

The Influence of Service Quality and Brand Trust on Brand Image and Its Implications on Panin Bank Customer Loyalty in the Use of Mobile Banking

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Abstract

This study was conducted to identify PANIN customer loyalty in mobile banking by using service quality, brand trust, and brand image. The sampling technique used is purposive sampling with the criteria (1) customers have a PANIN mobile application; (2) over 17 years old; (3) have used the app at least once. Data were obtained from questionnaires using Google Forms. Received a sample of 340 respondents, the test is carried out by SEM analysis using AMOS 24 software. The analysis using AMOS 24 shows that: (1). Service quality affects brand image. (2). Brand trust affects brand image (3). Service quality affects customer loyalty (4). Brand trust affects customer loyalty. (5) brand image affects customer loyalty. (6) Service quality mediated by brand image affects customer loyalty. (7) Brand trust mediated by brand image affects customer loyalty.

Keywords

Service Quality, Brand Trust, Brand Image and Customer Loyalty.

1. Introduction

Increasingly modern technology, a broad level of knowledge, and the public's need for banking services have greatly contributed to the increasing number of transactions and banking activities (Wahyuni & Ghozali, 2019). The transformation of the banking industry is a response to the development of financial technology (fintech) and the digital revolution (digital industry industrial revolution). This service ushers the bank into a new era, namely the era of digital banking services. Procurement of digital banking services needs to expand and facilitate financial inclusion and public access to financial services so that they can be carried out regardless of cost, time and place constraints.

The digital era is increasingly ingrained in changes in the lifestyle of Indonesian people, especially in the financial sector, such as banking. Various private banks and regional development banks (BPD) will increase investment in the technology sector. According to reports from Google, Temasek, and Bain & Company, in 2019, as many as 92 million people have never accessed banks and provided financial services or are unbanked. These differences could be an opportunity for conventional banks in Indonesia to encourage transformation. In fact, citing the Financial Services Authority (OJK), the Covid-19 pandemic has increased the speed of digitalization in the banking sector. Bank Indonesia (BI) noted that digital economic and financial transactions continue to grow in line with increasing public expectations and preferences for the acceleration of digital banking services, expansion of digital payments and online shopping. BI stated that the value of digital transactions in the first and second quarters of 2021 increased by 39.39% on an annual basis (yoy), reaching IDR 17,901.76 trillion. BI estimates that the transaction trend could grow 30.1 percent (yoy) to IDR 35,600 trillion throughout 2021.

One of the features of technology-based banking transaction services is mobile banking (m-banking). The mobile banking feature is an improvement on two previous innovations, internet banking and SMS banking. Mobile banking services are available on smartphones based on the iOS and Android operating systems. With the efficiency of banking services through digital, security is an important thing for customers, especially banks as service providers. Therefore, banking customers can still get banking services even if the customer does not go to a branch office or service office but by using the digital banking service options provided.

Thus, when a bank meets the needs of its customers, it actually satisfies them and will increase positive feelings for its customers. Dissatisfied customers act differently from others. On average, satisfied customers talk about a good service or product to three people, but unsatisfactory ones tell the story to at least eleven candidates (Krisnanto & Marpaung, 2019). Customer satisfaction can generally increase PANIN customer loyalty.

Brand image can be a factor that influences customer satisfaction. Trust in a brand is an expectation of the promises that the brand will keep. In marketing, trust is usually considered to be a customer's willingness to use a brand again (Ehrlich et al., 2020). Furthermore, customer trust and involvement in finding product information can form loyalty factors. It is because the development of information empowers customers to absorb information about products quickly, which leads to increased customer loyalty to their products. Therefore, brand trust is the most important factor in increasing customer loyalty.

