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The Influence of Artificial Intelligence Service Quality and Customers Trust on Customers Loyality Bank BRI Larompong Unit

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Abstract: This study aims to analyze the influence of Artificial Intelligence (AI) service quality and customer trust on customer loyalty at Bank BRI Larompong Unit. I examine how AI-based service technologies, including mobile banking features, shape customer behavior in maintaining long-term relationships with the bank. The study uses a quantitative research design with multiple linear regression analysis and involves 300 respondents selected using Slovin's formula. I collect data through questionnaires that measure customer perceptions of AI service quality, trust, and loyalty.The results show that both AI service quality and customer trust exert a positive and significant influence on customer loyalty. Improvements in system reliability, information accuracy, response speed, and data security strengthen customer trust and increase their likelihood of continuing to use AI-based banking services. The findings also indicate that customer trust has a stronger effect on loyalty than AI service quality..This study presents originality by focusing on the adoption of AI technology in a regional banking environment, an area that remains underexplored in existing literature.The practical implications suggest that Bank BRI Larompong Unit needs to continuously strengthen its AI systems by improving usability, personalizing services, increasing system transparency, and enhancing data security. Strengthening these elements is essential to reinforce customer trust and maintain loyalty in an increasingly competitive digital banking landscape.

Introduction

The rapid adoption of Artificial Intelligence (AI) in the global banking sector is reshaping how financial institutions deliver services and interact with customers. Despite these

advances, a persistent challenge remains: AI-based services often improve efficiency but do not automatically create strong and sustainable customer loyalty. Prior studies highlight the benefits of AI for operational effectiveness (Manta et al., 2025, *Preprints*) and customer satisfaction (Arslan, 2022, *Jurnal Maneksi*), yet these improvements fail to fully address the more complex behavioral aspect of customer loyalty. In particular, earlier research has not clarified whether AI service quality alone is sufficient to retain customers over time, especially in regional banking contexts where digital literacy, infrastructure readiness, and personal trust vary widely.

This gap becomes more pronounced when considering the role of customer trust. Research by Kim et al. (2024, *Heliyon*) and Hidayat & Idrus (2023, *Journal of Innovation and Entrepreneurship*) confirms that trust is a foundational driver of long-term customer relationships. However, existing studies typically examine AI service quality and trust separately, without mapping the logistical flow that connects AI system performance → customer perceptions → trust formation → loyalty outcomes. As a result, the literature has not explicitly addressed how these variables interact within smaller banking units such as Bank BRI Larompong Unit. Prior studies also overlook how customers evaluate security, transparency, and reliability in AI-mediated services—issues emphasized by Byambaa et al. (2025, *Future Business Journal*) and Hapsari & Murini (2022, *JIMSH*). This absence of integrated models forms the core research gap that this study intends to fill.

To address this gap, the present study systematically examines how AI service quality and customer trust jointly influence customer loyalty by clarifying the end-to-end logistical pathway of AI-driven services—from system responsiveness, accuracy, and ease of use to perceived data security and relational trust. By focusing on a regional banking context, this research provides new evidence that complements previous findings from national and global banking settings (Nugroho, 2022; Kiruthika et al., 2023).

The theoretical contribution of this study lies in offering an integrated model that explains how AI service quality and trust interact to shape loyalty—an area that has not been explicitly addressed in prior literature. The practical contribution lies in providing Bank BRI Larompong Unit with data-driven guidelines to improve AI system quality, strengthen trust-building mechanisms, and design digital services that support long-term retention. Ultimately, this study contributes by filling a critical research gap and by delivering actionable recommendations to optimize digital transformation in regional banking environments.

AI Service Quality

Service quality can be defined as customers' perceptions of service excellence resulting from the accumulation of customer satisfaction from various service experiences (Chen et al., 2025). Good and fulfilling service will make customers satisfied and loyal, so they will not buy competitors' products. Service quality is an important component of the profitability and success of service providers. It is the degree of difference between reality and customer expectations (Rane et al., 2023).

