

Pengaruh Etika, Kepercayaan dan Variabel Mediasi Pengalaman Pengguna pada Citra Perusahaan Bank Syariah Indonesia KC Palangkaraya

The Impact of Ethics, Trust and User Experience Mediating Variables on the Corporate Image of Bank Syariah Indonesia KC Palangkaraya

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Abstrak

Dalam konteks pemasaran digital Bank Syariah Indonesia KC Palangkaraya, penelitian ini menyelidiki pengaruh etika, kepercayaan, dan pengalaman pengguna terhadap citra perusahaan. PLS-SEM (Partial Least Squares Structural Equation Modeling), yang diimplementasikan dengan Smart-PLS versi 3.2.7, adalah metodologi kuantitatif yang digunakan. Sampel penelitian terdiri dari seratus orang yang dipilih secara acak. Hasil penelitian menunjukkan bahwa kepercayaan memiliki pengaruh paling signifikan terhadap citra perusahaan (path coefficient 0,387, p-value 0,001). Etika, di sisi lain, memiliki efek positif tetapi tidak signifikan secara statistik (path coefficient 0,145, p-value 0,289). Selain itu, pengalaman pengguna memiliki pengaruh yang signifikan terhadap citra perusahaan (path coefficient 0,282, p-value 0,007). Namun, pengalaman pengguna tidak berfungsi sebagai moderator dalam hubungan antara etika dan kepercayaan terhadap citra perusahaan. Penelitian ini menunjukkan bahwa Bank Syariah Indonesia harus memprioritaskan membangun kepercayaan pelanggan, memberikan pengalaman pengguna yang ideal, dan menerapkan prinsip etika dalam pemasaran digital untuk meningkatkan citra perusahaan.

Kata Kunci:

Etika
Kepercayaan
Pengalaman Pengguna
Citra Perusahaan
Pemasaran Digital

Keywords:

Ethics,
Trust,
User Experience,
Corporate Image,
Digital Marketing

Abstract

In the context of digital marketing of Bank Syariah Indonesia KC Palangkaraya, this study investigates the influence of ethics, trust, and user experience on corporate image. PLS-SEM (Partial Least Squares Structural Equation Modeling), implemented with Smart-PLS version 3.2.7, was the quantitative methodology used. The research sample consisted of one hundred randomly selected people. The results showed that trust has the most significant influence on corporate image (path coefficient 0.387, p-value 0.001). Ethics, on the other hand, has a positive but statistically insignificant effect (path coefficient 0.145, p-value 0.289). In addition, user experience has a significant effect on corporate image (path coefficient 0.282, p-value 0.007). However, user experience does not serve as a moderator in the relationship between ethics and trust on corporate image. This study suggests that Bank Syariah Indonesia should prioritize building customer trust, providing an ideal user experience, and applying ethical principles in digital marketing to improve its corporate image.



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INTRODUCTION

In the era of increasingly rapid digital transformation, digital marketing has become a key strategy for building relationships between businesses and customers (Gurcan et al., 2023). Information technology has changed the way businesses interact with customers and how society perceives companies (Newman & Gopalkrishnan, 2023). It is crucial to understand how digital marketing can help create a company's image through ethics, trust and user experience because, in the context of Islamic banking, digital marketing is not only a promotional tool but also a way to foster trust and positive user experience (Broekstra et al., 2020).

In collaboration with Bank Indonesia, the Ministry of Finance of the Republic of Indonesia, and the National Committee for Sharia Finance, the Financial Services Authority (OJK) raised the theme "Empowerment and Digitalization of the Sharia Economic System to Strengthen National Economic Resilience" in the Indonesia Sharia Financial Development Report (LPKSI) 2022. The economic recovery after the pandemic will increase Indonesia's economic resilience in 2022. Indonesia's export sector shows 5.3% growth in 2022. With global commodity prices increasing, including coal, the trade balance recorded a net surplus throughout 2022. The sharia economic and

financial sector, which includes sharia banking, sharia capital market, and sharia IKNB, has shown its ability to adjust to survive the pandemic. Islamic financial assets reached IDR2,375.84 trillion or 15.87% in 2022, up from IDR2,050.44 trillion or 13.82% on an annualized basis (yoy)(Department of Islamic Banking Financial Services Authority, 2022).

