MODEL OF STRENGTHENING BRAND LOYALTY FOR EDC (*Electronic Data Capture*) USERS OF BANK RAKYAT INDONESIA (Persero) LTD.

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Abstract:

The present study aimed to test a model in which service quality and social media marketing predict brand trust and brand loyalty. A total of 100 respondents completed questionnaires on service quality, social media marketing, brand trust and brand loyalty. Results from structural equation modeling based smartPLS 3.0 confirmed that 1) service quality was positively related to brand trust and brand loyalty; 2) brand trust was positively related to brand loyalty; and 3) social media marketing moderated the relationships between service quality and brand trust as well as service quality and brand loyalty.

Keywords: Service quality, Social media marketing, Brand trust, Brand loyalty.

INTRODUCTION

The rapid development of information communication technology significantly affects the existence of large, medium and small scale service industries. Rapidly changing high expectations from consumers towards a service they want to acquire are the measure of service performance for service organizations (Elum, 2005). The industries that will be affected by the rapid growth of information and communication technology are the banking world. The previous banking services are still conventional, where every customer transaction must come to the bank office; however, nowadays it has been spoiled with the e-banking service. The implementation of qualified electronic banking services (e-banking) is one of the keys to the success of banking companies to raise funds from customers today. The use of e-banking services for customers provides benefits for the company, especially in terms of cost and time efficiency. The use of this information technology (IT) should be able to create value more for internal and external parties. The perception of successful application of information technology according to customers is prioritized by both vendors and management (Djatmiko, 2015).

Of the banking industries that have applied information technology is Bank Rakyat Indonesia (Persero) Ltd. Bank BRI's e-banking services include ATM BRI, CRM (Cash Recycle Mechine), Brizzi (e-money), SMS Banking, Internet Banking, Mobile Banking, BRI call, BRILink and EDC (Electronic Data Capture). These e-banking services operate for 24 hours. The services are supported by advanced information technology, especially with very strict transaction scurity for customers. On the one hand, there is a wider quality and affordability increase for customers to obtain banking services. On the other hand, the bank must be able to gain trust from customers.

LITERATURE REVIEW

Brand Loyalty

Lau and Lee (2000) defined loyalty as the behavior of intending to buy and suggest to others to do the same. Schiffman and Kanuk (2004) stated that brand loyalty is the expected result of a research on consumer behavior. In addition, brand Loyalty is defined as a measure of customer interrelationship to a brand (Aaker, et al, 2007). This measure provides an idea of the possibility of a customer switching to another product, especially on a brand, whether it changes, either involving its price or other attributes. Thus, brand loyalty is the expected result of a research on consumer behavior, in which the consumer makes purchases on certain brands and products repeatedly in the future. Schiffman and Kanuk (2004) mentioned the factors that influence the formation or creation of brand loyalty such as perceived product superiority, personal fortitude, bonding with the product or company (attachment to product or company) and customer satisfaction.

Cloud and Rehman (2014) in their research found that companies fighting for brand loyalty should focus on customer satisfaction and brand performance. Kocoglu et al. (2015) stated that there is a positive correlation between brand awareness and brand loyalty in the sale of perfumes in Ankara. This is possible by improving the image of the product that the perfumes which are used by the consumers are qualified perfumes with qualified products. If brand awareness, which includes another variable increases, brand loyalty will also increase. Erdoğmuş and Çiçek (2012) in their research argued that the loyalty of consumer brands is also positively influenced by different platforms and applications offered by brands in social media; what might be implied is that consumers demand creative reasons, variations, and differences to engage with the brands in the social media.

Service Quality

Kotler and Armstrong (2001) defined service as any action or activity offered by one party to another party. Rangkuti (2002) argued that service is an invisible act from one party to another party. Service quality according to American Society for Quality Control as in Lupiyoadi (2001) is the overall characteristics and attributes of a product or service in its ability to meet the needs that are determined or latent. Yang and Fang in Kaur and Kiran (2015) stated that service quality is an important instrument for measuring customer satisfaction. All in all, service quality is an act or invisible activity offered by one party to another and can be used to measure customer satisfaction.

