

Evaluation of Brand Communication and Service Performance toward Brand Loyalty through Brand Trust as the Mediation Variables of Bank's Customers

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Abstract

The aim of this study is to examine and analyze how far the effects of Brand Communication on Brand Trust on BCA Bank customers in Jakarta for sustain the customers of the bank. By using tests and analyze the effect of Quality Service on Brand Trust on BCA Bank customers in Jakarta, To examine and analyze the effect of Brand Trust on Brand Loyalty on Bank customers BCA in Jakarta, To test and analyze the effect of Brand Communication on Brand Loyalty at BCA Bank customers in Jakarta, and To test and analyze the effect of Service Quality on Brand Loyalty on BCA Bank customers in Jakarta. The sampling technique in this study was obtained from the study population using purposive sampling method. In this study, the sample was 200 BCA customer respondents selected in Jakarta area. The conclusion in this study shows the contributions of this research is the importance of maintaining brand communication has an influence on brand trust, service quality has an influence on brand trust, brand trust has an influence on brand loyalty, brand communication because it is very influential on customer loyalty as the main source of survival and growth business venture.

Keywords:

Brand Communication, Service Quality, Loyalty, Trust

1. Introduction

The journey of Bank Central Asia or commonly referred to as BCA began in 1957 in Jakarta. Since its establishment, BCA has grown to become one of the largest banks in Indonesia with the hard work of its employees and the support of its loyal customers to provide solutions or services that facilitate various banking transactions and this company from family business became big holding company of Salim groups (Suk, et al, 2019). Bank BCA which has been established for a long time is supported by small entrepreneurs, especially small and medium entrepreneurs from various ethnic groups in Indonesia almost Chinese Indonesian generations (Tan, et al 2019, Purba and Tan 2018). The categories of products and services provided by BCA are as follows; deposit products, credit cards, credit facilities, banking transaction services, cash management services, banc assurance products, bank guarantees, export import financing, foreign exchange facilities, electronic banking, domestic documented letters of credit, mutual fund investment products, and bond investment products and the customers are ready using those technologies. This bank now becomes the big company that uses modern e-banking technologies, and most of the consumers are in the readiness use the technology provided by this bank (Kamaludin and Purba, 2015, Radnan and Purba, 2018).

With the slogan "Always by Your Side", BCA will continue to strive to provide the best services and solutions for its customers. BCA continues to innovate to make it easy for customers to make transactions anytime and anywhere (Purba, et al 2020a, 2020b). The latest innovation in 2019 is the BCA keyboard, which provides direct access to banking transaction services via the online chat platform and opening accounts via BCA Mobile and WELMA, which are mobile apps for wealth management. In this all-digital era, the customer experience is

enhanced with the QRku feature, virtual assistant or VIRA, applications for online mutual fund investment, BCA Mobile and Keyboard, and OneKlik.

The costs that the company must pay to get customers are quite large. A lot of effort goes into acquiring new customers. To reach these potential customers, an effort is made to create or convey value from the company to customers, or what is commonly called marketing or marketing activities. Brand is a reflection of the company that can be seen by customers. They can also have feelings or emotions, which can create loyalty to the brand. One of the emotions that can arise is brand trust, which is the willingness of customers to rely on the brand's ability to carry out its functions (Chaudhuri & Holbrook, 2001). It is on this basis that customers can choose to use a particular brand.

According to Sadat (2005), brand communication is a way of expressing company messages and uniqueness to the public so that they are interested in buying their products. Because of this uniqueness, customers can get a memorable experience in themselves, so that they become loyal to certain brands. Like the relationship between people, if the communication or delivery of messages between the company and customers goes well, then a good relationship will also be created. The better the communication or delivery of the company message to customers, the more powerful or memorable experiences will be, which in turn can increase sales (Purba and Panday, 2015, Panday and Purba 2015, Adirinekso et al, 2020, Purba, et al 2020).