In the banking industry, service quality is very important, such as banks' efforts to meet customer needs and desires and the speed of coordination, which is a form of comparison between customer expectations and reality. Service quality is an important thing to pay attention to in the banking industry. Service quality is a very important item that must be considered in the banking world. Although service quality and customer satisfaction are abstract concepts, they can be measured to serve as a reference for improvement in determining the right strategy (Löffler, 2022).

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In the banking industry, service quality is very important. This industry is highly dependent on customer trust and satisfaction, so every communication between the bank and its clients must be managed properly. Löffler (2022) states that although customer satisfaction and service quality are abstract concepts, both can be measured in certain ways. Factors such as service speed, accuracy of information, staff comfort, and process convenience are some of the ways that can be used to measure both. These measurements are very important for assessing service performance and determining the right improvement strategy to meet customer expectations on an ongoing basis.

Customer Trust

Bank trust is essential for building long-term, mutually beneficial relationships. For example, bank trust in data security and customer privacy increasingly relies on AI (Setiansye & Guritno, 2023). Customer personal data is highly valuable and vulnerable to misuse in an increasingly connected digital world. Therefore, banks must be fully committed to keeping this personal data secure by using advanced technology and strict security protocols. In addition, trust is strengthened by the bank's honesty and ability to fulfill customer promises and expectations.

According to Li & Quintos (2023), customer trust is also shaped by the customer's experience with the quality of service provided by the bank, whether through direct interaction with staff or through AI-based applications. If customers feel that they always receive appropriate, responsive, and adequate service, customer trust will increase. Customer trust is the customer's belief that the bank can protect and safeguard their money. A number of variables that shape this trust can affect the bank-customer relationship.

Direct customer experience shapes overall trust, according to Maulazid and Fatmawati (2023)—both through face-to-face service and when interacting with AI systems such as chatbots or mobile banking applications. Consistent, responsive, and accurate service will increase customer confidence that the bank is capable of providing the best service. Overall, consumer trust is the result of a combination of security, transparency, high-quality service, and positive customer experiences. According to Rismawati et al. (2023), integrated services that are able to provide information in a timely manner reflect good system quality and can increase user trust in the institution.. These factors work together to build stable and mutually beneficial long-term relationships for both parties.

Customer Loyalty

Customer loyalty is a deep commitment by customers to regularly purchase or use a company's products or services. Positive customer attitudes, such as recommending products to others, and the customer's desire to continue using the service even though there are other options (Ardani et al., 2022). Customer loyalty is the long-term loyalty or commitment of customers to the bank, which is reflected in their behavior to continue using the goods or services offered by the bank even though they have other options.

Customer loyalty can also be seen as the level of customer engagement, such as repeating transactions, recommending others, and maintaining long-term relationships with the bank. Customer loyalty also reflects customers' commitment to using specific bank products and services even though the bank offers deals, there are offers from other banks. They found that customer loyalty is influenced by a combination of trust and customer satisfaction. Customer loyalty also describes the extent to which they are involved in establishing long-term relationships with the bank. This can be seen from the frequency of

transactions, the duration of service use, and the tendency of customers to remain within the bank's service ecosystem.

Kim et al. (2024) emphasize that customer loyalty is not formed instantly, but is the result of a combination of various factors such as trust in the bank, service quality, and consistent satisfaction. Therefore, to build strong loyalty, banks need to pay attention to all aspects of the customer experience, from security and convenience to service personalization.Furthermore, customer loyalty can also create a positive chain effect for the bank's reputation and growth. Loyal customers tend to be effective brand ambassadors, providing credible word-of-mouth promotion and contributing to long-term revenue stability. Thus, loyalty enhancement strategies should be a key focus in customer relationship management in the modern banking industry.

H_1: The quality of Artificial Intelligence services has a positive effect on customer loyalty at Bank BRI Larompong Unit.

The Effect of Artificial Intelligence Service Quality on Customer Loyalty

These results show that the better the quality of AI services provided by Bank BRI Larompong Unit, the higher the loyalty of its customers. The quality of AI services includes system response speed, information accuracy, ease of use, and convenience in digital transactions (Tresnawati et al., 2022).

