



The Impact of Banking Relationship Duration on Personal Trust: Evidence from the Algerian Banking Sector Using Structural Equation Modeling

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Abstract:

Trust is a fundamental pillar of the banking sector, shaping customers' financial decisions and strengthening their commitment. Interpersonal trust between customers and bank personnel is crucial in this regard. This study, using Structural Equation Modeling on survey data from Algerian bank customers examines the impact of the banking relationship's duration on personal trust and whether relationship duration positively influences it. Results show that the first years are critical, with the strongest trust-building effect occurring between one and five years. However, a longer relationship does not always lead to higher trust. This suggests that banks must adopt tailored strategies to sustain customer trust over time.

Keywords: Interpersonal trust; Banking relationship duration; Customer retention; Algerian banking sector; Structural equation modeling.

Jel Classification Codes: G21, L14.

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1. Introduction

Trust is a key factor in ensuring the establishment of sustainable relationships between customers and banking institutions, especially in light of the rapid developments in the banking sector and increasing competition. Personal trust between customers and bank personnel leads to loyalty and commitment. This requires banks to adopt effective strategies to maintain and develop trust throughout the different stages of the banking relationship lifecycle.

The nature of trust between the customer and the bank differs from those in other sectors, depending on the specificity of the banking service, which is dominated by the factors of reassurance and security. In this context, trust goes beyond the perceived quality or reputation of the banking institution and its services, but extends to the personal relationship between the customer and the members of the banking institution, which calls for careful analysis of the factors that influence it.

In academic studies, the duration of the banking relationship and its impact on trust is still a matter of debate. Some researchers argue that the duration of the relationship is not an indicator of the development of personal trust, as this trust may be due to reasons other than the duration and history of the relationship, such as benevolence, skills, and credibility. On the other hand, there are those who assert that the longevity of the relationship reflects its ability to overcome challenges and disagreements, which leads to enhanced trust between the customer and the bank. Banking relationships that last for long periods usually go through different stages of interaction, including facing issues and finding solutions, which may contribute to strengthening the ties between the two parties.

Based on the divergent views, it is important to study the relationship between banking relationship longevity and personal trust between customers and bank personnel to understand the extent to which the former affects the latter, and whether a long relationship

between the parties necessarily means a higher level of trust, so we pose the following research question:

To what extent does the duration of the banking relationship affect the level of interpersonal trust between customers and bank personnel?

To answer the research question, we propose the following hypotheses:

Hypothesis 1: There is a positive effect of the duration of the banking relationship on personal trust, which differs in its strength between different durations of the relationship (less than one year, between one and five years, between five years and ten years, more than ten years).

Hypothesis 2: The effect of relationship duration on personal trust is stronger for customers in the first two categories.

Hypothesis 3: The factor structure of personal trust differ according to the duration of the relationship (less than one year, between one and five years, between five years and ten years, more than ten years).

1.2 Methodology

This study adopts a quantitative approach, where statistical analysis will be used to test the relationship between the duration of the banking relationship and personal trust. The approach aims to provide accurate results based on field data derived from a questionnaire addressed to a sample of customers who have bank accounts.

1.3 Data Collection

A questionnaire was prepared for different bank customers in Algeria to collect information about the duration of the banking relationship and personal trust. The questionnaire consists of eight statements that reflect the dimensions of this relationship. The answer is based on a five-point Likert scale, which allows respondents to rate each statement on levels ranging from 1 (strongly disagree) to 5 (strongly agree), which helps to analyze the degree of trust and continuity in the banking relationship accurately. This questionnaire aims to provide statistically analyzable quantitative data to understand

the factors affecting interpersonal trust between banks and their customers in the Algerian context.

1.4 Study population and sample

The study population consists of all bank customers in Algeria who have accounts in public or private banks.

A sample of 345 customers was selected, the sample size was determined based on the requirements of statistical analysis, taking into account the difference in age, educational level, nature of their relationship with the bank (optional or mandatory), gender, income, multiple bank accounts, and duration of the relationship (less than one year 89 individuals, between one and five years 114 individuals, between five to ten years 59 individuals, and more than ten years 83 individuals).

