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The Influence of Banking Super Apps on Enhancing Brand Loyalty: A Review of Social Exchange Theory

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Abstract: This research investigates the influence of banking Super App characteristics on customer-brand engagement, brand trust, and brand loyalty through the lens of Social Exchange Theory (SET). As digital banking continues to evolve, Super Apps emerge as comprehensive platforms that integrate various financial services, aiming to enhance user experience and foster long-term relationships. This study specifically examines the roles of perceived fluency, integration quality, and assurance quality in shaping customer perceptions and behaviors. Using Structural Equation Modelling (SEM), data were collected from 298 individuals who regularly use digital banking services. The findings reveal that perceived fluency and integration quality significantly influence customer-brand engagement and contribute to building brand loyalty. In contrast, assurance quality plays a critical role in strengthening brand trust, which subsequently reinforces loyalty. One of the key contributions of this study is the identification of brand trust as a mediating variable between assurance quality and customer-brand engagement. This underscores the importance of building trust through reliable and secure app functions, which can deepen emotional connections with users. Furthermore, the study provides empirical evidence supporting SET in the context of digital banking, illustrating how perceived value and trust can foster reciprocal and sustained interactions between customers and financial institutions. The implications are relevant for banking strategists and app developers seeking to enhance user retention and engagement. Future research is encouraged to explore additional factors such as customer experience, personalization, and technological innovation to enrich the understanding of customer-brand dynamics in the digital finance ecosystem.

Keyword: Banking Super App, Brand Loyalty, Social Exchange Theory, Structural Equation Modelling

INTRODUCTION

Mobile banking is a medium of interaction between customers and banks that allows customers to perform various banking transactions anytime and anywhere. This service can be accessed through applications connected to mobile devices, with more efficient operational and

transaction costs (Nguyen & Mutum, 2012; Sahoo & S. Pillai, 2017; Singh & Srivastava, 2018). Mobile banking applications, especially super apps in banking, have provided convenience for customers in carrying out daily financial transactions, so super apps play an important role in influencing banking brand engagement, brand trust, and brand loyalty. Super apps developed by large banks are an important strategy for building brand loyalty with customers, such as ease and complexity of services, efficiency and scalability, closer relationships with customers, and competition with digital banks (Khadafi, 2024). Therefore, banks need to understand and prioritize their customers' needs. The problem limitation in this study aims to maintain the focus of the research so that it is more focused and the analysis becomes easier to achieve the research objectives. The focus of this research is on customers who have utilized the banking super app.

Super apps are defined as “a closed ecosystem that integrates various applications.” People regularly use these apps due to their convenience, seamless experience, and integrated, contextual, and efficient features (Baquero & Patricia, 2021). Customer engagement is “a condition that reflects the level of motivation, attachment to the brand, and the state of mind of customers influenced by a particular context, which is characterized by cognitive, emotional, and behavioral activities in customer interactions with the brand” (Hollebeek, 2011). Establishing brand trust is a major difficulty for organizations in the digital business landscape, particularly within the realm of banking (Cheah et al., 2022; Kaabachi et al., 2019). If a brand does not cultivate trust with its customers, establishing commitment between the two sides becomes challenging (Zhang et al., 2019). When consumers believe in a brand, they are more inclined to share personal information with third parties, exhibit loyalty, and utilize the brand's products or services (Cheah et al., 2022; Shah Alam & Mohd Yasin, 2010).

This research advances the study of banking super applications and customer engagement through the application of Social Exchange Theory (SET) as proposed (Blau, 2017). SET theory has been employed to elucidate the reasons and mechanisms for customer engagement with businesses across different industries, such as tourism (Harrigan et al., 2018), online gaming (Huang et al., 2018), hospitality (Rather, 2019), and retail (Lee et al., 2019). This idea posits that when one party obtains a benefit from another, a corresponding advantage will be reciprocated (Blau, 2017). In the world of banking, especially when it comes to banking super apps, SET is supposed to explain how features of these apps, such as how smooth they seem to use, how well they work together, and how much trust and engagement they get from customers, all affect brand loyalty.

