



The Influence of brand image, service quality, and perceived security on stakeholder loyalty: The moderating effect of stakeholder satisfaction

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Abstract. This study aims to analyze the effect of Brand Image, Service Quality, and Perceived Security on stakeholder loyalty in Electronic-Based Government Systems (SPBE), with a focus on Information Technology Security Assessment (ITSA) services by the National Cyber and Crypto Agency (BSSN). Data were obtained from a sample of 207 service user stakeholders at ITSA BSSN from January 2022 to June 2023. Respondents were selected using a random sampling technique. The type of data used is quantitative data obtained through questionnaires and documentation. After the data is collected, it is processed using the STATA 17 application using the moderate regression analysis (MRA) method. The results showed that of the three independent variables tested, only Service Quality and Perceived Security positively and significantly affected stakeholder loyalty to ITSA BSSN services. Meanwhile, Brand Image does not have a significant effect on stakeholder loyalty. This study also found that Stakeholder Satisfaction moderates the effect of Service Quality on stakeholder loyalty. These findings provide important insights for companies in increasing stakeholder loyalty. The company must focus on high-quality service and a good sense of security to achieve this goal. In addition, companies need to understand the vital role of stakeholder satisfaction in forming their loyalty to ITSA BSSN services. Continuous evaluation and improvement of service quality and application security are also needed to increase stakeholder loyalty to SPBE services. Companies must strengthen their brand image in facing competitive competition to attract more customers. Although this research has provided valuable insights, other factors may influence stakeholder loyalty. Therefore, further research is needed to deepen the understanding of the relationship between the main variables and stakeholder loyalty in ITSA BSSN services.

Keywords: ITSA, BSSN; Brand Image; Service Quality; Perceived Security; Stakeholder Satisfaction; Stakeholder Loyalty.

1 Introduction

In the Electronic Based Government System (SPBE), application security is tested through the Information Technology Security Assessment (ITSA) by BSSN. Of the 283 stakeholders tested, only 102 (36%) made improvements according to the BSSN recommendations, while 181 (64%) did not. The main obstacle to improvement is the lack of an IT team in the agency and the need for concern for application security. Stakeholder loyalty problems arise due to non-compliance with the BSSN recommendations. Competitive competition makes companies have to increase the number of consumers and face many competitors with their respective product advantages.

ITSA results Follow-Up recap data from Jan 2022 to June 2023 shows that the target of reaching 100% of stakeholders following the BSSN recommendations has yet to be

achieved. Stakeholder loyalty in following up on ITSA still needs to be improved. Requests to return regarding ITSA still need to meet expectations. Further efforts are needed to increase stakeholder response and loyalty to the follow-up and ITSA requests. The following Figure 1 is the Recap of Follow-Up Results data from January 1, 2022 to June 30, 2023.

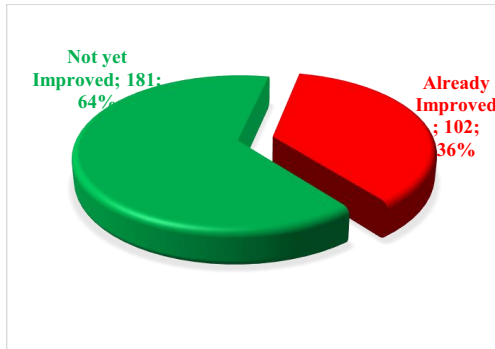


Figure 1. Recapitulation of ITSA Results Follow-Up From January 1, 2022 to June 30, 2023
Source: 2023 BSSN Documentation

According to Apriliani et al. (2020), the brand image reflects how consumers feel about a brand as a whole and is based on research and previous customer experiences. By involving stakeholder loyalty, the dependent variable, brand image, which is a consumer's perception and view of a brand, can be defined as a strong commitment from customers to repeatedly re-subscribe to or re-purchase preferred goods/services in the future. The impact of brand image on stakeholder loyalty has been investigated in much earlier research. However, this research's outcomes are erratic and might differ based on the sample's characteristics and the industrial setting.

From previous research linking brand image to stakeholder loyalty, some results show a positive and significant effect (Abidin, 2018; Sapitri et al., 2020; Yunaída, 2018), and some show an adverse effect that is not significant with negative direction (Apriliani et al., 2020). This difference in results indicates the need for further research to consistently clarify the impact of brand image and provide more comprehensive insights about its relationship with stakeholder loyalty.

