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THE ROLE OF CUSTOMER RELATIONSHIP MARKETING ON *BRAND TRUST*: RELATIONSHIP MARKETING THEORY APPROACH IN THE DIGITAL BANKING INDUSTRY

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ABSTRACT

The digital banking industry in Indonesia is growing rapidly along with the increasing adoption of *mobile banking* applications. This growth was followed by a high level of customer awareness of transaction security and the reliability of digital services, making building *brand trust* a strategic challenge for banks. This study aims to analyze the role of *Customer Relationship Marketing* (CRM) on *Brand trust* in the digital banking industry in Medan City based on the Relationship Marketing theory approach, as well as measure the contribution of bank brand reliability according to the five dimensions of CRM: *trust, commitment, communication, conflict handling,* and *bonding/empathy*. A causal associative quantitative approach was used by involving 200 customers who were active users of digital banking services selected by *purposive sampling*. *Structural Equation Modeling* based on *Partial Least Square* (SEM-PLS) was applied for data analysis. The five dimensions of CRM show positive and significant influence results on *Brand trust* ($R^2 = 0.612$). *Trust* makes the largest contribution, followed by *commitment*, *bonding/empathy*, *communication*, and *conflict handling*. These findings reinforce the relevance of Relationship Marketing theory in the context of digital banking and have implications for managerials, that banks need to prioritize transactional trust strengthening strategies and long-term commitments to build *sustainable brand trust* among digital customers

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INTRODUCTION

The digital transformation in the national banking industry has fundamentally changed the way banks interact with customers, from a branch-based service model to an application-based service that can be accessed anytime and anywhere. This phenomenon is inseparable from the acceleration of digital marketing and the strengthening of the image of the banking industry, which has been empirically proven to contribute to customer satisfaction at national banking institutions (Wulandari & Komalasari, 2024). On the other hand, the massive migration of customers to digital channels also poses new challenges, namely how banks can build and maintain brand *trust* when face-to-face interaction between customers and bank officers is decreasing. *Brand trust* is a crucial variable because customers' decisions to continue using, recommending, or even moving from a digital banking service are greatly influenced by the extent to which customers believe that banks are able to maintain data security, service consistency, and transaction reliability. The urgency of this issue is supported by Bank Indonesia data which shows that the value of digital banking transactions in Indonesia increased from Rp40,819 trillion in 2021 to Rp87,000 trillion in 2024, or grew 48.76% in the past year (Bank Indonesia, 2024, as quoted in Nurhayati et al., 2026), which emphasizes that the issue of customer trust is becoming increasingly crucial along with the ever-increasing scale of digital transactions.

The city of Medan as the capital of North Sumatra Province is one of the largest economic centers outside Java Island with an increasing penetration rate of digital banking services, characterized by the proliferation of *mobile banking* applications such as BRImo, Livin by Mandiri, BNI Mobile banking, and myBCA among urban communities as well as micro, small, and medium business actors. This user growth places North Sumatra, and Medan City in particular, as a relevant context to examine how relational marketing strategies are implemented by banks in the region in maintaining customer loyalty and trust which is increasingly facilitated to switch services due to low *switching costs* in the digital ecosystem. Data from the Central Statistics Agency of Medan City (2024) recorded that the total population of Medan City reached 2,486,283 people, with a dominant proportion of the productive age population, thus strengthening the potential market base for digital banking services in this region (BPS Medan City, 2024, as quoted in Nurhayati et al., 2026).