The purpose of this research is to examine how the key features of banking Super Apps namely perceived fluency, integration quality, and assurance quality contribute to the development of brand loyalty through the mediating roles of customer-brand engagement and brand trust. Grounded in Social Exchange Theory (SET), the study aims to understand how mutually beneficial interactions between customers and banking platforms can foster lasting relationships and emotional attachment to the brand. By identifying which app characteristics most strongly influence user perceptions and loyalty behaviors, the research seeks to provide actionable insights for banks and financial technology developers to design more effective digital strategies that not only meet functional expectations but also build trust and long-term commitment among users.

METHOD

This study uses Social Exchange Theory (SET) to assess variables like assurance quality, perceived fluency, integration quality, brand trust, consumer engagement, and brand loyalty. The main goal is to analyze the impact of the banking super app on brand loyalty. A quantitative and causal methodology is employed, using a cross-sectional analysis with data collected via

questionnaires. Primary data is gathered through a five-point Likert scale, with purposive sampling used for participant selection.

This research employs an individual unit of analysis, specifically banking super app users who are actively engaging in transactions aged from under 22 years to over 56 years. The study distributed surveys to 298 participants, and all collected participant data was obtained and assessed. The surveys were disseminated online to guarantee varied geographical representation. Data were analyzed using the Structural Equation Modelling (SEM) method and AMOS 24 and SPSS software to find out the direct and indirect effects on assurance value, perceived fluency, integration quality, brand trust, consumer engagement, and brand loyalty, as suggested by (Hair et al., 2020).

Several theories support the conceptual framework mentioned earlier. Studies show that integration quality strongly affects customer-brand engagement. This engagement increases customer loyalty and strengthens brand awareness and recognition (Islam et al., 2020; Ul Islam & Rahman, 2017). The correlation between integration quality and customer engagement indicates that flexibility in channel selection and uniformity of content across channels might enhance consumer engagement with super app service providers (Hollebeek, 2011).

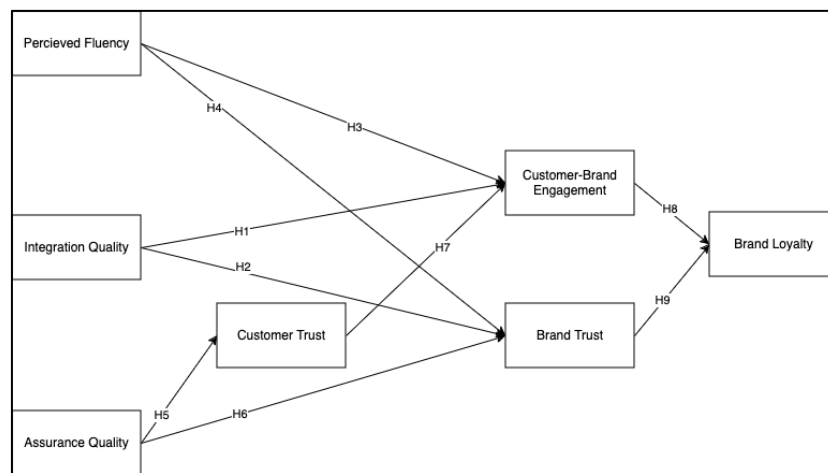


Figure 1. Conceptual Framework (Source: (Tran Xuan et al., 2023))

According to Social Exchange Theory (SET), when customers sense flexibility and consistency in selecting retail channels, they are inclined to reciprocate by increasing their engagement with the super app service provider (Lee et al., 2019). Consequently, the proposed theory is articulated as follows:

H1: Integration quality has a positive effect on customer-brand engagement.

