



## The Influence Of Brand Image, Promotion And Trust On Customer Loyalty At Bank BSI Nagoya Batam Branch

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### ABSTRACT

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Financial services certainly require good cooperation between banks and customers. The purpose of this study is to determine the influence of brand image, promotion and trust on customer loyalty. The population of this study is customers of Bank BSI Nagoya Batam Branch which amounts to 780 people. The sample consisted of 89 respondents, which were taken by the random sampling method. Data analysis used multiple regression and hypothesis testing and used SPSS version 23. The results of this study concluded that brand image variables have a significant effect on customer loyalty, promotion variables on customer loyalty, and trust variables on customer loyalty. Variables of brand image, promotion and trust simultaneously have a significant effect on customer loyalty.

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### 1. Introduction

Nowadays, the growth of the financial services industry is increasing rapidly, banks are one of the financial institutions in charge of collecting funds from the public and distributing them in the form of credit or other bank services [1]. Today, financial institutions in the form of banks have a very important role, all economic activity is almost impossible to avoid the role of banking [2]. As a business engaged in financial services, of course, good cooperation between banks and customers is needed. The bank's activities in running the wheels of business require accuracy so that the main source of bank income can be achieved. The role of a bank in collecting funds from customers which are then distributed back to customers with a variety of products that can provide benefits for customers and this is certainly based on the terms and conditions that apply in the banking world [3].

A customer loyalty carried out by the customer is carried out on the basis of his desires and needs for a product offered by the bank [4]. Loyalty is something of a repetitional buying behavior that has become a habit for which there has been a high interrelationship and involvement in its choice of a particular object, and is characterized by the absence of external information search and alternative evaluation [5]. Customer loyalty is important in the banking business. Satisfied and loyal customers will not hesitate to spread positive news and things about the banking products they use [6]. Retaining loyal customers should get the top priority than getting new customers, because to recruit or get new customers is not an easy thing because it requires more costs, therefore it is a loss if the company releases customers who have been loyal just like that [7].

The competition is getting tougher, brands can be a mainstay weapon to attract attention and bind customer loyalty. A true brand is a brand that has strong brand equity [7]. A product that has strong brand equity can form a strong brand foundation and be able to develop the existence of a brand in any competition in the long run. Customers make the brand one of the important considerations when they want to buy a product or service. These considerations are based on many aspects, both rational and emotional aspects. Rationally, customers believe that a certain brand can provide quality assurance. Emotionally, the brand is considered capable of maintaining or improving the image and prestige of its users [8].



According to the American Marketing Association, a brand is a name, term, marker, symbol, or design or combination thereof that is aimed at identifying goods or services of one seller or group of sellers and to distinguish them from competitors [9]. Thus, the brand attached to a product is not only as an identity, but also as a promise and guarantee of quality from the manufacturer that can be offered to customers that distinguishes it from competing products. A company can imitate another company's products, but with a strong brand, there are promises and guarantees that can distinguish [10].

Brands play a special role in service companies because a strong brand can increase customer trust in something that is not visible, make them better imagine and understand *intangible* things and reduce perceived financial, social or security risks [11]. Brands that have such a high value can be called *brand equity*. Brand equity occurs when customers have a high level of awareness and familiarity and have strong, preferred, and unique brand associations in the customer's memory [12]. Brand image is a mental image that reflects the way consumers see a brand, including all the elements of identification, product personality, and emotions and associations that arise in the minds of consumers [13].

Based on the findings in the field, especially Bank BSI Nagoya Batam Branch, it has not been able to give an impression to its customers and the availability of products is limited. How customers behave loyally if without a consistent image building or impression, precisely with a good brand image can certainly build customer loyalty. Sales promotion can be done by companies as a way to keep attracting and retaining customers to remain willing to use the products or services offered to them. Sales promotion is one of the promotional mixes, for companies promotion is very important to do as a means of company communication with customers and also promotion serves to influence customer thinking about the products offered by the company [14]. Mentioned that sales promotion is carried out to attract customers to immediately buy every product or service offered [15]. Sales promotion is carried out by providing various incentives, it is hoped that customers will become loyal to the company [16].

Another important thing in doing sales promotions is to always provide variations in every promotion given so that customers do not feel bored with the offers provided by the company. Cashmere (2017) mentioned that the purpose of sales promotion is to increase sales or to increase the number of customers. Bank BSI Nagoya Batam Branch has previously provided many promotions to active customers as well as to the community and workers at Bank BSI Nagoya Batam Branch. However, in the field there are promotions that are passive, this is because Bank BSI Nagoya Batam Branch gets many customers from mukakuning companies without having to give promotions, this is certainly very unfortunate, because basically customers who are active workers at this time are of course eager to get attractive promos from Bank BSI Nagoya Batam Branch.

