

The Influence of Brand Image and Perceived Quality on Brand Loyalty with Brand Trust as Mediator in PT Bank Syariah Mandiri

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Abstract

This study aims to analyze the influence of brand image and perceived quality on brand loyalty with brand trust as a mediating variable on the PT Bank Syariah Mandiri micro unit in the West Sumatra region. Respondents in this study were customers who were still actively financing the micro units of PT Bank Syariah Mandiri in Padang Cluster with a total sample of 308 respondents. The data analysis technique used to discuss the problems in this study is Structural Equation Model (SEM). Research results prove that: (1). Brand Image and Brand trust have a significant and positive effect on Brand Loyalty; (2). Perceived Quality has no significant effect on Brand Loyalty; (3). Brand Image and Perceived Quality have a significant and positive effect on Brand Trust; (4). Brand trust is mediating the influence of Brand Image on Brand Loyalty; (5). Brand trust is mediating the influence of perceived quality on brand loyalty.

Keywords : *Brand Image, Perceived Quality, Brand Trust, Brand Loyalty.*

Introduction

PT Bank Syariah Mandiri (BSM) which officially began operations on November 1, 1999 as a sharia financial services institution has contributed greatly to the progress and development of domestic business. The progress of BSM can be seen from the development of its business to date, there are more than 737 Branch Offices and Cash Offices as well as PT Bank Syariah Mandiri Micro Financing Unit spread across all provinces in Indonesia with total assets reaching 84 trillion at the end of 2017.

Of the several service products available at PT Bank Syariah Mandiri, microfinance products are the largest profit earners for the company nationally, recorded in the last three years in the 2015 financial statements the contribution of the microfinance unit to the company reached 54.20%, followed by the financing unit retail and corporate by 23.03%, in rahn units (pawning and gold installments) by 17.11%, then 5.66% obtained from unit funding and other services such as fee-based income. (PT Bank Syariah Mandiri Cluster Padang in 2017).

To maintain the results that have been achieved well in advance, the management of PT Bank Syariah Mandiri must ensure that every business program that has been arranged can be applied properly by each BSM branch in all regions. This requirement must also not be separated from one of the BSM branches in the Padang Cluster (Padang Area) West Sumatra. In order to maintain business consistency in the banking sector, BSM Cluster Padang has a great responsibility to continue to improve the quality of services provided to every BSM customer.

Lack of achievement of financing targets for each micro unit in the Padang Cluster if it recurs in the following years, this condition will have a significant negative impact on BSM's profit and financial. For this reason the best step that must be done is to immediately find a solution to set a strategy to increase the achievement of the financing targets of each micro unit in the Padang Cluster as expected.

According to Arasti et al., (2014: 11), factors that cause failure or decline in business achievement of a company can be measured through several factors including economic situation, economic policy, technological development, social factors, intensity of competition, customer relations,

management bad at the bank. Business competition conditions are getting tighter, but on the other hand every company must be able to survive, even it must continue to grow.

In this condition maintaining good relationships with customers is an effort to maintain the sustainability of the company in the future. As stated by Riana (2008), one of the important things that every company needs to do and pay attention to is to maintain existing customers, continue to keep them so that existing customers do not move and become customers of other companies.

Customer loyalty to the company's brand are two interrelated things, because brand loyalty can be a benchmark for achieving sales and financial targets for micro units in the Padang Cluster. According to Griffin (2002), loyalty refers to the behaviour of decision-making units to make continuous purchases of the goods or services of the selected company. According to Wardi (2016: 150), the more loyal the service user, it means that the increase of loyalty towards certain services. On the contrary, the more disloyal service users, it means that their loyalty decreases towards certain services. This loyal or disloyal attitude is a commitment from service users.

