it can be seen that a large substantial influence occurred on the variables of customer satisfaction on customer loyalty (0.519) and social media marketing on customer satisfaction (1.064). Then the substantial influence that is happening on the social media marketing variable on customer loyalty (0.301). Meanwhile, a small substantial effect occurred on the variables of ease of use of "DIGI by bank BJB" on customer satisfaction (0.091) and ease of use of "DIGI by Bank BJB" on customer loyalty (0.053).

The Influence of Social Media Marketing on Bank BJB Customer Satisfaction in Mobile Banking Services “DIGI by Bank BJB”

The results of this study indicate that social media marketing has a positive and significant effect on satisfaction, as evidenced by a P-value of $0.000 < 0.05$ and a T-Statistics value of $10.004 > 1.96$. This suggests that improving the quality of social media marketing directly influences consumers to feel more satisfied with the products or services they receive. These findings are consistent with research conducted by Hasibuan & Perangin-angin (2022), which also found a significant positive relationship between social media promotion and consumer satisfaction, and are further supported by the work of Hoki, Robin, and Martin (2024).

This positive impact is deeply connected to the specific characteristics of the 392 respondents surveyed, where 59.9% are male and 44.9% belong to the digital-native 21-30 age group. Effective marketing must account for these demographics; for instance, men often seek concrete value and relevant data, while younger users respond better to authentic and transparent content. Furthermore, because 54.8% of respondents hold a bachelor's degree (S1), they tend to be more critical and require in-depth content strategies, such as testimonials, to influence their decisions. The study also notes that 60.3% of respondents have used DIGI by Bank BJB for 1 to 3 years, indicating a high level of established trust in the mobile banking system among long-term users.

From a strategic perspective, social media marketing is defined as a modern company approach that engages in marketing products, services, and ideas through online social platforms (Moslehpour et al., 2020). It serves as a vital key in increasing customer satisfaction because it allows users to easily obtain information and feel appreciated by the brand. According to Rukman (2023), this digital approach facilitates easier, continuous interaction between companies and customers at a lower cost and without time constraints, making the communication process more efficient for both parties.

An effective social media marketing strategy shapes a positive company image and builds lasting trust, which encourages customers to use mobile banking services more frequently and recommend them to others. This aligns with the opinion of Wandira et al. (2024) that digital strategies serve as essential communication tools to raise public awareness and engagement. As emphasized by Nasrullah (2020) and Chen & Lin (2019), providing easy access to news and a pleasant online transaction experience are primary factors in customer satisfaction. Consequently, as noted by Muslihah (2019), the more optimal the social media marketing efforts, the higher the resulting level of customer satisfaction.

The Effect of the Ease of Use of Mobile Banking on Bank BJB Customer Satisfaction in the "DIGI by Bank BJB" service

The study results indicate that the ease of use of "DIGI by Bank BJB" has a positive and significant effect on customer satisfaction, supported by a P-value of $0.008 < 0.05$ and a T-Statistics value of $2.418 > 1.96$, meaning that greater application simplicity leads to higher customer satisfaction. This finding aligns with prior research by Putri, Ghafur & Arifin (2024) and Huwaida et al. (2024), which similarly confirm the positive impact of perceived convenience and ease of application on satisfaction. The demographic profile of respondents, predominantly male (59.9%) and within the 21-30 age group (44.9%), along with a majority holding a bachelor's degree (54.8%) and having 1-3 years of application usage (60.3%), suggests that tech-savvy, long-term users are particularly attuned to appreciating and benefiting from this ease of use.

Ease of use is conceptually defined as a user's perception of how simple and effortless it is to interact with a technology, encompassing not just usability but also the level of engagement and interaction required (Harlan, 2019). This perception is a critical factor driving application adoption, as customers are willing to use an app when they perceive it as easy and beneficial, which in turn fosters satisfaction and trust (Deliyana et al., 2022). The significance of this variable is further underscored by DeLone and McLean (2016), whose research confirms that ease of use significantly enhances user satisfaction by reducing cognitive burden and improving process efficiency.

The ease of using application technology reduces the time and effort required to access information and complete transactions, directly contributing to user satisfaction (Agustina & Sapitri, 2022; Yunita, Sari & Nursa'adah, 2024). This perceived ease also influences user behavior, where a stronger positive impact leads to increased technology adoption (Suryatenggara & Dahlan, 2022). Satisfaction is intrinsically linked to the perceived usefulness of the system; the greater the benefits users receive, the higher their satisfaction levels, establishing a direct correlation between utility and user contentment (Jalil Shah Scholar & Attiq, 2016).