According to the research which conducted by Delgado-Ballester and Munuera-Aleman (2001), companies can enjoy competitive and economic advantages with brand loyalty because customers are willing to pay more for this brand (Purba et al 2018, 2019, 2020). As stated by (Nawaz, 2011), this trust can arise when a company promises to provide quality products and is successful in making it happen. This can happen because he feels that his welfare is thought of by the company, resulting in a sense of security and ultimately trust in the brand. This Brand Trust can measure how close the company is to its customers. The basis of customer loyalty is trust, which occurs when one party has confidence in the integrity of the other, so that it can be relied on. Having a customer's trust in a brand will certainly increase the possibility of customers to be loyal, so this is the key for the company to have regular customers. Customer trust in a brand underlies all long-term relationships that lead to long-term loyalty. The existence of this brand loyalty minimizes the Customer Acquisition Cost (CAC), namely the costs that must be incurred by the company to get a number of new customers. Therefore, building long-term brand loyalty is mandatory so that companies experience increased profits and reduced costs, so that companies can continue to compete. This is the contribution of this research, namely providing service strategies to the variables studied to be maintained and improved by the company. Also most likely similar companies wherever located.

2. Literature Review

2.1. Brand Communication

Every company wants customers to choose it compared to other competitors, even if the products offered are similar or even the same. To convince the market to choose the company, branding or brand creation is required. According to Kotler and Keller (2015), branding is the provision of products, both goods and services with brand strength. The brand itself is defined as a name, term, symbol, or a combination of the three that becomes the identity of the company that sells the product (Kotler and Armstrong, 2010).

2.2. Communication that builds a company's identity or reputation means brand communication. The way brands communicate with customers determines the formation of brand trust and determines the development of relationships in the future (Keeling et al, 2010). In practice, brand communication includes making programs whose main goal is to build relationships between brands and customers that can increase high awareness, so that it sticks in his mind. Therefore, brand communication can be said to be the main element in establishing a relationship between a brand and a company that can produce customer evaluations that affect customer attitudes towards the brand (Sahin, 2011). The role of brand communication is to form bonds and customer thoughts related to corporate identity. In a study conducted by Arya, Sethi and Verma (2012), brand communication significantly affects the relationship between customer engagement and brand engagement. The dynamics of a competitive business environment encourage companies to carry out customer-focused strategies, in particular using technology to build relationships with their customers (Ryding, 2010, Purba, 2014, Purba & Panday, 2015).

2.3. Service Quality

Service quality can be determined by how the company can meet or even exceed the expectations of customers. To evaluate a company, what must be considered is to compare customer expectations with the performance of the company itself and its competitors in the same industry (Rauch, 2015). Hartono (2018) states that service quality with good quality can be the key to company success (Kamaludin and Purba, 2015, Purba, 2015a, 2015b, 2015c). Companies can implement a strategy to improve service quality to maintain their competitiveness because good service quality is an added value and provides benefits to customers. According to Parasuraman (1988) defines service quality as a multidimensional concept, which is valued and felt by customers, divided into five categories, namely:

1. Tangibility; Physical facilities, equipment, and appearance.
2. Reliability; The ability to accurately deliver the promised services.
3. Responsiveness; Willingness to help customers and provide fast service.
4. Assurance; Employees' knowledge and courtesy, and their ability to generate trust and self-confidence.
5. Empathy; The company provides care and concern for each of its customers.