In some research results it has been found that aside from the factor of customer loyalty to the company's brand, there are also other factors that support to influence the loyalty variable including the influence of brand image and brand trust. Esch et al., (2006), in his research has obtained results that brand image and brand trust significantly influence brand loyalty. A strong corporate brand image will be able to produce brand trust for consumers to make repeat purchases or in other words foster consumer loyalty to the brand. Alhaddad (2015), in one of his researches, has obtained results that brand image has a significant positive effect on brand trust and brand loyalty. Bilgihan (2016), reinforces the foundation above by stating that the more consumers trust service providers, the more likely they are to continue the relationship. Brand image that grows well in the company will give strong trust to consumers so that consumers are likely to continue the relationship with the company.

When brand trust has grown because of a good brand image factor, the value of the company will be stronger with the support of other factors that contribute positively to the company itself. The results of the study show that perceived brand quality will affect the perceived quality of customers to foster a sense of trust in them and think about the next relationship with the company. Ahmad et al., (2016), develops thinking by finding that there is a strong positive correlation between perceived quality and brand loyalty. This finding is also supported by the findings of Ercis et al., (2012), who described the results of his research on the effect of perceived quality on brand trust, which in the study found that quality perception has a positive effect on brand trust. Some of the results of this study provide enough evidence that there is an influence of quality perception on brand trust in a company.

In other studies, it has been concluded that the very important factor of brand image and perceived quality is the existence of strong brand trust from customers, the more consumers trust service providers, the more likely they are to be loyal to the brand or continue the relationship with service providers (Bilgihan, 2016). All of the above explanations are proof that brand loyalty to customers plays an important role in supporting the sales and financial results of a company, which is supported by the presence of brand image and perceived quality, which creates strong brand trust in the company and continues to grow customer loyalty consistent.

This study will examine the research model that has been designed, see the direct and indirect effects of brand image and perceived quality variables on brand loyalty by mediating brand trust on the micro unit of PT Bank Syariah Mandiri in the Padang Cluster in West Sumatra as the object of research.

Based on the descriptions and various references, the writer is interested in studying it further in the form of research that the author has titled: "The Effect of Brand Image and Perceived Quality on Brand Loyalty with Brand Trust as Mediation Variables in the Pt Bank Syariah Mandiri Micro Unit in West Sumatra".

Methods

As explained earlier, then by looking at the phenomenon that occurs in objects and other related conditions, and from the results of observations and observations made, finally conclusions can be drawn in the form of initial allegations related to the gap problem to be examined in the study. Therefore, researchers limit the scope of research carried out only on the micro unit of PT Bank Syariah Mandiri in Padang Cluster which is aimed at active customers until December 2017. Research is also limited to discussing a number of variables that have been determined in influencing brand loyalty, the variables used include brand image, perceived quality and brand trust. The numbers of samples in this study were 308 respondents. The analysis technique used is Structural Equation Model (SEM).

Results and Discussion

Testing using the SEM model is carried out in stages. If the right model is not yet obtained, the model proposed originally needs to be revised. The need for revision of the SEM model arises from the problems that arise from the analysis. The problem that might arise is the problem of the inability of the model developed to produce unique estimates. If these problems arise in SEM analysis, it indicates that the research does not support the structural model that is formed. Thus the model needs to be revised by developing existing theories to form a new model. Analysis of the results of data processing in the full SEM model is carried out by conducting a goodness of fit test. The goodness-of-fit model test results are explained in the following table:

Table 1 Test Results of the Goodness-of-fit Model

No	Indexes	Critical Values	Results	Evaluation Model
1	Chi Square	The Less The Better	1950.073 (p=0,000)	Fit
2	CMIN/DF	<2,00	3,135	-
3	CFI	≥0,90	0,872	Marginal
4	RMSEA	≤0,08	0,084	Marginal
5	TLI	≥0,90	0,855	Marginal
6	NFI	≥0,90	0,824	Marginal
7	PCFI	>0,6	0,771	Fit
8	PNFI	>0,5	0,729	Fit

Source: Primary Data Processed (2018)

