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The Influence Of Brand Image And Customer Trust On Customer Loyalty Through Customer Satisfaction With Gender As A Moderation Variable

ABSTRACT

This study aims to investigate the impact of brand image and customer trust on customer loyalty, mediated via customer satisfaction. Gender is employed as an independent variable to mitigate the impact of brand image and customer trust variables on customer loyalty. This study utilized data from 250 respondents who completed a questionnaire issued to BSI customers in the Malang Raya area. Purposive sampling and proportional random sampling are two distinct methods used for sampling. A proportional random sampling method was employed to ensure that the percentage of respondents from Malang City, Malang Regency, and Batu City was maintained. The research used the Structural Equation Modeling - Partial Least Squares (SEM-PLS) approach. These data indicate that brand image and customer satisfaction substantially impact customer loyalty. However, customer trust does not have a significant effect on customer loyalty.

Moreover, the brand's image and the level of consumer trust notably impact customer satisfaction. The findings of this study indicate that customer satisfaction serves as an intermediary variable that influences brand image and consumer trust, ultimately affecting customer loyalty. In addition, gender cannot reduce the impact of brand image and customer trust.

Keywords: Brand Image, Customer Trust, Customer Loyalty, Customer Satisfaction, Gender

INTRODUCTION

Shariah banking refers to a form of banking that possesses distinct attributes. These attributes facilitate the acquisition of loyal consumers for Sharia banking. The presence of committed consumers enables Sharia banking to thrive in the face of competition. The survival of banks relies heavily on customer loyalty (Sampurna & Miranti, 2022). Customer loyalty to the bank directly contributes to the bank's financial performance (Manik, 2018). Customer loyalty is beneficial for banks' survival as it leads to a higher frequency of customers utilizing the bank's services continuously (Hijaya et al., 2017).

Bank Syariah Indonesia (BSI) is a Sharia-compliant bank that is well-regarded for its strong customer loyalty. This condition is evidenced by the latest accolade achieved by BSI, specifically the "Best Satisfaction, Loyalty, and Engagement" award (The Asian Post, 2024). BSI did not suffer a decrease in collecting third-party funds or DPK due to the data breach phenomenon. Instead, there was an increase in these activities (Marcelliana et al., 2023). In addition, BSI saw a rise in transaction activity amounting to IDR 637.69 billion, involving 30,400 transactions (Octaviano, 2023). From these two instances, it can be inferred that BSI possesses a customer base that exhibits loyalty towards the company.

In addition, there is an interview with one of Nyco's clients, Dhana Rohman, who has been a BSI customer for three years. Rohman confirms that he is now engaged in ongoing transactions (Nyco, 8/11/23, interview). Nurul Fitria, a long-standing customer of BSI for two years, affirmed her continued engagement in transactions (Nurul, 8/11/23, interview). Based on the supplied interviews, it can be inferred that despite the data leaking issues faced by Bank Syariah Indonesia, consumers continue to utilize and have faith in the bank. Malang City is strategically located and has a high concentration of educated individuals, including students, and a dense local population (Rusydi, 2018). This condition has significant potential due to local inhabitants and immigrants' substantial utilization of banking services (Carolina, 2023).

Multiple studies have found that brand image strongly impacts customer loyalty, as demonstrated by research conducted by Sa'adah and Setiawan in 2023, Syaidah and Ramadhika in 2016, and Yulinda and Iskandar in 2023. Contrarily, alternative studies indicate that brand image does not impact customer loyalty. (Indraswari and Susanti, 2023; Sari and Lia, 2023). Multiple studies have found that trust plays a crucial role in determining loyalty. For instance, Hendriawan and Sugiyanto (2023), and Yuda and Suartina (2022), have demonstrated the significant impact of trust on loyalty. However, contrasting research conducted by Lanandra and Suhartono (2023) and Sa'adah and Setiawan (2023) suggests that trust has a negligible negative effect on loyalty.

Research indicates that brand image exerts a substantial impact on consumer loyalty using consumer happiness. (Prasetyo et al., 2023; Rahmadani & Dwiridotjahjono, 2023) Have presented research findings that differ from those of other studies. Specifically, they suggest that brand image does not substantially impact customer loyalty when mediated by customer satisfaction (Indraswari & Susanti, 2023). Multiple research has indicated that trust affects customer loyalty using customer satisfaction (Hendriawan & Sugiyanto, 2023;

Lutfiani & Musfiroh, 2022). However, according to Lanandra and Suhartono (2023), consumer happiness does not mediate the impact of trust relationships on customer loyalty.