2.4. Brand Trust

Building and maintaining sustainable customer relationships is crucial in determining the success of a company in the fierce competition. As stated by Gretry, (2017) in the beginning of a company's relationship with customers, it is very important to build brand trust because the tendency of customers to trust an unfamiliar brand will determine the relationship with that customer later. Trust is a significant determining factor and is the key to a stable and collaborative relationship and is closely related to customer satisfaction which will lead to brand loyalty (Lin and Wang, 2006). In a previous study conducted by Alhaddad (2015), it has been shown that brand trust has a significant positive effect on brand loyalty and the more people who believe in a brand, the more likely the company will be successful. A great way to build brand trust is to ensure that customers know that the company cares more than it cares for the company itself and that the company must be consistent and confident in both price and value. That way, customers can trust a brand and feel they can rely on it. According to (Tsai, Lin, and Shen, 2015), companies must instill brand trust in their marketing strategies to motivate customer purchase intentions. Purchase intention will not be formed if the company's strategy in increasing brand trust is not properly designed and embedded. Of course this will cause losses to the company.

2.5. Brand Loyalty

To acquire new customers requires a higher cost than maintaining existing ones (Khadka and Maharjan, 2017), so that loyal customers are a very valuable asset for the company. According to Akbar and Parvez (2009), this is because he is less sensitive to price changes and can bring in potential customers through word-of-mouth. Loyal customers will encourage other people to buy the product and will think twice about buying products from other companies or brands. Brand loyalty is the behavior of consumers who always make repeat purchases from certain companies after evaluating and being satisfied with these choices (Salem and Chaichi, 2018).

Mascarenhas, Kesavan, and Bernacchi, (2006), stated that brand loyalty is a consequence of all experiences that customers have experienced from product or service providers. The experience can be in the form of a physical, emotional or value interaction. Brand loyalty is generally associated with the willingness of customers to continually repurchase a product or service that has a special psychological bond with them (Deng, Lu, Wei, and Zhang, 2010). Below are the benefits of brand loyalty (Durianto and Sitinjak, 2004);

- a. Reducing marketing costs: As stated earlier, retaining existing customers is less expensive than acquiring new customers.
- b. Increase trade: Purchase of a brand is based on customer habits so far.
- c. Attracting new customers: Customers who are satisfied with a brand will recommend it to others, giving rise to potential for new potential customers.
- d. Give time to respond to competitive threats: If a competitor issues a superior product, loyal customers will give company the opportunity to develop its product.

3. Methods

In this study, the research paradigm used was to use the quantitative research paradigm, because this research was conducted to answer questions through the instruments/questionnaires which have distributed to the respondents. In this study used careful measurement of the research instruments and variables. Quantitative research according to Sujarweni (2018) is a study that can produce discoveries using statistical procedures or other quantitative measurements. Quantitative research shows attention to the characteristics in human life which are referred to as variables (Sugiono, 2016). In this quantitative study the variables were analyzed using an objective theory.

4. Data Collection

In a study, the selected population has a close relationship with the problem under study. Population is a collection of all members of the object under study (Sugiyono, 2014). The population in this study includes all BCA Bank customers in Jakarta. The sample is part of the population that concerns researchers. To understand certain characteristics of the population we do not need to observe each member of the population due to cost and time limitations. The sampling technique in this study was obtained from the study population using purposive sampling method (Arikunto, 2013). In this study, the sample was 200 BCA customer respondents in Jakarta. Sampling procedure use those consumers selected who are still actively as bank customers and use the banking technology platforms in the transaction.

5. Results and Discussion

Table 1. Validity Test Results of Brand Communication Discussion Variables

No. Question	R count	R table	Result
BC1	0.791	0.138	Valid
BC2	0.806	0.138	Valid
BC3	0.747	0.138	Valid
BC4	0.736	0.138	Valid
BC5	0.844	0.138	Valid

Based on the table above, it is known that $r \text{ count} > r \text{ table}$, so all questions from the brand communication variable are said to be valid.

Table 2. Service quality variable validity test results

No. Question	R count	R table	Result
KP1	0.656	0.138	Valid
KP2	0.619	0.138	Valid
KP3	0.776	0.138	Valid
KP4	0.826	0.138	Valid
KP5	0.778	0.138	Valid
KP6	0.809	0.138	Valid
KP7	0.727	0.138	Valid

Based on the table above, it is known that $r \text{ count} > r \text{ table}$, so all questions from the service quality variable are declared valid.