As an intermediation institution, the banking industry needs the trust of the public, especially its customers, so that the continuity of the banking sector as the lifeblood of the economy can continue to run [17]. Consumer trust is all the knowledge that the consumer has and all the conclusions that the consumer makes about the object [18]. To gain the trust of the public, the banking sector must be managed professionally starting from the point of service, good marketing strategy, financial aspects that must be managed with the principle of prudence, and banking must also be innovative, proactive and quick to respond in prioritizing public service and satisfaction and creating the products needed [19]. Bank BSI Nagoya Batam Branch has created a trust from its customers, starting from a sense of transaction security, no interference from third parties. However, in making the trust of customers, there is a little disturbance caused by the employees themselves, there is disciplinary behavior towards customers so that customers who are initially able to be loyal become rethinking to do this.

Brand image is a condition owned by products when viewed in terms of social and psychological terms where consumers have feelings and ideas about the brand that are crucial to consumers in making their choices [20]. In other words the brand image as *the symbols by which we buy* [21]. Brand image is a mental image that reflects the way consumers see a brand, including all the elements of identification, product personality, and emotions and associations that arise in the minds of consumers [22].

Promotion is an activity that communicates the benefits of a product and persuades target consumers to buy the product [23]. Promotion is the activity of communicating or informing the benefits of a product and service to consumers to encourage and persuade consumers to buy these products and services [24]. Promotion is a function of notification, recommendation and reintroduction of consumer decisions. Promotional activities within the company are the most important part besides other variables such as products, prices, and distribution channels [25]. A product will be useless if it is not delivered to the



consumer. Promotion is a marketing variable created to introduce the company's products to consumers in the target market [14]. Therefore, promotion is an initial form of communication between the company and consumers and as a medium to introduce products to consumers in order to know the existence of the company's products. Communication is a process of sharing ideas, information, or feelings of an audience [16]. In fact, the activities of a company are not only about making products, determining *packaging*, selling them but more than that. The activities in it are a unit that is interrelated and supportive, including promotional activities [26]. Communication activities between product or service providers and potential consumers can be established with the fourth element of this marketing mix [27]. Through effective promotional activities, the company hopes that it will be able to win the competition with competing companies and have an impact by obtaining sales results according to the target and even exceeding them. With such an expectation, the company wants the implementation of appropriate and sustainable promotional activities to bring optimal achievements [28].

Trust, consumer trust is all the knowledge that the consumer has and all the conclusions that the consumer makes about the object, its attributes and benefits [29]. Trust is the belief that one will find what one wants in an exchange partner [12]. Trust as a willingness to depend on others who have been trusted [30]. Consumer trust is the perception of reliability from a consumer point of view based on experience or more on the sequences of transactions or interactions characterized by the fulfillment of expectations for product performance and satisfaction [31].

Customer Loyalty, loyalty is something of a repetition buying behavior that has become a habit that has there been a high linkage and involvement in its choice of a particular object, and is characterized by the absence of external information search and alternative evaluation [10]. Customer loyalty is a customer who not only repurchases goods and services, but also has a commitment and a positive attitude towards service companies, for example by recommending others to buy [32]. Consumer loyalty plays an important role in increasing the company's profitability and leads to repeat transactions, recommendations, and an increasing proportion of transactions [33]. Consumer loyalty is a long-term responsibility of consumers that is manifested in behavior that is loyal to a company, by consuming regularly, so that the company and its products become an important part of the consumption process carried out by consumers [33]. Loyalty is as an integrity of customers to survive well to subscribe to make consistent repurchases of a product in the future, although the influence of conditions and marketing efforts has an impact on causing behavior changes [34]. Consumer loyalty is very important for the company, because it guarantees competitive advantage, growth, profit and long-term *sustainability* of the company. Loyal consumers mean that the company will make a profit, among others, namely to save on marketing costs, reduce transaction costs such as negotiation costs, reduce consumer in and out costs, increase sales, satisfied consumers will inform others about the company's products well, and reduce the cost of failure. In addition, some important facts related to consumer loyalty, such as the cost of obtaining consumers can reach greater than the costs stated in satisfying and retaining existing consumers [33].