1.5 Method of statistical analysis

Confirmatory Factor Analysis (CFA) will be used to check the fit of the model, for each time period separately, and Structural Equation Modeling (SEM) will be used to test the causal hypotheses between relationship duration and interpersonal trust. Squared Multiple Correlations (R^2) and the level of statistical significance (p-value) will be calculated to analyze the strength and influence of the relationship between the two variables.

2. General Concepts

2.1 The concept of relationship

Different researches show that there is no consensus on defining the concept of relationship in order to adopt it. According to (PEELEN & BELTMAN, 2013, pp. 05-06), the relationship in the psychological approach is of two types according to its extent:

- **Primary relationships:** These are long term interpersonal relationships, based mainly on emotional and sensual ties and mutual obligations between the parties.

The author also emphasizes here that the partner cannot be replaced by another partner.

- **Secondary relationships:** This type of relationship requires a limited degree of social interaction, in this case the rules of use and roles are clearly defined between the parties.

This definition provides a categorization of relationships into primary and secondary based on time span and emotional ties, which helps in understanding the nature of different relationships in different contexts. It also defines basic conditions for a relationship to be considered established, making the definition systematic. However, it may be too simplistic, as many relationships may overlap between the two categories and not clearly belong to one or the other. His emphasis on the “irreplaceability of the partner” in primary relationships may be overstated, as partners can be replaced in some circumstances without losing the emotional character of the relationship.

Some customers may have an attachment to the bank but open accounts at other banks in search of certain advantages.

These conditions are the same as those adopted by Buttle in his definition of a relationship, where he sees it as a set of interactions between the parties extending over time, while Heath, R.L. and Bryant emphasize that a relationship is a transition from a state of independence to a state of attachment, and Barnes, J.G., sees it as including some sensory elements (BUTTLE, 2008, pp. 27-28).

In the same context, for (SNEHOTA & HAKANSSON, 1995, p. 25) interactions are the main element of the relationship, as he sees it as a directed interaction between two committed parties.

(BARNES & HOWLETT, 1998, p. 16) also believes that judging the existence of a relationship is linked to two conditions, namely the existence of a shared perception of the existence of the relationship, that is, the mutual recognition of it by the parties and going beyond the momentary encounter, and thus relationships are considered false if these two conditions are absent.

(POUJOL, 2008, p. 123) sees a relationship as a connection between individuals with the idea of attachment, while Czepiel 1990 emphasizes that a relationship arises when individual exchanges are

not evaluated in isolation but continuously based on past exchanges and likely to continue in the future, unlike costs and benefits that are evaluated in isolation (BENDAPUDI & BERRY, 1997, p. 16).

The emphasis on continuity may be inaccurate, as there can be strong relationships even if there is no continuous repetition of exchanges, such as romantic relationships or long-term strategic alliances.

(LILJANDER & ROOS, 2002, p. 606) suggest categorizing relationships according to the presence of trust and relational benefits:

- **Real relationships:** Characterized by the presence of trust and relational benefits through the absence of negative ties and as a result ensure the customer's commitment towards the organization.
- **Wrong relationships:** Characterized by trust issues, relational benefits are weak or completely absent with negative ties that can include barriers to terminate the relationship.

(DWYER, SCHURR, & OH, 1987, p. 15) For their part, argue that the type of relationship is determined by the investments that both buyers and sellers make and accept in the relationship.

Berry 1983 put three basic conditions for the relationship: the customer must have a continuous or periodic desire for the service, secondly the customer must control the choice of supplier and finally there must be alternative suppliers (BARNES J. G., 1994, p. 566).

(BENDAPUDI & BERRY, 1997) concluded that the type of relationship from the customer's point of view is related to antecedents (environment, partner, customer itself and interactions between the parties) and mediating elements (trust and dependence on the partner).

From here, two types of relationships arise: Constraint-based Relationship, in which dependence on the partner is a mediating element, when one of the parties believes that leaving the relationship is not possible due to economic, social or psychological costs, or even the lack of an alternative.

The second type is the dedication-based relationship, which is the opposite of the first, where the client wants and seeks continuity in

the relationship, and in which both dependence and trust are mediating factors that can be combined in the client's eyes.