The same thing happened in research on service quality's effect on stakeholder loyalty. Some previous research results show inconsistencies, where several studies found a positive and significant effect (Insani & Madiawati, 2020; Rangka & Nalendra, 2018; Saputri, 2019), while one study found that service quality did not affect customer loyalty (Agiesta et al., 2021). It confirms that further research is needed to investigate the effect of service quality in more detail and comprehensively.

Furthermore, research on the impact of perceived security on stakeholder loyalty also shows inconsistent results. Several studies have found a positive and significant effect (Cheah et al., 2021; Dewi, 2021; Saputra et al., 2022), while one study found that perceived security has no effect on e-banking user loyalty (Wardani & Fahlefi, 2022). Thus, further research is needed to clarify the influence of perceived security in more depth.

The researcher hypothesizes that stakeholder satisfaction would moderate the influence of Brand Image, Service Quality, and Perceived Security on stakeholder loyalty to support this work's uniqueness and scientific value. This theory is supported by prior literature evaluations that demonstrate how the link between main factors and loyalty may be impacted by customer pleasure. In order to better understand how stakeholder satisfaction levels might affect the link between brand image, service quality, and perceived security with stakeholder loyalty, this study incorporates the satisfaction variable as a moderator.

Overall, by reviewing the previous literature presented, this article seeks to fill the knowledge gap regarding the influence of Brand Image, Service Quality, and Perceived Security variables on stakeholder loyalty. By adding satisfaction as a moderating variable, this research is

expected to provide a significant scientific contribution by providing new insights into the relationship between the main variables and stakeholder loyalty in the context of ITSA BSSN services.

2 Hypothesis Development

2.1 Brand image, service quality, and perceived security on stakeholder loyalty

Marketing is rapidly realizing that for businesses to be successful, they must consider a broader spectrum of stakeholders than just customers. Stakeholders can be defined as all those individuals and groups that can influence or are influenced by the achievement of the corporate aim (Polonsky et al., 2002). Further, there is still a need to investigate loyalty from the perspective of the stakeholder frame (Polonsky et al., 2002).

Previous research investigating loyalty in the way of stakeholder approach has proved that reputation and satisfaction are the main factors for increasing stakeholder loyalty (García-Rodríguez & Gutierrez-Tano, 2021). Stakeholder loyalty is positively impacted by business reputation when the level of prestige is a factor in it (Rashid & Mustafa, 2022). Thus, a company's reputation's social and ethical aspects could be enhanced using that brand image (Narteh & Braimh, 2020).

Ha1: Brand Image has a significant influence on stakeholder loyalty.

Depending on the context, there are numerous ways to define the term service. It can be described as a customer's opinion of the services that might meet or surpass his or her expectations, referred to as their perception of service quality (Javed et al., 2021). Thus, this quality of service can enhance the loyalty of stakeholders (Annamdevula & Bellamkonda, 2016).

Ha2: Service Quality has a significant influence on stakeholder loyalty.

The relationship between perceived security and stakeholder loyalty has yet to be investigated. However, perceived security is a significant predictor of trust (Albayrak et al., 2020; Sarkar et al., 2020), and trust is related to and impacts stakeholder loyalty (Albayrak et al., 2020). Thus, based on this relationship, we urge that perceived security directly influences stakeholder loyalty.

Ha3: Perceived Security has a significant influence on stakeholder loyalty.

2.2 Stakeholder Satisfaction as Moderator

Previous study has proven that the relationship between satisfaction and loyalty is positively significant. Based on this, we proposed that satisfaction may become the moderating variable in the relationship to loyalty from many determinants, such as brand image, service quality, and perceived security.

Ha4: Stakeholder satisfaction has a significant influence on stakeholder loyalty.

Ha5: Stakeholder satisfaction can moderate the effect of Brand Image on stakeholder loyalty.

Ha6: Stakeholder satisfaction can moderate the effect of Service Quality on stakeholder loyalty.

Ha7: Stakeholder satisfaction can moderate the effect of Perceived Security on stakeholder loyalty.

3 Methodology

In research, the research model framework guides researchers in designing research methods, collecting data, analyzing data, and interpreting research results. The research model framework also helps researchers identify the variables to be studied, relate these variables, and develop research hypotheses. The model framework is developed as shown in Figure 2.1 below:.

