IDENTIFICATION OF THE RELATIONSHIP AMONG PERCEIVED FIRM INNOVATIVENESS, TRUST AND CUSTOMER LOYALTY

Komang S.M., Indrianawati U., Sri W.A., Tanti H.*

Abstract: Despite the growing popularity of research on perceived firm innovativeness increasing, but only a few empirical studies that have been conducted to understand how this concept plays a role in creating trust and customer loyalty, especially in the banking sector. The purpose of this research is to provide empirical evidence about the relationship between perceived firm innovativeness, trust and customer loyalty. This sample is 124 respondents of PT Bank Central Asia, Tbk. Data collected through online surveys, Google form, hypotheses were tested using regression intervention. Findings perceived firm innovativeness has positive effect on trust and loyalty. Trust has a positive influence on loyalty. In addition, trust mediates partially the relationship between perceived firm innovativeness and loyalty. It is hoped that this research can be part of the sustainability of PT. BCA, because with strong loyalty, creating a strong and good sustainability internally and for the surrounding environment will be something that can have a positive impact. The existence of both parties who provide mutual support, will create a more meaningful life.

Introduction

Many companies believe that offering an innovative products or services is one of the most effective ways to attract new customers and maintain long term relationships with existing customers (Lin, 2019; Andonovski et al, 2014). A company needs a perspective that focuses on customers to ensure that innovative products or services are accepted by customers because the success of the innovation is determined by the customer (Kunz et al., 2011; Kurmanov et al., 2022). This concept was later referred to as perceived firm innovativeness by Kunz et al. (2011). Customer centered view (customer-centric view) on innovation places the company's

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focus on creating and delivering a new experience for the customer while a centered view the company (firm-centric view) only pays attention to technical aspects and functional product or service (Kim et al., 2018). Previous studies have shown many innovations fail in the first three years after being introduced to the market (Kunz et al., 2011; Lin, 2019, Afanasiev et al., 2022), the main cause of the failure was mismatch of perceptions of innovativeness between firms and customers.

Customers not only use their perception of the products or new services to determine the company's innovativeness, but they also observing company activities. For example, Apple is recognized as the most innovative by BusinessWeek in 2009. Apple, as a company, is considered creative both organizationally and culturally by many customers, a company is considered creative or dynamic by customers if it can changing the market with its offerings.

Previous studies have examined the effect of perceived firm innovativeness and its impact on consumer behavior (Jin et al., 2016; Kim et al., 2018, 2019; Lin, 2015, 2019; Lin et al., 2013). Regardless of the more the popularity of research on perceived firm innovativeness, only a few studies empirical work that has been done to understand how this concept plays a role in creating trust (Konuk, 2019) and customer loyalty (Kim et al., 2019; Konuk, 2019; Kunz et al., 2011). Previous studies have investigated the effect of perceived firm innovativeness on customer loyalty in the industry restaurants (Kim et al., 2019) and retailers (Konuk, 2019) but little research found in the context of the banking industry.

Expanding the study on perceived firm innovativeness and its influence on customer trust and loyalty in the context of the banking sector is important for two reasons:

a. First, the banking industry in Indonesia currently facing a high level of competition (Ventouri, 2018). Innovation become one of the bank's efforts to achieve outstanding performance and win the competition (Parameswar et al., 2017). Data The Financial Services Authority (OJK) shows that technological innovation is carried out by about 66% of banks in Indonesia (Legowo et al., 2020). Banking too leveraging innovation, particularly technological innovation, to attract new customers and retaining existing customers.

b. Second, the banking industry in Indonesia is competing in innovation to perform digital transformation to be more agile in a rapidly changing market fundamental, disruptive and dinamic. McKinsey argues that digitally active bank customers are twice as loyal compared to non-digital customers. Even though previous research shows the importance of innovation to increase trust and customer loyalty in the banking industry, but has not been found research that examines the effect of perceived firm innovativeness on customer trust and loyalty in the context of the banking industry.