## 2. Methods

The type of research in this study is causality research, which is a study compiled to examine the possibility of causal relationships between variables [35]. With a *survey* method that aims to determine the influence of brand image, promotion and trust on customer loyalty at Bank BSI Nagoya Batam Branch. Furthermore, the measurement of these variables in the questionnaire presentation or statement list using the *likert* scale. The data analysis method uses quantitative analysis. Quantitative research is a type of research that basically uses a deductive-inductive approach. This approach comes from a theoretical framework, the ideas of experts, and the understanding of researchers based on their experiences, then developed into problems and their solutions that are proposed to obtain justification or assessment. The population of this study was customers of Bank BSI Nagoya Batam Branch with the study population of 780 customers and a sample of 89 people. The sampling technique used in this study is *simple random sampling*, which is a technique used when the population has inhomogeneous and promiscuous members or elements [36]. In quantitative research, there are two main things that affect the quality of research data, namely the quality of research *instruments*, and the quality of data collection. The quality of the research instrument is concerned with the validity and reliability of the instrument and the quality of data collection with regard to the accuracy of the means used to collect the data [37]. This study used questionnaires as a data collection tool

and used a likert scale. The data analysis process is an activity after all data has been collected from correspondents including grouping data based on variables and types of respondents, tabulating data based on variables from all respondents, presenting data on each variable studied, making calculations to answer problem formulations and conducting calculations to test hypotheses that have been proposed [38]. Things that need to be stated in data analysis techniques, types of data analysis, statistical techniques, formulas, hypothesis testing criteria, and also find out when using computer programs to manage data. In this study, the author took data analysis techniques using descriptive analysis, classical assumption tests, validity tests, reliability tests, T tests, and F tests. this research. In this study in analyzing data using the SPSS 23 statistical test tool.

### 3. Result And Discussion

Based on the data that is tabulated and then processed with statistical test tools, the results can be known in the next explanation. From the processed data for the validity test of each variable, the result of the r-count value of the > r-table is 0.208 so that it is declared valid. In the reability test each variable has a Cronbach Alpa value of > 0.60 so that it is declared *reliable*.

**Table 1**  
Multicholnearity Test Results

Model		Collinearity Statistics	
		Tolerance	Bright
1	Brand Image	.785	1.274
	Promotion	.544	1.838
	Trust	.664	1.506

Source: Primary Data processed

Based on the results of the multicholnearity test in table 1 shows that the VIF value for each independent variable is less than 10. The VIF value of the brand image variable was 1,274, the promotion variable was 1,838 and the trust variable was 1,506. The tolerance value for each independent variable is greater than 0.10. The brand image variable is 0.785, the promotion variable is 0.544 and the trust variable is 0.644. So that in this study, it can be concluded that there is no multicholnearity between independent variables.

**Table 2**  
T Test Results

Model		Coefficients <sup>a</sup>		t	Itself.
		Unstandardized Coefficients	Standardized Coefficients		
		B	Beta		
1	(Constant)	9.193		4.787	.000
	Brand Image	.708	.481	9.567	.000
	Promotion	.258	.385	6.370	.000
	Trust	.249	.313	5.723	.000

a. Dependent Variable: Customer Loyalty

Source: Primary Data processed

Based on the results of the t test in table 2 above, the regression equation is carried out as follows:

$$Y = 9.193 + 0.708X_1 + 0.258X_2 + 0.249X_3 + e$$

- The calculated t value for the brand image variable is 9,567 > 1,662 t table and the sig value is 0.000 < 0.05. Based on the results obtained, H0 is rejected and H1 is accepted for the brand image variable, thus partially the brand image variable has a significant effect on customer loyalty.
- The calculated t value for the promotion variable is 6,370 > 1,662 t table and the sig value is 0.000 < 0.05. Based on the results obtained, H0 is rejected and H2 is accepted for the promotion variable, thus partially the promotion variable has a significant effect on customer loyalty.
- The calculated t value for the trust variable is 5,723 > 1,662 t table and the sig value is 0.000 < 0.05. Based on the results obtained, H0 is rejected and H3 is accepted for the trust variable, thus partially the trust variable has a significant effect on customer loyalty.



**Table 3**  
F Test Results

Model		ANOVA <sup>a</sup>			F	Itself.
		Sum of Squares	df	Mean Square		
1	Regression	657.838	3	219.279	139.394	.000 <sup>b</sup>
	Residual	133.713	85	1.573		
	Total	791.551	88			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Trust, Brand Image, Promotion

Source: Primary Data processed

The results of data processing in table 3 show the value of F count 139,394 > 2.71 F table and the signification is 0.000 < 0.05, then the decision taken is that H0 is rejected and H4 is accepted. The conclusion is that simultaneously the brand image variable (X1), promotion variable (X2) and trust variable (X3) have a significant effect on the customer loyalty variable (Y), meaning that brand image, promotion and trust simultaneously affect customer loyalty at Bank BSI Nagoya Batam Branch.