In the marketing framework, *Relationship Marketing* is a paradigm that shifts the marketing orientation from a single transaction to the construction of long-term mutually beneficial relationships between companies and customers. This approach emphasizes that the long-term value of a business relationship is far more important than the short-term benefits of a single transaction, so companies need to invest in relational elements such as trust, commitment, communication, conflict handling, and emotional bonds with customers. The latest study confirms that the foundations of relational cooperation, namely interdependence, reciprocity, and fairness, are consistent across the technological era, including in the era of artificial intelligence-based marketing, so that the basic principles of *Relationship Marketing* remain relevant even though the digital context continues to evolve (Henderson et al., 2026). *Customer Relationship Marketing* (CRM) as an operationalization of *the Relationship Marketing* theory has been empirically proven to be able to increase customer loyalty in various industry sectors (Zegullaj et al., 2023), including in the financial services industry. In the context of conventional banking in Sidoarjo, for example, CRM combined with *trust* and *customer satisfaction* has been proven to have a significant effect on customer loyalty (Musfiqoh & Komala, 2024), while in other studies in the banking sector, CRM and customer value have also been shown to play an important role in shaping customer loyalty (Azhari & Utari, 2023).

A number of previous studies have confirmed the link between *relationship marketing* and customer trust in the banking industry. Hidayat and Idrus (2023) found that *relationship marketing* has a significant effect on *switching* barriers, customer satisfaction, and bank customer trust, while Imanurrovi and Himmati (2023) prove that the quality of *frontliner services* and *relationship marketing* contributes to customer loyalty in Islamic banks. More specific studies on *relationship marketing* strategies in Islamic banking also show that these strategies have a significant effect on customer loyalty (Fuady, 2025). In the context of digital banking, Rachmawati and Pratama (2026) found that *customer engagement* and *brand trust* mediate the influence of *community relationship management* and marketing orientation on customer loyalty in one of the national digital banks, while Rizal and Khairunissa (2024) showed that *social media marketing* affects *behavioral intention* digital banking customers through *brand experience* and *relationship marketing*. These findings reinforce the argument that *brand trust* is not just the result of product quality, but also the result of a relational process that is built in a sustainable manner by the company.

However, most previous research on CRM and *brand trust* has still focused on the retail, culinary, and lifestyle sectors, for example in the *Fast Moving Consumer Goods* industry (Fitriani et al., 2025), coffee shops (Kholifah et al., 2024), and *online shopping platforms such as TikTok Shop, where* brand trust *has* been proven to mediate the influence of *social media marketing* on *purchase decision* (Prawira & Warmika, 2025). Research that explicitly examines the dimensions of CRM separately, namely *trust, commitment, communication, conflict handling,* and *bonding*, on *brand trust* in the digital banking industry in major cities outside Java such as Medan, is still relatively limited. This gap is also in line with the findings that relationship marketing challenges in the banking industry, such as *omnichannel* transformation and the expansion of the financial services ecosystem, are still relatively newly explored and mostly studied qualitatively without simultaneously examining the contribution of each dimension of CRM to customer trust (Karageyim & Durmusoglu, 2025). The issue of customer trust in digital financial services in Indonesia is also still a multi-actor challenge involving literacy, cybersecurity, and social capital, so research that specifically examines the antecedents of *brand trust* in the context of regional digital banking becomes increasingly relevant (Customer Adoption and Trust in Indonesian Islamic Banking, 2026). Some *relationship marketing* research conducted in Medan City tends to focus on the non-banking service sector, such as fitness (Kurniawan & Prabowo, 2025), logistics distribution (Vanessa et al., 2024), and cafes (Yunan & Arifin, 2023), so there is a research gap on how the CRM dimensions specifically contribute to *the brand trust* of digital banking customers in the North Sumatra region.

This gap is becoming increasingly relevant considering the characteristics of digital banking services that lack personal interaction, so that relational elements such as responsive communication and prompt complaint handling are the main determinants of customer perception of bank reliability. As shown by Negassa and Japee (2023), the *dimensions of bonding, responsiveness,* and *communication* have been proven to have a significant effect on *customer retention through* customer satisfaction *mediation*, which indicates that non-transactional relational elements have a role that is no less important than the functional aspect of services. Similarly, in the context of customer-oriented sales, empathy is proving to be an important element that strengthens the relationship between seller and customer (Schwepker & Good, 2024), and in the era of artificial intelligence-based marketing, the element of empathy remains an ethical foundation in *relationship marketing* even as relational processes are increasingly automated (Gołąb-Andrzejak, 2026). These findings confirm that building *brand trust* in digital services cannot rely solely on technological efficiency, but still requires a holistic relational strategy.