One of the main players in the Indonesian banking industry, known the community as a bank that has innovative products and services is PT Bank Central Asia, Tbk (BCA). This is reflected in the many awards received by BCA in the innovation category such as the digital innovation award for banking 2016, digital innovation award for financial industry 2017, top innovation choice award 2020. BCA too is

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one of the banks that has carried out digital transformation. This matter reflected in BCA's success in posting an increase in fee-based income and third-party funds from digital banking products and services during the pandemic Covid-19. In addition, there are two advantages of BCA compared to other banks in Indonesia, namely: (1) Although in terms of BCA assets only in third position after PT Bank Mandiri, Tbk and PT Bank Rakyat Indonesia, Tbk, but BCA managed to record the largest profit during the semester 1 year 2021; (2) BCA is also a company with the largest market capitalization value on the Indonesia stock exchange since the 29th September 2017 to date. This shows BCA have good performance and are trusted by the public and investors. BCA always innovate to provide solutions for customer needs to continue to maintain customer loyalty. The BCA condition is relevant to the research to test the relationship between perceived firm innovativeness and customer trust and loyalty.

This study aims to expand the study of perceived firm innovativeness by examining the impact of perceived firm innovativeness on customer trust and loyalty in the context of the banking industry. With Thus, the purpose of this study is twofold, namely: first, to understand the effect of perceived firm innovativeness on customer trust and loyalty; second, to examine the mediating role of trust in the relationship between perceived firm innovativeness with customer loyalty.

Literature Review

Perceived firm innovativeness
Some researchers often use the terms "innovation" and "innovativeness" alternately in marketing and management research (Kunz et al., 2011; Baranowska-Prokop and Sikora, 2017)), but other researchers have defined these two concepts differently (Kim et al.,2018; Kunz et al., 2011; Lin, 2015). Innovation is about the results of activities companies such as goods and services, while innovativeness refers to the company's ability to be open to new ideas, services, or solutions and enduring characteristics of companies for success over time (Kim et al., 2018; Kunz et al., 2011). In recent studies, innovativeness is more often used in comparison to innovation, especially in the marketing and management (Kim et al., 2018; Bilal Hmoud, 2019; Katarzyna, 2014).

Based on the definition of innovativeness, Kunz et al., (2011) define perceived firm innovativeness as "customer's perception of ability's company in generating new, creative and impactful ideas and solutions on the market, which continues to be carried out in a sustainable manner". Perceived firm innovativeness is a customer's subjective perception based on knowledge, information and experiences they have and has subsequently been explored by many researchers. Some researchers say the concept as customer perception of firm innovativeness (Kim et al., 2018; Lowe and Alpert, 2015; Kozubíková et al, 2017) or image of firm innovativeness (Jin et al., 2016). In addition to the differences in the terms used, some researchers also use different dimensions, including Kunz et al., (2011) only use one dimensions for perceived firm innovativeness while Lin (2015) and Kim et al., (2018) uses four

dimensions, namely, perceived product innovativeness, perceived service innovativeness, perceived promotion innovativeness, and perceived experience innovativeness. Based on the dimensions he proposed, Lin (2015) defines perceived firm innovativeness as "customer's perception on the company's ability to provide new concepts and offerings in innovative services, new products, creative promotions and new experiences".

Perceived product innovativeness is defined as customer perception about the novelty and uniqueness of the company's products, this dimension related to the tangible aspects of a product, usually focusing on product features and functionality (Tripunovski et al, 2014). Perceived service innovativeness is the customer's perception of company's ability to provide innovative services (Kim et al., 2018). Innovative services are generally associated with new ideas for obtaining solutions to customer needs or problems by improving processes delivery or service performance (Kim et al., 2018; Lin, 2015) and placing relationship with customers as the main principle (Vargo and Lusch, 2004). Perceived promotion innovativeness is the customer's perception of company's ability to integrate forms of marketing communication, which enable them to introduce their products and services to targeted customers (Viliam, 2014). Perceived experience innovativeness is defined as the perception customers about the company's ability to create experiences that customized for each customer with a new approach (Kim et al., 2018; Prahalad and Ramaswamy, 2003).