According to Irawan (2013), the research findings indicate that gender plays a role in modulating the effect of trust on loyalty. Nevertheless, research has shown that gender does not have the ability to influence or modify the relationship between trust and loyalty (Rambocas, 2011). Moreover, the impact of Brand Personality on loyalty would be amplified by gender (Yusnaidi & Rabiqy, 2016). Nevertheless, a study conducted by Rambocas (2011) revealed no substantial disparities between men and women regarding the impact of company image on loyalty.

Researchers are continuously innovating to identify the key characteristics that substantially impact consumer loyalty, highlighting its relevance. There are contradictions in prior research findings on consumer loyalty. The researchers conducted a study to examine how brand image and customer trust affect customer loyalty, with customer satisfaction as a mediator and gender as a moderating variable.

METHOD

This study aims to examine the impact of brand image and customer trust on customer loyalty, with customer satisfaction as the mediating variable. Additionally, the study will consider gender as a moderating factor. This study is classified as quantitative research. The population for this study consisted of clients from BSI Malang Raya. The study utilized a sample size of 250 respondents, as determined by the formula provided by Malhotra (2009). The sampling technique employed was nonprobability sampling, specifically using purposive sampling. In addition, the employed methodology is probability sampling, precisely proportionate random sampling, which ensures that the percentage of respondents from Malang City, Malang Regency, and Batu City is maintained.

Questionnaires were disseminated through Google Forms and also directly sent to banks. The sample criteria include individuals who have utilized BSI services, have been clients of BSI Malang for one year (Addury & Pangestu, 2023), have engaged in several transactions with BSI (Syaidah & Ramadhika, 2016), and are between the ages of 17 and 60 years (www.bsi.co.id).

This research utilizes two distinct data sources: primary data and questionnaire findings. Secondary data refers to information from books or journals relevant to a research topic. This study analysis employs a Structural Equation Modeling—partial Least Square (SEM-

PLS) methodology to examine the effects of alterations made to many models (Supriyanto et al., 2023). The software utilized is smartPLS. 3. Evaluation of SEM-PLS comprises the measurement model, known as the outer model, comprising three components: Convergence Validity, Discriminant Validity, and Reliability Test. The structural model, also known as the inner model, includes two components: the coefficient of determinant and predictive relevance.

The variables examined in this study include brand image, customer trust as an independent variable, loyalty as a dependent variable, customer satisfaction as a mediating variable, and gender as a moderating variable.

RESULTS AND DISCUSSION

The investigation included data from 200 respondents, with 87/35% being men and 163/65% being women. The respondents' age range was distributed as follows: 70% were between 17 and 25 years old, 9% were between 26 and 35 years old, 12% were between 36 and 45 years old, 6% were between 46 and 55 years old, and 3% were between 56 and 65 years old. The distribution of educational attainment is as follows: 0% have completed primary school education, 1% have completed junior high school, 52% have completed high school, 43% have obtained a bachelor's degree, 3% have obtained a master's degree, and 1% have obtained a PhD degree. The income of Rp 1,500,000 accounts for 60%, the income between Rp 1,500,000 and Rp 2,500,000 accounts for 19%, the income between Rp 2,500,000 and Rp 3,500,000 accounts for 9%, and the income over Rp 3,500,000 accounts for 12%. The percentage of respondents who were married was 30%, while the percentage of respondents who were unmarried was 70%. The percentage of respondents residing in Malang City is 34%, while those residing in Malang Regency and Batu City are 33%.

The purpose of this evaluation is to determine the accuracy and consistency of the model. The outer model comprises three components: Convergent Validity, Discriminant Validity, and Reliability test.

The loading factor value for all variable indicators in this research is greater than 0.7 (Hair et al., 2014). This demonstrates that all variables can be defined as legitimate, provided that they are strongly connected. The AVE (Average Variance Extracted) value for all variables has surpassed the threshold of 0.5, as reported by Sarwono and Narimawati

in 2015. This demonstrates that all variables are declared as valid. The cross loading value exceeds 0.7, as reported by Sauddin and Ramadhani (2018). According to Anuraga et al. (2017), the composite reliability value of each latent variable is greater than 0.6. The Cronbach's Alpha value for each variable is more than 0.7, as reported by Uyanto in 2009. This implies that all indicators used to measure latent variables can be considered reliable.

This evaluation examines the correlation between exogenous latent variables and endogenous latent variables. The inner model comprises the Coefficient of Determination and Predictive Relevance.

