

Influence of Electronic Service Quality and Brand Trust on Customer Loyalty through BRImo Product Image

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Abstract: Today's digital banking world is no longer an option, but has become the main requirement in banking transactions in the digitalization era. Customer needs have shifted to demands for easy, fast, and reliable services. Related to this, banks must have digital services such as customer service that is always on-time and a reliable back office in fulfilling various customer needs related to digital banking transactions. The use of ATM machine facilities, Internet Banking, SMS Banking and Mobile Banking as a form of the trend of the phenomenon of digitization of banking services can support the quality of service (service quality) of national banking. Through the presence of digital machines, users can enjoy banking services anywhere (banking everywhere) with the speed and convenience offered by digital products. BRI mobile as a mobile banking service that has been widely used by the public needs to maintain customer loyalty to get the maximum benefit from transactions made by its customers. This study aims to determine the effect of electronic service quality (KLE) and brand trust (KM) on customer loyalty (LN) through product image (CP) on BRImo users at PT.bank Rakyat Indonesia.Tbk Branch Office Probolinggo by answering 7 (seven) hypotheses. This study uses a quantitative approach using the partial least squares equation model (PLS-SEM). The sample in this study were BRI Savings customer respondents who used the BRImo application for less than 3 (three) years to more than 5 (five) years using non-probability sampling techniques. The results of the analysis show that KM has a positive and significant effect on LN, as well as CP has a positive and significant effect on LN. Meanwhile, KLE has no significant effect on LN. Furthermore, the results show that CP is able to mediate the relationship between KM and LN, although it cannot mediate the relationship between KLE and LN. The implications of these findings can provide a theoretical basis and reference for BRI to focus their attention on the importance of effectively utilizing brand trust in developing product image to influence customer loyalty.

Introduction

The rapid development of information technology and the internet has brought major changes in the banking service industry. The availability of ATM machines, Internet Banking, SMS Banking and Mobile Banking as a form of the trend of the phenomenon of digitization of banking services can support the quality of service (service quality) of national banking. Through the presence of these sophisticated digital machines, users can enjoy banking services anywhere (banking everywhere) with the speed and convenience offered by these digital products. Customers can now more quickly and easily take care of their financial needs, from opening accounts online, accessing information about balance mutations to making non-cash payment transactions independently.

Mobile banking is one of the innovative responses to this technical revolution in the banking industry to meet customer expectations and demands (Kejela & Porath, 2022). Through the adoption of mobile banking, it can reach a wider and unreached market. Almost all banks in Indonesia adopt mobile banking to improve the quality of digital services. The digital world of banking today is no longer an option, but has become a necessity and a root to advance banking. Customer needs have now shifted to services that are easy, fast, and reliable for customers. Related to this, banks must have digital services such as customer service that is always on-time and back office that runs quickly when customers need related bank transaction activities carried out digitally.

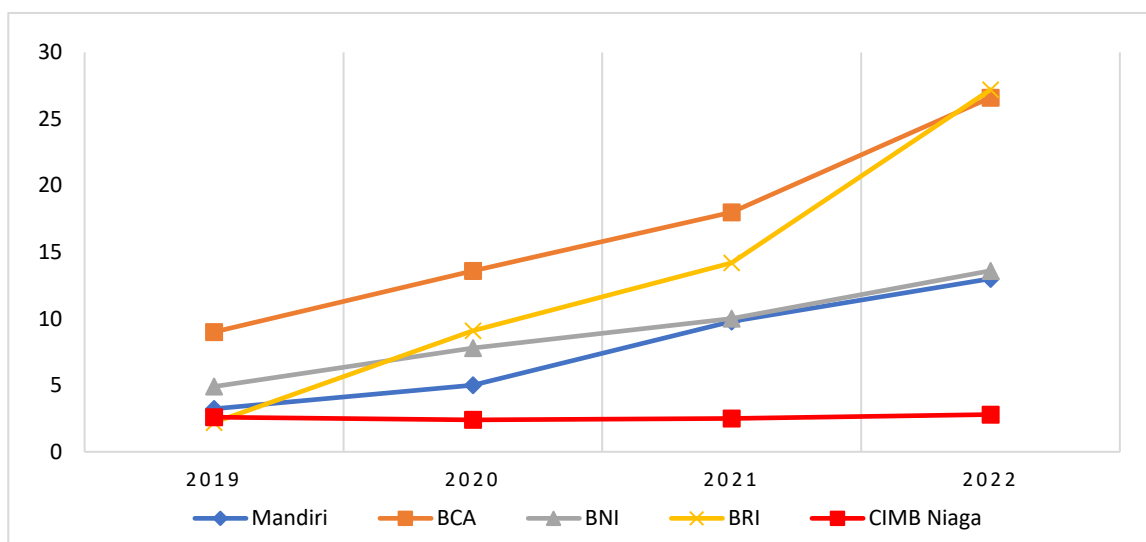


Figure 1. Number of Mobile Banking Users from Several Banks (Millions)

Source: Data processed in 2023

Based on Figure 1.1, it is found that Bank Rakyat Indonesia Tbk has the number of mobile banking users with 27.2 million users in 2022. The adoption of mobile banking has accelerated during the COVID-19 pandemic. The physical distancing policy encourages people to reduce mobility so that people prefer to shop and transact online which is easily done using mobile banking. BRI mobile, which has been widely used by the public, needs to maintain their loyalty so that BRI gets maximum profit from transactions made by its customers.

The strategy to maintain user loyalty is to optimize the use of technology by maximizing electronic services and fostering trust so as to create customer satisfaction and will indirectly

increase the use of digital financial services in the BRI mobile banking application (BRImo). The importance of loyalty for banks is because to compete competitively and get the maximum profit. Mahendra & Permatasari (2022) in their research revealed the need to understand consumer behavior precisely regarding loyalty which can be useful for companies to secure their brand position in the competition. The same thing is also expressed by Ernst & Young (2018), namely the importance of loyalty for companies that have the aim of increasing profitability.

Loyalty is one of the assets for the company. In fact, the cost of acquiring new customers is higher than retaining existing customers (Griffin, 2015). Therefore, building brand loyalty is a challenge for companies. In addition, the development of customer expectations encourages companies to focus on efforts to retain customers to remain loyal. Long-term loyalty is one of the important bases for the development of sustainable competitive advantage. Maintaining the existing market through loyalty development is the company's strategic goal in maintaining business and profit (Kejela & Porath, 2022). According to Rizal (2021) success in maintaining BRImo customer loyalty can be seen in the services provided to maintain the long-term interests of customers.