Based on this description, this study aims to: (1) analyze the role of *Customer Relationship Marketing* simultaneously on *Brand trust* in the digital banking industry in Medan City, North Sumatra Province; and (2) identify the contribution of each CRM dimension, namely *trust, commitment, communication, conflict handling*, and *bonding/empathy*, to the formation of *Brand trust* customers. This research is expected to make a theoretical contribution by enriching the application of *Relationship Marketing theory* in the context of digital banking in the region, as well as providing practical contributions in the form of strategic recommendations for bank management in designing *a more effective relationship marketing* program to build digital customer trust in North Sumatra.

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METHOD

This study uses a quantitative approach with the type of causal associative research to examine the influence of *Customer Relationship Marketing* on *Brand trust* in the digital banking industry. The research design used was a *field survey* with individual analysis units, namely customers who actively use digital banking services. This research refers to the *Relationship Marketing theory framework* which views the five dimensions of CRM, namely *trust, commitment, communication, conflict handling,* and *bonding/empathy*, as exogenous variables that form *brand trust* as endogenous variables.

The research population is all active users of digital banking service applications, both from conventional banks and digital banks, domiciled in Medan City, North Sumatra Province. Given the exact number of populations, the determination of the number of samples used the minimum sample size guideline for SEM-PLS analysis, which is ten times the number of indicators in a single construct, with the final sample number used as many as 200 respondents. The sampling technique was carried out by *purposive sampling* with the following criteria: (1) domiciled and transacted in the Medan City area; (2) be at least 18 years old; and (3) have been actively using digital banking service applications for at least the last six months. This criterion for the duration of use is important to ensure that the respondent has had sufficient relational experience with the bank to objectively assess the aspects of trust, commitment, and quality of communication.

The data was collected through a structured questionnaire that was distributed online and offline to customers at several strategic points in Medan City, including shopping centers, campuses, and office areas, to reach respondents with diverse age and occupational backgrounds. The research instrument used a five-point Likert scale, ranging from (1) strongly disagree to (5) strongly agree. Customer *Relationship Marketing variables* are measured through five dimensions adapted from previous relationship marketing studies (Negassa & Japee, 2023; Zegullaj et al., 2023), namely: (1) *trust*, measuring customer confidence in the integrity and reliability of the bank; (2) *commitment*, measuring the extent to which customers feel emotionally and rationally bound to maintain a relationship with the bank; (3) *communication*, measuring the quality and intensity of two-way communication between banks and customers through digital channels; (4) *conflict handling*, measuring the bank's ability to handle complaints and transaction problems quickly and fairly; and (5) *bonding/empathy*, measuring the emotional bond and sensitivity of banks to specific customer needs, referring to the importance of empathy in customer-oriented relationships (Schwepker & Good, 2024). The *brand trust variable* is measured using indicators of brand reliability, honesty of information submitted by banks, consistency of service quality, and customer sense of security in digital transactions.

Before being used for primary data collection, the research instrument was first tested through *a pilot test* on 30 initial respondents to ensure the validity of the content and readability of the statement items. The data analysis in this study uses the *Structural Equation Modeling* approach based *on Partial Least Square* (SEM-PLS) with the help of SmartPLS software version 4, which was chosen for its ability to test predictive models with formative and reflective constructs simultaneously without requiring strict data normality assumptions. The analysis stage includes the evaluation of the measurement model (*outer model*), which includes the convergent validity test through the outer loading and *Average Variance Extracted* (AVE) values, the discriminant validity test through *the Fornell-Larcker* and *Heterotrait-Monotrait Ratio* (HTMT) criteria, and the reliability test through *Cronbach's Alpha* and *Composite Reliability* values. Furthermore, an evaluation of the structural model (*inner model*) was carried out through the value of the determination coefficient (R^2), *path coefficient*, t-statistical value of the *bootstrapping* procedure results with 5,000 subsamples, and *the predictive relevance* value (Q^2) to assess the predictive ability of the research model.