(BARNES J. G., 1997, pp. 768-769) also focused on the concept of relationship from the customer's point of view, where he sees it as a positive thing that leads to repeat transactions.

According to (TAHTINEN & HALINEN, 2002, p. 167) the relationship is in three forms: continuous, final and episodic. The relationship is not static but changes and moves from one type to another.

3. What trust is

We find that the psychological approach, through the research of DEUTSCH 1958, considers trust to be a relatively stable individual state, related to the ability and willingness to place it based on the previous experiences of individuals, their personalities, cultures, and the extent of their belief that the partner is honest (BENAMOUR, 2000, p. 121), therefore, the individual's ability to trust here is general and not limited to a specific exchange with a specific person. This leads to variation in their degree of trust, especially when the acquaintance between them is weak or limited.

In the sociological approach, BARBER 1983 considered that trust is a social function that is related to norms and laws rather than the individual's ability and predisposition to trust (BENAMOUR, 2000, p. 124), meaning that sociologists in this context study trust at the level of society mainly by focusing on the external and social aspects that contribute to its promotion, while psychologists focus on studying the factors mentioned in the psychological approach at the level of the individual or group.

In the economic approach, the focus is on rationality and the calculation of benefits and costs, as this affects the behaviors of the parties to the exchange. Parties to an exchange act based on the desire to minimize risk and maximize profit. This is done

In the economic approach, the focus is on rationality and the calculation of benefits and costs, as this influences the behavior of the parties to an exchange. Parties to an exchange act based on the desire

to minimize risk and maximize profit. Expected benefits and potential costs are considered and analyzed before decisions are made.

If the benefits are high and the costs are low enough, there may be a tendency to trust and cooperate between the parties. Trust is an influential factor in these processes, as it is seen as an element that influences the behavior of parties in exchange processes, which are based on making profits and minimizing risks.

The Zand 1972 management approach emphasized the role of trust in conflict resolution as it is a factor of success and stability of relationships and requires mutual commitment between partners, this approach indicates that trust is an essential factor for business success and stability of relationships between individuals and organizations.

For its part, the marketing approach studied trust in the industrial environment (Schurr and Ozanne 1985), where it confirmed that trust is a determinant of the success of negotiations through its contribution to the creation of positive interactions and behaviors and is divided into two parts trust between institutions and trust between people based on feelings (special relationships leading to sensory attachment) and perceptions (objective criteria such as skill and credibility) (Makaoui, 2014, p. 45).

For its part, the behavioral approach sees trust as actions through which trusted behaviors are expressed, or it is a behavioral intention that is translated through the will to rely or depend on the partner in the exchange process (Juffal, 2020, p. 84), meaning that this approach relies on attention to the behavior itself instead of focusing on internal or external factors (Juffal, 2020, p. 84).

It can be said that studying trust and learning about its different approaches contributes to building sustainable ties, and based on these approaches, the bank can also adapt its strategies and direct its marketing efforts to build and strengthen trust and influence behavior.

4. Relationship duration and proximity

4.1 Relationship duration

Since the indicator of relationship duration is an imprecise indicator, most researchers tended to adopt other criteria to measure

the relationship, including relationship strength, quality, and closeness, although there is almost a consensus among researchers about the three concepts, but (BOVEA & JOHNSOB, 2001) explained the difference between them in that the term relationship strength is used to describe the magnitude of the relationship between two individuals, while the term closeness is used in the personal context to describe friendship or familiarity, while the term quality is used in the relationship context to describe the magnitude of the relationship between an organization and its customer or between two organizations, emphasizing in this context that trust is the agreed and overlapping element between the three elements to measure each of them (BOVEA & JOHNSOB, 2001, p. 190)

Barnes (1997) and N'Goala (2010) highlighted the idea based on accurately judging the duration of the relationship as a criterion for judging relationship quality.

(BARNES J. G., 1997) questioned the link between relationship duration and relationship strength in financial service providers, explaining that customers with long term relationships showed dissatisfaction and feelings of captivity or lack of benefits, depending on their perception that all banks are the same or that the costs of change are high.

These customers are fragile, have a high likelihood of being lured by competitors, do not want closeness, prefer to minimize meetings, and want to use technology instead of dealing with interface elements.