Table 3. Brand loyalty test results

No. Question	R count	R table	Result
BL1	0.729	0.138	Valid
BL2	0.665	0.138	Valid
BL3	0.707	0.138	Valid
BL4	0.568	0.138	Valid

BL5	0.677	0.138	Valid
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Based on the table above, it is known that $r_{count} > r_{table}$, so all questions from the brand loyalty variable are declared valid.

Table 4. Brand Trust Variable Validity Test Results

No. Question	R count	R table	Result
BT1	0.783	0.138	Valid
BT2	0.592	0.138	Valid
BT3	0.794	0.138	Valid
BT4	0.591	0.138	Valid
BT5	0.713	0.138	Valid

Based on the table above, it is known that $r_{count} > r_{table}$, so all questions from the brand trust variable are declared valid. Then the reliability test is carried out as follows: "

Table 5. Reliability Test Results

No. Question	R count	R table	Result
Brand Communication	0.914	0.06	Reliabel
Service Quality	0.913	0.06	Reliabel
Brand Loyalty	0.838	0.06	Reliabel
Brand Trust	0.860	0.06	Reliabel

Based on the table results it is known that all variables are declared reliable because $r_{count} > r_{table}$.

Validity and Reliability Test

Table 6. Validity Test Results of Brand Communication Variables

No. Question	R count	R table	Result
BC1	0,793	0.138	Valid
BC2	0,759	0.138	Valid
BC3	0,671	0.138	Valid
BC4	0,719	0.138	Valid
BC5	0,672	0.138	Valid

Based on the results of the validity test for the brand communication variable, it is known that $r_{count} > r_{table}$, so for all indicators of brand communication variables are declared valid.

Table 7. Validity Test Results of Service Quality Variables

No. Question	R count	R table	Result
KP1	0.682	0.138	Valid
KP2	0.733	0.138	Valid
KP3	0.699	0.138	Valid
KP4	0.685	0.138	Valid
KP5	0.611	0.138	Valid
KP6	0.721	0.138	Valid
KP7	0.645	0.138	Valid

“Based on the results of the validity test for the service quality variable, it is known that $r_{count} > r_{table}$, so for all indicators of service quality questions declared valid.

Table 8. Brand loyalty test results

No. Question	R count	R table	Result
BL1	0.680	0.138	Valid
BL2	0.672	0.138	Valid
BL3	0.693	0.138	Valid
BL4	0.606	0.138	Valid
BL5	0.756	0.138	Valid

Based on the results of the validity test for the brand loyalty variable, it is known that $r_{count} > r_{table}$, so for all indicators of brand loyalty questions are declared meet the requirement of validity.

Table 9. Brand Trust Variable Validity Test Results

No. Question	R count	R table	Result
BT1	0.669	0.138	Valid
BT2	0.650	0.138	Valid
BT3	0.720	0.138	Valid
BT4	0.705	0.138	Valid
BT5	0.683	0.138	Valid

Based on the results of the validity test for the brand trust variable, it is known that $r_{count} > r_{table}$, so for all indicators of brand trust questions are declared valid. Then the reliability test was carried out as follows:

Table 10. Reliability Test Results

No. Question	R count	R table	Result
Brand communication	0.883	0.06	Reliabel
Kualitas pelayanan	0.887	0.06	Reliabel
Brand loyalty	0.855	0.06	Reliabel
Brand trust	0.863	0.06	Reliabel

It is known that the reliability test for all variables $r_{count} > r_{table}$ is declared reliable.

In this case the authors also conducted a test with the Amos SEM application to prove the extent of the impact of the independent variable to the dependent variable.