The degree of website integration significantly influences client trust in e-banking services within the banking industry (Mann & Sahni, 2011). Consistent information across channels allows customers to compare options quickly and thoroughly. High integration quality and interactive platforms help build trust. Trust is strongly shaped by the consistent quality of brand-consumer interactions (Kaabachi et al., 2019). This, in turn, increases the trust felt by customers in the chosen brand (Audrain-Pontevia et al., 2013; Cheah et al., 2022). Consequently, the proposed theory is articulated as follows:

H2: Integration quality has a positive effect on brand trust.

The system's operational fluidity can enhance loyalty to customers and establish imperceptible obstacles for competitors (Tax et al., 2013). Customers generally feel more when experiencing ease in the super app service process. This fosters a favorable environment that

sustains customer interest and involvement in online purchasing via mobile applications (Cyr et al., 2006) and websites (Im & Ha, 2011, 2018). An effectively designed multichannel system enhances customer convenience and amplifies engagement between consumers and retailers (Ramayah & Lo, 2007). Consequently, the proposed theory is articulated as follows:

H3: Perceived fluency has a positive effect on customer-brand engagement.

Fluency in processes and interactions can increase brand trust while reducing perceived risk when using multichannel services (Cassab & MacLachlan, 2006). Establishing confidence in customers is contingent upon cognitive and emotive endeavors inside the online purchase context (Mosteller et al., 2014; Shen et al., 2018). If an individual views the multichannel system as "fluent and seamless," such perceptions may diminish the cognitive effort required for customers to evaluate and establish trust in the services offered (Mosteller et al., 2014). Consequently, the proposed theory is articulated as follows:

H4: Perceived fluency has a positive effect on brand trust.

Prior studies indicate that service quality positively influences trust, as evidenced in the medical industry (Alrubaiee & Alkaa'ida, 2011), luxury goods (Chiou, 2006), and the financial services industry (Cho & Hu, 2009). Brand trust signifies the anticipated reliability and goals of the brand. In the finance industry, trust signifies that banks are regarded as honest, reliable, and possessing integrity, capable of delivering dependable services to consumers (Gefen, 2000; Munuera-Aleman et al., 2003). Trust can reduce complexity in transactions. In situations where the familiarity between clients and transaction security systems is uncertain, trust mitigates ambiguity, especially in the financial industry (Gefen, 2000). Consequently, the proposed theory is articulated as follows:

H5: Assurance quality has a positive effect on customer trust.

Security issues should be considered a top priority in building customer trust in online booking agents in hotels (Tatar & Eren-Erdoğan, 2016). Moreover, consumer belief in a brand is affected by the perceived risk linked to the product or service, since annoyance during online buying might diminish customer faith in the brand (Shah Alam & Mohd Yasin, 2010). Consequently, quality assurance is essential for privacy, safety, and security in customer-brand interactions (Hossain et al., 2019). Consequently, the proposed theory is articulated as follows:

H6: Assurance quality has a positive effect on brand trust.

Customers will utilize the product more frequently, recommend it to others, and take it into account when making purchasing decisions when they have confidence in a brand (Bhandari & Rodgers, 2018; Eggers et al., 2013). The banking industry is significantly impacted by trust in terms of consumer engagement (Kosiba et al., 2020). However, the degree of trust can affect the probability of customers disclosing information, thereby facilitating interactions between service providers and consumers (Brown et al., 2009). Consequently, the proposed theory is articulated as follows:

H7: Customer trust has a positive effect on customer-brand engagement.

Companies encourage customers to actively participate in the services offered, as this interaction can result in a deeper emotional connection and increase customer loyalty to the brand (Hollebeek, 2011). In online brand communities, research shows that customers tend to show higher loyalty when customers are deeply engaged with a brand (Gummerus et al., 2012; Islam & Rahman, 2016). Extensive interaction with mobile applications has demonstrated a beneficial effect on loyalty to the brand (Kim et al., 2015). Consequently, the proposed theory is articulated as follows:

H8: Customer-brand engagement has a positive effect on brand loyalty.