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RESULT AND DISCUSSION

Based on the results of the distribution of questionnaires to 200 customers who are active users of digital banking services in the city of Medan, the following description of the characteristics of the respondents was obtained. In terms of age, the majority of respondents were in the age range of 26–35 years (38%), followed by the age group of 36–45 years (24%), the age group of 18–25 years (22%), the age group of 46–55 years (12%), and the age group over 55 years (4%). This composition indicates that active users of digital banking services in Medan City are dominated by the productive age group who are generally more adaptive to financial technology. In terms of digital banking service applications used, BRImo is the application most used by respondents (28%), followed by Livin by Mandiri (24%), BNI Mobile banking (19%), myBCA (15%), and other digital banking applications (14%). Figure 1 presents a visualization of the characteristics of the respondents.

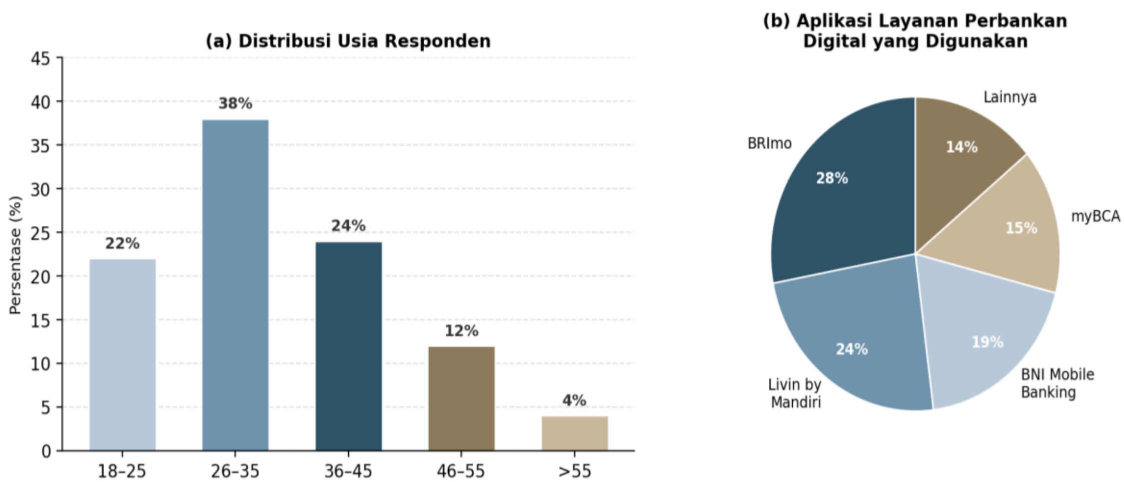

Figure 1. Respondent Characteristics
Source: Primary data processed (2026)

This distribution shows that the digital banking services market in Medan City is still dominated by large state-owned and national private banks, in line with the pattern of penetration of *mobile banking services* in national banking institutions which continues to be strengthened through *digital marketing strategies* and strengthening institutional image (Wulandari & Komalasari, 2024). The diversity of applications used by respondents also strengthens the relevance of this study, because *the brand trust* measured reflects customer perceptions across digital banking platforms, not just on a single service provider.

The dominance of the age group of 26-45 years, which cumulatively covers 62% of respondents, indicates that the digital banking customer segment in Medan City is currently dominated by the age group that is in the economically productive phase, with relatively high financial transaction needs and consistent intensity of digital application use. This characteristic is important to consider for bank management in designing *a targeted Customer Relationship Marketing* strategy , for example through personalization of digital financial education content, lifestyle-based loyalty programs, and strengthening security features in accordance with the preferences of the

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productive age group who tend to be more critical of data privacy and cybersecurity issues than older and younger age groups.