Customer satisfaction with every service provided by the bank easily, safely, quickly, carefully, and cheaply, is the expectation of customers in every service provided. Therefore, banks are now required to innovate in order to provide digital services needed by the community. Bank Rakyat Indonesia provides digital services that can be accessed by customers either through the BRImo application, email that can be sent via callbri@bri.co.id, Call Center 1500 017 to the Whatsapp application with the telephone number 08121214017. Some of these digital hotlines are provided to make it easier for customers to ask for help in solving problems guided by bank customer service. So with the speed in handling problems faced by customers, the perceived satisfaction will be higher and customers will not move to other banks because they feel comfortable with the current service. This is in line with the service quality theory put forward by Lewis & Booms (2011) that service quality is a comparison of perceived expectations with perceived performance so that it has the opportunity to retain consumers.



a.

b.

c.

Figure 2. Example of Bank Rakyat Indonesia Digital Services in Playstore

Source: Playstore/BRImo, 2023.

In Figure 2 shows several examples of BRI's digital services to customers who use the BRImo application, it can be seen that customers complain to BRI about not being able to transfer millions of funds (Figure 1.2.a) and applications that often experience network interruptions and the application automatically closes by itself (Figures 1.2.b and 1.2.c). These complaints were responded to by BRI customer service one day after the customer complained, the response to the customer's complaint was considered fast enough considering BRI received many complaints in one day. This shows BRI's commitment to providing the best service for customers to maintain customer loyalty.

Pramudito (2018) in his research concluded that digital service quality can increase BRI customer loyalty in Yogyakarta City. Lestari (2021) proves in her research that the satisfaction felt in digital customer complaint services is able to increase loyalty to continue using BRI services. Although it is also found that the level of efficiency is still not as expected because customers wait for a reply in a long time from the service center.

Trust is also a customer factor in choosing the best bank. Trust will affect loyalty in the sense that customers are loyal to the bank because customers have a level of trust in meeting service needs, data security and good responsiveness. The trust shown by customers is a form of desire to continue using the BRImo application, if customers do not believe in the BRImo application, they will stop using the application and leave the company because they are unable to meet customer expectations. Raharjo & Wulandari (2018) in their research showed a positive and significant influence between brand trust on customer loyalty BCA Branch Office Tenggara. Ardhanari & Viphindrartin (2022) also prove that customer loyalty will increase if they believe in service, honesty, reliability and provide security guarantees for deposit funds. Customers who use BRImo are considered to have trust in BRI as evidenced in Figure 1.1 by the increase in BRImo application users every year and in 2022 outperform other banks in terms of mobile banking users in Indonesia. However, Figure 1.2.b (second Figure) also shows complaints from customers who decided to delete the BRImo application due to poor application performance.

The image embedded in a product if it is considered good, the customer will continue to use the product and vice versa if the embedded image is considered bad, the customer will feel dissatisfied and tend to stop using the product. The better the brand image on a product, it will have a positive impact on customer loyalty (Astuti et al., 2023).

Based on Figure 3 according to the Brand Index comparison, BRImo is ranked second throughout 2019 to 2023 as the best mobile banking application in Indonesia. This shows that BRImo has a good product image, the ranking is based on how customers view the bank's success in serving digitally assessed by security, convenience and reliability. When the image that consumers get of a product or service is positive, the customer's intention to continue using the product will be higher (Farida, 2017). Brand is an increasingly important asset to be considered in the company so that customers become loyal and gain value for end consumers, so that the brand will help customers in making purchasing decisions. In addition, loyalty is a reflection of the extent to which customers recommend and continue to use BRImo services.

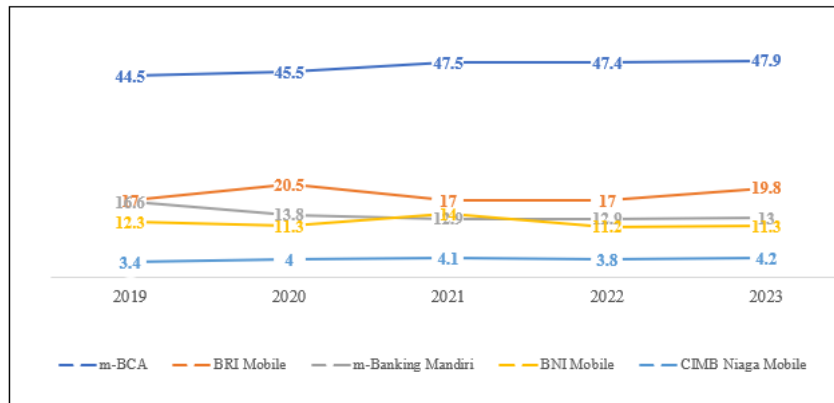


Figure 3. Top Brand of Mobile Banking Subcategory in Indonesia
Sumber: *topbrand-award.com*, 2023.

Several previous studies have concluded that electronic service quality has a significant positive effect on brand loyalty (Astuti et al., 2023; Farida, 2017). Research by Dwijaya & Siagian (2018) in their research on Tokopedia application users shows a positive and significant relationship from electronic service quality to brand loyalty. Even so, there is a gap in the research conducted by Romadhan et al. (2019) where the research findings show that there is no significant effect on the quality of electronic services on loyalty because consumers still do not feel a significant difference in using Lazada compared to other e-commerce. Lestari (2021) also revealed in her research that customers who find it difficult to download updates constantly create a lack of efficiency, especially in cellphone capacity, which allows customers to leave the application and look for other applications.

Differences in research results are also shown in the effect of brand trust and product image having a positive and significant effect on customer loyalty (Astuti et al., 2023). Similar research was also proven by Saputro (2023) which proved that trust and product image have a positive and significant effect on customer loyalty. However, Maghfiroh et al. (2022) proves that there is no significant influence between brand trust and loyalty. Brand image also has a significant influence on increasing loyalty (Ramadhani & Nurhadi, 2022). Firanazulah et al. (2021) in their research show that brand image has no significant effect on loyalty. So based on the inconsistencies in the results of research conducted by previous researchers, this study can explain again and improve predictions of BRIImo user loyalty in other locations and respondents.

Research Method

This research uses descriptive analysis and explanatory research with a quantitative approach. Therefore, this research is designed using a survey approach that can describe population trends or opinions as a test of the relationship between variables described by the sample (Creswell & Creswell, 2018).