It is supported by findings from research by Hastuti and Wardhana (2018), where the research results explain that service quality has a positive impact on customer satisfaction. Slack and Singh (2020) stated that service quality has a significant impact on loyalty. However, this is different from the findings of Rimawan et al. (2017), where research suggests that there is no influence between customer loyalty and satisfaction with service quality. Research by Haniah et al. (2020) shows results that reveal the quality of mobile banking has a significant and positive influence on customer satisfaction. So, if the quality of mobile banking continues to improve, then PANIN customer satisfaction will also increase. Research results from Khoironi et al. (2018) reveal that product quality has a big influence on customer satisfaction and loyalty. However, this is different from the results obtained by Santoso (2019), which revealed that product quality does not influence customer satisfaction and loyalty. Research by Iqbal and Indradewa (2021) obtained results that prove the influence of brand image on customer satisfaction and loyalty, which means that if the brand image is strong enough in the minds of consumers, it can increase customer loyalty and satisfaction. Research conducted by Azizan Yusr (2019) shows that the results of customer satisfaction, brand image and brand image have a big influence on customer loyalty. It means that if brand impressions, brand image and customer satisfaction grow, customer loyalty will also be higher. Based on existing phenomena, research questions arise as follows:

- (1) Does service quality have an impact on PANIN's brand image in using mobile banking features?
- (2) Does brand trust have an impact on PANIN's brand image in using mobile banking features?
- (3) Does service quality have an impact on PANIN customer loyalty in using mobile banking features?
- (4) Does brand trust have an impact on PANIN customer loyalty in using mobile banking features?
- (5) Does PANIN's brand image have an impact on PANIN customer loyalty in using mobile banking features?
- (6) Does service quality have an impact on customer loyalty mediated by brand image?
- (7) Does brand trust have an impact on customer loyalty mediated by brand image?

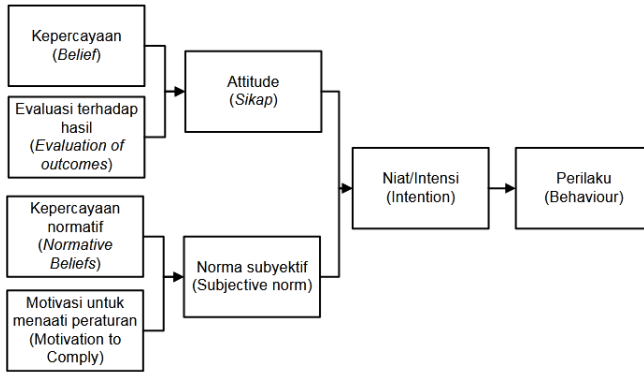
2. Literature Review

2.1 Theoretical Study

2.1.1. Theory of Reasoned Action (TRA)

The Theory of Reasoned Action (TRA) model is a concept applied to study human behavior. Research related to social psychologists explains that a person's initial character intention for

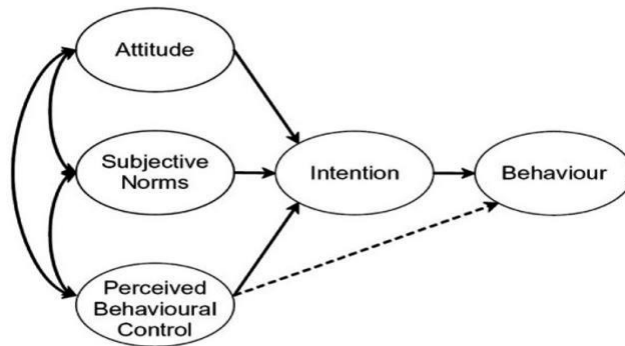
certain actions is an aspect that determines whether or not an individual implements that behavior. Ajzen, (2002).



Gambar 2. 1 Model TRA (Ajzen & Fishbein, 1975)

2.1.2 The Theory Planned Behavior (TPB)

The aim of The Theory of Planned Behavior (TPB) is to predict the influence of motivation on behavior that is outside the individual's control, by taking into account that individual behavior is neither under control nor out of control. In the end, the theory is to assess the factors that influence an individual's intention to behave.