H_2: Customer trust has a positive effect on customer loyalty at Bank BRI Larompong Unit.

This statement is reinforced by (Kim et al., 2024), who states that trust is a key variable in establishing long-term relationships between companies and customers. High trust will make customers more loyal, less likely to switch to other banks, and more likely to recommend the service to others.

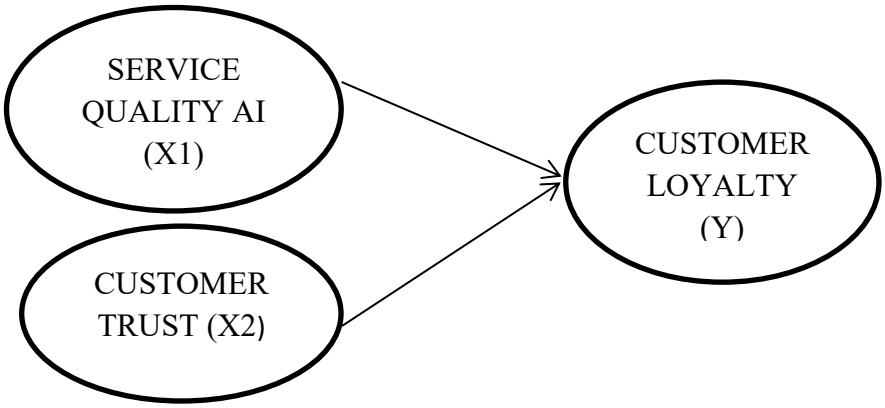

Figure 2.1 Conceptual Framework

Research Method

Type of Research

One type of data used in this study is quantitative data. This method was chosen to collect data that can be measured and analyzed statistically. This method is used to evaluate the relationship between the variables studied, including the quality of artificial intelligence based services and customer loyalty. In this study, the researcher used the number of active customers who use AI-based services, such as mobile banking. In addition, the researcher

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utilized primary data sources in the study. Primary data sources include information collected directly from the research objects and processed by the researcher.

Research location and time

This research was conducted at the Larompong unit of BRI bank, Larompong District, located at Jl. Poros Komba, Luwu Regency, South Sulawesi Province. The research was conducted over a period of three months, which included planning, implementation, processing, and report writing.

Population and Sample

The population in this study consisted of customers who actively used AI-based services, such as mobile banking with other AI features, totaling 1,200 customers. 3.3.2 Sample. The sampling technique used the Slovin formula, involving 300 customers who actively use AI-based services such as mobile banking. The sample size was calculated using the Slovin formula as follows:

Data Collection Techniques

Information for this study will be obtained through a survey approach, utilizing a questionnaire distributed to customers who actively use Artificial Intelligence (AI)-based services, such as mobile banking. This approach is designed to collect primary data related to customer views on the quality of AI-based services, the level of bank credibility in the eyes of customers, and customer loyalty.The data collected will be tested quantitatively using statistical methods to identify correlations between variables (AI service quality, customer credibility, and customer loyalty). This study relies on primary data sourced directly from Bank BRI Larompong Unit customers who are the subjects of the study.

Research Instruments

Validity Test

The validity of the questionnaire will be assessed through a validity test. The questionnaire is considered valid if the questions presented are able to provide a clear understanding of the topic being measured. Furthermore, the correlation value is calculated statistically by observing the presence of an asterisk on the total score or by comparing it to the random correlation r value to confirm the viability of the correlation. For analysis purposes, SPSS (Statistics Package for Social Sciences) software will be used in conducting the validity test. To identify items that meet the validity criteria and those that do not, it is necessary to examine the product moment table. a. If the calculated r is greater than the table r, then the questionnaire item is valid. b. If the calculated r is less than the table r, then the questionnaire item can be declared invalid.

Reliability Test

Reliability is a survey evaluation method that functions as a variable indicator. If a person's responses to a questionnaire remain constant or stable over time, then they can be said to be reliable. The Cronbach Alpha coefficient formula of 0.60 is the approach used in this study to assess the validity of the questionnaire. Using the SPSS computer application, a questionnaire reliability test will be conducted to determine its dependence.

