


The Role Of Brand Image And Quality Services Towards Customer Trust And Satisfaction Of Private Commercial Banks In Lamongan

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Article Info	ABSTRACT
Keywords: Brand image, service quality, satisfaction, customer trust, bank	Customer satisfaction is important in the business world, especially in the service sector (Khaliq, 2018). Most of the literature considers providing quality services as an important strategy for the survival of companies, in this case private commercial banks. Moreover, private banks must be able to compete with state-owned banks and foreign banks. Apart from customer satisfaction, commercial banks also run a trust business . Trust in this case is a good relationship between the bank and its customers (Suwarman, 2013; Sangadji & Sopiah, 2013). This research is a type of quantitative research with Partial Least Square (PLS) statistical analysis. Data was obtained through a survey with a research instrument in the form of a questionnaire of 112 respondents. From the results of this research, results were obtained which stated that the variables Brand Image and Service Quality had a significant positive effect on Customer Satisfaction and Trust in private commercial banks in Lamongan.
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INTRODUCTION

Basically, the business carried out by the banking industry is a trust business . This means that banks need to convince, provide guarantees and foster a sense of trust in their customers. This is very useful for increasing customer satisfaction and loyalty to the bank. Considering that there are so many banks in Indonesia competing to retain their customers.

The rapid development of banking today is not matched by an increase in the quality of its services. Many banks only prioritize service in certain aspects while paying attention to other service aspects (Marimin & Musthofa, 2018). Limited and inadequate seating, long queues, are some examples (Marimin & Musthofa, 2018).

Improving and enhancing private commercial bank services related to product conformity with sharia principles to the quality of front office services are solutions that can be implemented by private commercial banks. Not only that, private commercial banks also provide equal opportunities for all customers and do not differentiate between customers. Private commercial banks also implement a banking system that is credible and can be enjoyed by all groups of Indonesian society without exception (Faridah, et al, 2021).

In conditions of increasingly tight competition, to be able to continue to survive in business, efforts are needed by companies to win the market. People's needs for a product can be fulfilled by many similar products with different brand images. Therefore, in order to

win the competition, every company must have a marketing strategy. Customers view brand image as the most important part of a product, because brand image reflects what a product is about. So the better and more positive a brand image is, the more impact it will have on customer satisfaction and trust.

A brand or brand image is essentially a marketer's promise that provides certain characteristics, benefits or services. Customers tend to use the brand image of a conventional bank service product as a reference before deciding to use a service product offered by a private commercial bank so that companies must be able to build a better brand image of private commercial banks by offering quality service products that can attract customer interest.

METHOD

The research approach used by researchers in this study is a quantitative approach . The sample in this research was 112 banking customer respondents in Lamongan . This research uses a proportional random sampling technique, considering the use of a proportional random sampling technique . The instrument used to obtain data from respondents is a questionnaire , while the analytical tool used in this research uses the Structural Equation Modeling (SEM) data analysis method .

RESULTS AND DISCUSSION

Based on the results of respondents' answers received from 112 respondents, several tests and statistical analyzes were carried out. The tests are:

Validity and Reliability Test

Test validity is used For evaluate Healthy or not something questionnaire (Sugiyono, 2019). In Table 1, the AVE test results from the current research are shown, where in this case an indicator is considered valid if the value Average Variance Extracted (AVE) exceed 0.5.

Table 1 Convergent Validity Test

Variable	Indicator	Outer Loading	AVE	Information
Brand Image	BI1	0.905	0.710	VALID
	BI2	0.885		
	BI3	0.831		
Quality Service	KP1	0.759	0.697	VALID
	KP2	0.809		
	KP3	0.855		
	KP4	0.848		
	KP5	0.828		
Satisfaction	PS1	0.891	0.743	VALID
	PS2	0.846		
	PS3	0.872		
	PS4	0.858		
Trust	PC1	0.825	0.719	VALID
	PC2	0.848		
	PC3	0.868		
	PC4	0.849		

Source: Processed data, SmartPLS

After validity testing is declared valid, the next step is to test reliability. In Table 2, the results of the reliability test are displayed which are measured by looking at the Cronbach Alpha and Composite Reliable values. Cronbach's Alpha Cronbach's Alpha is indicator For measure reliability something instruments with mark between 0 up to 1. A variable is said to be reliable if the test results have value exceed 0.7 .