Previous research by Hanaysha and Hilman (2015) showed that Service Quality significantly affects brand trust. Service quality influences brand trust from customer experience with previous brands. Another study conducted by Zehir et al. (2011) found that service quality significantly influences brand trust. When service quality is optimized, it may affect the increase of brand trust from customers. Another study by Ahmed, et al. (2014) stated that service quality positively affects brand trust. Service quality helps more than 30% to create brand trust among customers. Etemadifard et al (2013) added that service quality has a significant positive effect on creating brand loyalty through brand trust. Based on the above research, the proposed hypothesis is as follow:

H1 : *The better quality service, the more increased brand loyalty*

Brand Trust

According to Moorman, et al (1992) in Budi (2010), trust is defined as the desire and conviction to depend on the exchange of partners. In the same way, Rousseau et al (1998) in Budi (2010) describes trust as a psychological state consisting of the intention to accept vulnerability based on positive expectations of intention or other behaviors. The relationship of customer trust reflects all the knowledge possessed by consumers and all the conclusions they made about an object, its attributes, and its benefits. Aaker (1996); Lassar et al. (1995) in Kusuma (2014) stated that brand trust is a value that can be created and developed to manage some aspects that exceed consumer satisfaction with functional performance of the product and its attributes. Brand trust is the desire and consumer confidence in a brand or product, where the consumer is satisfied using the product.

Ahmed et al. (2014) said that there is a significant correlation between brand trust and brand loyalty, in which brand trust contributes 51% to brand loyalty. A study conducted by Ying (2015) on cosmetic users in Taiwan proved that there is a significant correlation between brand trust and brand loyalty. Saputra and Citra (2016) in their research found that brand trust affects brand loyalty directly by 19.6% in case of olx.co.id. Another study that reinforces these findings is conducted by Rehman et al. (2014) who expressed that brand trust has a significant influence on brand loyalty in Pakistan. Based on literature reviews and empirical research, the next hypotheses proposed in this research are:

H2 : *The better service quality, the more increased brand trust*
H3 : *The higher brand trust, the more increased brand loyalty*

Social Media Marketing

Social media is seen as part of a unified combination of marketing communications, offering its users with unique features. Social media offers an attractive corporate platform to talk to their consumers like websites, blogs, or social networking sites. In addition, through social media, consumers are very likely to communicate each other with companies (Mangold and Faulds, 2009). Therefore, social media provides an effective way to reach and engage current and potential customers and also encourage interaction between consumers and brands / companies (Tuten, 2008). Social media creates a real relationship between consumers and companies. With this relationship, it will be able to create brand awareness and brand resonance.

This ongoing relationship can ultimately transform consumers into brand supporters, volunteer marketing members, and drive the most powerful level of consumer relations (Zivkovic et al., 2014).

Bruhn et al. (2012) in his research stated that the use of social media allows companies to add their brand equity. Murtiningsih and Murad (2016) argued that social media moderate a significant effect on service quality and brand trust. In addition, the results of research by Karamian et al. (2015) mentioned that social media marketing moderates service quality and brand loyalty. Based on literature reviews and the empirical research, the hypotheses proposed in this research are:

H4a : *Social Media Marketing moderates the effect of service quality on brand trust*
H4b : *Social Media Marketing moderates the effect of service quality on brand loyalty*