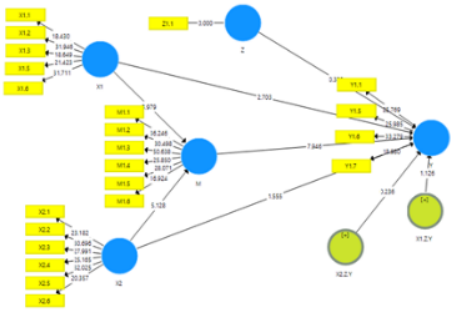


Figure 1. Inner model results

The coefficient of determination (R-Square) for the latent variable of customer satisfaction is 0.514. The relationship between customer satisfaction and the factors of customer loyalty, brand image, and customer trust accounts for 51.4% of the variance, as indicated by the findings of Hair et al. (2014). The remaining 48.6% of the variance is attributed to other variables. The latent variable of customer loyalty, with a coefficient of 0.474, indicates that the variables of brand image, customer trust, and customer satisfaction can account for 47.4% of its variance. The remaining 52.6% can be accounted for by other variables, as stated by Hair et al. in 2014.

The Q-Square value for customer loyalty is 0.297, while the Q-Square value for customer happiness is 0.347. The value exceeds 0.000, indicating a positive assessment (Anuraga et al., 2017).

This hypothesis testing aimed to examine the impact of one construct on other constructs, as investigated by Ekowati et al. (2024). This hypothesis test comprises a partial, mediation, and moderation test.

The perception of a brand and the level of trust that customers have in it greatly influence their loyalty. This result indicates statistical significance because the P-Value is less than 0.5. However, customer trust has no significant effect as the P-value exceeds 0.5.

A P-value of less than 0.5 indicates that customer satisfaction plays a substantial role in mediating the impact of brand image and consumer trust on customer loyalty. A P-value greater than 0.5 indicates that gender does not significantly moderate the relationship between brand image, customer trust, and customer loyalty.

The findings indicate that brand image exerts a substantial impact on customer loyalty. Brand image refers to the assortment of consumer perceptions associated with a brand and firmly established in their thoughts. Christian and colleagues (2023). The questionnaire results indicate that the indicator measuring the distinctiveness of the brand connection received a high score, suggesting that the brand association's uniqueness fosters a sense of loyalty among Bank Syariah Indonesia clients. Rangkuti (2004) states that consumers exhibit loyalty towards a product brand when they clearly perceive the brand's image. The brand image has a direct impact on customer loyalty.

The perception of a brand plays a significant role in determining client loyalty. Brand image has the ability to captivate customers' emotional connections through its appeal, establishing an emotional connection that motivates consumers to continually desire the product. Consistent with prior research conducted by Syaidah and Ramadhika (2023), it has been found that brand image exerts a substantial and favorable impact on consumer loyalty. Yulinda and Iskandar's research in 2023 also found that brand image had a substantial and favorable impact on client loyalty.

The findings indicate that consumer trust does not have a statistically significant impact on customer loyalty. Consumer trust, as defined by Hermawati (2023), refers to the inclination of consumers to utilize a product based on their faith in the company's ability to meet their expectations and deliver satisfaction. The findings of this study indicate that either high or low levels of consumer trust do not influence customer loyalty. The questionnaire results indicate a high score for the integrity indicator, suggesting that it can be read as a measure of integrity that evokes a sense of disloyalty among consumers of Bank Syariah Indonesia. Consistent with the findings of Wahyono et al. (2023), trust has a negligible negative impact on customer loyalty. Similarly, Sitiani Nurutami et al. (2021) found that customer trust does not substantially influence customer loyalty.

The findings indicate that brand image exerts a substantial impact on customer satisfaction. Customer satisfaction refers to the degree of contentment and excellence experienced by an individual after utilizing, possessing, and comparing the acquired product or service with their initial expectations (Zalelawati et al., 2023). The questionnaire results indicate that the brand association's uniqueness indication has received a high score, suggesting that the brand association's uniqueness contributes to customer happiness among Bank Syariah Indonesia clients. As stated by Nasrul Efendi et al. (2023), the brand image serves as a means for customers to identify, recall, and evaluate specific items, which forms the foundation for assessing their performance and ultimately determining consumer satisfaction.

Customers' satisfaction with a product or service depends on their favorable opinion of the company's offering. Satisfaction is contingent upon the client seeing that a product or service possesses signs that contribute to a positive image. Consistent with prior research, specifically Abd-El-Salam et al. (2013), a positive correlation exists between brand image and customer satisfaction. Furthermore, Sa'adah and Setiawan (2023) conducted a study demonstrating a substantial beneficial impact of brand image on customer satisfaction.