Gambar 2. 2 The Theory Planned Behavior (TPB) (Ajzen, 2018)

2.1.3 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a model of improvement based on the Theory of Reasoned Action (TRA) model and was put forward by Ajzen & Fishbein (1975) in 1980 (Tirtana & Permata Sari, 2014). The Theory of Reasoned Action (TRA) is explained as a behavioral model based on thinking that a person's behavior and attitude when receiving technology is closely related to perception and response. In contrast, the Technology Acceptance Model (TAM) is a model that functions to predict technology, first developed by Davis in 1986 and further developed so that it becomes a model that can be accepted by society to predict

technology acceptance (Sulastini & Warmika, 2014). In this development, Davis added the benefits of perception (perceived usefulness) and ease of perception.

2.1.4 Mobile Banking

Mobile banking is a banking service based on communication and acts like a cellphone with facilities that are relatively exactly like an ATM, apart from cash withdrawals (Hutabarat, 2015), mobile banking is a banking facility via wireless channels (Mattila, 2013)

2.1.5 Loyalitas Nasabah

According to Subagyo, (2015), customer loyalty is the constant repurchase of a brand by customers. The term loyalty is often heard by marketing professionals and commercial professionals, loyalty is a concept that seems easy to pronounce in everyday contexts, but becomes more difficult when its meaning is unraveled.

2.1.6 Kualitas Pelayanan

Quality includes efforts to meet/exceed customer expectations. Quality includes processes and environments, individuals, services or services, and products. Quality is a dynamic condition, for example what is considered quality now may be considered not quality in the future. (Tjiptono, 2015).

2.1.7 Brand Trust

Trust is an important factor for success in strategic alliances. Therefore, trust is an important factor between both parties in a successful relationship. Trust includes the feeling that consumers can rely on a company and the lack of such feelings leads to hesitation in making exchanges with the company (Zeren & Kara, 2020).

2.1.8 Brand Image

Products sold on the market must have a brand, and are a comparison between one product and another. Image is a general view of a product or company. Image is driven by many factors that are outside the company's control. According to Kotler (2009), Image is defined as an individual's beliefs, thoughts and impressions of certain things. Image is public perception, impressions of agencies, individuals and objects. For companies, image means the public's view of the company's identity. This view is based on public knowledge or perception of the company in question.

2.2 Research Hypothesis

2.2.1 Service Quality Influences Brand Image

Quoting Sathiyavany & Shivany (2018) in their research entitled E-loyalty: A Conceptual Model, e-customer Satisfaction, and E-banking Service Qualities, it is stated that according to loyalty, satisfaction and service quality, through an in-depth literature review of the results show that they are very mutually exclusive. Influencing the success of interactions between components. Based on the explanation above, the following hypothesis can be proposed:

H1: There is an influence of service quality on brand image

2.2.2 Brand Trust Influences Brand Image

PANIN's mobile banking image, which had declined some time ago due to the loss of customer trust, requires customer trust again in order to restore the faded image. For this reason, rebuilding trust in a brand cannot be separated from the brand image, which is easy to understand through the trust and vision in consumers' hearts as a reflection of the associations in consumers' memories (Kotler, 2002). According to the explanation above, a hypothesis is obtained:

H2: There is an influence of brand trust on the brand image of PANIN customers

2.2.3 Service Quality Affects Customer Loyalty

Quoting Parasuraman et al. (2014), research shows that there are weaknesses that affect the quality of banking services, namely the weakness where banks tend to prioritize inappropriate service quality over expected satisfaction. According to the explanation above, a hypothesis is obtained.