Based on those theoretical frameworks, it can be described in a model of empirical study as follow:
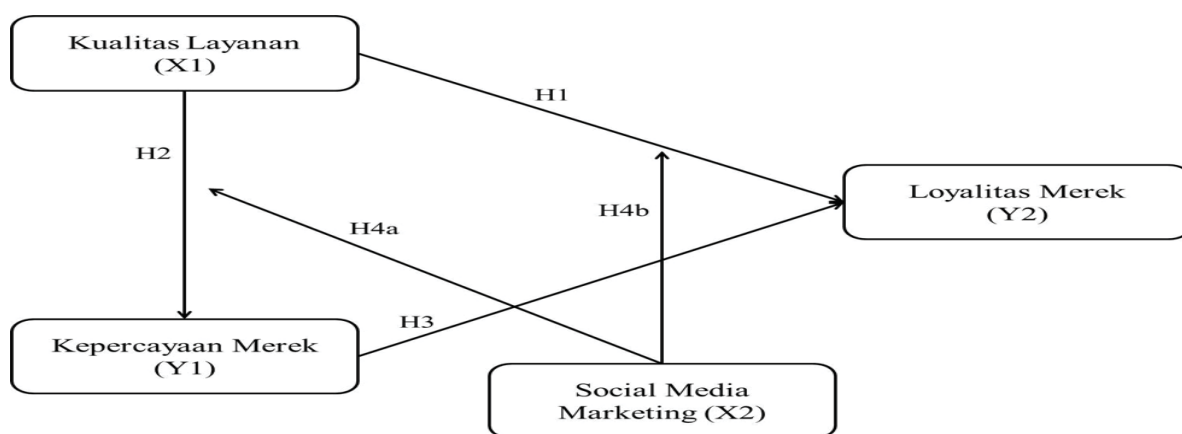
Figure 1. Research Empirical Model

METHOD OF RESEARCH

This research used research type "Explanatory Research" i.e. research to explain (Siregar, 2014). Data collection technique used in this study was conducted using a questionnaire. Furthermore, the responses of respondents to the questionnaire were measured using 5 (five) likert scale. The sampling technique used in this research was purposive sampling to get 100 users of EDC BRI machine in Bank BRI Ungaran Branch.

FINDINGS
Validity Test

Validity test is used to measure the validity or whether a questionnaire is valid or not. Validity test with SmartPLS 3 program was done by using convergent size and discriminant validity. Convergent validity of the measurement model with reflective indicator was judged by correlation between item scores / component scores estimated with SmartPLS Software 3. Discriminant validity of measurement model with reflective indicator was assessed based on measurement outer loadings with construct. The results of outer loadings of data processing using SmartPLS 3 are:

Table 1. Outer Loadings

	Brand Trust	Service Quality	Brand Loyalty
KL1		0,666469	
KL2		0,670738	
KL3		0,626192	
KL4		0,854630	
KM1	0,611875		
KM2	0,720204		
KM3	0,829308		
LM1			0,895496
LM2			0,722492
LM3			0,902026

Source: Calculated primary data, 2017

From Table 1, it can be seen that the construct correlation of service quality, brand trust, and brand loyalty with each indicator is higher than 0.5, so the constructs in the estimated model meet the criteria of discriminant validity.

RELIABILITY TEST

The reliability test was performed by looking at the composite reability value of the indicator block measuring the constructs. The result of composite reability would show satisfactory value if above 0.7. Here is the composite reability value of the SmartPLS 3 output:
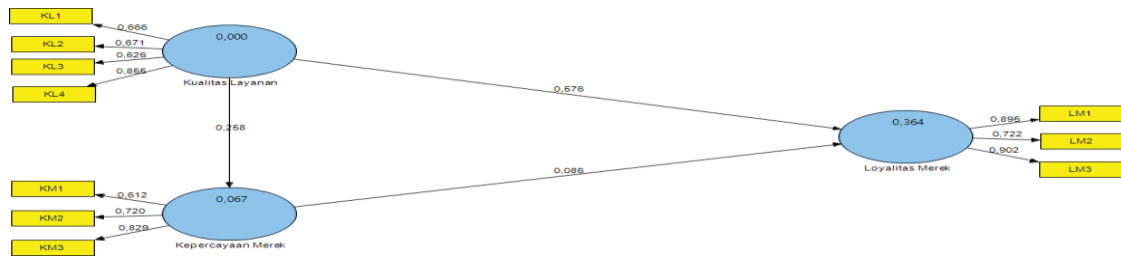
Table 2. Composite Reliability

Brand Trust	0,766997
Service Quality	0,800153
Brand Loyalty	0,880431

Source: Calculated primary data, 2017

Table 2 shows that the composite reability value for all constructs is above 0.7 indicating that all constructs in the estimated model meet the reliable criteria so that they can be used in the next research process.