The findings indicate that customer trust exerts a substantial impact on customer satisfaction. The questionnaire results indicate that the integrity indicator has received a high score, suggesting that integrity can generate a feeling of contentment among clients of Bank Syariah Indonesia. Ferils (2022) posits that consumer satisfaction is contingent upon the perception that an action benefiting another consumer would also yield favorable consequences for oneself. Therefore, it is evident that client trust engenders a feeling of assurance in their desires, ultimately leading to positive and advantageous customer outcomes. Consistent with prior studies, including the study conducted by Yuda and Suartina (2022), customer trust has a notable and favorable impact on customer satisfaction. According to Sa'adah and Setiawan's (2023) study, trust substantially and positively impacts customer satisfaction.

The findings indicate that customer happiness has a substantial impact on customer loyalty. The questionnaire findings indicate that the indication of confirmation of expectations has received a high score. This condition suggests that the confirmation of expectations has the potential to foster customer loyalty in Bank Syariah Indonesia. According to Nasrul Efendi et al. (2023), consumer pleasure can yield advantages for

organizations in cultivating customer loyalty. This phenomenon can occur when contented buyers see a congruence between their expectations and the actual goods, leading them to repeat purchases. In addition, customer satisfaction will attract new customers as they are aware of the experiences of past customers. Consistent with the research conducted by Yuda and Suartina (2022), it has been demonstrated that customer satisfaction has a substantial and favorable impact on customer loyalty. According to a study by Utama and Murti (2021), customer satisfaction positively impacts customer loyalty. However, another study by Madjowa et al. (2023) reveals that consumer satisfaction has a detrimental influence on customer loyalty.

The findings indicate that customer satisfaction can mediate the impact of brand image on customer loyalty. Amanah (2011) asserts that a brand image characterized by strength, excellence, and the ability to generate customer happiness will result in consumer loyalty. Mere visual appeal needs to be improved to foster client loyalty. A strong brand image necessitates client satisfaction as it proves the company's positive reputation. Consistent with the research conducted by Sayekti and Dwiridotjahjono (2022), it has been demonstrated that brand image substantially influences consumer loyalty using consumer satisfaction. (Prasetyo et al., 2023) asserted that brand image indirectly impacts customer loyalty by affecting consumer satisfaction.

The findings indicate that customer pleasure mediates the relationship between consumer trust and customer loyalty. Rizkulillah et al. (2022) suggest that trust is crucial in generating satisfaction, which cultivates client loyalty. Customer loyalty is a result of the customer's confidence in the company. Customer trust is established when customers experience satisfaction with the products or services offered by a firm. Hence, ensuring customer pleasure is crucial in fostering the connection between customer trust and loyalty. Consistent with prior studies, specifically Utama and Murti (2021) and Yuda and Suartina (2022), it has been demonstrated that customer satisfaction can potentially mediate the relationship between customer trust and loyalty.

The findings indicate that gender cannot mitigate the impact of brand image on consumer loyalty. Gender refers to the distinctions between women and men regarding their societal duties, functions, responsibilities, rights, and conduct. These distinctions are shaped by social values, practices, and cultural norms from various community groups. Importantly, gender can be subject to change under different circumstances (Catholic &

Atma, 2022). This study's findings suggest that brand image's influence on customer loyalty is not gender-dependent. Although men and women possess distinct qualities, they share similar perspectives (Julina & Miftah, 2014). In addition, the impact of gender on brand selection is not universally applicable to all brands (Bakti, 2017). According to Rambocas' (2011) research, there is no notable disparity between men and women regarding the impact of company image on loyalty.

The findings indicate that gender cannot mitigate the impact of consumer trust on customer loyalty. The level of customer trust in customer loyalty is independent of gender. This phenomenon can occur because trust is mainly shaped by observable and perceptible factors rather than being dictated by gender. Consistent with prior research, it has been demonstrated that gender does not have the ability to influence the connection between customer trust and customer loyalty (Hartas, 2009). Research indicates that gender cannot influence the relationship between trust and loyalty, as Rambocas (2011) demonstrated.

CONCLUSION

Based on the data analysis and discussion, it can be stated that brand image has a considerable impact on customer loyalty, taking into account customer trust and customer happiness with gender as a moderating component. Customer trust does not exert a substantial impact on customer loyalty. The perception of a brand dramatically impacts the level of satisfaction experienced by customers. The level of consumer trust substantially impacts the degree of customer satisfaction. Client happiness has a substantial impact on client loyalty. The brand's image substantially impacts client loyalty by influencing consumer satisfaction. Client trust exerts a substantial impact on client loyalty through customer satisfaction. The influence of brand image on consumer loyalty is not moderated by gender. Gender cannot mitigate the impact of consumer trust on customer loyalty. According to these findings, it is anticipated that BSI will uphold its brand reputation and provide customer pleasure in order to enhance customer loyalty among BSI's clientele.

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