Based on the table above, it can be seen that the Chi Square value is 1950,073 with a probability level of 0,000. The evaluation of the model in this study is fit. CMIN / DF of 3,135 out of 2.00 have not fulfilled the goodness of fit criteria. The CFI value is 0.872 <0.94, not fulfilling the goodness of fit criteria. The RMSEA value is 0.084 greater than 0.08 so the conclusion of the evaluation model is marginal. The TLI value is 0.855 <0.90, so the conclusion of the evaluation model is marginal. The value of NFI is 0.824 close to 0.90, then the conclusions of the evaluation of the model are marginal, and the value of PCFI is 0.771 of the magnitude of 0.6, then the conclusion of the evaluation of the model is fit. PNFI value is 0.729 of 0.6, and then the conclusion of the evaluation model is fit.

Based on the explanation above, it can be concluded that the model in this study is fit; the numbers on some criteria are close to the characteristics of fit, so the model in this study is suitable for use.

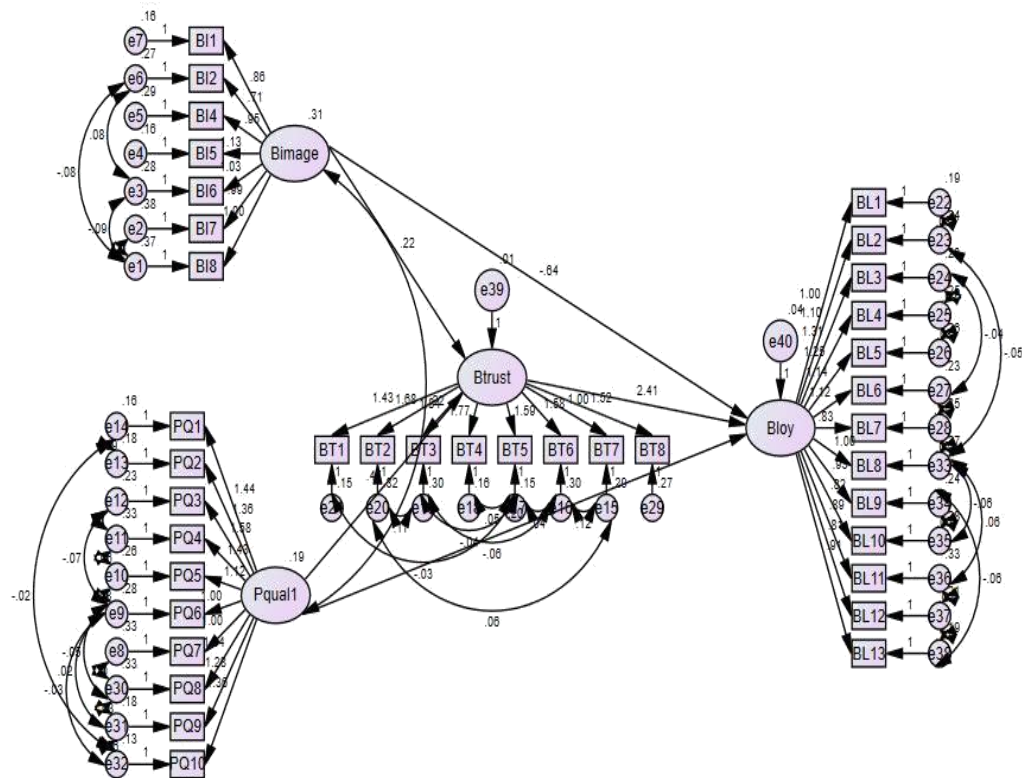


Figure 1 Structural Model

In the CMIN / DF Model Structures of 3.135 is not less than 2.00, meaning that CMIN / DF is not in accordance with the critical value in the Goodness of fit index, but the above structural model shows the CFI value of 0.872 and the TLI value of 0.855.