The evaluation of the measurement model (*outer model*) shows that all indicators in each research construct, both the five-dimensional CRM and *Brand trust*, have *an outer loading* value above 0.70, which means that all indicators are declared to be valid convergently. The *Average Variance Extracted* (AVE) value for the entire construct ranged from 0.58 to 0.71, exceeding the minimum threshold of 0.50, so that the convergent validity of the research model was met. The discriminant validity test through *the Fornell-Larcker* criterion showed that the square root of AVE of each construct was greater than the inter-construct correlation, which was reinforced by the HTMT value of all construct pairs that were below the threshold of 0.90, so that there was no indication of significant overlap between constructs.

Table 1 presents the results of the construct reliability test. All research constructs, namely *Trust, Commitment, Communication, Conflict Handling, Bonding/Empathy,* and *Brand Trust*, have *Cronbach's Alpha* and *Composite Reliability* values above 0.70, which shows that this research instrument is reliable and consistent in measuring the construct in question.

Table 1. Convergent Reliability and Validity Test Results

Construct	*Cronbach's Alpha*	*Composite Reliability*	AVE
Trust	0.842	0.887	0.664
Commitment	0.816	0.871	0.628
Communication	0.798	0.862	0.610
Conflict Handling	0.781	0.849	0.584
Bonding/Empathy	0.829	0.879	0.647
Brand trust	0.856	0.897	0.712

The evaluation of the structural model showed a determination coefficient value (R^2) for *the brand trust construct* of 0.612, which means that the five dimensions *of Customer Relationship Marketing* were simultaneously able to explain 61.2% of *the variation in brand trust* of digital banking customers in the city of Medan, while the remaining 38.8% was explained by other variables outside this research model, such as the quality of the digital security system, the reputation of the institution in general, as well as external factors such as banking regulations. The R^2 value of 0.612 is included in the strong category according to the general criteria of structural model evaluation in marketing research. In addition, *the predictive relevance* value (Q^2) for *the brand trust* construct was obtained at 0.384, which indicates that the research model has good predictive relevance.

The results of hypothesis testing through *the bootstrapping* procedure showed that all five dimensions of CRM had a positive and significant effect on *brand trust* at a significance level of 5% (t-statistic greater than 1.96). The *trust* dimension had the greatest influence on *brand trust* with a path coefficient of 0.312 (t = 5.84), followed by the *commitment* dimension of 0.245 (t = 4.12), the *bonding/empathy* dimension of 0.221 (t = 3.78), the *communication* dimension of 0.198 (t = 3.35), and the *conflict handling* dimension0.156 (t = 2.21) as the dimension with the smallest contribution but still statistically significant. Table 2 and Figure 2 present a summary of the results of the hypothesis test in more detail.

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Table 2. Hypothesis Testing Results (*Bootstrapping*)

Hypothesis / Jalur	**Coeficin (β)**	**T-Statistics**	**p-*value***	**Remarks**
H1: *Trust → Brand trust*	0.312	5.84	0.000	Significant, accepted
H2: *Commitment → Brand trust*	0.245	4.12	0.000	Significant, accepted
H3: *Communication → Brand trust*	0.198	3.35	0.001	Significant, accepted
H4: *Conflict Handling → Brand trust*	0.156	2.21	0.027	Significant, accepted
H5: *Bonding/Empathy → Brand trust*	0.221	3.78	0.000	Significant, accepted

*R^2 Brand trust = 0.612 (*strong*)* | *Q^2 Brand trust = 0.384 (*good predictive relevance*)*