StruCtural MoDel teSting (inner MoDel)

Inner model describes the correlation between latent variables based on the acquisition of output results from the model of loading factor construction structure which is presented in a graphic of correlation among the variables of service quality, brand trust, and brand loyalty. It can be seen in Figure 2 below:

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Figure 2. Structural Model before Moderation

Table 3. R-square

Service Quality	
Brand Trust	0,066796
Brand Loyalty	0,364354

Source: Calculated primary data, 2017

Based on Table 3, it is shown that the R-square of brand trust construct is 0.067 which means that service quality is able to explain the brand trust variance of 6.7% and the rest (93.3%) was influenced by other factors not examined in this research. Furthermore, the value of R-square is also found in the brand loyalty construct of 0.364 which means that service quality and brand trust can explain the variance of brand loyalty by 36.4% and the rest (63.6%) was influenced by other factors not examined in this research.

As for determining a hypothesis accepted or rejected, then it is conducted by comparing between t statistic and t table with condition if t statistic> t table, the hypothesis is accepted. For more details, it can be seen in Table 4 below:

Tablw 4. Path Coefficients before Moderation

	Original Sample	Sampl e Mean	Standard Deviation	Standard Error	T Statistics
Service Quality → Brand Loyalty	0,575533	0,575040	0,020380	0,020380	28,240425
Service Quality → Brand Trust	0,258449	0,261951	0,031677	0,031677	8,158911
Brand Trust → Brand Loyalty	0,086287	0,087696	0,046893	0,046893	1,840077

Source: Calculated primary data, 2017
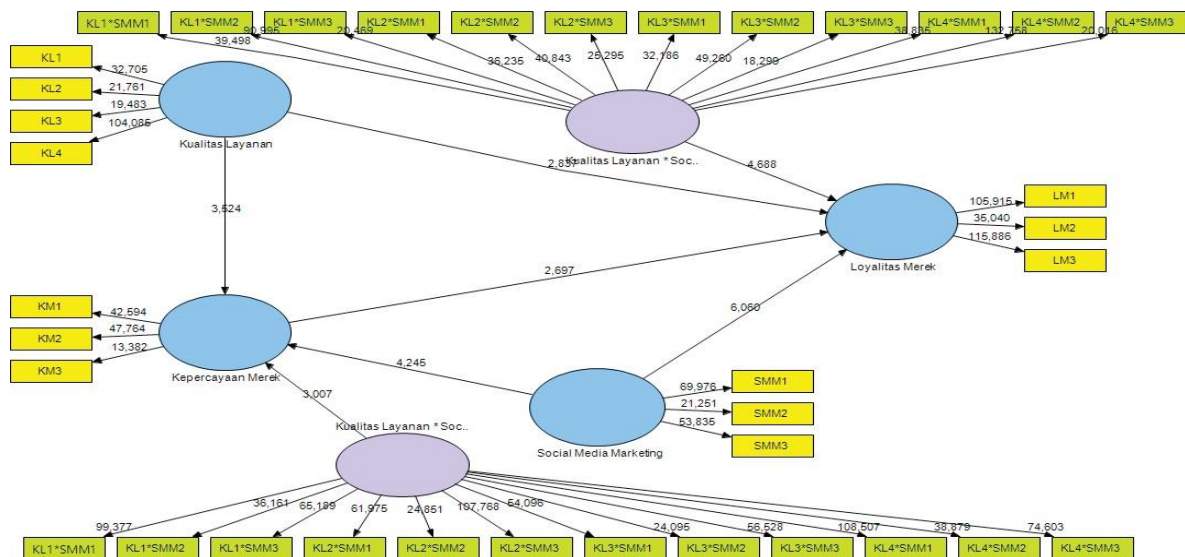
Figure 3. Structural Model after Moderation

The result of the path of coefficients after moderation analysis is presented in Table 5 below:

Tabel 5. Path Coefficients after Moderation by Social Media Marketing

	Original Sample	Sample Mean	Standard Deviation	Standard Error	T Statistics
Service Quality * Social Media Marketing → Brand Trust	-1,732685	-1,682994	0,576259	0,576259	3,006781
Service Quality * Social Media Marketing → Brand Loyalty	0,602103	0,587305	0,128438	0,128438	4,687885