Trust

Trust is defined as credibility and benevolence that is perceived against the target of trust (Doney and Cannon, 1997), trust has received great attention in the field of marketing and management, and many research studies have placed trust as central variable (Kantsperger and Kunz, 2010). Trust throughout the company very important in the banking sector, where services are performed and delivered by different personnel (Järvinen, 2014; Belas et al., 2012). The importance of this, researchers have defined trust in the sector banking as a "feeling of confidence and security on the customer's side where they can have assurance that the company will look after them". The most commonly used characteristics for describe trust are honesty, reliability, fulfillment, competence, quality, credibility, and virtue.

The first dimension of trust, credibility, is customer confidence that the company has the expertise needed to perform work in an effective and reliable manner (Ganesan, 1994; Kantsperger and Kunz, 2010). While the second dimension, virtue (benevolence), is the customer's belief that the company has the intention and motives that are useful to customers when there are new conditions, conditions where commitment is not made (Ganesan, 1994). Credibility focuses on the expectation that reliable company word or written statement, on the other hand, virtue focuses more on qualities, intentions, and characteristics attributed to the company rather than specific behaviors company (Aliyev, 2022).

Loyalty

Customer loyalty is defined as a commitment to repurchase a preferred product or service regularly in the future that is deeply held by the customer, despite the possibility that circumstances and marketing efforts will change the customer's behaviour (Ngo and Pavelková, 2017; Oliver, 1997; Belas et al., 2014). Researchers argue that customer loyalty is at the core of theory and practice marketing because by having loyal customers, the company will benefit from premium pricing, lower operating costs, and higher purchase volume by customers (Qayyum et al., 2013). Developing and maintaining customer loyalty helps companies to create and maintain long-term and mutually beneficial relationships with customers (Kandampully et al., 2015; Pan et al., 2012). Although the concept loyalty and profit are different, loyalty is a behavioral construct at the level of individual, while profit is an economic result for the company loyalty has a direct effect on profit because the company has a more predictable number of customers in the future that allows them to focus on product improvement and service improvement by little marketing effort.

There are two aspects of measuring loyalty, namely attitude loyalty and loyalty behavior (Auh et al., 2007; Dick and Basu, 1994). Attitude loyalty measures intention customers to hold a level of commitment to the company (Auh et al., 2007), while behavioral loyalty measures customer repurchase patterns, attitudes have been linked to behavior, even though a person may have a favorable attitude towards a product but not buy it because of a comparable or greater attitude towards other products, known as relative attitude (Dick and Basu, 1994). Customers have level different loyalties at each phase of the attitude based on the elements of the structure attitude development, Oliver (1999) has defined four phases loyalty, following the pattern of cognition-affect-conation and each phase have different vulnerabilities. Table 1 summarizes all phases and vulnerability.

Table 1 Loyalty Phase with Appropriate Vulnerabilities

No.	Step	Bookmark	Note
1.	Cognitive	Loyal to "information", such as price, features, etc	Better features/price (actual or perceived by customers) obtained through communication (advertising) or experience personal. Decrease in features or increase in brand price alone. Voluntary trials and variation search
2.	Affective	Loyal to "me" likes buy because of me love it".	Cognitively induced dissatisfaction. Increased liking for competing brands may be conveyed through images and associations. Voluntary trial and variation search. Decrease performance

3.	Cognitive	Loyal to "me intentions committed to buy it"	A competitor's message in the form of a rebuttal argument persuasive. Induced trials (e.g. coupons, sampling, place of purchase promotion). Performance drop
4.	Action	Loyal to the action and overcoming obstacles.	Induced unavailability (*stocklift*). Increased resistance in general, decrease performance.

Source: Oliver (1999).