The Islamic Capital Market has the largest market share of Islamic financial assets (60.08%), growing by 15.51% (yoy), higher than 14.83% (yoy) in 2021. Islamic banking has a market share of 33.77% of Islamic financial assets, growing by 15.63% (yoy), higher than 13.94% (yoy) in 2021. Islamic IKNB has a market share of 6.15% of total Islamic financial assets, growing by 20.88% (yoy) compared to With the third rank in the 2022 Islamic Financial Development Indicators, Indonesia has been recognized as one of the best in the world in the Islamic financial and economic sector (Department of Islamic Banking Financial Services Authority, 2022).

To attract and retain customers, the company's image is very important. Public trust in the sharia principles promoted by the company is closely related to the company's image in the context of Islamic banking (Khan & Fatma, 2023). As the largest Islamic bank in Indonesia, Bank Syariah Indonesia (BSI) strives to ensure that sharia values are reflected in every aspect of its operations, including digital marketing strategies. However, there is little research examining ethics, trust and user experience in digital marketing in the Islamic banking sector, although the importance of digital marketing for building corporate image has been widely discussed (Ivascu et al., 2023).

In digital marketing, ethics are essential for building long-term relationships with customers. Customers can view companies in a variety of ways, including transparency, accuracy of information, and protection of customer data (Herzog et al., 2021). In previous research, ethics are often associated with customer loyalty. However, there is not much research linking ethics to user experience and company image. This suggests that there is room for further research. When it comes to Islamic banks, ethics have a bigger role to play as clients expect businesses to adhere to Islamic values in every interaction they have.

Customer trust is also a key factor affecting corporate image. Previous research shows that trust is the foundation of sustainable customer relationships, especially in the banking industry (Li et al., 2023). In digital marketing, trust is built through honest communication, reliable service and satisfying user experience (Xin et al., 2023). However, research integrating trust as a factor influencing user experience and corporate image in the Islamic banking sector is limited. Therefore, understanding this dynamic is important to provide deeper insights (Emmanuel et al., 2023).

In digital marketing, user experience (UX) is increasingly important. User experience encompasses the way customers interact with various digital channels, such as apps, websites and social media platforms. A satisfying experience not only increases customer loyalty but can also improve a company's reputation (Castillo-Abdul et al., 2021). However, not much research has been done on how user experience mediates the influence of ethics and trust on corporate reputation, especially in terms of Islamic banks in Indonesia. Identifying the function of UX as a mediating variable can make a significant contribution to the development of digital marketing literature (Proença & Martins, 2023).

By looking at how ethics, trust and user experience in digital marketing affect corporate image at Bank Syariah Indonesia KC Palangkaraya, this study aims to add to the existing literature. The direct and indirect relationships between variables will be tested through a quantitative approach and Partial Least Squares Structural Equation Modeling 3 (PLS-SEM 3) analysis. It is expected that the findings of this study will not only provide a theoretical basis for the literature on digital marketing and Islamic banking, but also provide practical knowledge for Islamic banks on how to create an effective digital marketing strategy that complies with sharia principles (Alzaidi & Agag, 2022).

METHODS

This study involved customers of PT Bank Syariah Indonesia (BSI) Palangkaraya City aged 20-60 years. Using the Slovin formula and a 10% margin of error, a sample of 100 respondents was obtained from a population of 47,022 people. Sampling was done randomly to ensure representative and valid results (Sarmawa et al., 2020).

This research applies quantitative methods with a positivistic approach to examine the influence of Ethics, Trust, and User Experience as mediating variables, both individually and together, on Corporate Image in the Islamic banking sector. Hypotheses were tested using quantitative statistical analysis to understand the relationship between religiosity, service satisfaction, and customer behavior in Islamic banking in Indonesia.

Profile of Respondents

The diverse demographic distribution resulted in a wide-ranging representation of individuals with various professional and educational qualifications, enhancing the relevance and applicability of the research findings.