Full Model Structural Equation Modeling [SEM] AMOS

The use of Amos SEM analysis relates to the power of analyzing in terms of data. The author wants to test whether the parameters that we will estimate can be identified. Then it is necessary to know whether we can obtain a unique estimate of the parameter. When all parameters in a model are identified, the model is said to be identified. Identify equations like this in the mathematical formula that is used to find out whether there is an equation of the dependent variable towards the independent variable that is sufficient to solve X, Y and Z. Ideally, we want all model parameters to be identified. Using the Amos app it can detect as well as tell us a range of identification problems. Another reason for using Amos statistical analysis is to offer a remedy for this problem.

Structural Equation Modeling (SEM) analysis is the analytical method used in this study. The previous path diagram illustrates the theoretical model that will analyze the data that has been obtained. The covariance matrix input and the maximum likelihood estimation method are the analytical methods used in SEM analysis. The use of input with a covariance matrix was chosen because the covariance matrix was able to validly compare the relationship between different populations or samples, where the correlation matrix is sometimes not possible to provide such comparisons. The SEM model performs gradual testing. If in the testing process a fit model has not been obtained, then improvements or revisions will be made to the model that has been proposed. This revision was made due to problems arising from the analysis results. The problem that might arise is that the model that has been developed is unable to produce a unique estimate. The existing research data is not able to support the structural model that has been formed if there is a problem in the SEM analysis. So, revision and development of existing theories are needed to create a new model.

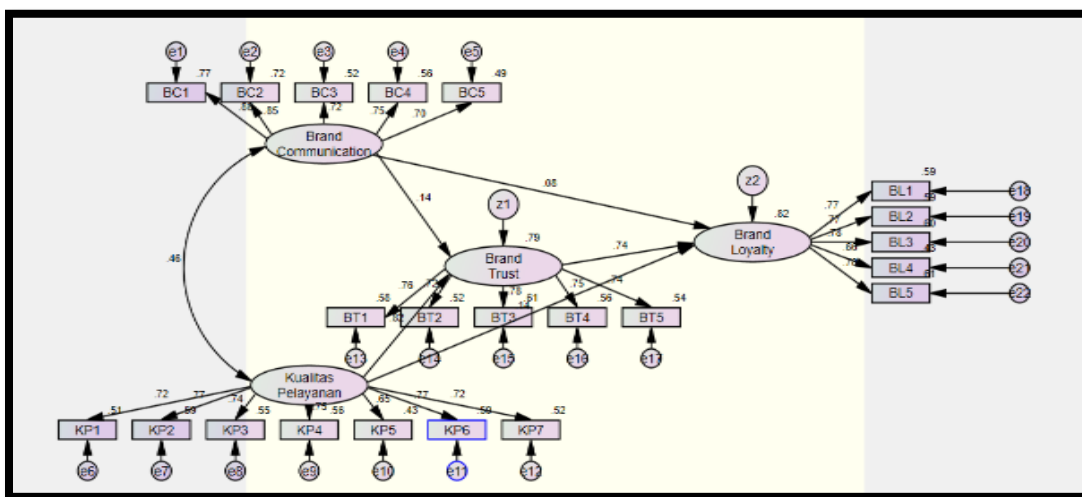


Figure 1. Model SEM

“Tests using Chi-square, CFI, TLI, CMIN / DF, and RMSEA whose results are expected to fall within the desired range of values, can be used to evaluate the feasibility of a full SEM model, although GFI and AGFI are still marginally accepted, as in the table below:”

Table 11. Model of Fit

<i>Goodness of Fit Indeks</i>	<i>Criteria</i>	<i>Result</i>	<i>Model Evaluation</i>
GFI	≥ 0.90	0.801	Marginal fit
NFI	≥ 0.90	0.817	Marginal fit
CFI	≥ 0.90	0.873	Marginal fit
RMSEA	≤ 2.00	0.094	Good Fit
Probability	≥ 0.05	0.080	Good Fit
Chi Square	< 124.6	66.136	Good Fit

Tests using Chi-square, CFI, TLI, CMIN / DF, and RMSEA whose results are expected to fall within the desired range of values, can be used to evaluate the feasibility of a full SEM (marginal fit and good fit) model.