According to Oliver (1997), there are 5 levels of loyalty, namely: (1) truly loyal customer which is defined as a customer who is committed to emotional, bond with the product and remain loyal to the company although there are many attractive options available; (2) satisfied loyal customer, namely satisfied customers, have moderate commitment and have no reason to switch to competitors; (3) purchased loyal customers, namely customers who buy with incentives, who see the value of a program and are moderately committed against products and companies that generally have many competitors who offer similar products or services; (4) detached loyal customers, namely customers who have low satisfaction but are aware of high costs switching when moving to a competitor that may be qualitatively different; (5) Prisoners are captive customers who have to subscribe due to the absence of options such as monopoly in public services. In this study, researchers will focus on satisfied loyal customers and truly loyal customers.

Customer perception of company cues such as physical design, promotions, and interactions with employees have been verified by several researchers indirectly affect the customer's intention to subscribe to the product or company services (Lin, 2016). This relationship is supported by the theory cue utilization theory which states that the characteristics of the specifics of the target object can be a cue for other attributes of the target, if these characteristics have predictive value and trustworthiness (Kunz et al., 2011; Lin, 2016). The company's innovations in its products, services and promotions can considered as characteristics that can affect the decision-making process customer decisions (Lin, 2016). Perceived firm innovativeness includes perception of the company's creativity that is able to stimulate customer interest and create joy for customers. This joy will produce customer satisfaction and emotional loyalty (Kunz et al., 2011).

Previous research has examined perceived firm innovativeness on customer loyalty, for example: Kunz et al., (2011) found that perceived firm innovativeness affects customer loyalty through two routes namely functional-cognitive and affective-experiential routes; Konuk (2019) tests direct impact of perceived firm innovativeness on loyalty and impact indirectly through the mediating role of prestige and trust in context retail industry; and Kim et al., (2019) examined the effect of perceived firm innovativeness towards loyalty through the mediating role of value co-creation behavior customers and customer satisfaction. Based on this description, the first hypothesis formulated.

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H1. Perceived firm innovativeness has a positive effect on loyalty customer.
Companies that are considered innovative by the market can improve the possibility of customer trust to meet their needs (Jin et al., 2016). Customer trust in a company is formed based on their previous experience (Konuk, 2019). Products that being considered innovative also helps the company build a positive reputation that become a platform to secure customer trust and reduce perceived risk when trying the product (Jin et al., 2016).

Previous research found that perceived firm innovativeness has positive influence on functional competence including brand competence and trust (Kunz et al., 2011). Jin et al. (2016) and Konuk (2019) have also been examine the positive impact of perceived firm innovativeness on trust. Thus, the second hypothesis is proposed
H2. Perceived firm innovativeness has a positive influence on trust.

The trust that one party has in another is a sign of development of intention to behave positively towards other parties, so when customers trust a company, they build strong purchase intentions positive towards the company (Qayyum et al., 2013). A customer who trust the company are more likely to stay and commit to relationships and become loyal customers (Kantsperger and Kunz, 2010). Study previously found that trust has a positive effect on loyalty customers, for example, Aydin and Zer (2005); Kantsperger and Kunz (2010); Konuk, (2019); Qayyum et al., (2013). Therefore, the third and fourth hypotheses submitted.
H3. Trust has a positive effect on customer loyalty.
H4. Trust mediates the relationship between perceived firm innovativeness and customer loyalty.

Research Methodology

The research methodology is quantitative analysis, causal research because it seeks to identify cause-and-effect relationships the variables. The sample in this study are customers of PT Bank Central Asia, Tbk, the sampling technique used in this research is purposive sampling, the respondents' criteria are (1) BCA customers in Indonesia and have been a customer for at least 1 year. (2) active users who using BCA products for the past month, this criterion is used as initial questions on the questionnaire. Then, respondents who confirm these criteria were asked to fill out an online questionnaire. Online questionnaire created using Google Forms and distributed through community groups on line. The instrument used to measure perceived firm innovativeness, customer trust and loyalty is adapted from previous research. For measuring perceived firm innovativeness used seven adjusted items from Kunz et al., (2011). The four items to measure trust were adapted from Jin et al., (2016) and Konuk (2019). Furthermore, customer loyalty is measured by four items based on research by Qayyum et al. (2013).
The data analysis technique using regresi intervening
The correlation sig value of PFI with its indicators $(0.00) < 0.05$ (0.000) is said to be valid and the value of Cronbach's alpha $(0.88) > 0.6$ so that PFI is reliable, the sig value of the TRS correlation with its indicators $(0.00) < 0.05$ is said to be valid and