Source: Calculated primary data, 2017 (See Appendix 3)

HYPOTHESES TESTING AND DISCUSSION

Based on the test on the correlation among constructs in Tables 4 and 5, the hypotheses proposed in this study can be explained as follows:

a) The Effect of Service Quality on Brand Loyalty

The first hypothesis proposed in this study indicated that the correlation between service quality and brand loyalty has a significant positive effect because the value of t statistic is greater than t table (t statistic 28.24> t table 1.66) at 5% significance level. Thus, the first hypothesis proposed in this study that the better service quality, the more increased brand loyalty **is accepted**.

In the banking sector, high service quality is positively related to the continuity of relationships and the willingness to use the brand over and over (Hemsley-Brown and Alnawas, 2016). Consumers who get good service will idealize and feel excited or infatuated

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with bank brands, using the brands to express important aspects of their lives and develop a sense of unity with the brands through the establishment of cognitive relationships that link the brands to themselves. Therefore, banking is very important to maintain and build high quality services in order to encourage brand trust in the minds of consumers. Bell et al. (2005); Aydin and Ozer (2005) revealed that in general, perceived service quality is positively related to consumers' desire to maintain their loyalty to service providers, particularly regarding to brand loyalty.

b) The Effect of Service Quality on Brand Trust

The second hypothesis proposed in this study indicated that the correlation between service quality and brand trust has positively significant because the value of t statistic is greater than t table (t statistic 8.16> t table 1.66) at 5% significance level. Thus, the second hypothesis which states "the better service quality, the more increased brand trust" **is approved**.

In service organizations, service delivery should be able to facilitate consumers with the best and consistent service quality that can lead them to the top in the competition of the services provided. This can be done by providing services and products to consumers with consistent and best prices (Rusta, 2008). Service quality is an important factor influencing consumer buying behavior (Carrillat et al., 2009). It also encourages consumers' perceived value when it exceeds their expectations. The better service quality, the higher the value perceived by consumers (Tam, 2004). Ailawadi and Keller (2004) affirmed that service providers can create their brand trust by combining unique product associations with service quality they deliver. This is believed to be able to encourage trust in the brand. When consumers have a good view of service quality, they will positively form brand trust.

c) The Effect of Brand Trust on Brand Loyalty

The third hypothesis proposed in this study showed that the correlation between brand trust and brand loyalty has a significant positive effect because the value of t statistic is greater than t table (t statistic 1.84> t table 1.66) at 5% significance level. Thus, the third hypothesis in this study that states "the higher brand trust, the more the brand loyalty" **is also accepted**.

Consumers who trust a brand will be willing to buy more and remain loyal to the brand, be happy to buy new products they are introducing, be willing to pay at premium prices for them, and be able to share information about their tastes (Chaudhuri and Holbrook, 2001). Higher brand trust will drive higher brand loyalty to the brand. This brand loyalty in turn contributes to increase repeat purchase volume, encourages higher word-of-mouth communication rates, reduces the sensitivity of lower consumer prices, and improves better service delivery (Hayes, 2008). Brand trust leads to brand loyalty or commitment because trust creates a valuable exchange relationship (Chaudhuri and Holbrook, 2001). Trust is also essential in building strong relationship between consumers and brands, and this is positively related to brand loyalty (Urban et al., 2000). Brand trust contributes to brand loyalty and loyalty.

d) The Effect of Social Media Marketing in Moderating the Correlation of Brand Quality and Brand Trust

The fourth hypothesis (a) proposed in this study indicated that the interaction variable between service quality and social media marketing on brand trust has significant because t statistic value is greater than t table (t statistic 3.01> t table 1.66) at 5% significance level. Thus, the fourth hypothesis (a) proposed in this study that "social media marketing moderates the effect of service quality on brand trust" **is acceptable**.