Table I. Demographic Profile of Respondents

| Category | Details |
|------------|---|
| Age | 21-60 years (actively making financial decisions) |
| Gender | 43.3% Male, 56.7% Female |
| Occupation | 38.7% Government Employees, 19.2% Entrepreneurs, 15.5% Private-sector Employees, 8.4% Students, 18.2% Other Professions |
| Education | 12.3% Postgraduate, 29.5% Bachelor's Degree, 48.9% High School, 9.3% Smallest Group: Diploma Holders |

Source: Data Processes

HYPOTHESIS DEVELOPMENT

Ethics

One of the independent variables in this study is ethics because of its important role in building sustainable company-customer relationships, especially in digital marketing. The main concern of customers in the digital era is ethics which includes principles such as transparency, honesty and accuracy of information, and protection of personal data (Kloppenburger et al., 2022). Compared to other sectors in the Islamic banking industry, which is based on Islamic values, ethics have a more important position. Islamic bank customers expect business processes, including digital marketing, to follow sharia principles such as fairness, transparency and honesty (Elamer et al., 2020). Therefore, the implementation of ethics in digital marketing helps the company build trusting customer relationships, strengthening its reputation as an ethical and reliable organization (Vogler & Eisenegger, 2021).

Previous studies have shown that marketing ethics are positively correlated with customer loyalty and trust in the company. However, research specifically linking digital marketing ethics to company perceptions, especially through user experience as a mediating factor, is scarce. Violations of ethical principles in digital marketing, such as misleading advertising or the inability to protect customer data, can quickly damage a company's reputation (Mazzù et al., 2023). In contrast, strong ethics in digital marketing create a positive user experience, increase customer trust and help build a good corporate image (Payne et al., 2021).

H1. Ethics has a positive influence on Corporate Image

Trust

An important variable in this study is trust as it serves to build strong relationships between businesses and customers, especially in Islamic banking. Islamic banks rely on sharia principles such as transparency, fairness, and integrity, as well as customer trust to maintain reputation and loyalty. Service quality and the belief that the bank acts according to Islamic values underpin this.

Trust in digital marketing is important because customers interact through various online platforms. Transparency, data protection and a good user experience help build trust. This research examines the role of trust directly and through user experience in influencing the image of Bank Syariah Indonesia KC Palangkaraya, with the hope of providing guidance on ethical and effective digital marketing strategies.

H2. Trust has a positive influence on Corporate Image

User Experience (UX)

User experience (UX) serves as a moderating variable that strengthens or weakens the relationship between ethics and trust with corporate image in this study. User experience (UX) includes customer interactions with digital platforms such as apps and websites, which include functional and emotional aspects. Good UX can increase the impact of ethics and trust, while poor UX can reduce it. The purpose of this study is to determine how the interaction of UX with independent variables impacts the image of Bank Syariah Indonesia KC Palangkaraya. This is done to assist businesses in developing ethical and trustworthy digital marketing strategies that have an optimal user experience.

H3. User Experience mediates the influence between Ethics and Corporate Image

H4. User Experience mediates the influence between Trust and Corporate Image

Research Model

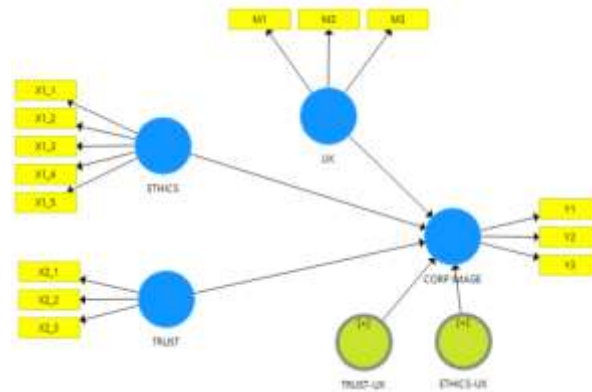


Figure 1. Research Model

Research Instruments and Measurements

The main tool for collecting data in this study is a questionnaire. In this study, each construct was measured with a five-point Likert scale, where one point indicates “strongly disagree” and five points indicate “strongly agree”. This scale was chosen because it allows for more in-depth data analysis as it can determine the respondent's level of agreement with the given statement (Deveci et al., 2023). Four main variables were included in the questionnaire: ethics, trust, user experience (UX) as a moderating variable, and corporate image (corporate image). The literature review and research objectives were used to build constructs for each variable.