Etymologically, research is the process of finding new facts and after that it is developed and becomes a theory to be able to deepen and expand knowledge. Research is a process or way to find and investigate certain problems that require answers or a process of finding

answers to problems that have been formulated. The method used in this research is quantitative method. Quantitative research is research based on the philosophy of positivism to examine certain samples with data collection in the form of instruments and statistical data analysis (Yusuf, 2015). This type of research is explanatory research because this research is to describe an object in drawing conclusions that have been arranged in a hypothesis (Sugiyono, 2019). This study examines the relationship or causality between variables, which includes independent variables, dependent variables, and mediating variables. The independent variables are electronic service quality (X1), brand trust (X2), the dependent variable is customer loyalty (Y), and the mediating variable is product image (Z). As a consequence, this research is designed like the following hypothesis pathway:

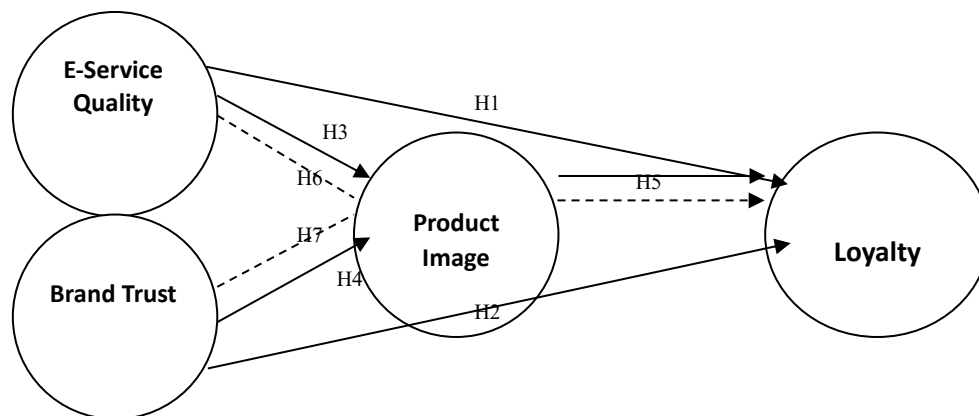


Figure 4. Research framework

Explanation:

- ▶ : Direct Influence
 - - - - -▶ : Indirect Influence

Researchers determined BRIimo application users in Probolinggo City as a population, the population in this study is an unlimited population, that is, the population is not known for sure because it has no quantitative limit. Due to the unknown population size, the number of samples in this study was determined using a sample size calculator through calculator.net with the calculation of unlimited population size, 8% margin of error, 95% confidence level, and 50% population proposition. So that what is obtained from these calculations is 151 samples as respondents in this study, or a minimum sample size of 151 respondents who use BRIimo mobile banking PT Bank Rakyat Indonesia Tbk.

Sample Size Calculator

Find Out The Sample Size

This calculator computes the minimum number of necessary samples to meet the desired statistical constraints

Result

Sample size: **151**

This means 151 or more measurements/surveys are needed to have a confidence level of 95% that the real value is within $\pm 8\%$ of the measured/surveyed value.

The screenshot shows a web-based calculator interface. It has four input fields: 'Confidence Level' set to 95%, 'Margin of Error' set to 8%, 'Population Proportion' set to 50%, and 'Population Size' which is empty. To the right of the 'Population Proportion' field is the text 'Use 50% if not sure', and to the right of the 'Population Size' field is 'Leave blank if unlimited population size.' At the bottom, there are two buttons: a green 'Calculate' button with a right-pointing arrow, and a grey 'Clear' button.

Figure 5. Sample size
Source: calculator.net

The respondent criteria used as a consideration for determining population estimates are as follows: (1) the respondent is a deposit customer at BRI; (2) respondents aged 17 years and over; (3) respondents are users of the BRI_{mo} application in Probolinggo city. The data collection technique used in this research is an online questionnaire in google form format distributed via the whatsapp platform for one month (November 2023 - December 2023).

Data analysis is needed to get the right conclusions and can be accounted for. The data analysis technique used in this research is descriptive statistical analysis using the SPSS 4.0 program and inferential statistical analysis (PLS) using the Smart PLS version 4.0 program. Descriptive statistics are statistics used to analyze data by describing or describing the data that has been collected as it is without intending to make conclusions that apply to the public or generalizations (Creswell & Creswell, 2018). Partial least squares analysis will be used to test and analyze whether there is a direct and indirect effect between the independent variables (electronic service quality and brand trust) on the dependent variable (customer loyalty), through the intervening variable (product image). According to Ghazali & Latan, (2017), partial least squares (PLS) is more powerful because it can be used to build research models with many variables and indicators, and can describe the model in graphical form and free of distribution.

Result and Discussion

Descriptive Statistics

This study was conducted with the aim of knowing the effect of electronic services and brand trust on customer loyalty through the product image of BRI_{mo} Branch Office Probolinggo customers. The population used is BRI_{mo} application users in Probolinggo City. Based on the population that has been determined, the minimum sample size is 151 respondents who use BRI_{mo} mobile banking PT Bank Rakyat Indonesia Tbk. Of the total number of questionnaires distributed and sent, namely 200 questionnaires, the number of

questionnaires filled in and returned was 191 questionnaires. The results of the analysis of the characteristics of the research respondents are then described more fully in Table 1.

Table 1. Characteristics of Research Respondents

Characteristic	Description	Total	Percentage
Gender	Male	113	59,16%
	Female	78	40,84%
	Number of respondents	191	100%
Age	17-22 Years	2	1,05%
	23-27 Years	27	14,14%
	28-35 Years	59	30,89%
	>35 Years	103	53,93%
	Number of respondents	191	100%
Education	HIGH SCHOOL	3	1,57%
	D3	13	6,81%
	D4 / S1	172	90,05%
	Postgraduate	3	1,57%
	Number of respondents	191	100%
Occupation	SOE	186	97,38%
	Private	4	2,09%
	Others	1	0,52%
	Number of respondents	191	100%
Length of time using the BRImo app	<3 years	17	8,90%
	3-5 Years	41	21,47%
	>5 Years	133	69,63%
	Number of respondents	191	100%

Based on the details of Table 1, the respondents of this study were dominated by male respondents at 59.16%.

Table 2. Descriptive Statistics of Research

Variable	N	Std. deviation	Theoretical range			Actual range		
			Min	Max	Mean	Min	Max	Mean
X1	191	0,54288	10	50	30	10	50	30
X2	191	0,43441	8	40	24	24	50	37
Y	191	0,39524	4	20	12	12	50	31
Z	191	0,45648	6	30	18	12	50	31

Results of Data Analysis

The SEM-PLS model for this study is shown in Figure 4.1, where path analysis is carried out to test hypotheses about direct and indirect effects between variables (Wootton, 1994).