Cronbach's alpha value (0.85) > 0.6 so that the TRS is reliable. The sig value of the correlation between the LYT and its indicators (0.00) < 0.05 so that it is valid and the value of Cronbach's alpha (0.89) > 0.6 so that the LYT is reliable.

Model 1

TRS = a + b1 PFI + e

F Test

Table 2. Results of F Test
ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig
Regression	163.084	1	163.084	40.251	0.000[b]
Residual	494.303	122	4.052		
Total	657.387	123			

a.   Dependent variable: TRS
b.   Predictors: (Constant): PFI
c.

In Table 2, the sig value is (0.000) < 0.05, which means that the PFI variable simultaneously affects the TRS or it can be said that the model is fit.

T Test

Table 3. Results of T Test

	Unstandardized Coefficient		Standardized Coefficients			Collinearity Statistics	
Model	B	Std. error	Beta	T	Sig	Tolerance	VIF
(Constant)	7.347	1.197		6.137	0.000		
PFI	0.300	0.047	0.498	6.344	0.000	1.000	1.000

a.   Dependent variable: TRS

Table 3 the sig value of the PFI variable is 0.000 < 0.05, PFI has a significant effect on TRS, the relationship between the two variables is positive by 0.3, meaning that if PFI increases by one unit, TRS will also increase by one unit.

Coefficient of Determination.

Table 4. Results of the coefficient of determination

Model	R	R Square	Adjusted R Square	Std Error of the Estimate
1	0.498a	0.248	0.242	2.013

a.   Predictor : (Constant): PFI
b.   Dependent Variable   : TRS

The PFI variable explains TRS by 24.8 percent, the remaining 75.2% is explained by other independent variables that are not in the model.

Model 2:

LYT = a + b1 PFI + b2 TRS + e

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F Test

Table 5. Results of F Test

ANOVA[a]

Model	Sum of Squares	Df	Mean Square	F	Sig
Regression	756.519	2	378.260	1055.768	0.000[b]
Residual	43.352	122	0.358		
Total	799.871	123			

   a. Dependent variable: LYT
   b. Predictors: (Constant): TRS, PFI

A sig value of (0.000) < 0.05 is obtained, which means that the PFI and TRS variables simultaneously affect the LYT or it can be said that the model is fit.

T Test

Table 6. Results of T Test

	Unstandardized Coefficient		Standardized				
			Coefficients			Collinearity	Statistics
Model	B	Std. error	Beta	T	Sig	Tolerance	VIF
(Constant)	-2.685	0.407		-6.594	0.000		
PFI	0.167	0.016	0.250	10.257	0.000	0.752	1.330
TRS	0.908	0.027	0.823	33.732	0.000	0.752	1.330

a.   Dependent variable: LYT

In Table 6, the sig value for the PFI and TRS variables is < 0.05, so it can be concluded that PFI and TRS have a significant effect on LYT. The relationship between the two variables is positive by 0.9, meaning that if PFI and TRS increase by one unit, the LYT will also increase by one unit.

Determination Test

Table 7 Results of Determination Test

Model	R	R. Square	Adjusted R Square	Std Error of the Estimate
1	0.973a	0.946	0.945	0.599

   a. Predictor : (Constant): TRS, PFI
   b. Dependent Variable   : LYT

PFI and TRS variables can explain LYT by 0,946 percent, the rest is explained by other independent variables that are not in the model.