Data Analysis Techniques

Multiple Linear Regression is used to test the simultaneous influence of several independent variables (AI service quality and customer trust) on the dependent variable (customer loyalty) (Nanta et al., 2025). This test will show whether the two variables have a significant effect on customer loyalty.It is possible to find an expression for the multiple linear regression model using the following formula:

$$Y = a + \beta 1X1 + \beta 1X2 + e$$

Note:

Y :Customer Loyalty
A :Constant
β1/β2 : Regression Coefficient
X1 : Artificial Intelligence Service Quality
X2 : Customer Trust
e : Standard Error

T-Statistic Test (Partial)

The T-statistic test is used to test the effect of each independent variable (in this case, AI Service Quality and Customer Trust) on the dependent variable (Customer Loyalty) partially, that is, to see how much each independent variable contributes to changes in the dependent variable. (Badrawani, 2025).

F-Statistic Test (simultaneous)

The F-statistic test determines whether each independent variable in the model has an overall impact on the dependent variable ( ). When testing at a significance level of 0.05, the statistical test is used to estimate the combined impact of all independent variables in the regression model on the dependent variable. (Da, 2025; Kushariyadi et al., 2025).

Results and Discussion

Validity Test

The validity test determines the strength of the relationship between each statement item and the total statement items for each variable, namely AI service quality (XI), customer trust (X2), and customer loyalty (y), as follows:

Table 1. Validity Test Results

Variable	Instrumen	Calculated r	Table r	Description
AI Service Quality (X1)	Statement X1.1	0.753	0.113	Valid
	Statement X1.2	0.813	0.113	Valid
	Statement X1.3	0.779	0.113	Valid
	Statement X1.4	0.783	0.113	Valid
	Statement X1.5	0.716	0.113	Valid
Customer Trust (X2)	Statement X2.1	0.754	0.113	Valid
	Statement X2.2	0.797	0.113	Valid
	Statement X2.3	0.768	0.113	Valid
	Statement X2.4	0.749	0.113	Valid
	Statement X2.5	0.794	0.113	Valid
Customer Loyalty (Y)	Statement Y1	0.720	0.113	Valid
	Statement Y2	0.731	0.113	Valid
	Statement Y3	0.778	0.113	Valid
	Statement Y4	0.774	0.113	Valid
	Statement Y5	0.768	0.113	Valid

Source: Processed data 2025

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Based on the analysis of the validity test results listed in the table above, it can be seen that the r table value is set at 0.113. It is considered valid if the calculated r value is greater than the r table, whereas if the calculated r is less than the r table, it is considered invalid. This validity test was conducted using SPSS and 300 respondents. Thus, the table r value for n=300 with a significance of 5% (0.05) was 0.113. Therefore, it can be concluded that the items from the variables of Artificial Intelligence service quality, customer trust, and customer loyalty are considered valid.

Reliability Test

The reliability test is used to test data consistency over a certain period of time, including determining how reliable or trustworthy the measures used are. A variable is said to be reliable if it provides a coefficient value. According to Table 2 above, the reliability test results for each variable item show a value of more than 0.60, so all instrument items from each variable are declared reliable with a Cronbach Alpha greater than 0.60.

Table 2. Reliability Test Results

Cronbach's Alpha	Reliability threshold	Description
0.826	0.60	Reliable
0.831	0.60	Reliable
0.810	0.60	Reliable

Source: Processed data 2025

Multiple linear regression test

Table 3 Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1.	(Constant)	1.071	0.282		3.801	0,000
	AI Service Quality	0.252	0.051	0.253	4.939	0,005
	Trust Customer	0.614	0.051	0.621	12.110	0,001
a. Dependent Variable: Customer Loyalty						

Source: Processed data 2025

The model estimation results can be presented in the table above as follows:
Y= 1.071 + 0.252X1 + 0.614X2
The interpretation of the model is as follows:
a. The constant value (a), 1.071, means that when the Artificial Intelligence Service Quality and Customer Trust variables are zero, customer loyalty is at a level of 1.071.
b. The variable coefficient (b1), 0.252, means that every one-unit increase in artificial

intelligence service quality will increase customer loyalty by 0.252, assuming that the customer trust variable remains constant.
c. The Customer Trust variable coefficient (b2) is 0.614, meaning that every one-unit increase in the Customer Trust variable, assuming other variables remain constant, will increase customer loyalty by 0.614 units.