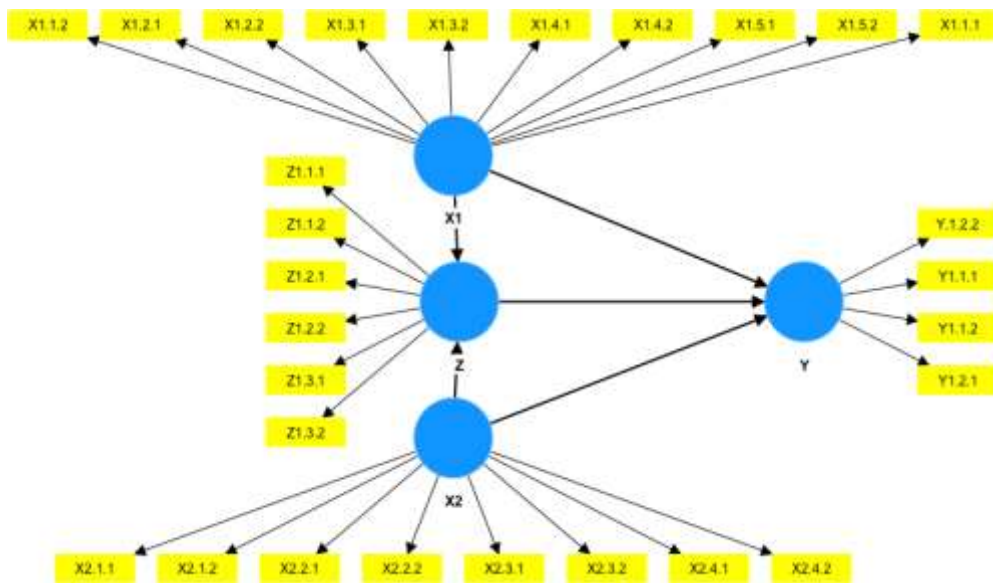


Figure 6. SEM-PLS Model Design

A two-stage approach was used to improve the accuracy and validity of the results. Confirmatory Factor Analysis (CFA) was conducted in the first stage to test the measurement model (Ahmad et al., 2016; Brown & Moore, 2012; Harrington, 2009). CFA assesses how well observable variables (indicators) measure latent variables (constructs) (Brown & Moore, 2012; DiStefano & Hess, 2005). The model determines the expected relationship between observed variables and latent variables. Structural Equation Modeling (SEM) is conducted in the second stage to test the structural model (Xiong et al., 2015; Yang & Green, 2010). SEM is used to assess the relationship between latent variables. The model determines the expected relationships between latent variables, including direct or indirect effects (Carrión et al., 2017; Hair et al., 2019; Wootton, 1994). CFA is used to establish the reliability and validity of the measurement model, while SEM is used to establish the relationships between latent variables. Data analysis was conducted using the SmartPLS version 4.0 program.

Outer Model

Hair et al. (2014) states that CFA is part of SEM to test how well measured variables describe several factors. The outer model or measurement model is carried out by combining various statistical measures to show the reliability and validity of indicators and constructs or latent variables observed. This testing stage includes convergent validity, discriminant validity, composite reliability, and Cronbach alpha.

Convergent Validity

Convergent validity is assessed from the loading factor value which describes the magnitude of the correlation between latent variables and their indicators in the outer model reflective measurement. The correlation can be declared valid if the minimum loading factor

value is > 0.5 . Indicators that have a low loading factor value (< 0.5) indicate that the indicator does not work in the measurement model, so it must be removed and retested.

Table 3. Outer Loading Factor Model Results

	X1	X2	Y	Z
X1.1.1	0,642			
X1.1.2	0,750			
X1.2.1	0,850			
X1.2.2	0,858			
X1.3.1	0,865			
X1.3.2	0,872			
X1.4.1	0,694			
X1.4.2	0,713			
X1.5.1	0,874			
X1.5.2	0,837			
X2.1.1		0,867		
X2.1.2		0,911		
X2.2.1		0,898		
X2.2.2		0,920		
X2.3.1		0,913		
X2.3.2		0,910		
X2.4.1		0,832		
X2.4.2		0,765		
Y.1.2.2			0,900	
Y1.1.1			0,898	
Y1.1.2			0,947	
Y1.2.1			0,916	
Z1.1.1				0,867
Z1.1.2				0,903
Z1.2.1				0,929
Z1.2.2				0,917
Z1.3.1				0,894
Z1.3.2				0,850

The loading factor test on the research model design in Figure 4.1 shows that all indicator values have a value of > 0.5 (Table 4.3), so that all indicators have met the requirements for testing the next stage.

Composite Reliability

Composite reliability is used to assess the consistency reliability or internal consistency of indicators on a variable (Hair et al., 2014). This measurement can be done with two methods, namely Cronbach's alpha and composite reliability for more precise and accurate internal consistency measurements (Cronbach & Meehl, 1955; Hair et al., 2014). Cronbach's alpha is used to measure the lower limit of the construct reliability value, while composite reliability is used to measure the true reliability value of the construct (Ghozali, 2016). The value of the measurement must be above 0.7 (> 0.7) for composite reliability and above 0.6 (> 0.6) for Cronbach's alpha. Values below 0.7 and below 0.6 cannot be tolerated and should be eliminated.

Next, a validity assessment is carried out using Average Variance Extracted (AVE). The AVE value for each construct must be 0.5 or higher, which means that the construct or variable can explain more than 50% of the indicator variance (Hair et al., 2016; Hair et al., 2017). The results of the Cronbach's alpha, composite reliability, and AVE tests in this study are presented in Table 4.

Table 4. Cronbach's Alpha, Composite Reliability and AVE Test Results

	Cronbach's alpha	Composite reliability	AVE
X1	0,936	0,946	0,640
X2	0,957	0,964	0,772
Y	0,936	0,954	0,838
Z	0,949	0,960	0,799

Discriminant Validity

Discriminant validity refers to the extent to which a construct can be distinguished from other constructs in empirical research (Hair et al., 2014). It measures the extent to which a construct measures what it intends to measure and is not simply a reflection of other related constructs. Discriminant validity is an important aspect of construct validity, as it ensures that a measure does not simply measure similar or related constructs, but rather unique and distinct constructs.

Discriminant validity testing can be done based on the Fornell-Lacker Criterion (1981) assessment, namely the AVE root (square root of AVE) and the cross-loading method (Afthanorhan et al., 2021; Hair et al., 2019). Based on the Fornell-Lacker Criterion, a model is said to have good discriminant validity if the root AVE value of each indicator of a latent variable is greater than other values for other latent variables. If the latent variable AVE root value is not the largest compared to other variable values, it is necessary to eliminate and retest until the conditions are met.

Table 5. The Fornell Larcker Test Results (root AVE)

	Z	X2	X1	Y
Z	0,894			
X2	0,881	0,878		
X1	0,769	0,821	0,800	
Y	0,855	0,813	0,685	0,916

Based on Table 5, the Fornell-Lacker test results show that all variable values have met the required criteria so that they can be continued in cross-loading testing in Table 4.6, where the correlation value of each indicator is higher Table 6. Cross Loading Test Results with its construct than with other constructs.

Inner Model Analisis

After the reliability and validity of the outer model are established, the next step is to evaluate the hypothesized relationship in the inner model. The inner model or structural model is a model that connects exogenous (X) and endogenous (Y) latent variables. PLS-SEM does not have a goodness-of-fit statistical standard, so the assessment of model quality is

based on its ability to predict endogenous construction (Hair et al., 2014; Henseler & Sarstedt, 2013).