Sobel Test (Indirect effect)

PFI > TRS > LYT

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Table 8. Results of Sobel Test

Input		Test statistitic	Std. Error	P-Value
a.0.300	Sobel test	6.27102169	0.0434379	0.000
b.0.908	Aroin test	6.26834735	0.04345643	0.000
Sa. 0.047	Goodman test	6.27369946	0.04341936	0.000
Sb. 0.027	Reset all	Calculate		

Based on the results of the Sobel test, the sig value is less than 0.05, so it can be concluded that TRS is able to mediate the effect of PFI on LYT
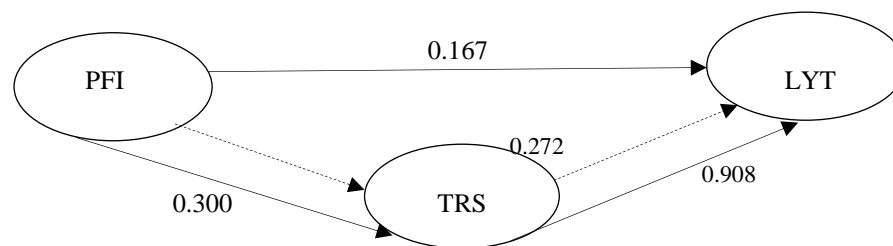

Figure 1: Test result

Data Analysis

The results of the intervening regression test have two models: Model 1 shows that the PFI variable has an influence on TRS, both by F and T tests, the results of this study are supported by Jin et al. (2016) and Konuk (2019) who stated that perceived firm innovativeness had an important role in increasing the customer trust. So, customers who perceive the bank as an innovative firm can certainly provide good and correct feedback. In Model 2, it can be seen that there is an effect of PFI and TRS on LYT, which means that the increase of perceived firm innovativeness and trust can increase the value of loyalty. Customers who perceive the bank as an innovative organization and trust the bank have strong confidence to keep using bank's products or services. The results of previous studies show that the perceived firm innovativeness and trust have a strong influence on loyalty (Konuk, 2019).

Discussion

This study shows that perceived firm innovativeness has significant and positive influence on loyalty, this is in accordance with research previously conducted by Kunz et al., (2011), Kim et al. (2019) and Konuk (2019). Perceived firm innovativeness includes customer perceptions of company creativity, which can stimulate customer interest and creates pleasure in the customer (positive affect),

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which then result in customer satisfaction and loyalty (Kunz et al., 2011; Lis and Szczepanska-Woszczyna, 2015). This result can be interpreted that customers who perceive the company as a company who are innovative will tend to be more loyal to the company.

Furthermore, perceived firm innovativeness was also found to have significant and positive influence on trust. This result strengthens the result previous research conducted by Jin et al., (2016) and Konuk (2019). When customers perceive a company as a company that innovative, namely having a track record of success in providing solutions to customers ongoing basis it will increase trust in company.

This study also examines the effect of trust and loyalty, it was found that that trust has a significant and positive effect on loyalty. This finding is in line with previous research conducted by Aydin and Ozer (2005); Kantsperger and Kunz (2010); Konuk, (2019); Qayyum et al., (2013). This result means that customers who trust the company will tend to be more loyal to the company.

In addition to testing the direct relationship between variables, the researchers also tested the mediating role of trust in the relationship between perceived firm innovativeness and loyalty. The test results show that trust mediates partial relationship between perceived firm innovativeness and loyalty. This result is suitable with the findings of previous research conducted by Konuk (2019). From these results it can be said that perceived firm innovativeness can increase customer trust in the company and will further increase customer loyalty. So perceived firm innovativeness has a significant influence on direct and indirect influence on loyalty, by overall, perceived firm innovativeness and trust are proven to be antecedents of loyalty.

Conclusion

The empirical results of this study confirm that loyalty customers, especially in the context of the banking industry, can be increased by increasing perceived firm innovativeness and trust. With words on the other hand, to increase customer loyalty, bank management needs to invest in resources or engage in activities that enhance customer perceptions of bank innovation. One form of innovation that is relevant to the current development of the digital era is innovation in banking products digital applications such as mobile banking applications that are able to handle various activities banking only through the customer's smartphone. However, bank management needs considering that creating and launching banking products that innovation alone will not necessarily foster perceived firm innovativeness, but the innovative products that are made must be able to change the market, provide pleasant experience for customers and carried out sustainable.