SEM testing

By obtaining the right model, parameter testing is carried out as hypothesized can be interpreted. The suitability test and static test were carried out to obtain an analysis of the results of data processing at the SEM full model stage. Based on the research results it can be concluded as follows:

Hypothesis testing

This hypothesis testing is used to determine how the results of testing the proposed research hypothesis. SEM analysis was chosen to be the basis for data processing for testing this hypothesis. SEM analysis performs hypothesis testing by analyzing the regression value. Analyzing the C.R (Critical Ratio) value and P (Probability) value on the results of the Regression Weights data processing then making comparisons with the predetermined statistical value limits is part of testing this hypothesis where the value of $CR \geq 2.00$, and the value of $P \leq 0.05$. If the results obtained exceed the predetermined value, it can be concluded that the research hypothesis is acceptable. "

Discussion

Brand Communication has a positive effect on Brand Trust (H1)

Hypothesis 1 says that brand communication has an influence on brand trust. The C.R value obtained from data processing for the influence of the brand communication variable on brand trust is 2.298 with a P value of 0.022. As a result, it was obtained a test value of ≥ 2.00 for CR and ≤ 0.05 for the P value, which fulfilled the requirements. So, it can be concluded that hypothesis 1 is accepted.

Brand communication has an important role in a company because it is needed in building relationships or bonds with customers. This bond will determine the customer's intimacy with a brand whose goal is to win the customer's trust and commitment or loyalty. This communication also clarifies the company's existence in the market. If consumers already believe in a brand, it will simplify the purchasing decision process.

Research conducted by Afriani, Indradewa, & Syah (2019) states that brand communication has a positive effect on brand trust. The better the brand communication, the more trust in the brand will be."

Service Quality has a positive effect on Brand Trust (H2)

Hypothesis 2 states that service quality has an influence on brand trust. The C.R value obtained from data processing for the influence of service quality variables on brand trust is 8.112 with the acquisition value of P of 0.000. As a result, it was obtained a test value of ≥ 2.00 for CR and ≤ 0.05 for the P value, which fulfilled the requirements. So, it can be concluded that hypothesis 2 is accepted.

Service quality is usually measured by company performance with customer expectations leading to customer satisfaction. There are still few further studies that discuss the relationship between service quality and brand trust. Even so, based on research conducted by Menidjel, Benhabib, and Bilgihan (2017) it proves that the relationship between customer satisfaction and loyalty will be clearer with the mediation of brand trust.

Research conducted by Wiranto & Dharmayanti (2015) shows that service quality significantly affects brand trust. Bank customers who get good service, they will more easily trust the bank and the higher their confidence in the bank. "

Brand Trust has a positive effect on Brand Loyalty (H3)

Hypothesis 3 says that brand trust has an influence on brand loyalty. The C.R value obtained from data processing for the influence of brand trust variables on brand loyalty is 4,477 with a P value of 0,000. As a result, it was obtained a test value of ≥ 2.00 for CR and ≤ 0.05 for the P value, which fulfilled the requirements. So, it can be concluded that hypothesis 3 is accepted.

The willingness of customers to rely on the ability and integrity of the company can be called a brand trust. This sense of trust has been shown to significantly affect customer loyalty (Marliawati and Cahyaningdyah, 2020). Every time there is an increase in brand trust, then brand loyalty will also increase. Zuhroh (2015) also states that brand trust has a complete mediation effect on brand loyalty, so it can be said that in order to gain brand loyalty, it is very important to build strong brand trust.