Hypothesis testing

Effect of Brand Image on Brand Loyalty

Based on the results in the table above, it is known that the effect between Brand Image and Brand Loyalty has a CR value of -2.751 ($p = 0.006 \leq 0.05$) so Brand Image has a significant and significant effect on Brand Loyalty. This means that the Brand Image of PT. Bank Syariah Mandiri, the customers will be increasingly loyal to the brand of PT. Bank Syariah Mandiri in the West Sumatra region. PT. Bank Syariah Mandiri must improve the Brand Image so that customer loyalty is increasingly on the brand of PT. Syariah Mandiri Tires.

Effect of Perceived Quality on Brand Loyalty

Based on the table above, it is known that the effect of Perceived Quality with Brand Loyalty is CR value of 0.550 ($p = 0.582 > 0.05$) then Perceived Quality and Brand Loyalty have no effect and are not significant. This means that the increasing Perceived Quality of PT. Bank Syariah Mandiri does not affect customer loyalty to the brand of PT. Bank Syariah Mandiri in the West Sumatra region. PT. Bank Syariah Mandiri does not have to increase Perceived Quality because this policy will not help increase brand loyalty of PT. Bank Syariah Mandiri.

Effect of Brand Image on Brand Trust

Based on the table above, it is known that the influence between Brand Image and Brand Trust has a CR value of 3.385 ($p = 0.000 \leq 0.05$) so Brand Image has a significant and positive effect on Brand Trust. This means that the Brand Image of PT. Bank Syariah Mandiri, customers will increasingly believe in the PT. Bank Syariah Mandiri brand in the West Sumatra region. PT. Bank Syariah Mandiri

must improve the Brand Image so that customer trust will increase on the brand of PT. Bank Syariah Mandiri.

Effect of Perceived Quality on Brand Trust

Based on the table above, it is known that the influence between Perceived Quality and Brand Trust has a CR value of 5.009 ($p = 0.000 \leq 0.05$) so Perceived Quality has a significant and positive effect on Brand Trust. This means that the increasing Perceived Quality of PT. Bank Syariah Mandiri, the customers will increasingly believe in the brand of PT. Bank Syariah Mandiri in the West Sumatra region. PT. Bank Syariah Mandiri must increase the Perceived Quality so that customer trust will increase on the brand of PT. Bank Syariah Mandiri.

Effect of Brand Trust on Brand Loyalty

Based on the table above, it is known that the influence between Brand Trust and Brand Loyalty is CR value of 3.222 ($p = 0.001 \leq 0.05$), the Brand Trust has a significant and positive effect on Brand Loyalty. This means that PT Brand Trust has increased. Bank Syariah Mandiri, the customers will be increasingly loyal to the brand of PT. Bank Syariah Mandiri in the West Sumatra region. PT. Bank Syariah Mandiri must increase the Brand Trust so that customer loyalty is increasingly on the brand of PT. Bank Syariah Mandiri.

Effect of Brand Trust as a mediator between Brand Image and Brand Loyalty

Sobel Test result is 0.019 ($p < 0.05$), while the t table value is 2.330, the sobel test value is greater than the ttable value. That means there is an indirect influence between Brand Image variables and Brand Loyalty, Brand Trust acts as a mediator in the influence of Brand Image with Brand Loyalty. Effect of Brand Trust as a mediator between Perceived quality and Brand Loyalty

the Sobel Test result is 0.007 ($p < 0.05$), while the ttable value is 2.711, the sobel test value is smaller than the ttable value. This means that there is an indirect influence between Perceived Quality variables with Brand Loyalty. In this study, Brand Trust acts as a mediator on the influence of Perceived Quality with Brand Loyalty

Discussion

Effect of Brand Image on Brand Loyalty

Based on the analysis in the first hypothesis, that Brand Image has a significant and negative effect on Brand Loyalty of PT. Bank Syariah Mandiri in West Sumatra. The results of this study are in line with the results of the study of Ahmad et al., (2016), which shows the intention to repurchase and overall brand performance is a good effect on a good brand image, and ultimately can increase brand loyalty. In addition, he also believes that brands with a higher image can encourage brand loyalty to consumers, and the greater the brand awareness, the greater the brand trust and consumer purchase intentions. The results of his research also show that brand loyalty is influenced by brand image, brand awareness and perceived quality. Esch et al., (2006), in his study also mentioned that brand image significantly affects brand loyalty.