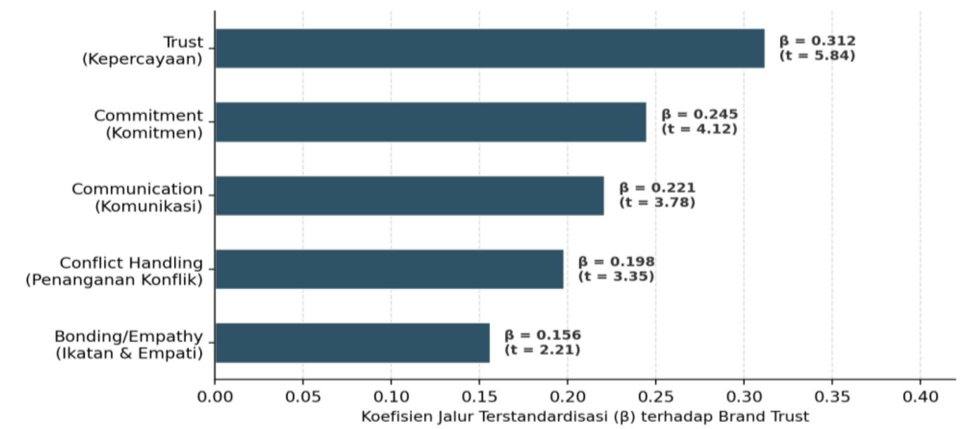

Figure 2. Structural Model Test Results (Bootstrapping)
Source: SmartPLS 4 output, primary data processed (2026)

It should be emphasized that the order of contribution of the five dimensions of CRM above reflects the magnitude of the coefficient of the standardized path relative in this research model, not evidence of absolute causal contribution to *Brand trust*. Given that this study uses *a cross-sectional* design, all relationships found should be interpreted as positive and statistically significant relationships at a single point in observation, rather than as definitive causal evidence between time.

The results of the study show that the trust dimension in the *framework of Customer Relationship Marketing* makes the most dominant contribution to the formation of *brand trust* of digital banking customers in the city of Medan. These findings are consistent with the results of research by Hidayat and Idrus (2023) who found that *relationship marketing* has a significant effect on bank customer trust through strengthening *switching barriers* and customer satisfaction. In the context of digital services that have minimal physical interaction, customer confidence in system integrity, personal data security, and consistency of application performance is the main foundation before customers are willing to entrust their financial transactions to banks. These findings are also in line with the results of a study by Musfiqoh and Komala (2024) which shows that trust is an important element in the relationship chain between CRM and conventional bank customer loyalty, as well as the results of research by Yunitasari and Lilik (2023) which confirm the central role of trust in the relationship between *relationship marketing* and *customer value*.

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These findings are also consistent with the results of studies on the digital banking sector in other developing countries, which show that trust is a significant determinant of user satisfaction of digital payment services, in addition to usability, privacy, and ease of use (Thapaliya & Dongol, 2026).

The *commitment* dimension proved to be the second largest contributor to *brand trust*, indicating that customers who felt they had a long-term attachment to the bank tended to rate brand trust higher. These findings reinforce the argument that commitment is not just the result of trust, but also an element that actively strengthens the perception of brand reliability, as found in research on the role of *relationship marketing* in driving *customer value, customer satisfaction,* and *perceived service quality* (Setyawan & Nabhan, 2023). Banks that consistently demonstrate their commitment through loyalty programs, special offers for existing customers, and app feature updates that are responsive to customer needs, tend to build the perception that the bank is serious about maintaining long-term relationships, which in turn strengthens *brand trust*. This is in line with the findings in the retail banking sector that customer-prioritizing tactics, such as core benefit provision and preferential treatment, increase the perception of customer confidence that encourages affective and normative commitment, with trust acting as a central mechanism in building long-term loyalty to digital financial services (Kurtuluş & Nasır, 2026).

The *bonding/empathy dimension* has also been proven to have a significant effect on *brand trust* with a considerable contribution. These findings are relevant to the results of Schwepker and Good (2024) research which shows that empathy is an element that strengthens customer orientation in sales relationships, as well as the results of a study by Gołąb-Andrzejak (2026) which confirms that empathy remains an important ethical foundation in *relationship marketing* even though service processes are increasingly automated by artificial intelligence. In the context of digital banking, empathy can be manifested through the design of an application interface that understands user needs, personalized customer service responses even if delivered through *chatbots* or *live chat*, and banks' sensitivity in tailoring product offerings to customer profiles and financial needs. This result is also in line with the findings of Sari and Putra (2024) which show that *brand attachment* plays an important role in mediating the influence of *social media marketing* on *customer bonding*, which indicates that customers' emotional bonds to brands can be built through various digital communication channels.