The Influence of Social Media Marketing on Bank BJB's Customer Loyalty on the "DIGI by Bank BJB" Service

The study results demonstrate that social media marketing has a positive and significant effect on customer loyalty, as shown by a P-value of $0.000 < 0.05$ and a T-Statistics value of $3.411 > 1.96$, indicating that enhanced social media marketing activities lead to increased loyalty. This finding is consistent with research by Iqbal (2025) and Sari (2025), which

highlights that effective strategies—such as creative content, personalized messaging, and two-way interaction—build emotional connections and foster brand loyalty. The user demographic further supports this, with 44.9% of DIGI by bank BJB users aged 21–30, a digitally literate generation that expects modern, accessible banking experiences, and 54.8% holding a bachelor's degree (S1), equipping them with the analytical skills to critically evaluate financial information and prioritize transactional satisfaction, both of which underpin their loyalty.

Digital marketing plays a proven and significant role in cultivating this loyalty by increasing brand awareness and encouraging repeat purchases, as noted by Kusuma, Sahabuddin and Hutasoit (2022). The direct interaction facilitated by social media allows banks to communicate with customers, understand their needs, and provide responsive service, thereby strengthening the customer-brand relationship. This aligns with Rachmadhaniyati and Sanaji (2021), who found that social media marketing positively influences customer engagement, a key driver of brand loyalty, and with Alfian (2024), who emphasizes that such activities strengthen loyalty through mediators like brand love and community involvement.

Consequently, an integrated digital marketing strategy encompassing content marketing, social media advertising, and personalization is crucial. As Iqbal (2025) asserts, these strategies not only expand market reach but also build stronger customer relationships. Consistent and positive interactions on digital platforms create emotional closeness between the brand and the customer, which ultimately serves as a foundational element for sustained loyalty.

The Effect of the Ease of Use of Mobile Banking on Bank BJB Customer Loyalty in the "DIGI by Bank BJB" Service

The results showed that the ease of use of "DIGI by Bank BJB" had a positive and significant effect on customer loyalty with a P-value of $0.019 < 0.05$ and a T-Statistics value $(2.079) > 1.96$. This can be interpreted that the easier the application is used by customers, the more likely they are to become loyal customers who continue to use the application. The results of this study are in line with research conducted by Hafizh, Rahma & Jannah (2023) that the ease of use of mobile banking has a significant impact on customer loyalty P-values $(0.004 < 0.05)$. Supported by research by Setyani, Farida & Rapini (2024) that there is a positive and significant influence of ease of access on customer loyalty P-values 0.001 .

Perception of Ease according to Dirnaeni et al, (2021) reveals that an application that is easy to understand and has a simple appearance will increase the perception of user ease of use of the application. The growing perception of convenience and usability felt by customers can increase customers' sense of trust in the process of deciding to use the application provided. If customers believe that technology can be easily applied and has uses, then customers will continue to use it. This is because trust is the main consideration for customers in deciding to conduct economic transactions that are deeply needed by customers to understand daily activities and behavior changes (Loanata & Tileng, 2016).

Ease of use is an important determinant in the use of technology. Ease of use is an important characteristic for loyalty intentions to the brand sold (Saraswati & Indriani, 2021). Nguyen-Phuoc et al (2020) report that the perceived benefits of booking apps, including ease of use, flexibility, convenience, and efficiency, directly affect passenger loyalty. A person who has high loyalty they are committed to buying back the product/service they like consistently in the future, thus causing the same or repeated brand purchases, (Rachmawati, 2017). Rizan et al.

(2019) revealed that with the impression of customers on the ease of use felt in the application of mobile banking, the level of trust also increased. In addition, the higher the customer's understanding of the benefits felt, the greater the level of customer trust (Selli et al. 2016). According to Djuardi et al. (2021), the more positive the customer's assumption of the ease of use carried out in transactions, the more likely it is to foster customer loyalty to a product.

The Effect of Satisfaction on Bank BJB Customer Loyalty in the "DIGI by Bank BJB" service

The study's results demonstrate that satisfaction positively and significantly affects customer loyalty, with a P-value of $0.000 < 0.05$ and a T-Statistics value of $5.158 > 1.96$. This indicates that a higher level of customer satisfaction with DIGI by Bank BJB's services increases the likelihood of sustained loyalty and transactions. These findings align with supporting research, such as that by Rohwiyati et al. (2024) and Nugraha & Astarini (2023), which also confirm the positive and significant impact of satisfaction on loyalty in similar banking contexts.

An analysis of respondent demographics reveals that 59.9% are male, a group noted for having higher, more independent, and rational expectations of bank services, where satisfaction hinges on the alignment of these expectations with actual performance. Furthermore, 44.9% of users belong to the 21-30 age group, a productive Gen Z segment whose satisfaction is shaped by their maturity in evaluating service quality, need for security and advanced technology, and preference for personal and emotional engagement, necessitating a tailored marketing approach. Conceptually, customer satisfaction is defined as the happiness or annoyance stemming from a comparison between a product's perceived performance and prior expectations (Matantu et al., 2020), where meeting or exceeding expectations leads to satisfaction (Maruli et al., 2022; Widjaja et al., 2021).