Social media creates a real relationship between consumers and companies. With this relationship, it will be able to create brand awareness and brand resonance. This sustainable relationship can ultimately transform consumers into brand supporters, volunteer marketing members, and drive the most powerful level of consumer relations (Zivkovic et al., 2014). According to Lindstrom (2001), one important requirement to be a strong brand in the online environment and social media is the belief. Trust in the brand is the hope of a promise that must be maintained by the brand. In marketing through social media, trust is generally regarded as the willingness of consumers to survive, visit, enjoy and love the brand (McKinney and Benson, 2013), while social media marketing is perceived by consumers as more reliable than traditional promotion (Foux, 2006).

e) The Effect of Social Media Marketing in Moderating the Correlation of Service Quality and Brand Loyalty

The fourth hypothesis (b) proposed in this study indicated that the interaction variable between service quality and social media marketing on brand loyalty has significant because t statistic value is greater than t table (t statistic 4.69> t table 1.66) at 5% significance level. Thus, the fourth hypothesis (b) proposed in this study that "social media marketing moderates the effect of service quality on brand loyalty" "is accepted.

Social media is seen as part of a unified combination of marketing communications, offering its users with unique features. Social media offers an attractive corporate platform to talk to their consumers like websites, blogs, or social networking sites. In addition, through social media, consumers are very likely to communicate each other with companies (Mangold and Faulds, 2009). Therefore, social media provides an effective way to reach and engage current and potential customers and also encourage interaction between consumers and brands / companies (Tuten, 2008). Hartzel et al. (2011) mentioned that building interactive marketing strategies through social media connections such as Facebook, Twitter, Whattsapp and others has a positive effect on online brand image. Good service and transparency are important points for online brands in social media, aiming at not only creating relationship with consumers but also solving problems openly.

CONCLUSION

This research can generally be concluded that brand loyalty in Bank BRI Ungaran Branch can be strengthened and improved through service quality, brand trust, and social media marketing. Based on the hypotheses testings proposed using Structural Equation Modeling (SEM) with SmartPLS 3 software, it can be concluded as follows:

1. Service Quality can positively increase brand loyalty in Bank BRI Ungaran Branch. This means that, to create and increase brand loyalty among potential customers, Bank BRI Ungaran Branch needs to encourage and facilitate the creation of good service so as to bring happiness and joy in the minds of consumers.
2. Service quality can positively increase significant brand trust in Bank BRI Ungaran Branch. It means that, when consumers get good service and are even more qualified than what they expected before, then they will increase their confidence fully on the BRI Bank brand.
3. Brand trust can significantly increase brand loyalty in Bank BRI Ungaran Branch environment. This means that consumers who have trusted BRI Bank brand will be willing to more often transact, as well as remain loyal to the brand.
4. Social media marketing can moderate or strengthen the correlation between service quality and brand trust in Bank BRI Ungaran Branch.
5. Social media marketing can moderate or strengthen the correlation between service quality and brand loyalty in Bank BRI Ungaran Branch.

MANAGERIAL IMPLICATION

The results of this research have implications on managerial policy as follows:
1. Service quality: organizations must ensure the security of transactions so that consumers feel confident that they have financial security and they also know their financial information, which is guaranteed by a competent expert.
2. Brand trust: organizations should improve their experience on the use of BRI merchants so that when consumers get the right explanation of the intended brand, they will show a high degree of trust on the brand.
3. Brand loyalty: organizations should encourage increased trust using the brand. It aims to maintain consumer confidence to keep them loyal, visiting, enjoying, and liking the brand.
4. Social media marketing: organizations must improve the completeness of media information so that consumers are able to access the information needed quickly and precisely.

LIMITATION OF RESEARCH

1. The number of samples in this study is too little only involving 100 respondents so that the research results are difficult to generalize.
2. This research is only focused on the customers of Bank BRI Ungaran Branch. Of course, it will be more interesting if it is developed in other bank customers.

FUTURE RESEARCH AGENDA

1. Future research needs to be developed in a wider scope by comparing the loyalty of Domestic and Foreign Bank brands, and by taking into account demographic factors (such as age, gender, income, etc.).
2. Future research needs to add other variables that are expected to increase brand loyalty, such as perceived ethicality, perceived risk, brand affection, and product categories.

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