The *communication dimension* has been shown to have a positive and significant effect on *brand trust*, although with a more moderate contribution than the previous three dimensions. These findings are consistent with the results of research by Negassa and Japee (2023) which show that communication is one of the significant predictors of *customer retention* through the mediation of customer satisfaction. In the digital banking industry, effective communication includes transparent transaction notifications, updates on security policies, and the availability of responsive complaint channels. Customers who feel that they get clear and timely information from the bank tend to have the perception that the bank is transparent and trustworthy. These results also strengthen the findings of Kurniawan and Prabowo (2025) which show that marketing communication contributes to customer satisfaction in the service sector in Medan City, indicating that a similar relational pattern also applies across service sectors in the region.

Despite having the smallest contribution among the five dimensions of CRM, *conflict handling* has been proven to have a positive and significant effect on *brand trust*. These findings confirm that banks' ability to handle complaints and digital transaction problems, such as transfer failures, system errors, or alleged account abuse, remains an important factor that affects customer perception of trust even though it is not a top priority over *trust* and *commitment*. This relatively smaller contribution can be explained by the characteristics of digital customers who tend to assess the experience of routine transactions as a more dominant trust-building factor compared to conflict handling, which is only experienced by some customers at certain moments. However, when conflicts or complaints do occur, the speed and fairness of handling provided by banks has the potential to be a critical point that

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can significantly strengthen or even damage the *brand trust* that has been built, so banks still need to prioritize a responsive complaint handling system.

Overall, the findings of this study strengthen the relevance of *Relationship Marketing theory* in explaining the formation of *Brand Trust* in the digital financial services industry, while expanding the scope of application of the theory which was previously more tested in the retail, culinary, and lifestyle sectors (Fitriani et al., 2025; Kholifah et al., 2024; Prince, 2025). The R^2 value of 0.612 shows that the five-dimensional CRM model used in this study has a strong explanatory ability of *brand trust*, in line with the findings of Zegullaj et al. (2023) which affirm the significant role of CRM on customer relational variables in various industry contexts, and strengthens the results of Daimah's (2026) study on the contribution of *Customer Relationship Management* in digital marketing to the satisfaction, loyalty, and profitability of the company. The central position *of brand trust* as a linking mechanism between the company's relational efforts and customer behavior outcomes is also confirmed by studies across service sectors, including banking, which show that *brand trust* consistently mediates the influence of marketing efforts on customer loyalty and *brand stickiness* (Elsharnouby et al., 2026).

Practically, the finding that *the trust* and *commitment* dimensions contribute the most implies that digital bank management in Medan City and North Sumatra in general needs to prioritize investment in strengthening transaction security systems, data policy transparency, and consistency of application service quality as the main foundation for building *brand trust*. Additionally, loyalty programs designed to strengthen long-term customer commitments, such as tiered incentives for active customers or digital financial literacy education programs, can be an effective relational strategy. Given the contribution of the *bonding/empathy dimension* that is also quite large, banks need to ensure that the personalization of digital services, even though delivered through automated technology, still maintains a sense of concern for individual customer needs, in line with the principles of empathy-based relational marketing in the era of artificial intelligence (Gołąb-Andrzejak, 2026). Meanwhile, strengthening responsive digital communication channels and a fast and fair complaint handling system still needs to be an integral part of *the bank's relationship marketing* strategy , considering that these two dimensions, although contributing more moderately, are still proven to be significant in forming *brand trust* of digital banking customers.