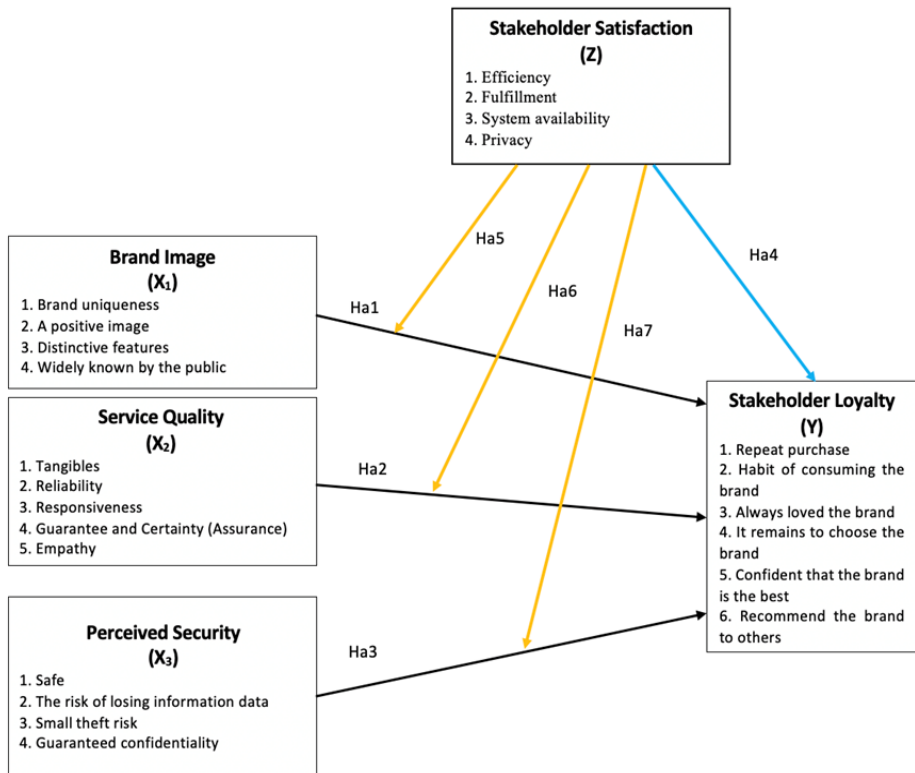


Figure 2. Research Model Framework

3.1 Population and Sample

The population of this study was 283 recipients/stakeholders of ITSA services from BSSN from 2022 to 30 June 2023. A sample of 207 respondents was selected using a random sampling technique. The type of data used is quantitative data obtained through questionnaires and documentation. Furthermore, the data is processed using the STATA 17 application.

This study distributed questionnaires to 207 research samples who were stakeholders of ITSA BSSN services. The questionnaire was in a Google Form with a predetermined address (<https://forms.gle/oUNjQGxnDN4ZDiJT8>). An interval measurement scale is used to choose answers to the questionnaire. According to Priadana (2021), the interval scale is a scale that shows the distance between one data and another and has the same weight. So, the scale in the questionnaire chosen is the Likert scale. This scale ranges from 1 to 4: 1 for strongly disagree, 2 for do not agree, 3 for agree, and the last 4 for strongly agree.

3.2 Measurement

This research involves several variables that are the focus of attention. The dependent variable in the study is "Stakeholder Loyalty," which reflects the level of loyalty of stakeholders to the organization. Meanwhile, there are three independent variables, namely "Brand Image," "Service Quality," and "Perceived Security," which affect stakeholder loyalty positively or negatively. In addition, the moderating variable involved is "Stakeholder Satisfaction," which influences the relationship between the independent and dependent variables. Operationalizing the variables is important in this study to explain how these variables are measured and analyzed precisely according to the concepts previously described.