H3: There is an influence of service quality on PANIN customer loyalty

2.2.4 Brand Image Influences Customer Loyalty

According to Diputra and Yasa (2021), product quality has a good and important impact on brand image and customer satisfaction. Images from brands are often related to attitudes such as preference and belief in the brand. Research conducted by Rizan (2012) shows that brand image variables have a good and important influence on customer loyalty and brand loyalty variables. According to the explanation above, the following hypothesis is obtained:

H4: There is an influence of brand image on PANIN customer loyalty

2.2.5 Brand Trust Influences Customer Loyalty

According to Fikri et al. (2016), partial service quality has an impact on customer loyalty and satisfaction. Brand trust has a big impact on consumer loyalty. If consumers trust the brand, of course they will not switch to another brand. Research that shows the impact of brand trust on brand loyalty carried out by Upamannyu (2014) shows that changes in brand trust have a good and important impact on changes in brand loyalty. According to the explanation above, the following hypothesis is obtained:

H5: There is an influence of brand trust on PANIN customer loyalty

2.2.6 The influence of service quality on customer loyalty is mediated by brand image

According to research by Hariansyah et al. (2019), compatibility of mobile devices, responsiveness, contact, privacy, fulfillment, system availability and variable efficiency at the same time have a significant impact on customer satisfaction using the bank's mobile banking services. However, some of the responsive variables and compatibility of mobile devices have an important impact on satisfaction. Meanwhile, the satisfaction variable has a significant effect on loyalty. According to the explanation above, a hypothesis can be stated:

H6: There is an influence of service quality on customer loyalty mediated by brand image

2.2.7 The influence of brand trust on customer loyalty is mediated by brand image

According to Rudzewicz & Strychalska-Rudzewicz (2021), in their research entitled *The Influence of Brand Image on Consumer Loyalty*, it is stated that brand image plays an important role in consumer purchasing behavior and has a positive effect on loyalty. Consumer loyalty to the brand determined by the company can be influenced by various things, namely brand image and consumer trust in the products made (Kharis, 2015). If customers' trust in PANIN mobile banking increases and they provide positive reviews, it will create a good image of PANIN mobile banking. It will make customers feel comfortable and reluctant to leave PANIN mobile banking and move to another bank. According to the explanation above, the following hypothesis can be presented:

H7: There is an influence of brand trust on customer loyalty mediated by brand image

3. Methods

This research uses quantitative methods, while data processing is carried out using the AMOS (Analysis of Moment Structure) version 26.0 application to analyze the relationship between these variables using structural equation modeling (SEM). In this research, the population is all PANIN customers in Indonesia who use e-banking services, namely PANIN Mobile banking. Hoelter (1983) suggests that to apply a structural model, a sample size of at least 200 observations is required. Kline (2005) shows that the number of samples used estimates SEM > 200. Therefore, in the research a sample of 200 analysis units was also used. In this research, researchers applied primary data. Quoting Sugiyono (2015), primary data sources are respondents who submit data to researchers. The research data source is in the form of a questionnaire. It has been prepared by the researcher and distributed to respondents by the researcher from the location of the research object.

Validity testing is carried out by comparing the calculated value for each item seen in the Cronbach Alpha display output in the column (Corrected Item - Total Correlation) with the table for the degree of freedom (df) = n - 2, in this case, n is the total sample. Meanwhile, the reliability test in this research applies the Cronbach Alpha (α) statistical test with the help of AMOS software. A variable or construct is considered reliable if it produces a Cronbach Alpha value <0.70 (Ghozali, 2016, p. 48)

4. Results

Validity and Reliability Test

Testing the reliability and validity of the instrument was carried out through confirmatory factor analysis. Various indicators of variables are considered valid if they have a loading factor < 0.70 and are called reliable if the construct reliability value is > 0.70 and the AVE value is greater than 0.50. The results of confirmatory factor analysis on the Service Quality (KL), Brand Image (BI), Brand Trust (BT), and Customer Loyalty (LN) variable indicators prove that the loading factor of the indicators is <0.70 so that all instrument indicators are said to be convergently valid as a measure of the Quality Variable. Services (TOS). Meanwhile, the construct reliability value was obtained at 0.954 and the AVE was 0.628, so that the construct reliability for the construct variables Service Quality (KL), Brand Image (BI), Brand Trust (BT), and Customer Loyalty (LN) was met very well.