Table 6. Cross Loading Test Results

	X1	X2	Y	Z
X1.1.1	0,642	0,521	0,525	0,558
X1.1.2	0,750	0,689	0,641	0,662
X1.2.1	0,850	0,667	0,534	0,577
X1.2.2	0,858	0,640	0,511	0,567
X1.3.1	0,865	0,640	0,513	0,577
X1.3.2	0,872	0,676	0,500	0,606
X1.4.1	0,694	0,576	0,431	0,532
X1.4.2	0,713	0,660	0,596	0,648
X1.5.1	0,874	0,740	0,601	0,705
X1.5.2	0,837	0,696	0,555	0,646
X2.1.1	0,702	0,867	0,748	0,806
X2.1.2	0,720	0,911	0,748	0,778
X2.2.1	0,751	0,898	0,657	0,760
X2.2.2	0,711	0,920	0,762	0,788
X2.3.1	0,700	0,913	0,768	0,796
X2.3.2	0,745	0,910	0,713	0,815
X2.4.1	0,703	0,832	0,695	0,704
X2.4.2	0,752	0,765	0,602	0,734
Y.1.2.2	0,624	0,716	0,900	0,769
Y1.1.1	0,636	0,770	0,898	0,787
Y1.1.2	0,632	0,751	0,947	0,795
Y1.2.1	0,615	0,739	0,916	0,779
Z1.1.1	0,749	0,847	0,691	0,867
Z1.1.2	0,666	0,766	0,739	0,903
Z1.2.1	0,708	0,838	0,803	0,929
Z1.2.2	0,651	0,793	0,779	0,917
Z1.3.1	0,673	0,767	0,796	0,894
Z1.3.2	0,674	0,706	0,774	0,850

This assessment uses the coefficient of determination (R²), cross-validated redundancy (Q²), path coefficient, and effect size (F²). R² represents the proportion of total variation in the dependent variable that can be attributed to variation in the independent variables included in the model (Hair et al., 2014). According to Hair (2011) and Hensler (2009), R² > 0.75 is considered to have substantial inter-construct influence, R² > 0.50 is considered moderate, and R² > 0.25 is considered weak in predictive accuracy. However, R² will generally increase as more variables are added to the model (Hair et al., 2014; Hair et al., 2016) The results of R² testing are presented in Table 7.

Table 7. R-square and Adjusted R-square Test Results

	R-square	R-square adjusted
Y	0,747	0,743
Z	0,782	0,780

Based on Table 7. shows that the result of the R-square (R²) value obtained for the loyalty variable (Y) is 0.747. This shows that 74.7% of the loyalty variable (Y) can be explained by three independent variables, namely the electronic service quality variable (X1), the brand trust variable (X2), and the product image variable (Z). While the remaining 25.3% is influenced by other variables outside the study. Then, for the results of the R-square (R²) value obtained for the product image variable (Z) is 0.782. This shows that 78.2% of the product image variable (Z) can be explained by two independent variables, namely the electronic service quality variable (X1) and the brand trust variable (X2). While the remaining 21.8% is influenced by other variables outside the study.

The next test is model validation using Q-square (Q²) which measures the relevance of model predictions (Hair et al., 2014; Rigdon, 2014; Sarstedt et al., 2014). If the Q² value for a particular endogenous variable is above zero, it indicates that the path model has excellent predictive relevance for that variable. This shows that the model can accurately predict the value of these variables based on the data entered. The results of Q² testing are presented in Table 8.

Table 8. Q-square Test Results

	SSO	SSE	Q ² (=1-SSE/SSO)	Conclusion
X1	1910,000	1910,000		
X2	1528,000	1528,000		
Y	764,000	299,387	0,608	High
Z	1146,000	436,469	0,619	High

Based on Table 8. shows that the result of the Q-square (Q²) value obtained for the loyalty variable (Y) is 0.608 while the Q-square (Q²) value obtained for the product image variable (Z) is 0.619. The two variable results show that 60.8% and 61.9% of the model can be explained through the model constructs and the rest is explained by other constructs outside the model. This model is said to be Fit in Goodness of Fit because the value is in the high category, namely > 0.36 (Ghozali, 2006).

Hypothesis Test Results

After running the PLS model, the path coefficients help identify the relative importance of variables in the model and provide insight into the causal relationships between variables. Path coefficients are measured from +1 to -1, with coefficients close to +1 indicating a strong positive relationship and coefficients close to -1 indicating a strong negative relationship (Hair et al., 2014; Helm et al., 2010). In addition, by performing the bootstrapping method, hypothesis testing can be seen from the magnitude of the p-values. The limit for accepting and rejecting the proposed hypothesis is that it must be significant at or p-values <0.05 because

the significance level used in this study is 5% (0.05). Table 9. shows the Path Coefficient results from the bootstrapping results which are to determine the value results of hypothesis testing.

Table 9. Results of Path Coefficients Testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Conclusion
X1 -> Y	0,114	0,097	0,132	0,860	0,195	Not Significant
X1 -> Z	0,042	0,042	0,087	0,488	0,313	Not Significant
X2 -> Y	0,742	0,759	0,126	5,888	0,000	Significant
X2 -> Z	0,508	0,505	0,194	2,614	0,005	Significant
Z -> Y	0,407	0,412	0,141	2,880	0,002	Significant
X1->Z->Y	0,046	0,039	0,060	0,774	0,220	Not Significant
X2->Z->Y	0,302	0,314	0,127	2,373	0,009	Significant

Based on Table 9, the Path Coefficient results can be explained as follows:

Electronic service quality on loyalty

The electronic service quality variable (X1) has an insignificant effect on loyalty (Y) with a p-value of $0.195 > 0.05$. The coefficient value of the electronic service quality variable (X1) with the loyalty variable (Y) is positive at 0.114. So, it can be concluded that H_0 is rejected, and H_a is accepted.

Brand trust on loyalty

The brand trust variable (X2) has a significant effect on loyalty (Y) with a p-value of $0.000 < 0.05$. The coefficient value of the brand trust variable (X2) with the loyalty variable (Y) is positive at 0.742. So, it can be concluded that H_0 is accepted, and H_a is rejected.

Electronic service quality on product image

The electronic service quality variable (X1) has an insignificant effect on product image (Z) with a p-value of $0.313 > 0.05$. The coefficient value of the electronic service quality variable (X1) with the product image variable (Z) is positive at 0.042. So, it can be concluded that H_0 is rejected, and H_a is accepted.

Brand trust on product image

The brand trust variable (X2) has a significant effect on product image (Z) with a p-value of $0.005 < 0.05$. The coefficient value of the brand trust variable (X2) with the product image variable (Z) is positive at 0.508. So, it can be concluded that H_0 is accepted, and H_a is rejected.

Product image on loyalty

The product image variable (Z) has a significant effect on loyalty (Y) with a p-value of $0.002 < 0.05$. The coefficient value of the product image variable (Z) with the loyalty variable (Y) is positive at 0.407. So, it can be concluded that H_0 is accepted, and H_a is rejected.