Behavioral loyalty and attitudinal loyalty are the two key components of brand loyalty. Customers who feel secure and trust their purchases are more likely to make repeat purchases, demonstrating behavioral loyalty (C. C. Huang, 2017). In the context of multichannel banking, the level of perceived risk and uncertainty is generally higher compared to other sectors. Therefore, trust is a vital element in supporting successful financial transactions (Božič et al., 2020; Rahmat & Kurniawati, 2022). Trust in the brand reflects the readiness of customers to trust the brand despite various risks because the brand offers expectations that will produce positive benefits for customers (Rahmat & Kurniawati, 2022). Consequently, the hypothesis is articulated as follows:

H9: Brand trust has a positive effect on brand loyalty.

RESULTS AND DISCUSSION

This study involved 298 respondents whose questionnaire data were analyzed using SEM. The analysis, conducted with AMOS 24 and SPSS, examines the direct and indirect effects among integration quality, perceived fluency, assurance quality, customer engagement, brand trust, and brand loyalty (Hair et al., 2020).

Table 1. Screening Data

Indicator	Description	Frequency	Percentage
Have you actively transacted using mobile banking in the last 3 months?	Ya	298	100%
	Mandiri	81	27,2%
Do you use a banking super app?	BRI	61	20,5%
	BNI	72	24,2%
	BCA	71	23,8%
	Others	13	4,4%
	Total	298	100,0%
How many transactions do you make with mobile banking?	3 times a month	132	44,3%
	More than 3 times a month	166	55,7%
	Total	298	100%

Source: Result from Screening Data Using SPSS, 2024

Based on Table 1. Data Screening, total of 298 respondents (100%) actively used mobile banking in the past three months. Most used Mandiri's super app (27.2%), followed by BNI (24.2%), BCA (23.8%), BRI (20.5%), and other apps (4.4%). Additionally, 56% of respondents made transactions more than three times a month, while 44% did so three times monthly.

Table 2. Demographic Data

Indicator	Description	Frequency	Percentage
Gender	Male	150	50,3%
	Female	148	49,7%
	Total	298	100,0%
Age	< 22 Years	18	6,0%
	23 - 33 Years	171	57,4%
	34 - 44 Years	89	29,9%
	45 - 55 Years	17	5,7%
	> 56 Years	3	1,0%
Job	Total	298	100%
Job	Civil servants	40	13,4%
	State-owned/Private Employees	142	47,7%
	Self-employed	73	24,5%

	Student	30	10,1%
	Others	13	4,4%
	Total	298	100%
Income	< Rp 5,000,000	69	23,2%
	Rp 5,000,001 - Rp 10,000,000	167	56,0%
	> Rp 10,000,001	62	20,8%
	Total	298	100%

Source: Result from Demographic Data Using SPSS, 2024

Based on Table 2, the respondents consist of 50.3% males and 49.7% females. The majority are aged 23–33 years (57.4%) and work as SOE private employees (47.7%). Most respondents earn between Rp 5,000,000 and Rp 10,000,000 (56%).