The Ethics Variable (X1) consists of five constructs that serve as a representation of the ethical principles used in digital marketing. The Trust Variable (X2) has three constructs, the User Experience Variable (UX) as a moderating variable (M), and the Corporate Image Variable (Y) has three constructs. Each construct was created to ensure that they were clear and appropriate to the context of Islamic banking and the purpose of the study.

Data Analysis

To analyze the data, this study used the Partial Least Squares Structural Equation Modeling (PLS-SEM) method, which is available in the Smart-PLS application version 3.2.7. As PLS-SEM is well suited for research with complex models and limited sample sizes, this method is particularly relevant for this study involving ethics, trust and research variables. In addition, for analyzing models with reflective indicators and ordinal data formats, such as Likert scales, PLS-SEM has advantages (Sarstedt & Moisesescu, 2024).

Data analysis begins with the evaluation of the measurement model, also known as the outer model. This involves testing the validity and reliability of the model. The Fornell-Larcker criterion and the Heterotrait-Monotrait Ratio (HTMT) are used to test convergent validity (Bai et al., 2023). Loading Factor values (ideally >0.7), Average Variance Extracted (AVE, ideally >0.5), and Composite Reliability (CR, ideally >0.7). After ensuring validity and reliability, the analysis moves on to testing the structural model-also known as the inner model. This involves testing the strength of the relationships between latent variables using the Path coefficient values, t-statistics, and p-values generated from the bootstrapping process. In addition, to describe the variance of the dependent variable as well as the relative influence of each independent variable, indicators such as R-Square and Effect Size (f-square) are used to measure the strength of the model.

The Smart-PLS app version 3.2.7 displays the results of complex path analysis in easy-to-understand tables and graphs, which makes it easier for researchers to perform. This tool allows researchers to find significant effects of ethics, trust, and user experience on corporate image. They can also test the function of user experience as a moderating variable. In the context of Islamic banking digital marketing, the results of this analysis provide deep insights into the relationships between variables and aid data-driven decision-making.

Results and Discussion**Outer Loadings****Table II.** Outer Loadings

| | CI | ETH | ETH-UX | TR | TR-UX | UX |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|
| ETH * UX | | | 0.940 | | | |
| M1 | | | | | | 0.749 |
| M2 | | | | | | 0.692 |
| M3 | | | | | | 0.753 |
| TR * UX | | | | | 0.941 | |
| X1_1 | | 0.893 | | | | |
| X1_2 | | 0.855 | | | | |
| X1_3 | | 0.847 | | | | |
| X1_4 | | 0.840 | | | | |
| X1_5 | | 0.828 | | | | |
| X2_1 | | | | 0.774 | | |
| X2_2 | | | | 0.808 | | |
| X2_3 | | | | 0.756 | | |
| Y1 | 0.806 | | | | | |
| Y2 | 0.851 | | | | | |
| Y3 | 0.615 | | | | | |

Note(s): ETH: Ethics; TR: Trust; CI: Corporate Image; UX: User Experience.

Source: Compiled by the authors 2025

The AVE value of each variable is more than 0.5, indicating the convergent validity of the construct, which means that the indicator can explain the variance of the latent variable well. ETHICS and TRUST variables have quite high AVEs (0.727 and 0.608), indicating that the measurement of ethics and trust is very valid. The moderating variables ETHICS-UX and TRUST-UX have perfect AVEs (1.000), indicating that these interaction constructs are very strong and consistent. In addition, the UX and CORP IMAGE variables meet the minimal AVE threshold, indicating that they are valid. These results support the theory that user experience, ethics, and trust significantly shape corporate image, and strengthen the role of UX as a moderating variable in Islamic banking.

Convergent Validity Average Variance Extracted (AVE)**Table III.** Average Variance Extracted (AVE)

| | Average Variance Extracted (AVE) |
|-------------------|----------------------------------|
| CORP IMAGE | 0.584 |
| ETHICS | 0.727 |
| ETHICS-UX | 1.000 |
| TRUST | 0.608 |
| TRUST-UX | 1.000 |
| UX | 0.535 |

Source: Compiled by the authors 2025

The AVE values on all variables are above 0.5, which indicates that the constructs have good convergent validity, meaning that the indicators are able to adequately explain the variance of the latent variables. ETHICS and TRUST variables have quite high AVE (0.727 and 0.608), indicating that the measurement of ethics and trust is very valid. The moderating variables ETHICS-UX and TRUST-UX have perfect AVEs (1.000), indicating these interaction constructs are very strong and consistent. The UX and CORP IMAGE variables also met the minimal AVE threshold, indicating adequate validity. These findings support the theory that ethics, trust, and user experience variables significantly

contribute to shaping corporate image, as well as strengthen the role of UX as a moderating variable in the context of Islamic banking.