The contribution pattern of the five dimensions of CRM in this study also shows similarities with findings in the broader context of online marketing, where trust and relational interaction are proven to be the main determinants of user loyalty in the digital environment (Zhou et al., 2024). This indicates that although the digital banking industry has more risk and regulatory characteristics than the retail and lifestyle services sectors, the basic principles of *relationship marketing* in building trust remain consistent across sectors. The consistency of this pattern is also strengthened by the findings of various *relationship marketing* and *brand trust* studies in the Islamic and conventional banking sectors, both through direct approaches such as *frontliner* services (Imanurrovi & Himmati, 2023) and through *relationship marketing* strategies which is more structured in microfinance institutions (Dewi & Febrina, 2023), so it can be concluded that the success of CRM in building *brand trust* does not solely depend on technological sophistication, but on the consistency of applying relational principles as a whole, both in digital and conventional channels.

The relevance of the research area is also important to underline. As one of the largest economic centers in North Sumatra with a population of more than 2.4 million people and dominated by the productive age population (BPS Medan City, 2024, as cited in Nurhayati et al., 2026), Medan City is a relevant digital banking market context to be studied. This study does not directly examine the variables of the social structure of the community or the pattern of word-of-mouth communication, so the allegation that the socio-cultural characteristics of the city of Medan also affect the contribution *of the bonding/empathy* dimension to *brand trust* needs to be understood as an interpretive possibility, not as a finding that has been empirically proven in this study. This interpretation is in line with observations in other local contexts in North Sumatra, where social support factors and intergenerational

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interaction play a role in the formation of trust in digital banking services (Nurhayati et al., 2026), but direct testing of the role of specific socio-cultural factors in the city of Medan, such as social proximity and reputation from word of mouth, needs to be on the agenda of further research. For example, through the addition of moderation variables or local cultural mediation in the research model.

CONCLUSION

This study aims to analyze the role of *Customer Relationship Marketing* on *Brand Trust* in the digital banking industry by referring to the Relationship Marketing theory approach, with a research location in Medan City, North Sumatra Province. Based on the results of the analysis of 200 active customers of digital banking services using the SEM-PLS approach, it can be concluded that *Customer Relationship Marketing* simultaneously has a positive and statistically significant relationship with *Brand Trust* in this study model, with an R^2 value of 0.612 which is included in the strong category. The five dimensions of CRM tested, namely *trust, commitment, communication, conflict handling,* and *bonding/empathy*, all showed a positive and statistically significant relationship with *brand trust*, with the trust dimension as the largest relative contributor, followed by *commitment, bonding/empathy, communication,* and *conflict handling* as the smallest but still significant contributor. Given the study's *cross-sectional design*, these findings represent the strength of statistical relationships between variables at a single point in time, rather than definitive causal relationship evidence.

This finding makes a theoretical contribution by expanding the application of *Relationship Marketing* theory in the context of the digital banking industry in areas outside Java, especially Medan City and North Sumatra Province, which have been relatively limited compared to the retail and lifestyle sectors. Practically, the results of this study recommend that digital bank management prioritize strengthening aspects of transactional trust through improving system security and data policy transparency, strengthening loyalty programs that build long-term customer commitments, integrating empathy in automated digital services, and maintaining responsive and fair communication channels and complaint handling systems.

This research has a number of limitations that need to be addressed for future research. First, this study uses *a cross-sectional* design that only captures customer perceptions at a single point in time, so it cannot explain the dynamics of *changing brand trust* over time. Second, the scope of the study is limited to customers in the city of Medan limiting the generalization of findings in the context of digital banking in other regions with different demographic characteristics and levels of digital literacy. Third, this study has not involved mediation or moderation variables, such as *customer satisfaction* or *customer engagement*, which based on previous research have been proven to play an important role in the chain of relationships between *relationship marketing* and other relational outcome variables (Musfiqoh & Komala, 2024; Rachmawati & Pratama, 2026). Therefore, further research is recommended to use longitudinal design, expand the scope of the research area to other cities in North Sumatra and other provinces, and integrate mediation or moderation variables such as *customer satisfaction* or *customer engagement*. Further research is also recommended to examine the comparison between generations of digital banking service users, as well as compare the pattern of *brand trust* formation between conventional bank customers with digital services and *digital-only bank* customers, in order to gain a more comprehensive understanding of the mechanism of brand *trust* formation in the digital banking industry in Indonesia

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