Table 3. Result of Validity and Statistic Descriptive Test

	Variable/Item	Factor Loading	Conclusion	Cronbach Alpha	Mean	Std Deviation
	Assurance Quality		Reliable		4,180	0,6814
(Tran Xuan et al., 2023)	My personal information on Super App Bank is protected	0,766	Valid		4,240	0,9370
	Super App Bank has sufficient security features	0,680	Valid		4,230	0,9170
	I feel safe using the Super App Bank	0,630	Valid		4,170	0,8790
	I am aware of the Super App menu that I can use to report service issues to the bank	0,674	Valid		4,170	0,9590
(Monferrer Tirado et al., 2024)	Compared to other banks, the quality level of this Super App Bank is acceptable	0,649	Valid	0,875	4,030	0,8980
	I received the super app service that I expected	0,629	Valid		4,160	0,9710
	The convenience features offered in the super app are sufficient	0,712	Valid		4,230	0,9160
	In my view, the overall quality of the functions provided by the super app is commendable.	0,667	Valid		4,190	0,9880
	Integration quality		Reliable		4,198	0,6712
(Tran Xuan et al., 2023)	In the bank I utilise, I have the option to select alternative channels for specific services	0,717	Valid		4,220	0,9190
	Through my preferred super app, I am capable of conducting substantial transactions	0,670	Valid		4,200	0,9200
	I know the super app services available from the bank I use	0,643	Valid	0,828	4,170	0,9890
	I know how to use my Super App Bank services to fulfill my needs.	0,600	Valid		4,130	0,8990
	I get the same results or information from one channel to another, regardless of the super app service used	0,661	Valid		4,210	0,8790
	Service image is consistent in the Super App Bank	0,712	Valid		4,198	0,6712
	Perceived fluency		Reliable		4,189	0,6841
(Tran Xuan et al., 2023)	I can perform transactions seamlessly from the super app to other channels	0,630	Valid	0,878	4,260	0,8670
	Channel integration into the super app, allows me to seamlessly continue tasks across multiple channels	0,646	Valid		4,220	0,9710

	The bank I use, facilitates my ability to continue viewing or reading specific content or information from the point at which I left off after transitioning to a super app	0,694	Valid		4,070	1,0090
	After the super app transition, I can easily find what I viewed/read in the previous super app	0,728	Valid		4,120	0,9410
	My interaction with transactions through the super app is continuous	0,654	Valid		4,200	0,9010
	After the super app transition, I have a common understanding of the transaction	0,701	Valid		4,240	0,9470
	After the super app transition, I was able to perform the transaction correctly in the new super app	0,744	Valid		4,160	0,8980
	Post-transition to the super app, my level of satisfaction remains unchanged	0,715	Valid		4,250	0,9100
	Customer Trust		Reliable		4,222	0,7171
(Monferrer Tirado et al., 2024)	I trust this Super App Bank	0,686	Valid	0,765	4,270	0,9150
	This super app guarantees personal data security	0,699	Valid		4,130	1,0290
	This super app can provide 7x24 hour service	0,662	Valid		4,230	0,8790
	This super app can provide features that customers need	0,671	Valid		4,250	0,9140
	Brand Engagement		Reliable		4,158	0,7081
(Tran Xuan et al., 2023)	Using the super app service makes me think about this bank	0,493	Valid	0,856	4,200	0,9520
	Using the super app service stimulates my interest to learn more about this bank.	0,469	Valid		4,060	0,9810
	Experience a strong sense of positivity when engaging with this bank	0,531	Valid		4,180	1,0370
	Interacting with this bank makes me happy	0,451	Valid		4,120	0,9280
	I take pride in my interactions with this financial institution.	0,481	Valid		4,140	0,9500
	Whenever I use the Super App Bank service, I usually use this bank	0,544	Valid		4,210	0,9850
	This Super App Bank service is one of the brands I usually use when using multi-channel services	0,510	Valid		4,190	0,9270
	Brand trust		Reliable		4,241	0,6928
(Tran Xuan et al., 2023)	I have confidence in this financial institution	0,593	Valid	0,747	4,310	0,8830
	I am reliant on this financial institution.	0,563	Valid		4,180	0,9630
	This financial institution is transparent	0,534	Valid		4,260	0,8710
	This financial institution is secure	0,516	Valid		4,220	0,9550
	Brand loyalty		Reliable		4,166	0,7190
(Tran Xuan et al., 2023)	I express favourable words about this financial institution to others	0,585	Valid	0,807	4,210	0,9020

This financial institution qualifies for my endorsement	0,547	Valid	4,160	1,0100
I recommend that friends and family conduct business with this financial institution	0,501	Valid	4,140	1,0140
This financial institution is my initial preference for banking services	0,553	Valid	4,100	0,8990
I will engage in further transactions with this financial institution in the future	0,495	Valid	4,220	0,9510

Source: Result from Validity and Statistic Descriptive Using AMOS, 2024

Table 3 presents the results of validity, reliability, and descriptive statistics tests. All instruments met the validity requirement, with factor loadings above 0.35. The reliability test showed Cronbach's Alpha values above 0.60 for all variables. Descriptive statistics used mean and standard deviation to describe responses. Overall, all variables received positive scores, mostly between 4 and 5.