Discriminant Validity (Fornell Larcker Criterion)

Table IV. Fornell Larcker Criterion

| | CI | ETH | ETH-UX | TR | TR-UX | UX |
|--------|--------|--------|--------|--------|--------|-------|
| CI | 0.764 | | | | | |
| ETH | 0.604 | 0.853 | | | | |
| ETH-UX | -0.162 | -0.155 | 1.000 | | | |
| TR | 0.681 | 0.674 | -0.116 | 0.780 | | |
| TR-UX | -0.147 | -0.116 | 0.586 | -0.081 | 1.000 | |
| UX | 0.634 | 0.651 | -0.010 | 0.658 | -0.111 | 0.732 |

Note(s): ETH: Ethics; TR: Trust; CI: Corporate Image; UX: User Experience.

Source: Compiled by the authors 2025

Based on the Fornell-Larcker Criterion, the main diagonal value (square root value of AVE) of each variable is greater than the correlation between other variables, which indicates good discriminant validity. For example, the diagonal value for corporate image (CI) is 0.764, higher than its correlation with other variables such as ethics (0.604) and trust (0.681). Similarly, the ETH, TRUST, and UX variables each have higher diagonal values than their cross-correlations with other variables. Although the moderating interaction variables (ETH-UX and TR-UX) show negative or low correlations with other variables, this is reasonable due to their nature as interaction constructs. The results support the theory that each construct in this study has unique and measurable features. This theory makes it possible to independently and clearly analyze the relationship between ethics, trust, user experience, and corporate image in the context of Islamic banking.

Reliability Test

Table V. Reliability Test

| | Cronbach's Alpha | rho_A |
|------------|------------------|-------|
| CORP IMAGE | 0.655 | 0.713 |
| ETHICS | 0.906 | 0.911 |
| ETHICS-UX | 1.000 | 1.000 |
| TRUST | 0.678 | 0.679 |
| TRUST-UX | 1.000 | 1.000 |
| UX | 0.576 | 0.578 |

Source: Compiled by the authors 2025

For most variables, the Cronbach's Alpha and rho_A values showed adequate to high levels of reliability. The ETHICS variable, with a Cronbach's Alpha value of 0.906 and rho_A of 0.911, showed strong internal consistency. The moderating interaction variables ETHICS-UX and TRUST-UX have perfect reliability values (1.000) as they are vacuole multiplied constructs, while the variables CORP IMAGE and TRUST have moderate reliability, with Alpha values of 0.655 and 0.678 respectively, which are still acceptable in social research. These results support the theory that ethics and trust variables can be measured with good consistency, while user experience requires more optimized measurement to ensure data reliability in the context of Islamic banking.

R-Square

Table VI. R-Square

| | R Square | R Square Adjusted |
|------------|----------|-------------------|
| CORP IMAGE | 0.545 | 0.521 |

Source: Compiled by the authors 2025

For the corporate image variable, the adjusted R Square value of 0.545 indicates that the independent variables in the model-ethics, trust, and user experience-represent about 54.5% of the variation in corporate image. The adjusted R

Square value of 0.521 indicates that, after considering the number of variables and the sample, the model is still robust. These results support the theory that ethics, trust, and user experience significantly affect corporate image, particularly in Islamic banking. Therefore, strategies that optimize these three factors can improve customers' perception of the company.

Goodness of Fit (GoF)

Table VII. Standardized Root Mean Square Residual (SRMR)

| | Saturated Model | Estimated Model |
|-------------|-----------------|-----------------|
| SRMR | 0.095 | 0.095 |

Source: Compiled by the authors 2025

The Standarized Root Mean Square Residual (SRMR) value of 0.095 for the saturated model and the estimated model indicates that the model has a fairly good level of fit with the data. SRMR values below 0.10 are usually considered an indication of adequate model fit. This indicates that the data collected fit the research model linking ethics, trust, user experience, and corporate image. The results support the theory that relationships in Islamic banking can be correctly and accurately explained with a model that incorporates these factors.