**Table 4**  
Determination Test Results

Model	R	Model Summary <sup>b</sup>		Std. Error of the Estimate
		R Square	Adjusted R Square	
1	.912 <sup>a</sup>	.831	.825	1.25423

a. Predictors: (Constant), Trust, Brand Image, Promotion

b. Dependent Variable: Customer Loyalty

Source: Primary Data processed

Based on the results in table 4, the value of the number R is obtained by 0.912, meaning that the correlation between the variables of brand image, promotion and trust in customer loyalty is 91.2%. The determination value (R<sup>2</sup>) obtained was 0.831, this means that the percentage of contribution of brand image, promotion and trust variables in the regression model was 83.1% and the relationships that occurred were very strong, while the remaining 16.9% was explained by other variables that were not studied or not included in this study. Based on the results of the analysis above, it can be concluded that the brand image, promotion and trust together are able to make a large or very strong contribution to the loyalty of customers of Bank BSI Nagoya Batam Branch.

The results of this study contained a brand image variable having a calculated t value of 9,567 > 1,662 t table and a significance of 0.000 < 0.05 whose decision H0 was rejected and H1 was accepted in conclusion the brand image partially had a positive effect on customer loyalty of Bank BSI Nagoya Batam Branch. This result is obtained because customers have an assessment that Bank BSI Nagoya Batam Branch is the best of all options, many conveniences and choices are provided so that customers can make an increase in customer loyalty. This research is in line with sondakh's research [39][40][41].

The results of this study contained a promotion variable having a calculated t value of 6,370 > 1,662 t table and a significantization of 0.000 < 0.05 whose decision H0 was rejected and H2 was accepted in conclusion that the promotion partially had a positive effect on customer loyalty of Bank BSI Nagoya Batam Branch. This result was obtained because customers get promotions both from brochures and advertisements, the existence of attractive offers from Bank BSI Nagoya Batam Branch and the speed in responding to complaints from customers makes customer loyalty can continue to increase. This research is in line with the research of [16][14][24].

The results of this study contained a trust variable having a calculated t value of 5,723 > 1,662 t table and significance of 0.000 < 0.05 whose decision H0 was rejected and H3 was accepted the conclusion that trust partially had a positive effect on customer loyalty of Bank BSI Nagoya Batam Branch. This result is obtained because customers put good trust in Bank BSI Nagoya Batam Branch, with good quality of service provided is able to make customers' trust in a good reputation makes customers increase their loyalty. This research is in line with sembinging research [42][43][44].

#### 4. Conclusion

Based on the results and discussions that have been described above, it can be concluded as follows: The brand image has a positive and significant effect on the loyalty of customers of Bank BSI Nagoya Batam Branch. The promotion has a positive and significant effect on the loyalty of customers of Bank BSI Nagoya Batam Branch. Trust has a positive and significant effect on the loyalty of customers of Bank BSI Nagoya Batam Branch. Brand image, promotion and trust simultaneously have a positive and significant effect on customer loyalty of Bank BSI Nagoya Batam Branch.

Based on the results of this study, the author provides the following suggestions: The company is expected to be better able to maintain its image by maintaining its reputation and credibility to customers. Bank BSI Nagoya Batam Branch provides a lot of financial products than other banks, therefore it is expected that Bank BSI Nagoya Batam Branch will be able to provide prioritized products, and it is hoped that Bank BSI Nagoya Batam Branch will always improve the ability of the online system so that customers can make transactions easier. Promotion carried out by Bank BSI Nagoya Batam Branch through brochure media, it is hoped that Bank BSI Nagoya Batam Branch can produce more attractive and information-dense brochures so that customers can become loyal and it is hoped that Bank BSI Nagoya Batam Branch can provide a more detailed explanation of the information needed by training employees to be more professional in explaining to customers. Bank BSI Nagoya Batam Branch always maintains its reputation to customers, therefore it is hoped that Bank BSI Nagoya Batam Branch can build a better reputation, especially in terms of customer data services and security, it is hoped that Bank BSI Nagoya Batam Branch able to accommodate all criticisms and suggestions from customers so that customers are able to act more loyally than before. Customers of Bank BSI Nagoya Batam Branch transact on the basis of a quality system, it is hoped that Bank BSI Nagoya Batam Branch can maintain an even better system by strengthening data security, it is hoped that Bank BSI Nagoya Batam Branch can make customers make transactions regularly by providing good and excellent service.

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