Brand Communication has a positive effect on Brand Loyalty (H4)

Hypothesis 4 states that brand communication has an influence on brand loyalty. The C.R value obtained from data processing for the influence of brand communication variables on brand loyalty is 1,991 with a P value of 0.049. As a result, it was obtained a test value of ≥ 2.00 for CR and ≤ 0.05 for the P value, which fulfilled the requirements. So, it can be concluded that hypothesis 4 is accepted.

To convey the uniqueness and value of a brand to customers, brand communication is needed. Customers are more likely to trust a brand that has a good reputation. Brand communication can have a strong effect on brand loyalty through brand image or reputation (Chinomona, 2016). Brand communication plays a very important role in determining brand trust because at an early stage consumers do not have information based on concrete experiences, so they do not have a basis for making expectations. That way, the way of communication really determines how the progress of the relationship with customers will be (Gretry, Horváth, Belei, and van Riel, 2017). "

Service Quality has a positive effect on Brand Loyalty (H5)

Hypothesis 5 says that service quality has an influence on brand loyalty. The C.R value obtained from data processing for the effect of service quality variables on brand loyalty is 2,972 with a P value of 0.011. As a result, it was obtained a test value of ≥ 2.00 for CR and ≤ 0.05 for the P value, which fulfilled the requirements. So, it can be concluded that hypothesis 5 is accepted.

Quality of service is one of the alternatives to increase loyalty. Bank managers who manage all business processes to create customer perceptions of high service quality can increase loyalty because customers become more satisfied (Ngo and Nguyen 2016). This research is in line with research conducted by Pramana and Rastini (2016) who also state that service quality has a positive and significant impact on customer loyalty through trust.

6. Conclusion

The results of the research and analysis that have been carried out will be concluded based on the following research hypothesis:

- a.) Hypothesis 1 shows that brand communication has an influence on brand trust. The C.R value obtained from data processing for the influence of brand communication variables on brand trust is 2.298 with a P value of 0.022. The beta coefficient value is 0.120, meaning that an increase in every one point of brand communication will increase by 0.120 points of brand trust.
- b.) Hypothesis 2 says that service quality has an influence on brand trust. The C.R value obtained from data processing for the influence of service quality variables on brand trust is 8.112 with a P value of 0.000. The beta coefficient value is 0.997, meaning that an increase in every one point of service quality will increase by 0.997 points of brand trust.
- c.) Hypothesis 3 says that brand trust has an influence on brand loyalty. The C.R value obtained from data processing for the influence of brand trust variables on brand loyalty is 4,477 with a P value of 0,000. The beta coefficient value is 0.638, meaning that an increase in every one point of brand trust will increase by 0.638 points of brand loyalty.
- d.) Hypothesis 4 says that brand communication has an influence on brand loyalty. The C.R value obtained from data processing for the influence of brand communication variables on brand loyalty is 1,991 with a P value of 0.148. The beta coefficient value is 0.148, meaning that an increase in every one point of brand communication will increase by 0.148 points of brand loyalty.
- e.) Hypothesis 5 says that service quality has an influence on brand loyalty. The C.R value obtained from data processing for the effect of service quality variables on brand loyalty is 2,972 with a P value of 0.011. The beta coefficient value is 0.060, meaning that an increase in every one point of service quality will increase by 0.060 points of brand loyalty.

Thus, it can be concluded that this banking company must take into account the things from the results of the above hypothesis 1 brand communication has an influence on brand trust results, hypothesis 2, service quality has an influence on brand trust, hypothesis 3, brand trust has an influence on brand loyalty, hypothesis 4 says that brand communication has an influence on brand loyalty and hypothesis 5 says that service quality has an influence on brand loyalty. The bank company has to maintain and improve the performances of all variables as stated above for the sake of the company sustain and growth.

Suggestions

Based on the limitations of this study, suggestions for future research can be taken:

- a.) In addition, population expansion can be carried out in a wider area such as in other cities besides Semarang. So that it is expected to make it easier to determine a representative sample of the population.
- b.) In future research, it can be expanded by adding independent variables that affect brand loyalty.

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