Path Coefficients (Direct Effect)

Table VIII. Path Coefficients

| | Original Sample (O) | T Statistics (O/STDEV) | P Values |
|--------------------------------|---------------------|--------------------------|--------------|
| ETHICS -> CORP IMAGE | 0.145 | 1.061 | 0.289 |
| TRUST -> CORP IMAGE | 0.387 | 3.306 | 0.001 |
| UX -> CORP IMAGE | 0.282 | 2.728 | 0.007 |

Source: Compiled by the authors 2025

The results of the path analysis show that the variables of trust (trust) and user experience (UX) have a positive and significant influence on company image. With coefficient values of 0.387 ($p = 0.001$) and 0.282 ($p = 0.007$), this indicates that the higher the trust and good user experience, the more positive the corporate image. The effect of ethics on corporate image, on the other hand, is not significant (coefficient 0.145, $p =$ This result supports the theory that trust and UX are important components in creating corporate image, especially in the Islamic banking sector. The role of ethics may be more complex and require an indirect approach or through other factors).

Moderation Test Table

Table IX. Moderation Test Table

| | Original Sample (O) | T Statistics (O/STDEV) | P Values |
|------------------------|---------------------|--------------------------|--------------|
| ETH-UX -> CI | -0.084 | 0.884 | 0.377 |
| TR-UX -> CI | -0.023 | 0.263 | 0.793 |

Note(s): ETH: Ethics; TR: Trust; CI: Corporate Image; UX: User Experience.

Source: Compiled by the authors 2025

Hasil uji moderasi menunjukkan bahwa, dengan nilai p 0,377 dan 0,793, interaksi antara etika dan pengalaman pengguna (ETH-UX) dan interaksi antara kepercayaan dan pengalaman pengguna (TR-UX) tidak memiliki dampak yang signifikan terhadap citra perusahaan. Dalam hal Bank Syariah Indonesia KC Palangkaraya, ini menunjukkan bahwa hubungan antara etika dan kepercayaan dengan citra perusahaan tidak dimoderasi oleh pengalaman pengguna. Hasil ini bertentangan dengan beberapa teori yang menyatakan bahwa UX dapat memengaruhi etika dan kepercayaan tentang citra perusahaan. Ini menunjukkan bahwa peran UX sebagai variabel moderasi dalam perbankan syariah mungkin lebih kompleks atau dipengaruhi oleh faktor lain.

F-Square

Table X: F-Square

| CORP IMAGE | |
|------------|-------|
| CORP IMAGE | |
| ETHICS | 0.021 |
| ETHICS-UX | 0.008 |
| TRUST | 0.151 |
| TRUST-UX | 0.001 |
| UX | 0.081 |

Source: Compiled by the authors 2025

The F-Square value shows how much contribution each variable makes to the variance of company image. Trust (TRUST) makes the largest contribution with a value of 0.151, followed by user experience (UX) with a value of 0.081, which indicates a moderate influence of the company. Ethics (ETHICS) and the moderating interaction of ETHICS-UX and TRUST-UX contributed very little (0.021, 0.008, and 0.001). These results support the theory that user experience and trust are the main components that shape corporate image, while ethics and UX moderation are more limited or indirect in this regard, particularly in the Islamic banking industry.