Electronic service quality on loyalty through product image

The electronic service quality variable (X1) has an insignificant effect on loyalty (Y) through the product image variable (Z) with p-values $0.220 > 0.05$. The coefficient value of the electronic service quality variable (X1) on loyalty (Y) through the product image variable (Z) is positive at 0.046. Since the results of the electronic service quality variable (X1) on loyalty (Y) have an insignificant relationship, and the results of the electronic service quality variable (X1)

on loyalty (Y) through the mediation of the product image variable (Z) also show an insignificant relationship, this condition causes no mediation effect to occur. So, it can be concluded that H_0 is rejected, and H_a is accepted.

Brand trust on loyalty through product image

The brand trust variable (X2) has a significant effect on loyalty (Y) through the product image variable (Z) with a p-value of $0.009 < 0.05$. The coefficient value of the brand trust variable (X2) on loyalty (Y) through the product image variable (Z) is positive at 0.302. Since the results of the brand trust variable (X2) on loyalty (Y) have a significant relationship and the results of the brand trust variable (X2) on loyalty (Y) through the mediation of the product image variable (Z) show a significant relationship, this condition causes a partial complementary mediation effect. So, it can be concluded that H_0 is accepted, and H_a is rejected.

Discussion

Relationship between E-Service Quality and BRImo Customer Loyalty

Based on the results of the research that has been conducted, it can be concluded that the quality of electronic services does not have a significant influence on BRImo customer loyalty in Probolinggo. This indicates that although BRImo is currently trying to improve the quality of its electronic services, this is not enough to directly affect the level of customer loyalty. Based on the results of hypothesis testing that has been carried out, the resulting significance value shows an amount greater than the predetermined threshold. This indicates that an increase or decrease in the quality of electronic services has no direct impact on BRImo customer loyalty in Probolinggo.

The results show that there are other factors that are more dominant in influencing BRImo customer loyalty in Probolinggo. While high quality e-services are currently important in providing a better user experience, this alone is not enough to ensure customer loyalty. In this case, BRImo customers in Probolinggo may assume that the quality of e-services provided by BRImo is a basic standard that all banking applications must meet. Therefore, even though the electronic services provided by BRImo are good, it is considered as something that should be and not a strong factor in shaping customer loyalty. In addition, the interaction between customers and banking services, the level of customer trust in the bank, or even other external factors that are not measured in this study, are also a consideration in shaping BRImo customer loyalty in Probolinggo.

According to Behavioral Decision Theory, the decision of BRImo customers in Probolinggo is not only based on a rational assessment of one aspect alone but is also influenced by their overall perception and emotional experience with Bank BRI. In this case, although the quality of electronic services is an important factor, BRImo customers in Probolinggo may still consider various other factors before deciding to remain loyal to using the service. This is in line with research conducted by Indriastuti et al. (2022) and Prisanti et al (2016). Research conducted at Bank Kaltimara and Bank BRI KCP Lawang found that electronic service quality does not always have a significant influence on customer loyalty. These results

suggest that factors such as reputation, trust and overall experience with the bank are often more influential in shaping customer loyalty than e-service quality.

Overall, this study suggests that to increase BRIimo customer loyalty, Bank Rakyat Indonesia needs to consider other strategies besides improving e-service quality. For example, strengthening brand image or adding innovative features that are preferred by customers could be more effective strategies. Banks should identify and understand customer needs and preferences more deeply to create stronger relationships and ensure long-term loyalty.

The Relationship between BRIimo Brand Trust and BRIimo Customer Loyalty

This study reveals that BRIimo brand trust has a significant influence on customer loyalty. This result shows that when customers have high trust in the BRIimo brand, they tend to be more loyal in using the service. Brand trust in this case includes customer perceptions of the reliability, security and integrity offered by BRIimo as part of Bank Rakyat Indonesia's services.

Based on the results of the above research, brand trust plays an important role in building customer loyalty. Trust in a brand usually arises from customers' positive experiences with BRIimo services and the perception that BRIimo can consistently meet their needs and expectations. This positive experience can include various aspects, such as ease of use of the application, transaction speed, and good response from customer service (Garbarino and Johnson, 1999). In addition, when customers feel that the BRIimo application is safe to use, they will feel more comfortable in conducting financial transactions.

Once customers believe that the BRIimo application is reliable and secure, they are more likely to remain loyal to using BRIimo services and not switch to other bank products or services. This trust serves as a guarantee that customers do not have to worry about the security of their funds or the quality of service they will receive. With high trust, customers are also more likely to recommend BRIimo to others, which indirectly increases brand loyalty through positive word-of-mouth (Chaudhuri and Holbrook, 2001).

This conclusion is consistent with the theory of trust and loyalty proposed by Chaudhuri and Holbrook (2001), Garbarino and Johnson (1999), Morgan and Hunt (1994), and Reichheld and Schefter (2000) that trust is a foundation of long-term relationships between consumers and brands. According to Morgan and Hunt (1994), trust will reduce uncertainty in a relationship between consumers and producers, which in turn will increase consumer commitment and loyalty. In addition, Reichheld and Schefter (2000) also suggest that trust is a key component in building customer loyalty in the online context. This means that companies engaged in digital services and able to build trust will be more successful in retaining their customers. This is why high trust will make consumers feel comfortable and safe in using a product or service, which in turn increases their loyalty.

The results of this study are in line with research conducted by Ardhanari & Viphindrartin (2022), Brilliant & Achyar (2021), Lampengan et al. (2019), Rodiah (2020), and Saputro (2023) which show a significant positive correlation between trust and loyalty. Great trust will affect customer loyalty, which means that customers choose to be loyal to certain brands because they have a high level of trust in these brands. Several previous studies have also shown that

trust built through positive experiences and perceptions of service quality and security are critical to creating strong customer loyalty.

Overall, the results of this study confirm the importance of building and maintaining brand trust to increase BRImo customer loyalty. Bank Rakyat Indonesia needs to continue to focus on efforts to maintain and increase customer trust through the provision of services that are reliable, safe and in line with customer expectations. Thus, customer loyalty can be maintained and even enhanced, which will ultimately contribute to the long-term success of BRImo as a digital banking service.

Relationship between Electronic Service Quality and BRImo Product Image

The results showed no significant influence between electronic service quality and BRImo product image. This conclusion is based on the results of the statistical analysis which shows that an increase or decrease in e-service quality has no direct impact on BRImo's product image. Although e-service quality is important to provide a good user experience, these results suggest that other factors may be more dominant in shaping the image of BRImo products in the eyes of customers.

It is possible that BRImo customers in Probolinggo may view e-service quality as a basic element expected from digital banking services and not as a factor that directly shapes product image. Customers may pay more attention to other aspects such as the bank's overall reputation, service experience at physical branches, or innovative features offered by BRImo. Good e-service quality is expected by customers, but this is not enough to significantly improve product image.