Table 1. Operational Research Variables

Variable Name	Variable Definitions	Indicator
Brand Image	The relationship between customer perceptions of the brand	Brand uniqueness
		Have a positive image in the minds of consumers
		Provide distinctive features that differentiate from competitors
		Products are widely known by the public
Service Quality	Quality of service provided to customers	Tangibles
		Reliability
		Responsiveness
		Guarantee and Certainty (Assurance)
		Empathy
Perceived Security	Customer perception of security	Safe
		The risk of losing information data is small
		Small theft risk
		Guaranteed confidentiality
Stakeholder Loyalty	Customer loyalty and repurchase intention	Repeat purchase
		Habit of consuming the brand
		Always loved the brand
		It remains to choose the brand
		Confident that the brand is the best
Stakeholder Satisfaction	Level of customer satisfaction with services	Recommend the brand to others
		Efficiency
		Fulfillment
		System availability
		Privacy

3.3 Data Analysis

Data were analyzed using descriptive statistics, hypothesis testing (including validity and reliability tests), and moderate regression analysis (MRA) to test the effect of moderating variables. The research steps included the coefficient of determination test (R2), model feasibility test (t statistical test and simultaneous F test), and classic assumption test (normality test, heteroscedasticity test, and multicollinearity test). The research results will contribute to a new understanding of application security in information technology-based public services.

4 RESULTS

The validity test aimed to assess the degree to which the measurement tool utilized in the study could measure the target construct. Each variable (Brand Image, Service Quality, Perceived Security, Stakeholder Loyalty, and Stakeholder Satisfaction) had correlation values (r count) greater than the r table values at the significance level = 0.05, according to the validity test findings. As a result, the measurement techniques for each variable are accepted as reliable for measuring the construct. All Cronbach Alpha values of the research variables are more than 0.60, so this research variable is considered to have an acceptable level of reliability. It shows that the indicators used in measuring these variables have sufficient consistency in measuring the desired construct.

Table 2. Validity and Reliability

Item	value	Cronbach Alpha
BI_1	0.7900	0.7076
BI_2	0.6634	
BI_3	0.7564	

BI_4	0.7199	
SQ_1	0.5220	0.6624
SQ_2	0.6316	
SQ_3	0.7830	
SQ_4	0.7104	
SQ_5	0.6091	
PS_1	0.5693	0.7458
PS_2	0.7589	
PS_3	0.6760	
PS_4	0.7045	
SL_1	0.6037	0.7673
SL_2	0.7575	
SL_3	0.6247	
SL_4	0.5383	
SL_5	0.7178	
SL_6	0.8161	
SS_1	0.5458	0.6084
SS_2	0.5943	
SS_3	0.7067	
SS_4	0.5349	
SS_5	0.6168	
SS_6	0.5824	

To find out if the independent and dependent variables have a normal distribution, perform the normality test. According to the normality test findings, the study's data passed the normality test with a p-value larger than 0.05.

Table 3. Normality Test

Variable	Obs	Pr (Skewness)	Pr (Kurtosis)	Adj chi2 (2)	Prob > chi2
resid	207	0.0457	0.8703	4.06	0.1314

Source: Author work, based on data process with STATA 17

In this study, the results of the heteroscedasticity test were obtained with a p-value of 0.7292. The regression model's heteroscedasticity is not an issue since the p-value (0.0516) is higher than 0.05.

Table 4. Heteroskedasticity Test

chi2(1)	3.79
Prob > chi2	0.0516

Source: Author work, based on data process with STATA 17

The multicollinearity test aims to determine if the independent variables in the regression model are correlated. The results of the multicollinearity test indicate that the regression model does not have a multicollinearity issue. This result is due to the fact that all VIF values fall below the established threshold of 10.00.

Table 5. Multicollinearity Test

Variables	VIF	1/VIF
bi	1.86	0.537763
sq	1.79	0.559123
ks	1.16	0.860642
ps	1.14	0.860642

Source: Author work, based on data process with STATA 17

Additionally, to further investigate the relationship between the independent and dependent variables (Brand Image, Service Quality, and Perceived Security on Stakeholder Loyalty), this study also conducted moderated regression analysis (Moderated Regression Analysis/MRA). Stakeholder satisfaction moderates the link between the independent and dependent variables, according to the findings of the moderate regression analysis.