Simple Slope Analysis

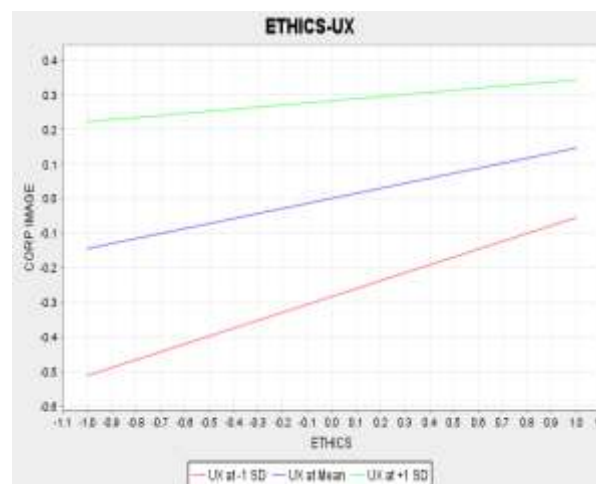


Figure 2. Simple Slope Analysis between Ethics and User Experience

Due to the role of UX as a moderator, different relationship patterns emerge at different levels of UX. When UX is at a low level (indicated by the red line, -1 SD), the relationship between ETHICS and Corporate Image tends to be negative, albeit weak. The Simple Slope Analysis results show this. This suggests that increasing the value of ETHICS slightly decreases the corporate image in situations of poor user experience. At the average UX level (blue line), the relationship between ETHICS and corporate image turns positive, and an increase in ETHICS value starts to improve corporate image. However, the effect is still moderate.

The relationship between ETHICS and corporate image is stronger and more positive at high levels of UX (green line, +1 SD). Overall, the steeper slope indicates that ETHICS has a much greater impact on improving corporate image when user experience is at a high level. This suggests that UX plays an important role as a moderator, especially when UX is at a high level. Therefore, to maximize the positive impact on corporate image, organizations should concentrate on enhancing ethical values and ensuring a good user experience.

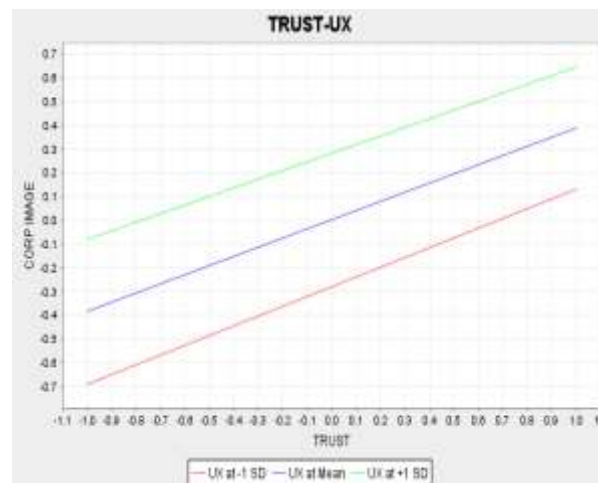


Figure 3. Simple Slope Analysis between Trust and User Experience

The results of the simple spike analysis show that UX moderates the relationship between TRUST and corporate image with different patterns at each level of UX. When UX is at a low level (below average, -1 SD), the relationship between TRUST and corporate image remains positive, but very weak, as shown by the flat spike. This result suggests that an increase in TRUST has little impact on company image at This relationship becomes stronger at average UX levels, where an increase in TRUST starts to have a greater impact on company image. However, the greatest impact is seen at high UX levels (above average, +1 SD). At the best UX conditions, an increase in TRUST has a much greater impact on company image, as seen by the steepest slope.

Overall, these findings suggest that user experience (UX) serves as a moderator that strengthens the relationship between TRUST and Corporate Image. Therefore, organizations should ensure that user experience (UX) is at a high level to maximize the positive impact of TRUST on Corporate Image. The combination of strong TRUST and optimal UX can result in a significant increase in Corporate Image.

DISCUSSION

The results of this study comprehensively support several hypotheses, but some variables are not significant. With a coefficient of 0.387 and a p-value of 0.001, trust has the most significant direct effect on corporate image. This suggests that customer trust is critical to creating a positive perception of the company. Islamic banking companies such as Bank Syariah Indonesia use trust built through integrity, transparency, and service reliability to strengthen its reputation amid tight competition (Asnawi, N., Setyaningsih & N, 2021).

However, with a coefficient of 0.145, the ethics variable has a positive impact on company perception; however, this effect is not statistically significant (p-value 0.289). These results suggest that while digital marketing ethics are important in the Shariah context, the influence it has on corporate reputation is not large enough to stand alone. In such a situation, ethics may have a greater impact if supported by other factors, such as users' beliefs or their positive experiences. These results suggest that to have a greater effect in building a company's image, ethics should be combined with other elements (Chong & Patwa, 2023).

With a coefficient of 0.282 and a p-value of 0.007, the user experience (UX) variable shows a significant influence on company perception. This shows how important customer experience is in creating stronger relationships between customers and companies. A satisfying experience when using a digital platform, such as an app or website, not only improves a company's reputation but is also important for emphasizing ethics and trust. User experience is a component that cannot be ignored in a digital marketing strategy, as shown by the results of the simple slope analysis, where it was found that the impact of user experience on company image is greater when UX is at a high level (Sharma et al., 2018).