Based on the theory put forward by Keller (1993), brand image is defined as the perception of a brand that is reflected in the brand associations stored in consumers' memories. Keller states that a strong brand identity and a good brand image will influence consumer perceptions so that they are able to distinguish a brand from other similar manufacturers or service providers (Lin et al., 2019). Brand image is formed through various associations associated with the brand, both functional and symbolic. These associations can be product quality, customer experience, company reputation, and the values identified with the brand.

In this study, while e-service quality is an important component of digital banking services, BRImo's product image is more likely to be influenced by how the brand positions itself in the market as a whole and how customers perceive BRI bank as an institution. As the oldest and one of the largest Indonesian national banks in Indonesia, BRI's brand image has been built and embedded in Indonesian society for generations. This makes good service quality a must that is expected by BRI customers including users of BRImo electronic products. Conversely, if the customer's overall experience with the bank is less than satisfactory, this can affect the image of BRImo products even though the quality of electronic services is good.

This is contrary to research that has been conducted by Azizah (2019), Isyanto & Wijayanti (2022), and Surapto (2019) which shows a positive and significant influence between electronic service quality on brand image. Several existing studies indicate that electronic service quality alone is not enough to form a strong product image. This may be due to the

fact that BRImo customers already have strong associations with the BRI brand as a whole, so their perceptions of product image are more influenced by factors other than electronic service quality.

Overall, the results of this study confirm that while e-service quality is an important element in providing a good user experience, it is not enough to significantly shape BRImo's product image. Bank Rakyat Indonesia needs to pay attention to other factors that can influence product image, such as the bank's overall reputation, innovation in services, and customer experience at all touchpoints with the bank. Thus, the bank can build a stronger and more positive product image in the eyes of customers.

By understanding that product image is not only formed from the quality of e-services, but also from various other factors that shape customers' perceptions of the brand as a whole, Bank Rakyat Indonesia can take more strategic steps to strengthen BRImo's product image. This includes strengthening brand communication, enhancing product innovation, and ensuring consistency in customer experience across all service channels.

Relationship between BRImo Brand Trust and BRImo Product Image

The results showed a significant influence between electronic service quality and BRImo product image. These results indicate that when customers have high trust in the BRImo brand, this will improve the image of BRImo products in their eyes. Brand trust includes customer perceptions of the reliability, security and integrity offered by BRImo as part of Bank Rakyat Indonesia.

The results of this study show that brand trust plays an important role in shaping a positive product image. This trust arises from customers' positive experiences with BRImo services, as well as the perception that BRImo can consistently meet their needs and expectations. When customers believe that the brand is reliable and safe, they are more likely to have a positive view of the products offered by the brand. This is important because a good product image can increase customer loyalty and the desire to continue using BRImo services.

In line with the theory of brand trust put forward by Keller (1993) states that brand trust is a key factor in building a strong brand image. According to this theory, brand trust is built through consistency in fulfilling brand promises and providing positive experiences to customers. Keller also suggests that brand image is the perception of a brand that is reflected in the brand associations stored in consumers' memories. When customers have high trust in the BRImo brand, they will associate the brand with quality, reliability and safety, all of which contribute to a positive product image.

This finding is in accordance with previous research by Arzaqiana (2023), Yulistiana (2017), and Hokky & Bernarto (2020) which shows a direct positive and significant influence between brand trust on product image. In electronic-based banking products (e-banking), customers and banks are physically separated including the absence of physical interaction between customers and bank employees, so that trust from consumers becomes the most important thing in this situation (Widodo et al., 2022). So, it can be said that any change, either an increase or decrease in customer trust in the BRImo brand will directly affect the BRImo product image. In addition, Madjid et al. (2022) state that the relationship between brand trust

and product image is a two-way relationship where a good product image also has a positive effect on brand trust by consumers.

Overall, the results of this study confirm the importance of building and maintaining brand trust to improve BRImo's product image. Bank Rakyat Indonesia needs to continue to focus on efforts to maintain and increase customer trust through the provision of services that are reliable, safe, and in line with customer expectations. Thus, the image of BRImo products can be maintained and even improved, which will ultimately contribute to the long-term success of BRImo as a digital banking service..

The Relationship between BRImo Product Image and BRImo Customer Loyalty

The results showed a significant influence between product image and BRImo customer loyalty. These results indicate that a positive product image plays an important role in shaping and increasing BRImo customer loyalty. Customers who have a positive perception of product image tend to be more loyal and committed to continuing to use BRImo services.

The findings of this study indicate that a good product image can be a key factor in maintaining and increasing customer loyalty. A positive product image includes customer perceptions of the quality, reliability and benefits offered by BRImo. When customers feel that BRImo meets their expectations and needs well, they will be more likely to continue using the service and recommend it to others. This shows that product image not only affects customers' initial perceptions but also shapes their long-term commitment to the service.

In accordance with the theory put forward by Keller (1993), brand image is the perception of a brand that is reflected in brand associations stored in consumers' memories. In this study, BRImo has shown a good product image that includes how customers perceive the reliability and safety of the service, as well as how well the service meets their needs consistently. In addition, this theory also emphasizes that product image is formed through various associations associated with the brand. These associations can be functional, such as service quality and product features, or emotional, such as the sense of security and comfort felt by BRImo customers. When BRImo's product image is perceived positively, customers feel confident that the service is reliable and provides the expected added value. This trust then strengthens customer loyalty to BRImo.

This is in accordance with previous similar research by Ramadhani & Nurhadi (2022), Ervina & Kurniawati (2022), and Saputra et al. (2020) which shows a positive and significant influence between brand image on consumer loyalty. So, from the results of this study it can be said that a change in the image of BRImo products for customers will significantly affect the increase or decrease in customer loyalty to BRImo products. Based on Rahman et al. (2023) and Abbas et al. (2021), brand image and brand awareness greatly influence consumer decisions in purchasing or using a product, where consumers decide more easily because they are aware of the good image of the brand which is expected to meet consumer needs. After realizing about the brand image of a product, consumers will become more aware of the product and tend to continue to buy or use the same product in the future, forming loyalty.

Overall, the results of this study confirm the importance of building and maintaining a positive product image to increase BRIimo customer loyalty. Bank Rakyat Indonesia needs to continue to strengthen the image of BRIimo products through the provision of services that are reliable, safe, and in accordance with customer expectations. Thus, a good product image can be maintained and even improved, which will ultimately contribute to the long-term success of BRIimo as a digital banking service.