Fulfillment of Structural Equation Modeling (SEM) Assumptions

Examination of outlier data was carried out using the Mahalanobis Distance method. If the Mahalanobis distance is ($p < 0.05$), it means the data can be considered outliers. The results of checking using the Mahalanobis distance produced the observation data needed in this study, showing that there were no data samples that were indicated as outliers.

Interpretation of Structural Equation Modeling (SEM) Results

Table 2 shows that the SEM used to test the causal relationship between variables shows that the model is acceptable and satisfactory because the fit index value is close to or higher than the cut off value.

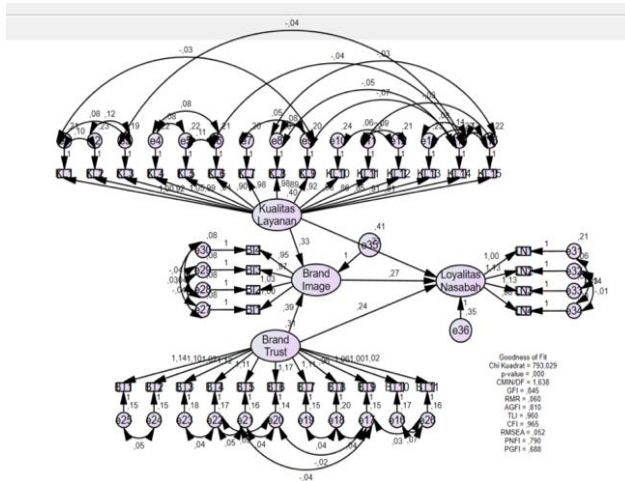


Figure 1. Path diagram of SEM analysis results
Hypothesis Testing Results

Hypothesis testing is carried out using the t-test on each partial direct influence path. The complete analysis results are included in the SEM analysis results. A summary of the results of research hypothesis testing is given in Table 3 below.

Table 1. Hypothesis Testing Results

Hypothesis	Variable Independent	Variable Dependent	Path Coefficient Direct Effect			Path Coefficient Indirect Effect		
			Std'i ze	P-value	Ket.	Variable Intervenin g	Unstd'i ze	Ket.
H ₁	Service Quality	Brand image	0.286	0.000	sig**	-	-	-
H ₂	Brand trust	Brand image	0.294	0.000	sig**	-	-	-
H ₃	Service Quality	Customer Loyalty	0.195	0.003	sig**	-	-	-
H ₄	Brand image	Customer Loyalty	0.193	0.004	sig**	-	-	-
H ₅	Brand trust	Customer Loyalty	0.285	0.000	sig**	-	-	-
H ₆	Service Quality	Customer Loyalty	-	-	-	Brand image	0.082	sig*
H ₇	Brand trust	Customer Loyalty	-	-	-	Brand image	0.084	sig*

5. Diskusi

Based on Tables 3 and 4, the following hypothesis testing results are obtained:

- (1) Hypothesis 1: Service quality has an important impact on brand image and the Standardized Path Coefficient = 0.286 with p-value = 0.000 is a significant result. This is exactly the same as research by Aisha (2012) and Adhitama (2017) which shows that there is a significant influence between service quality variables on brand image. This research was conducted by Soltani, (2016) who said that service quality variables do not have an impact on brand image.
- (2) Hypothesis 2: Brand trust has an important impact on brand image and the Standardized Path Coefficient = 0.294 with p-value = 0.000 turns out to be a significant result. This proves the good impact on brand image on brand image. The more consumers have positive associations related to the product, the more the product can improve Mudzakkir & Nurfarida (2015).
- (3) Hypothesis 3: Service Quality has an important impact on Customer Loyalty because the Standardized Path Coefficient = 0.195 with p-value = 0.003 turns out to be significant. This statement was quoted by Lerrthaitrakul & Panjakajornsak (2014) who stated that service quality is very much needed in the aviation industry because of intense competition. This research is also in line with research by Umbas & Marpaung (2019), and Krisdayanti (2017) who revealed that customer satisfaction and service quality have a positive impact on customer loyalty. Riantoro (2016) Service quality is able to explain customer loyalty of 54.8%. Amin's (2016) research shows that the higher the quality of online banking, the higher the e-customer satisfaction and thus, the higher the online customer loyalty. However, this research is not in accordance with Salim et al., (2018) which stated that service quality does not affect customer loyalty variables.
- (4) Hypothesis 4: Brand image has an important impact on Customer Loyalty because the Standardized Path Coefficient = 0.193 with p-value = 0.004 turns out to be significant. This proves a good impact on brand image and customer loyalty. This proves that the better the brand image, the greater the customer loyalty. The behavior of consumers who will set aside money in sharia banking cannot be separated from the aspect of rationality, always reviewing available information and ensuring the impact that occurs when saving and customer control over various decisions taken. (Ahmad, et al., 2011; Awan & Bukhari, 2011 ; Razak, et al. 2011; Lindsey, 2012; Bangsa, 2013). Research by Kuenzel & Halliday (2010), Malär et al., (2011) and Bouhlel (2011) suggests that brand reputation and consistency influence brand trust, which in turn also influences brand loyalty. This is in accordance with Lin (2010) who emphasized that there is an important meaning between brand trust and loyalty.
- (5) Hypothesis 5: Brand trust has an impact on Customer Loyalty because the Standardized Path Coefficient = 0.285 with p-value = 0.000 turns out to be significant. This proves the important impact on brand trust on customer loyalty. This proves that the more highly branded trust is, the greater customer loyalty. Previous research (e.g. Zboja & Voorhees, 2006) and very recent research (e.g. Mabkhot & Shaari, 2017) however, only focus on the impact of brand image on loyalty and repurchase intention, while its influence can shape brand attachment as suggested by Esch et al. al., (2006)
- (6) Hypothesis 6: The indirect impact of Service Quality on Customer Loyalty through the intervening variable Brand image is accepted, namely gathering a significant correlation

with the unstandardized Path Coefficient = 0.082 with p-value = 0.004. The PANIN mobile banking brand image is already strong among the public and is easy to remember, this makes them remain loyal to PANIN bank. The results of this research are in line with previous research conducted by Aminah et al., (2017) which shows that service quality has a positive impact and plays an important role in loyalty. Research by Syahputra (2022) also provides research results that service quality has a positive and significant impact on forming customer loyalty.

- (7) Hypothesis 7: The indirect impact of Brand trust on Customer Loyalty through the intervening variable Brand image is accepted, namely gathering a significant correlation with the unstandardized Path Coefficient = 0.084 with p-value = 0.007. The relationship between brand image and brand loyalty lies in consumer desires and preferences for brands are consumer attitudes. Consumers will show brand loyalty not only when they make repeat purchases, but they also really like and choose the brand (Mowen in Ratri 2007). And the results of this research are supported by Ratri's (2007) research which proves that there is an important positive relationship between brand trust and brand loyalty.

6. Conclusion

According to the results of the analysis that has been researched, several conclusions can be drawn from this research, including (1) the quality of services available in PANIN mobile banking increases customer perceptions of the brand image, (2) Brand trust continues to grow from customers towards PANIN mobile banking improving the existing brand image, (3) PANIN mobile banking customer loyalty is highly influenced by service quality, (4) PANIN mobile banking customer or user loyalty is highly dependent on the brand image that has been formed, (5) Increasing brand trust has an impact on increasing loyalty. Customers, (6) The quality of service that increases in PANIN mobile banking can increase the brand image in the market. (7) If brand trust decreases, the brand image will also decrease, this causes customer loyalty to decrease and vice versa, if the brand As trust increases, brand image will also increase, this causes customer loyalty to increase.

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