Table 6. The Result of MRA

Variable	Equation 1	Equation 1	Equation 1
BI	-0.514*** (0.124)	-0.367*** (0.118)	-0.594 (0.993)
SQ	0.047 (0.092)	0.101 (0.086)	-2.04** (0.807)
PS	1,054*** (1.53)	0.98*** (0.075)	1.24** (0.58)
SS		0.601*** (0.104)	-1.93* (1,053)
BI*SS			0.006 (0.067)
SQ*SS			0.145*** (0.056)
PS*SS			-0.014 (0.041)
Constanta	12.45	1.815 (2,33)	39,46 (15,67)
Observations	207	207	207
R-squared	0.474	0.548	0.567
Adj. R ²	0.466	0.54	0.554
F test	0.000	0.000	0.000
Prob>F	60.99	61.35	37,47

Source: Author work, based on data process with STATA 17

Approximately 54.8% of the variation in stakeholder loyalty can be described by brand image, service quality, and perceived security, according to the results of the coefficient of determination (R-squared) test. At the same time, the remaining 45.2% cannot be explained by the model's variables.

The results in Table 6 show that the relationship between the variables that affect Stakeholder Loyalty (SL) has a different level of significance and direction of influence. First, brand image (BI) does not positively and significantly influence stakeholder satisfaction (SS), so the hypothesis that brand image has a significant effect on Stakeholder Satisfaction is rejected. However, service quality (SQ) and perceived security (PS) are proven to have a positive and significant effect on stakeholder loyalty (SL), according to the proposed hypothesis. Furthermore, interestingly, stakeholder satisfaction (SS) turns out to have a negative and significant effect on stakeholder loyalty, which means that the higher the stakeholder satisfaction, the lower their loyalty.

Regarding variable interactions, brand image stakeholder satisfaction (BI*SS) has no significant effect on stakeholder loyalty, so the related hypothesis is rejected. However, according to the proposed hypothesis, service quality stakeholder satisfaction (SQ*SS) has a positive and significant influence on stakeholder loyalty. Meanwhile, perceived security stakeholder satisfaction (PS*SS) does not significantly affect stakeholder loyalty. These findings provide important insights for strategic decision-making in increasing stakeholder loyalty by emphasizing the importance of high-quality services and good security perceptions to achieve this goal.

5 Discussion

The study's findings indicate that brand image has no appreciable impact on stakeholders' adherence to ITSA BSSN services. Stakeholder loyalty is, nevertheless, positively and significantly impacted by service quality and perceived security. Stakeholder loyalty is positively and significantly impacted by how satisfied they are with the service. This outcome is reinforced by previous studies that give the same result, such as Leclercq-Machado et al. (2022), Kiliçli and Nas (2022), and Zhang (2022).

These findings also show that brand image is proven to be a predictor of loyalty before including interactions, but when there is an interaction with satisfaction, brand image becomes insignificant. It shows the possibility that brand image requires mediation. So, these results allow further research to reveal new models. According to previous research, brand image is a determinant of company reputation; subsequently, company reputation has a pivotal role in increasing loyalty.

The findings demonstrate that while stakeholder satisfaction can mitigate the impact of service quality on loyalty, it cannot mitigate the impact of brand image or perceived security. These findings provide insight for companies in increasing stakeholder loyalty by focusing on high-quality service and good security perceptions, as well as understanding the important role of stakeholder satisfaction in establishing loyalty.

6 Conclusion

Service Quality and Perceived Security have a positive and significant effect, contrast with brand image has no significant effect on stakeholder loyalty to ITSA BSSN services. Stakeholder satisfaction moderates the effect of Service Quality on loyalty. However, stakeholder satisfaction does not moderate the effect of Brand Image and Perceived Security on loyalty.

6.1 Research implications

Companies need to pay attention to other aspects that can affect loyalty and make efforts to increase the response and loyalty of stakeholders towards ITSA follow-up and requests. The results of this study provide important insights for strategic decision-making in increasing stakeholder loyalty. Companies must focus on high-quality services and a good sense of security to achieve this goal. In addition, the role of stakeholder satisfaction also needs to be well understood in forming their loyalty to BSSN's ITSA services. Companies must evaluate and continuously improve service quality and application security to increase stakeholder loyalty. Facing competitive competition, companies must strengthen their brand image so that it is more attractive and attracts customer interest.

6.2 Limitations of research and suggestions

This study states that there may be other factors that influence stakeholder loyalty. Therefore, further research is needed to deepen understanding of the relationship between the main variables (Brand Image, Service Quality, Perceived Security, and Stakeholder Satisfaction) and stakeholder loyalty in ITSA BSSN services.

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