The Relationship between BRIimo Electronic Service Quality and BRIimo Customer Loyalty through Product Image

This study found that there is no significant relationship between BRIimo e-service quality and BRIimo customer loyalty through product image. This means that product image does not mediate the relationship between e-service quality and customer loyalty. This result suggests that while BRIimo's e-service quality may be rated as good by customers, it does not directly affect their loyalty through product image. This could be due to customers' perception of e-service quality as something that is already expected and not as a determinant of product image which then affects their loyalty. In this context, e-service quality may be seen as a baseline or minimum standard that must be met, but not a differentiating factor that enhances product image.

Based on the theory of service quality developed by Parasuraman, Zeithaml, and Berry (1985), it states that service quality is the customer's overall assessment of the excellence of a service. According to this theory, service quality is evaluated based on five main dimensions: reliability, responsiveness, assurance, empathy, and tangibles. In the context of e-services, these dimensions translate into aspects such as access speed, system reliability, transaction security, and ease of use. Unfortunately, in this study, the results suggest that e-service quality alone may not be enough to build a strong product image if it is not supported by other elements such as product innovation, brand reputation, and overall customer experience. While the BRIimo app functions well and offers adequate features, customers may also consider how the bank innovates in delivering services, how the bank's reputation is in the public eye, as well as how their overall experience is when interacting with the bank's various services, both online and offline.

This is not in line with the results of previous research conducted by Herani (2018) and Dachhi (2020). Herani (2018) and Dachhi (2020) show that brand image is often able to mediate the effect between service quality and loyalty. This means that in many cases, improving service quality can improve brand image, which in turn increases customer loyalty. However, the results of this study did not find such a mediating effect, which may be due to specific factors that influence customers' perceptions of BRIimo. For example, if customers already have certain associations with the broader BRI brand, e-service quality may not be enough to significantly change those perceptions.

So if Bank Rakyat Indonesia wants to increase customer loyalty through product image, it needs to focus not only on the quality of electronic services but also on other aspects that make up the overall product image. For example, by effectively communicating the advantages and benefits of BRIimo clearly and consistently to customers, innovating products that are

relevant to customer needs, or ensuring that customers have a positive experience at all points of contact with the bank, both digitally and physically.

The Relationship between BRIImo Brand Trust and BRIImo Customer Loyalty through Product Image

This study found a significant relationship between BRIImo brand trust and BRIImo customer loyalty through product image. This means that product image partially mediates the relationship between brand trust and customer loyalty, creating a partial mediation effect in the form of complementary. These results suggest that high brand trust in BRIImo improves product image, which in turn improves customer loyalty. In other words, customers who have strong trust in the BRIImo brand tend to have a positive perception of the BRIImo product image, and this positive perception affects their loyalty to continue using BRIImo services.

Based on the theory of brand trust proposed by Morgan and Hunt (1994) and Chaudhuri and Holbrook (2001), brand trust is an important foundation in building long-term relationships between consumers and brands. Brand trust consists of consumer beliefs that the brand is reliable, honest, and fulfills the promises made. In addition, brand image, according to Keller (1993), is the perception of a brand that is reflected in the brand associations stored in consumers' memories. These associations may include product quality, reliability, and safety. When trust in the brand is high, these associations tend to be positive, forming a strong brand image. A positive brand image, in turn, increases consumer loyalty as they feel confident and comfortable with their choice.

The results of this study are in line with the research of Khan et al. (2020), E. Y. Putra & Indriani (2023), and Chalirafi et al. (2021) which shows that brand image is able to mediate brand trust on loyalty. Trust in electronic products can be interpreted as consumers' willingness to accept the vulnerabilities and risks that exist in transactions conducted electronically or online based on their positive expectations of these electronic products (Wilis & Nurwulandari, 2020). The higher the consumer's trust in a product, the better the image of the product as a safe and reliable product. A strong product or brand image is very important to make it easier for consumers to remember and distinguish the product among other similar products, thereby encouraging purchase or reuse which ultimately forms consumer loyalty to the product or brand. According to Ulusu (2011), a customer not only buys goods but also buys the image that accompanies the product or brand.

Overall, this study shows that high brand trust can improve product image, which in turn increases BRIImo customer loyalty. Therefore, Bank Rakyat Indonesia should focus on strategies that build and maintain brand trust and a strong product image to ensure long-term customer loyalty.

Conclusion

Bank Rakyat Indonesia Tbk (BRI) has a number of mobile banking users (BRIImo) with 27.2 million users by 2022. Mobile banking is one of the answers to this innovative technical revolution in the banking industry to meet customer expectations and demands regarding easy, fast, and reliable services. Pre-survey results show that the loyalty condition of BRIImo

users in Probolinggo City is considered less loyal, so it is necessary to improve customer service and trust to influence a better product image and increase loyalty. This study was conducted to determine and evaluate the relationship between electronic service quality, brand trust, and product image on customer loyalty at BRI KC Probolinggo. The research was conducted with surveys and interviews with 191 respondents and analyzed using PLS-SEM.

The results showed that there was no significant relationship between e-service quality and BRIimo customer loyalty. Although e-service quality is important in providing a good user experience, this result indicates that other factors may be more dominant in shaping customer loyalty. Furthermore, there is a significant relationship between brand trust and BRIimo customer loyalty. High trust in the BRIimo brand increases customer loyalty. This shows that customers who have strong trust in BRIimo tend to be more loyal in using the service. In addition, this study also found that there is no significant relationship between e-service quality and BRIimo product image. This suggests that customers may see e-service quality as an expected basic element, but not as a major factor influencing BRIimo's product image.

Furthermore, there is a significant relationship between brand trust and BRIimo product image. High brand trust improves product image, which in turn strengthens customer loyalty. This suggests that customer trust in the brand plays an important role in shaping a positive product image. Product image is shown to mediate the relationship between brand trust and BRIimo customer loyalty. This creates a partial mediation effect in a complementary form, meaning that brand trust enhances product image, and a positive product image enhances customer loyalty. However, this study did not find a mediating effect of product image between e-service quality and BRIimo customer loyalty.

Based on the above conclusions, Bank Rakyat Indonesia needs to focus on the following strategies to increase BRIimo customer loyalty. First, increase brand trust by consistently communicating the reliability and security of BRIimo, and providing tangible evidence that this product is reliable. Second, strengthening the product image by conducting marketing campaigns that emphasize the advantages and benefits of BRIimo, and continuing to innovate to add new features that are relevant to customer needs. Third, providing a consistent customer experience by ensuring customers have a positive experience at all points of contact with the bank, both digitally and physically.

For future research, it is recommended to examine other factors that may affect customer loyalty, such as perceived value, customer satisfaction, and social interaction. In addition, longitudinal studies should be conducted to understand changes in brand trust, product image, and customer loyalty over time. Contextual variables such as customer demographics, economic conditions, and regulatory changes also need to be considered as they may affect the research results.

This study provides important insights into the relationship between e-service quality, brand trust, product image, and BRIimo customer loyalty. By understanding these dynamics, Bank Rakyat Indonesia can take strategic steps to strengthen customer loyalty and achieve long-term success in digital banking services.

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