However, the moderation analysis showed that UI use did not serve as a significant moderator in the relationships between ethics and corporate image (p-value 0.377) and between trust and corporate image (p-value 0.793). This suggests that the impact of UI use on corporate image is more direct than strengthening the relationship between the other variables. These results suggest that UX can play an important role in determining customer perceptions of a company independently, without relying on its interaction with ethics or trust (Tahir et al., 2024).

The interaction between UX with ethics and trust has very little or almost no significant effect, according to the F-Square analysis. In contrast, trust had a moderate effect on corporate image (F-Square 0.151), while UX had a small but significant effect (F-Square 0.081). The results suggest that approaches to improving corporate image should focus on improving trust and user experience; ethics should remain important in a sharia context (Tahir et al., 2024).

With an R-Square value of 0.545, the research model can explain 54.5% of the variation in corporate image. This value indicates the moderate strength of the model, but the remaining 45.5% variance suggests that other factors outside the model influence corporate image, such as brand communication, product innovation and service quality. To gain a broader understanding, further research could investigate these variables (Hanaysha & Hilman, 2015).

Overall, this study shows how trust, ethics and user experience shape a company's image, particularly in the Islamic banking sector. Ethics remain relevant as a supporting component that reflects sharia values, but user experience and trust prove to be the main factors that influence customer perceptions. By prioritizing the establishment of customer trust, providing an ideal user experience, and applying ethics in every marketing action, Bank Syariah Indonesia can utilize these findings to strengthen their digital marketing strategy. By incorporating these strategies, businesses can build a positive and sustainable reputation in today's technological era (Tyas Utami et al., 2022).

CONCLUSION

This research focuses on how ethics, trust, and user experience to build a corporate image. User experience is also considered as a moderating variable. The results of Smart-PLS 3.2.7 analysis show that trust has the greatest influence on corporate image, with a coefficient of 0.387 and a p-value of 0.001. The results suggest that corporate reputation is based on customer trust, particularly in the Islamic banking sector, where it relies on the reliability and integrity of the company to attract and retain customers. In addition to being an important component, trust has a direct and significant impact on the formation of a corporate positive reputation.

Despite having a positive impact on corporate image, the ethics variable (ethics) was not found to be statistically significant, with a p-value of 0.289. This suggests that, while important as a component on its own, ethics may not be enough to significantly impact corporate reputation if not aided by other factors, such as trust or user experience. For Islamic banks, implementing ethics in digital marketing is still very important to demonstrate Shariah values and build better customer relationships.

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However, the moderation test results show that the relationship between UX and ethics (UX ethics) and trust (UX trust) is not significant. This interaction suggests that UX's role is more dominant as a direct influence than as a moderator, with p-values of 0.377 and 0.793, respectively. In other words, a superior user experience strongly influences company perceptions independent of how UX relates to other variables. These results show how important UX is as an independent component that directly influences customer perception.

According to the reliability and validity analysis, most constructs meet the criteria of convergent and discriminant validity. The AVE value of the main variables is greater than the minimum threshold of 0.5, indicating that the model indicators can explain the constructs well. However, with a Cronbach's Alpha value of 0.576, the reliability of UX needs to be improved. These results indicate that although UX significantly affects corporate image, UX indicators should be improved to increase their measurement accuracy.

With an R-Square value of 0.545, the research model can explain 54.5% of the variance in company image. Meanwhile, the adjusted R-Square value of 0.521 indicates the stability of the model based on the number of independent variables. However, service quality, brand communication, and other external elements account for 45.5% of the difference in company perception. The results allow further research to strengthen the model and gain a broader understanding.

The result is that this study provides important insights into how trust, ethics and user experience can affect a company's image in digital marketing. The results suggest that Bank Syariah Indonesia KC Palangkaraya should make building customer trust a top priority through ethical and transparent marketing strategies. In addition, they should ensure that their digital platforms provide the most excellent user experience. Especially in the increasingly competitive digital era, high trust, strong ethics, and great user experience are essential for building a positive and sustainable corporate image.

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