This satisfaction is foundational for loyalty, as loyal customers emerge from satisfactory experiences and exhibit repeat purchase intentions (Adhimah, 2021; Tanjung, 2017), a relationship corroborated by Warsito (2018). This dynamic is further supported by broader academic consensus; for instance, Kim and Lee (2019) identify satisfaction as a primary driver of long-term banking relationships, while Nguyen and Simkin (2020) add that perceived value is also crucial. The critical role of satisfaction in fostering loyalty and retaining customers amid competition is emphasized by Setiawan et al. (2019) and Sumaedi et al. (2020), with Hassan and Mohamad (2022) specifically noting its heightened impact on tech-savvy younger customers, for whom digital experience satisfaction is paramount.

The Influence of Social Media Marketing on Loyalty through Customer Satisfaction

The study's results confirm that customer satisfaction significantly mediates the positive influence of social media marketing on customer loyalty, as evidenced by a P-value of $0.000 < 0.05$ and a T-Statistics value of $5.148 > 1.96$. This means that effective social media marketing—through ease of information, quality interaction, and relevant content—enhances satisfaction, which in turn drives loyalty. This finding aligns with the research of Firmanda & Lukiastuti (2021) and Kholisoh & Bahjatulloh (2025), who also identified customer satisfaction as a crucial intermediary, strengthening the pathway from marketing efforts to sustained customer loyalty.

Social media marketing facilitates this process by enabling widespread access to banking services and information, breaking down geographical and time barriers, as noted by Pradiani

(2018). It functions as a dynamic two-way communication channel that builds public awareness and connection to a company's brand (Hendrawan et al., 2019). The satisfaction derived from these interactions is pivotal, defined as the feeling resulting from a comparison between perceived product performance and customer expectations (Putri & Utomo, 2020). Without this satisfaction, customers may consider switching banks, thereby weakening the direct impact of marketing on loyalty.

Ultimately, satisfied customers are the foundation of loyalty, as they are more likely to remain with a brand and recommend it to others (Glowa, 2019; Firmanda & Lukiastuti, 2021), which directly contributes to a company's financial returns (Tarigan & Elsy Hatane, 2019). Therefore, effective social media communication that builds trust is essential for both retaining and acquiring customers. This is supported by Senjaliani & Suwarno (2024), who highlight that leveraging social media marketing offers significant benefits, primarily by increasing customer trust, which positively affects customer loyalty.

The Effect of Ease of Use of "DIGI by Bank BJB" on Loyalty through Customer Satisfaction

The study shows that customer satisfaction mediates the positive impact of the ease of use of "DIGI by bank BJB" on customer loyalty, with a P-value of $0.022 < 0.05$ and T-statistics $(2.013) > 1.96$. This suggests that the easier the service is to use, the more likely customers are to feel satisfied, increasing their loyalty. This aligns with Hafizh, Rahma & Jannah (2023), who found that mobile banking convenience impacts customer loyalty through satisfaction, with a P-value of $0.001 < 0.05$. Hasan, Waworuntu & Otoluwa (2025) also supported this, showing that ease of use affects loyalty through satisfaction with a P-value of 0.000.

Customers are more likely to accept systems that are easy to understand, as this simplicity encourages use (Andriyati et al., 2022). The ease of use leads to satisfaction with the banking experience, increasing the likelihood of customers remaining loyal to digital services. Hendra & Iskandar (2016) noted that ease of use improves customer efficiency and satisfaction. Rahmawati and Hasan (2023) also confirmed that satisfaction is a strong mediator between user experience and loyalty, particularly in technology-based services like e-wallets. Putra & Raharjo (2022) and Wilson et al. (2021) found that higher ease of use boosts loyalty and satisfaction, with stronger effects for customers perceiving the application as easy to use. Similarly, Rahmatika & Soesanto (2022) emphasized that ease of use strengthens the relationship between satisfaction and loyalty.

CONCLUSION

This study finds that social media marketing and the ease of use of the "DIGI by Bank BJB" mobile banking app significantly and positively influence customer satisfaction and loyalty, with satisfaction acting as a strong mediator in these relationships—highlighting the importance of digital engagement and user-friendly design in building loyalty. For future research, researchers should adopt longitudinal designs to track long-term effects, include additional mediators/moderators like perceived trust, security, and emotional engagement, and broaden samples for greater demographic and geographic diversity to improve generalizability across Indonesian banking contexts.

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