The results of this study indicate that perceived firm innovativeness positive effect on trust and loyalty. Trust too has a positive influence on loyalty. In addition, trust mediates partially the relationship between perceived firm innovativeness and loyalty. The limitation of this study is that it only examines perceived firm innovativeness and trust as an antecedent of loyalty.

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Practical recommendations from these findings require the involvement of both parties, namely all members of the banking system and customers, because to make banking sustainable, cooperation is needed. The existence of good perceived, trust and loyalty will not impact the existing environment, so it is a healthy environment because of the support from certain parties, in this case banks and customers.

For further researchers, it is necessary to have additional variables, namely the existence of internal and external motivations, both of these motivations do look simple but the impact of these motivations greatly affects both parties. On the other hand, respondents can be expanded in terms of territory, because the presence of different regions will be a separate stimulus even though the regulations in banking are the same, because it is not easy to build trust.

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IDENTYFIKACJA ZWIĄZKU MIĘDZY POSTRZEGANĄ INNOWACYJNOŚCIĄ FIRM, ZAUFANIEM A LOJALNOŚCIĄ KLIENTÓW

Streszczenie: Pomimo rosnącej popularności badań nad postrzeganą innowacyjnością firm, wciąż niewiele jest przeprowadzonych badań empirycznych w tym zakresie, aby zrozumieć, jaką rolę odgrywa to zjawisko w budowaniu zaufania i lojalności klientów, zwłaszcza w sektorze bankowym. Celem niniejszego badania jest dostarczenie empirycznych dowodów na związek między postrzeganą innowacyjnością firmy, zaufaniem i lojalnością klientów. Próba badawcza a to 124 respondentów z PT Bank Central Asia, Tbk. Materiał badawczy zebrano poprzez ankiety internetowe opracowane w formularzu Google, hipotezy zostały przetestowane za pomocą interwencji regresji. Dowiedziono, że postrzegana innowacyjność firmy ma pozytywny wpływ na zaufanie do niej oraz lojalność jej klientów. Co więcej zaufanie ma pozytywny wpływ na lojalność. Ponadto zaufanie częściowo pośredniczy w związku między postrzeganą innowacyjnością firmy a lojalnością. Autorzy mają nadzieję, że niniejsze badania mogą być częścią zrównoważonego rozwoju PT. BCA, ponieważ wysoka lojalność może mieć pozytywny wpływ na stworzenie silnie i dobrze zrównoważonego rozwoju wewnętrznego i otaczającego środowiska. Współistnienie obu tych obszarów, które zapewniają wzajemne wsparcie, stworzy bardziej sensowne życie.

Słowa kluczowe: innowacyjność, lojalność, zaufanie

识别企业创新、信任和客户忠诚度之间的关系

摘要：尽管对感知公司创新性的研究越来越受欢迎，但只有少数实证研究旨在了解这一概念如何在建立信任和客户忠诚度方面发挥作用，尤其是在银行业。本研究的目的是提供关于感知公司创新、信任和客户忠诚度之间关系的实证证据。该样本是 PT Bank Central Asia, Tbk 的 124 名受访者。通过在线调查、谷歌表格和假设收集的数据使用回归干预进行了检验。发现感知到的公司创新对信任和忠诚度有积极影响。信任对忠诚度有正向影响。此外，信任在感知到的公司创新性和忠诚度之间的关系中起部分中介作用。希望这项研究可以成为 PT 可持续发展的一部分。 BCA，因为拥有强大的忠诚度，在内部和周围环境中创造强大而良好的可持续性将是可以产生积极影响的事情。相互扶持的双方存在，才会创造更有意义的人生

关键词：创新、忠诚、信任