In this context, the researcher found that customers who have 10 years of relationship with the bank are less satisfied, 9% of them did not receive a score of more than 7, and those with more than 20 years of interaction are only 15% satisfied with the relationship.

(N'GOALA, 2010) stated that long-term relationships are not necessarily profitable. In the long run, trust loses its influence on the relationship in favor of commitment, and in the same context, service relationships often lead to customers' accumulation of investments and the inability to re-use them.

In his study, the author found that 80% of the sample, in which the average duration of the relationship is 22 years, do not have exclusivity in dealing with the bank, i.e. they have multiple accounts.

4.2 Proximity

(BARNES J. G., 1997) emphasizes that all customers of banks are not interested in close relationships, some of them prefer to stay at a less personal level, and proximity does not necessarily play in favor of satisfaction.

He also emphasizes that customers with a long relationship represent a high proximity criterion, which means that they are closer to the interface elements than other customers, but they are more vulnerable if they find it difficult to interact with the bank's interface elements.

In this context, the author found that 50% of the sample believes that there is a gap between what they perceive as proximity and what they get.

5. Confirmatory Factor Analysis

5.1 Checking the conditions for conducting the factor analysis

A- Internal consistency test

Cronbach's alpha coefficient was used to measure the reliability of the research instrument, and its value amounted to 0.697 based on 8 questions.

This value is considered acceptable as it is close to 0.7 but not too high, this indicates that there is moderate internal consistency between the items, which means that the questions measure the target concept acceptably.

B-Sample Sufficiency Test

The sufficiency of the sample was assessed using the Kaiser-Meyer-Olkin (KMO) index and Bartlett's test.

The KMO index was 0.816, which is a high value indicating that the sample data is very suitable for factor analysis, while the Bartlett test showed a k-squared value (χ^2) = 311.043 with a degree of freedom (ddl) = 28 and a significance level of $p < 0.00$, which means that the

relationship between the variables is not independent, and this confirms the possibility of applying factor analysis.

C-Test for normality

Table 1. Normality of the data

Variable	min	max	skew	c.r.	kurtosis	c.r.
Q08	-,447	6,028	-,567	-2,185	,540	1,040
Q07	-,823	6,775	,146	,561	,885	1,705
Q06	,148	6,578	-,057	-,220	-,113	-,218
Q05	-,138	6,260	-,354	-1,362	,011	,021
Q04	,134	7,080	-,080	-,307	-,269	-,517
Q03	-,098	6,463	-,444	-1,711	-,166	-,320
Q02	-,091	5,924	-,285	-1,099	-,254	-,489
Q01	-1,057	6,194	-,432	-1,665	1,115	2,148
Multivariate					5,529	2,062

Source: *From AMOS program results.*

The normality was analyzed through the skewness and kurtosis values for each variable.

All skewness and kurtosis values are within acceptable limits, indicating that the distribution of the data is close to a normal distribution.

The calculated C.R. values for skewness and kurtosis are within the acceptable range, which means that the data does not contain a significant deviation from the normal distribution.

D. Determinant test:

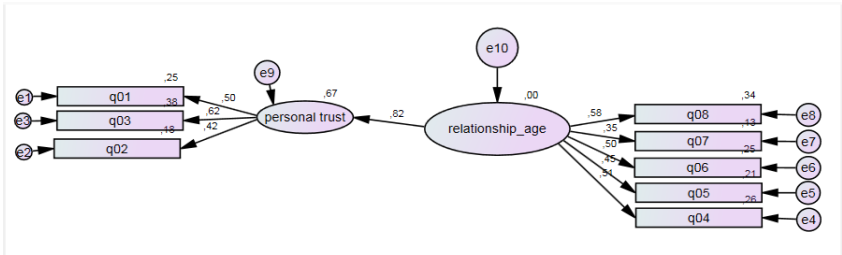
The value of the determinant (Determinant = 0.401) indicates that there are no significant issues with multiple correlations between the variables so that it should be greater than 0.0001.

5.2 Model estimation and fit evaluation

A- Estimation of model parameters

In AMOS, estimating model parameters means finding the optimal values of the proposed model's coefficients based on the available data. These parameters include weights, causal relationships, and variances and covariances between variables.