Alhaddad (2015), in his research results have been obtained that brand image has a significant positive effect on brand loyalty. Kurniawan (2016), the test results to prove whether brand image affects brand loyalty, it does have a significant effect. This discovery proves that customer strength in making decisions to continue the relationship with the company is based on the condition of the brand image that exists in the company.

Consumer loyalty to brands set by the company can be influenced by several things, including the brand image itself and consumer confidence in the brand of products produced. While the image generated from the product will affect consumer confidence in the product brand (Kharis, 2015). The results of this study prove that the decreasing level of Brand Image PT. Bank Syariah Mandiri in West Sumatra, the Brand Loyalty or brand loyalty will decrease. The more positive the Brand Image of PT.

Bank Syariah Mandiri West Sumatra Region will also increase customer loyalty for the Bank Syariah Mandiri brand.

Effect of Perceived Value on Brand Loyalty

Based on the analysis in the second hypothesis, that Perceived Quality has a positive and insignificant effect on Brand Loyalty of PT. Bank Syariah Mandiri. This means that Brand Loyalty PT. Bank Syariah Mandiri is not influenced by Perceived Quality. The results of this study are not in line with the results of the study of Ahmad et al., (2016), which shows that there is a strong positive correlation between perceived quality and consumer loyalty. In a study conducted by Harris (2004), it was also found that perceived quality perceptions have a direct and indirect influence (via trust and satisfaction) on brand loyalty. These results are strengthened based on the results obtained in Alhaddad's research (2015), which states that perceived quality has a significant positive effect on brand loyalty.

Grebitus et al., (2007: 216), which in his research has found several product quality criteria that influence a consumer to repurchase a product based on the intrinsic and extrinsic cues of the product. That means that there is indeed a positive influence on the quality of the products produced, giving rise to consumer perceptions to help make decisions in continuing the relationship with the company objectively. A good product can foster positive perceptions of customers, thus forming a desire for customers to choose the same brand in the future. Therefore the results of these findings prove that companies that are able to maintain the quality of the products produced will foster positive perceptions and have a beneficial impact on the company's future development.

Effect of Brand Image on Brand Trust

Based on the analysis in the third hypothesis, that Brand Image has a significant and positive effect on Brand Trust at PT. Bank Syariah Mandiri in West Sumatra. The results of this study are in line with the results of Alhaddad's research (2015), which shows that brand image has a significant positive effect on brand trust. Brand trust component relies on subjective customer judgments or is based on several perceptions, namely from the consumer's assessment of brand reputation. A bad image on the brand will weaken the consumer's perception of being able to trust the product produced from the brand. In the end the company must be able to grow while maintaining the strength of the brand image in the market competition faced. Kurniawan (2016: 101), in the results of his research also has obtained results that brand image gives its own value to consumer perceptions that will increase confidence in the product itself, as in the quality aspect.

Kotler (2006: 266), suggests that brand image is a hidden vision and trust in the minds of consumers, as a reflection of associations that are held back in consumer memory. Brand image is an important factor in determining trust, which reflects that an attractive and valuable brand will increase consumer confidence in the product (Lien et al., 2015). This explanation shows that in creating customer trust, there are brand image factors that contribute to creating brand trust.

The increasing level of Brand Image of PT. Bank Syariah Mandiri in West Sumatra, the Brand Trust or brand trust will increase. The more positive the Brand Image of PT. Bank Syariah Mandiri West Sumatra Region will also increase customer confidence in the Bank Syariah Mandiri brand. According to the description of the results of the research and the above theory it can be concluded that, the establishment of trust in a brand cannot be separated from the brand image itself which has been managed well by management, and subsequently grew positively in the minds of customers so as to produce a strong brand image in company. This condition can last a long time if the company is able to maintain brand trust with commitment.