T-Statistic Test (Partial)

The following is an interpretation of the partial statistical test from multiple linear regression analysis showing the relationship between Customer Loyalty and two independent variables, namely AI Service Quality, and Customer Trust. The following is an explanation for each section of the table :

Table 4 T-Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1.	(Constant)	1.071	0.282		3.801	0,000
	AI Service Quality	0.252	0.051	0.253	4.939	0,005
	Trust Customer	0.614	0.051	0.621	12.110	0,001
a. Dependent Variable: Customer Loyalty						

Source: Data processed in 2025

Constant (1.071): Customer Loyalty value when all independent variables are zero. AI Service Quality (0.252): Each one-unit increase in AI Service Quality increases Customer Loyalty by 0.252 units. Customer Trust (0.614): Each one-unit increase in Customer Trust increases Customer Loyalty by 0.614 units. Significance (Sig. 0.000): All variables tested have a significant effect on Customer Loyalty.

F-Statistic Test (simultaneous)

Based on the findings of the estimation model equation, the impact of independent variables on Customer Loyalty at BRI Larompong Unit can be seen. When trying to determine the actual impact of several factors at the same time, the F test is used.

Table 5 F-Statistic Test (simultaneous)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1398.234	2	699.117	337,232	.000[b]
	Residual	615,712	296	2,073		
	Total	2,013,947	298			

a. Dependent Variable: Customer Loyalty
b. Predictors: (Constant), Customer Trust, AI Service Quality

Source: Data processed 2025

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In Table 5, it can be seen that the F value obtained is 337.232. To determine the F table value in this study, it can be seen from the existing F table. The calculated F value is recorded at 337.232, while the F table value used in this study is around 3.03 and the calculated F is greater than the F table. This indicates that the loyalty characteristics of customers at Bank BRI are significantly influenced by the variables of Customer Trust and AI Service Quality.

Discussion

The Effect of Artificial Intelligence Service Quality on Customer Loyalty

These results indicate that the better the quality of AI services provided by Bank BRI Larompong Unit, the higher the customer loyalty. The quality of AI services includes system response speed, information accuracy, ease of use, and convenience in digital transactions (Tresnawati et al., 2022).

This finding is in line with the opinion that service quality is an important factor in building long-term relationships with customers (Ramadilla et al., 2025).

This study is also consistent with the results of studies that conclude that the quality of technology-based services, including AI, has a positive and significant effect on customer loyalty. Based on these results, H1 is accepted. (Choi et al., 2024).

The Effect of Customer Trust (X2) on Customer Loyalty (Y)

This statement is reinforced by (Kim et al., 2024), who states that trust is a key variable in establishing long-term relationships between companies and customers. High trust will make customers more loyal, less likely to switch to other banks, and more likely to recommend services to others. Therefore, H2 is accepted.

Conclusion

Based on the results of the research conducted, it can be concluded that: The quality of artificial intelligence services contributes positively and substantially to customer loyalty. Customers who feel confident about security, trust the system, and consider the bank to have a high level of integrity are more likely to continue using the products and services offered. The combination of AI service quality and customer trust has a stronger impact on loyalty than if these factors were considered individually. This underlines the crucial importance of integrating technological advances with the formation of relationships based on trust.

Based on the conclusions presented above, here are some suggestions: 1) Bank BRI Larompong Unit is advised to continue improving the quality of its Artificial Intelligence (AI)-based services by ensuring the ease, speed, and security of the system in order to optimally meet customer expectations. 2) Increasing customer trust also needs to be a primary focus, for example through information transparency, improved data security, and responsive service, so that customer loyalty can be maintained and enhanced. 3) For researchers, it is recommended to add other relevant variables such as customer satisfaction, digital experience, or risk perception, as well as expand the research location to obtain more general and comprehensive results.

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