Table 4. Model Suitability Testing Indicator

Measurement Type	Measurement	Fit Model Descision	Processed	Decision
Absolute fit measures	<i>Chi-square</i>	<i>Low chi-square</i>	3147,397	
	<i>p-value Chi Sqaure</i>	≥ 0,05	0	Poor Fit
	GFI	≥ 0,90	0,681	Poor Fit
	RMSEA	0,03-0,08	0,098	Marginal Fit
	RMR	≤ 0,05	0,292	Poor Fit
Incremental fit measures	TLI	≥ 0,90	0,698	Poor Fit
	NFI	≥ 0,90	0,653	Poor Fit
	CFI	≥ 0,90	0,716	Poor Fit
Parsimonius fit measure	CMIN/DF	Between 1 to 5	3,881	Model Fit
	AIC	Approaching the Saturated value compared to the independent,	3331,397	Model Fit

Source: (Hair et al., 2020)

The Model Suitability Test is designed to assess whether the structural model in this research is appropriate for the study (Hair et al., 2020). Table 4 presents the test outcomes of model fit. Out of 10 parameters, CMIN/DF and AIC indicate a good fit. RMSEA shows a marginal or sufficient fit. Six other criteria suggest a low model fit. Despite this, hypothesis testing can still proceed.

Table 4. Research Hypothesis Test Result

	Hypothesis Description	Estimate	p-value	Conclusion
H1	Integration quality has a positive effect on brand trust	0,229	0,000	Supported
H2	Integration quality has a positive effect on brand trust	0,124	0,000	Supported
H3	Perceived fluency has a positive effect on customer-brand engagement	0,363	0,000	Supported
H4	Perceived fluency has a positive effect on brand trust	0,236	0,000	Supported
H5	Assurance quality has a positive effect on customer trust	0,988	0,000	Supported
H6	Assurance quality has a positive effect on brand trust	0,653	0,000	Supported

H7	Customer trust has a positive effect on customer-brand engagement	0,432	0,000	Supported
H8	Customer-brand engagement has a positive effect on brand loyalty	0,229	0,000	Supported
H9	Brand trust has a positive effect on brand loyalty	0,774	0,000	Supported

Source: Result of Regression Weights Using AMOS, 2024

The first hypothesis test indicates a p-value of 0,000 ($\leq 0,05$) and possesses a positive estimate value of 0,229; based on the results, it can be concluded that the hypothesis is supported. These findings suggest that integration quality positively influences customer-brand engagement. This aligns with earlier studies concerning the significance of integration quality in fostering a seamless experience through different banking service channels, resulting in increased customer engagement with a brand (Tran Xuan et al., 2023). Customer engagement subsequently facilitates advantageous outcomes in terms of trust and loyalty, which are essential for financial institutions (Islam et al., 2020).

The second hypothesis test reveals a p-value of 0,000 ($\leq 0,05$) and possesses a positive estimate value of 0,124; based on the result, we can conclude that the hypothesis is supported. The results indicate that integration quality positively influences brand trust. The results demonstrate that the quality of integration has a favorable effect on brand trust. This corresponds with previous studies indicating that the quality of integration (variety of options, clarity, uniformity) substantially affects brand engagement and trust, hence augmenting brand loyalty (Tran Xuan et al., 2023). The integration of various channels can foster customer engagement with banking institutions (Ho & Lee, 2015; Lee et al., 2019; Islam et al., 2020), reduce customer perceived risk, and support brand trust in multichannel financial transactions (Herhausen et al., 2015; Kaabachi et al., 2019).