Effect of Perceived Quality on Brand Trust

Based on the analysis in the fourth hypothesis, that Perceived Quality has a significant and positive effect on Brand Trust PT. Bank Syariah Mandiri. The results of this study in accordance with the results of other studies indicate that perceived quality has a very significant direct positive effect on customer trust with relatively high effects (Marakanon, 2017). From these studies it has been

proven that perceived quality variables have a relatively high relationship or effect on brand trust. As for other studies conducted by Han et al., (2015) stated the perception of quality, brand influence, conformity, brand awareness; brand association has a positive effect on brand trust. These findings are further strengthened by the results of research which states that, perceived quality is the consumer's perception of the quality of products or services received, which is one of the factors that influence the creation of trust in consumers in making choices (Alhaddad, 2015).

Alan (2014) explained that perceived quality is a very important predictor of brand trust. And the quality of merchandise or services is a strong influence of brand trust. As for Ercis et al., (2012) obtained the results of research that has been done with the results that quality perception has a positive effect on brand trust. Based on several theoretical descriptions and findings, explained that the part that influences brand trust is the perception of the quality of a product produced by the company, either goods or services. For this reason, brand trust is one of the scales that can be used in measuring the perceived quality or liking (preference) of consumers in the brand, and is related to the level of consumer loyalty to a brand (Aaker, 2008: 67).

Effect of Brand Trust on Brand Loyalty

Based on the analysis in the fifth hypothesis, that Brand trust has a significant and positive effect on Brand Loyalty of PT. Bank Syariah Mandiri. The results of this study are in line with the results of Park et al. (2017) study, which shows the role of mediating trust in promoting loyalty, this finding shows that the trust variable is indeed a significant determinant of consumer loyalty. These results are also strengthened based on research which states that satisfaction and trust are important drivers of customer loyalty (Stathopoulou, 2016).

In other studies also stated that the more consumers trust service providers, the more likely they are to continue the relationship (Bilgihan, 2016). One important influence of brand loyalty is brand trust. This study shows that brand trust has a positive influence on brand loyalty (Thompson et al., 2014). Furthermore, it is important to know that the impact of trust can directly lead to a positive direction which ultimately affects consumer loyalty to a brand (Rehman et al., 2014).

Brand trust is one of the factors that influence brand loyalty. According to Hasan (2013: 127), customers who believe tend to buy products regularly because they are considered to be in line with customer expectations. Laroche et al., (2012), stated in one study that brand trust positively influences brand loyalty, brand trust has an intermediary role between the effects of brand creation and brand loyalty practices. Trust reflects cumulative effects over time on loyalty in the market for products or services with a high level of involvement (Sahin, 2011). Trust in the brand influences and is meaningful to customer loyalty. Therefore, the company must always maintain its reputation for service, reputation for the company and always find out whether the company always understands what its customers want (Handayani, 2013). Therefore, based on the presentation of the above findings, it is ensured that trust can be used as a measurement scale of customer loyalty to a service that has been felt by customers.

Effect of Brand Trust as mediator on the influence of brand image on brand loyalty

Based on the results shows that there is an indirect effect between Brand Image and brand loyalty, Brand Trust as a mediator in the influence of Brand Image with brand loyalty. The image generated from the product will affect consumer confidence in the product brand (Kharis, 2015). The results of this study illustrate that customer loyalty does not stand by itself, but there are brand trust factors that influence it, and the growth of brand trust is also based on the existence of a good image of the brand.

Muttaqien (2017), in her research found that brand image can directly influence the loyalty brand and can influence the loyalty brand through brand trust. The better the company in applying the image of the service brand produced, it can increase customer trust in the brand. Furthermore, customers will pay attention to the brand image through the company that creates the product itself and will pay attention to other customers who also consume the product. If this is considered good or

in line with customer expectations, the trust in the brand produced by the company will increase and continue on long-term purchases.