Fig.1. Confirmatory factor model



Source: From AMOS program results.

All saturations exceed 0.3, which is the minimum required, indicating that the structure is suitable for statistical analysis.

B. Goodness-of-fit test

The goodness-of-fit test is a set of statistical criteria that are used to assess how well the hypothesized model fits the actual data. This test determines whether the proposed model represents the relationships between the variables well or not.

Table 2. Goodness-of-fit test

The indicator	The calculated value	The cut-off score
Chi value	0.96	$NC \geq 0 \geq 3$
The Root Mean Square Error of Approximation	0.00	$0.08 \geq RMSEA \geq 0$
the Standardized Root Mean Residual	0.06	$SRMR \geq 0 \geq 0.08$
The Goodness of Fit Index	0.98	$GFI \leq 1 \leq 0.90$
The Tucker-Lewis Index	1.00	$TLI \leq 1 \leq 0.95$
the Comparative Fit Index	1.00	$CFI \leq 1 \leq 0.95$

Source: From AMOS program results.

The results of the conformity quality assessment of the study model indicate that the required conformity criteria were achieved. The standardized chi value is 0.96, which is less than the maximum acceptable value (3), and it is statistically insignificant at the 0.05 level where $p=0.505$, which indicates goodness of fit. The Root Mean

Square Error of Approximation (RMSEA) is 0.000, which is below the acceptable threshold (0.08), reflecting the accuracy of the model. Similarly, the Standardized Root Mean Residual (SRMR) recorded a value of 0.06, which is within the acceptable range (≤ 0.08), indicating a low level of residual errors.

As for the other matching quality indicators, the Goodness of Fit Index (GFI) achieved a value of 0.98, which is within the recommended limit (≥ 0.90), indicating a good representation of the data. In addition, the TLI (Tucker-Lewis Index) and CFI (Comparative Fit Index) recorded values of 1.00 each, exceeding the acceptable threshold (≥ 0.95), reflecting a high level of agreement between the model and the data. These results clearly reflect the quality and reliability of the model in explaining the studied relationships.

5.3 Multi-group confirmatory factor analysis

It is an advanced statistical technique used in constructivist modeling to examine the stability and accuracy of the factor structure of a particular model across different sets of data. Here, we aim to check whether the relationships between latent variables and observed variables are consistent across multiple samples, such as the duration of the relationship.

This analysis helps ensure that comparisons between groups are fair and statistically robust, making it a powerful tool in research that seeks to examine differences between groups without systematic bias.

Multi-group confirmatory factor analysis (MGCFA) is used to examine measurement invariance in the effect of the banking relationship duration on personal trust between the customer and bank employees. It also serves to analyze and assess the model's stability across different groups by estimating fit indices and analyzing the values of statistical parameters.

A- Configural Invariance

Configural Invariance is the basic stage of measurement equivalence testing, as it aims to verify that the overall structure of the model is identical across different groups. Its importance lies in

ensuring the consistency of the theoretical structure of the scale, allowing for fair comparisons between groups without bias.

Table 3. Results of the Configural Invariance

	The hypothesized model	Less than a year	Between one and five years	Between five and ten years	More than ten years
CFI	1	1	1	0.97	1
TLI	1	1	1	0.97	1.2
GFI	0.98	0.96	0.95	0.92	0.95
RMR	0.06	0.09	0.11	0.14	0.10
RMSEA	0.00	0.00	0.00	0.03	0.00
P	0.505	0.71	0.48	0.38	0.72
X2/DF	0.96	0.79	0.97	1.06	0.78
DF	19	19	19	19	19
X2	18.25	15.12	18.60	20.15	14.90

Source: *From AMOS program results.*

The analysis results indicate that the configural invariance of the model is achieved across different time categories, as all groups exhibited acceptable fit indices. The chi-square to degrees of freedom ratio (χ^2/DF) was below 3 in all cases, indicating a good model fit with the data. Additionally, the p-values were non-significant ($P > 0.05$), meaning that the model does not significantly differ from the observed data, which is a positive indication of structural consistency across the groups.