The third hypothesis test reveals a p-value of 0,000 ($\leq 0,05$) and features a positive estimate value of 0,363; with these results, we can deduce that the hypothesis is corroborated. These findings indicate that perceived fluency positively influences customer-brand engagement. This aligns with earlier research, which points to a research context highlighted as an important moderator in the connection between perceived fluency and brand engagement (Tran Xuan et al., 2023).

The fourth hypothesis test reveals a p-value of 0,000 ($\leq 0,05$) and presents a positive estimate value of 0,236; based on these results, we can conclude that the hypothesis is upheld. These findings indicate that perceived fluency positively impacts brand trust. This aligns with prior research regarding perceived fluency, which serves as a key factor influencing brand engagement and brand trust (Tran Xuan et al., 2023).

The fifth hypothesis test indicates a p-value of 0,000 ($\leq 0,05$) and features a positive estimate value of 0,988; based on these results, we can determine that the hypothesis is accepted. These findings demonstrate that assurance quality positively influences customer trust. This aligns with earlier studies regarding assurance quality, which is crucial in fostering customer trust, particularly within the banking industry (Monferrer Tirado et al., 2024).

The sixth hypothesis test indicates a p-value of 0,000 ($\leq 0,05$) and presents a positive estimate value of 0,653; based on the results obtained, it can be concluded that the hypothesis is accepted. These findings suggest that assurance quality positively influences brand trust. This aligns with previous studies, which demonstrate that assurance quality is regarded as a significant element of the omnichannel model in banking (Tran Xuan et al., 2023).

The seventh hypothesis test presents a p-value of 0,000 ($\leq 0,05$) and has a positive estimate value of 0,432, and based on these results, we can determine that the hypothesis is accepted. These findings indicate that customer trust positively influences customer-brand engagement. This aligns with earlier studies on customer trust developed through strong quality

assurance, effective CSR practices, and consistent customer-brand interaction, which motivates customers to engage more actively with the brand (Monferrer Tirado et al., 2024).

The eighth hypothesis test presents a p-value of 0,000 ($\leq 0,05$) and exhibits a positive estimate value of 0,229. Based on these results, we can determine that the hypothesis is accepted. These findings indicate that customer-brand engagement positively impacts brand loyalty. This aligns with prior studies concerning consumer brand engagement, which demonstrate a positive effect on brand love and brand loyalty, suggesting that active and meaningful interactions between customers and brands on social media can enhance brand loyalty (Sasono et al., 2024).

The ninth hypothesis test indicates a p-value of 0,000 ($\leq 0,05$) and has a positive estimate value of 0,774; based on the results, it can be concluded that the hypothesis is accepted. These findings indicate that brand trust positively influences brand loyalty. This aligns with earlier research on brand trust, which reveals that when customers shop through the TikTok store from the selected brand, they are likely to make repeat purchases from that brand. (Mettasari et al., 2023).

CONCLUSION

This study concludes that Super App Banking positively influences assurance quality, perceived fluency, integration quality, brand trust, consumer engagement, and brand loyalty. It also reveals the critical mediating role of customer trust in linking assurance quality to customer-brand engagement, a previously underexplored area. By applying Social Exchange Theory (SET), the research emphasizes how these quality factors can foster beneficial relationships between banks and clients. The findings encourage banks to enhance assurance quality by balancing innovation with reliability. Integration quality must reflect consumer needs through effective internal channel coordination. Enhancing perceived fluency involves tailoring UI/UX to be age-appropriate and user-centric. Ultimately, through improved security, personalized features, and transparency, Super Apps can strengthen trust and loyalty by offering convenience in everyday financial activities. This research exclusively investigates super app services within the banking industry, unlike earlier studies that focus on omnichannel or conventional services. Subsequent investigations are anticipated to incorporate additional significant variables, such as the customer experience when using digital banking services, which may influence customer-brand engagement and brand loyalty.

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