Park et al., (2017), in his research showing the role of mediating trust in promoting loyalty, this finding shows that the trust variable is indeed a significant determinant of consumer loyalty. Furthermore Kurniawan (2016), in his research found that brand image significantly influences brand trust. Meanwhile the results of the brand trust test on brand loyalty also proved significantly to have an effect. The creation of trust in the company's brand is supported by the presence of a good brand image, then that belief is what ensures the interest in the customer so that he continues the relationship with the company. Handayani (2015), detecting the influence of brand trust variables in mediating the brand image relationship to brand loyalty, the mediating effect shown based on calculations can be concluded that brand trust is proven to mediate the influence of brand image on brand loyalty. When a company applies a good brand image to a product, even the customer's trust will grow strongly against the product brand, if this is applied consistently it will affect the product loyalty produced by the company.

Effect of Brand Trust as a mediator on the influence of Perceived Quality on Brand Loyalty

The results showed that there was an indirect effect between Brand Image variables and brand loyalty, Brand Trust served as a mediator in the influence of Brand Image with brand loyalty. The results of this study are in line with the results of Harris's (2004) study, which found that perceived quality perceptions have a direct and indirect influence (via trust and satisfaction) on brand loyalty. Companies that are able to give an impression to customers with good quality perception will give customers a high level of trust to eventually continue the relationship for a long time. Nofriyanti (2017), based on the results of his research, it can be concluded that brand trust is able to encourage customer trust in a brand, which in turn leads to customer loyalty to the company. In addition, perceived quality is able to give customers a trust in a brand through existence, function, image and quality. So that customers with positive quality perceptions will naturally be motivated to give confidence to certain brands who will then try the same brand in the same company.

Brand trust has proven to be a mediating variable in the form of perceived quality influence on brand loyalty. The results of research on perceived quality variables on brand trust show positive and significant results. The ability to provide stable quality in repeat purchases determines consumer confidence and trust to establish long-term relationships with the company. Consumer confidence is needed to generate commitment so that consumers are reluctant to switch brands and ultimately the achievement of brand trust becomes higher (Kurniawan, 2017: 235). The results also show that brand trust mediates the relationship between service quality and brand loyalty. Based on these results, the alleged service quality has an influence on brand loyalty through mediation of brand trust has been proven. (Muttaqien, 2017: 118). This study shows that in addition to perceived quality mediated by brand trust in its influence on brand loyalty, there is also a quality of service that influences brand loyalty through mediating brand trust. Where the quality of service is a manifestation of the internal quality of the company as part of services that will ultimately be perceived by customers.

Conclusions

Based on the results of data analysis and discussion, it can be taken as follows: (1). Brand Image and Brand trust have a significant and positive effect on Brand Loyalty; (2). Perceived Quality has no significant effect on Brand Loyalty; (3). Brand Image and Perceived Quality have a significant and positive effect on Brand Trust; (4). Brand trust is mediating the influence of Brand Image on Brand Loyalty; (5). Brand trust is mediating the influence of perceived quality on brand loyalty.

Based on the results of the research, to increase the Brand Loyalty Micro Unit of PT Bank Syariah Mandiri, it is suggested to the leaders of several policies and actions as follows: (1). Improving the brand image through: Microfinance Bank Syariah Mandiri in West Sumatra has high quality, has better characteristics than other banks, provides cheaper microfinance, has good financing, has more value than other banks, does not disappoint customers, has an image strong compared to other banks;

(2) Creating customer brand trust through: Mikro Bank Syariah Mandiri in West Sumatra meets customer expectations, Makes customers feel confident with Bank Syariah Mandiri Microfinance, guarantees customer satisfaction, honest and sincere in overcoming customer problems, Makes customers get financing solutions, provides relief to customers in some financing problems.

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