Moreover, the RMSEA index recorded very low values (≤ 0.03), further reinforcing the model's fit quality. The RMR index ranged between 0.06 and 0.14, with values remaining within acceptable limits, although the "5 to 10 years relationship" group recorded a relatively higher value (0.14). Furthermore, the GFI, TLI, and CFI indices showed high values, all exceeding 0.90, reflecting strong model fit.

Based on these results, it can be confirmed that the factor structure of the model is consistent across different time categories,

allowing for the transition to metric invariance testing to determine whether factor loadings are equal across groups.

B- Metric Invariance

Metric invariance analysis examines whether the relationships between latent variables and observed variables remain equal across different groups. This ensures that individuals across all groups interpret the variables in the same way. Its significance lies in ensuring that differences between groups reflect real variations rather than methodological effects.

Table 4. Metric Invariance Analysis Results

	Unconstrained model	Constrained Model 1	The difference
CFI	1	1	0
TLI	1	1.02	0.02
GFI	0.98	0.96	-0.02
RMR	0.06	0.14	0.08
RMSEA	0.00	0.00	0.00
P	0.505	0.821	0.316
X ² /DF	0.96	0.88	-0.08
DF	19	119	100

Source: *From AMOS program results.*

The analysis results indicate no significant difference between the unconstrained and constrained models, confirming metric invariance. The comparison of χ^2 /DF between the two models showed a very slight difference (0.96 for the unconstrained model vs. 0.88 for the constrained model), suggesting that the imposed constraints did not significantly affect model quality. Additionally, the p-value for both models was greater than 0.05, indicating no statistically significant difference between them.

Furthermore, the RMSEA index remained unchanged at 0.00, reinforcing model stability. The comparative fit indices CFI and TLI also remained within acceptable limits, with the CFI difference being less than 0.01, indicating that the imposed constraints did not negatively impact model fit.

Based on these results, metric invariance is confirmed, allowing for the transition to scalar invariance testing by imposing additional constraints on the intercepts to determine whether the relationships between latent factors remain consistent across all groups.

C- Scalar Invariance

After confirming metric invariance, the next step is to test scalar invariance, which requires that the intercepts be equal across all groups. This ensures that latent factor means can be correctly compared between groups, as differences between groups reflect true variations rather than measurement differences.

Table 5. Scalar Invariance Analysis Results

	Constrained model 1	Constrained model 2	The difference
CFI	1	1	0
TLI	1.02	1.01	-0.01
RFI	0.82	0.81	-0.01
IFI	1.02	1.01	-0.01
NFI	0.85	0.80	-0.05
P	0.821	0.727	-0.094
CMIN	104.77	137.23	32.46
DF	119	148	29

Source: *From AMOS program results.*

When transitioning from metric invariance to scalar invariance, the degrees of freedom (DF) increased by 29, reflecting the imposition of additional constraints on the intercepts across groups. The chi-square value (CMIN) increased by 32.46, but the p-value remained unchanged, indicating that these constraints did not substantially affect model fit.

Regarding fit indices, Normed Fit Index (NFI) experienced a slight decline of -0.05, while Incremental Fit Index (IFI), Relative Fit Index (RFI), and TLI decreased by -0.01, yet they remained within the acceptable range. Notably, CFI remained unchanged at 1, demonstrating the stability of model quality even after imposing additional constraints.

Given that the p-value remained stable and CFI did not change, it can be concluded that enforcing scalar invariance did not harm the model's overall fit. This confirms that mean comparisons across groups can be conducted with confidence.

D- Measurement Error Invariance

Measurement error invariance represents the most stringent phase in testing invariance across groups, requiring that residual variances be equal across all groups. This type of invariance aims to verify whether random measurement errors in observed variables are consistent across different groups.

Table 6. Measurement Error Invariance Analysis Results

	Constrained model 2	Constrained model 3	The difference
CFI	1	1	0
TLI	1.01	1.02	0.01
RFI	0.81	0.82	0.01
IFI	1.01	1.03	0.02
NFI	0.80	0.76	-0.04
P	0.727	0.853	0.126
CMIN	137.23	167.76	30.53
DF	148	188	40

Source: *From AMOS program results.*

When comparing the constrained model with the previous model, it is observed that the degrees of freedom (DF) increased from 148 to 188, reflecting the imposition of 40 additional constraints on the error variances. The chi-square value (CMIN) increased from 137.23 to 167.76, but this increase was not significant, as the p-value remained at 0.126, higher than 0.05, indicating that the imposition of the constraints did not lead to a significant difference between the two models.

Looking at the fit indices, it is observed that CFI remained stable at 1.00, meaning the model's fit quality was unaffected by the addition of the variance constraints. Additionally, TLI and IFI improved slightly, while the NFI index decreased by -0.04, but it still

remained within the acceptable range. These results support the acceptance of the measurement error invariance hypothesis.

Based on these results, it can be concluded that measurement error invariance has been successfully achieved, meaning that the random measurement errors are consistent across groups and do not affect the comparisons between latent variables. Therefore, the differences between groups can be interpreted as reflecting true differences, not just differences caused by variations in measurement precision.

H- Testing the Effects of Relationship Duration on Personal Trust

Table 7. Effects of Relationship Duration on Personal Trust Across Different Categories

Categories	Effects	significant	R2
Less than a year	0.827	0.017	0.684
Between one and five years	0.914	*	0.836
Between five and ten years	0.714	0.04	0.509
More than ten years	0.713	0.112	0.508
General model	0.82	*	0.673

Source: *From AMOS program results.*

Based on the results of the multi-group confirmatory factor analysis (CFA), which indicated that the model is consistent across different relationship duration categories, we are now able to compare the impact of the banking relationship duration on personal trust across these categories. The results of the causal analysis are outlined in the table above, reflecting the effect coefficients, statistical significance levels, and R² values.

The results highlight the critical role of relationship duration in increasing personal trust between customers and bank personnel, with variations in the strength of this effect across the different periods.

In the first stage (less than one year), the effect is strong (0.827) and statistically significant ($p = 0.017$), indicating that new customers

are quickly influenced by their initial interactions with bank personnel. This accounts for 68.4% of the variance in personal trust.

The category with a relationship duration between one and five years shows the highest effect (0.914) with strong significance ($p < 0.001$), where relationship duration explains 83.6% of the variance.

From five to ten years, the effect begins to decline (0.714, $p = 0.04$), which may reflect the diversity of experiences that make the relationship more complex, with a decrease in the explained variance to 50.9%.

For customers with a relationship duration of over 10 years, the effect remains high (0.713) but is not statistically significant ($p = 0.112$), indicating that trust has stabilized and is no longer dependent on the duration of the relationship, but is more influenced by factors such as service quality, previous experiences, and market changes.

Overall, the results confirm that the banking relationship duration significantly affects personal trust, but to varying degrees depending on the duration of the relationship, with the overall effect remaining high (0.82) and statistically significant.

6. Conclusion

The study aimed to shed light on the impact of banking relationship duration on trust between customers and bank personnel. The study concluded that there is a variation in the impact of relationship duration on trust between the two parties, where personal trust increases rapidly at the start of the relationship, peaks between one and five years, and then starts to decline over time, giving way to other factors.

6.1 Answer to Hypotheses

- Hypothesis one was confirmed, as the results showed a positive effect of relationship duration on personal trust, varying in strength across different categories. The effect increases in the first two stages and decreases in the last two, confirming Hypothesis two.

- The results also indicated a variation in the components of personal trust according to the relationship duration, with initial interactions playing a key role in trust for new customers, while

accumulated experiences and service quality become more influential in the later stages, confirming Hypothesis three.

6.2 Recommendations:

- Future studies could use longitudinal data to better track how trust evolves over time. It's also important to explore what factors lead to the decline in trust in long-term relationships, such as unmet expectations or stronger competition.
- Focus efforts on customers between one and five years by offering loyalty programs, exclusive offers, and advisory services to enhance stability.
- Improve long-term customer retention strategies, especially after five years, by offering innovative banking services that align with changing customer needs, as the results showed a decrease in the direct impact of the banking relationship on trust after this period.
- Test the role of other factors in explaining the gradual decline in impact after 10 years, such as customer satisfaction, service quality, and the effects of competition, among others.

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