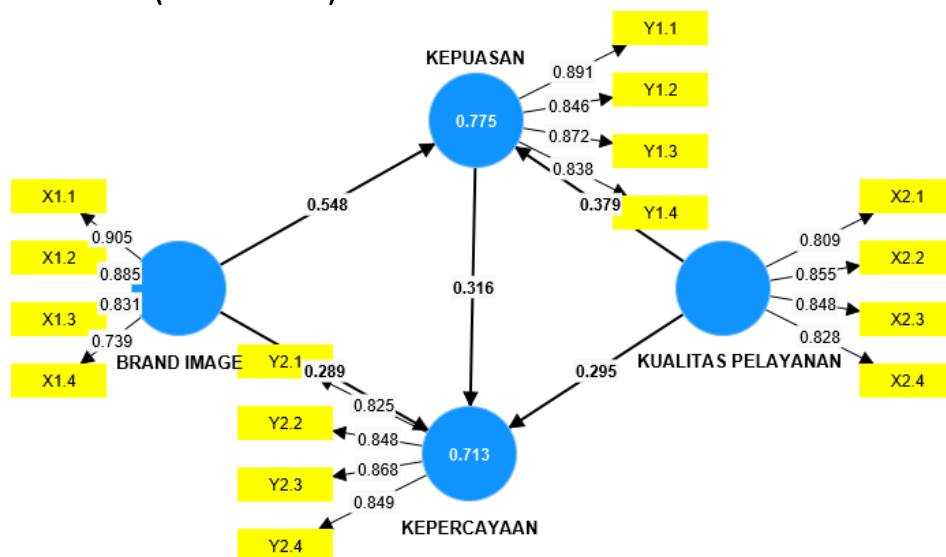
Table 2 Cronbach Alpha and Composite Reliable (CR) Values

Variable	Cronbach's Alpha	CR	Information
Brand Image	0.862	0.881	Reliable
Quality Service	0.856	0.858	Reliable
Satisfaction	0.885	0.888	Reliable
Trust	0.870	0.874	Reliable

Source: Processed data, SmartPLS

the Reliable Composite value is: group indicator For measure something variable with see data Which own mark reliability composite more from standard The general specified is 0.7, if it exceeds the standard general then model measurement can said reliable.

Structural Model (Inner Model)



Picture 2 Calculation Results Analysis Track – SmartPLS

In this test, the R-Square value is used For evaluate model structural . This aims to find out big influence variable Brand Image and Service Quality on the Satisfaction variable and Trust . R-Square Value represent coefficient determination of a construct of satisfaction and trust that can be categorized become three level: substantial (0.67), currently (0.33), And weak (0.19). The test results produce values as shown in Table 3.

Table 3 R 2 and Adjusted R 2 values

	<i>R-Square</i>	<i>Adjusted R-Square</i>
Satisfaction	0.775	0.770
Trust	0.713	0.704

Source : SmartPLS 4.0 (processed) 2024

Based on information on table in on And Adjusted value R-Square is 0.770, so it can be concluded that the R-Square value in this writing substantial or strong. Specifically, the R-Square influence value between variables satisfaction with variables trust of 0.775.

Testing Hypothesis

At this stage, testing is carried out to explain the relationship between variable in research. To test the hypothesis that has been proposed, you can seen from the magnitude of the t-statistic value and p-value . If the p-value is less of 0.05 then the hypothesis will be accepted

Table 4 Results Testing Influence Direct (Direct Effect)

Variable	Original Samples (O)	Samples Mean (M)	Standard Deviation (STDEV)	<i>t-st atistics</i>	<i>P Values</i>
Brand Image -> Trust	0.461	0.457	0.099	4,638	0,000 *
Brand Image -> Satisfaction	0.548	0.551	0.099	5,504	0,000 *
Satisfaction -> Trust	0.316	0.31	0.121	2,599	0.009 *
Quality Service ->Trust	0.414	0.412	0.1	4,157	0,000 *
Quality Service ->Satisfaction	0.379	0.37	0.101	3,766	0,000 *

Source: *Outputs SmartPLS*, processed researcher (2024); *significant with *p-values* < 0.01

From the analysis results in Table 4, it shows that the influence of the Brand Image variable on variable Satisfaction Customer own results mark coefficient as big as 0.548 and the P-values are 0.000, so there is a positive influence and significant Which It means Hypothesis 1 is accepted . Matter This means if Brand Image on Private Commercial Bank in Lamongan influential significant to satisfaction customers. Findings This in line with writing Which done by Cahyani (2019) Which Also stated that Image Brand influential positive And significant to variable satisfaction.

Next h results analysis shows If connection variable Quality Service to the Customer Satisfaction variable has a coefficient value as big as 0.379 And mark P-values as much as possible 0,000, so can said that Service Quality variable relate positive significant Which It means Hypothesis 2 is accepted. Likewise with hypothesis 3 which was accepted because of Brand Image to Customer Trust has a coefficient value of 0.461 and a P- value values of 0.000 and can it is said that Brand Image variable significantly positive relationship .

The final test shows the relationship between Service Quality and Customer Trust has a coefficient value of 0.414 and a P- value values as big as 0,000 And can said that variable Quality Service has a significant positive relationship which means Hypothesis 4 is accepted which is in line with Hypothesis 5 which shows the test results Satisfaction Customer to Customer Trust has a coefficient value of 0.316 and a P- value values of 0.009 and can it is said that Brand Image variable relate positive significant .

CONCLUSION

Through hypothesis testing carried out in this paper, it shows that there is a significant and positive relationship or influence as follows: Brand Image has a significant positive effect on Customer Satisfaction; Brand Image has a significant positive effect on Customer Trust; Service quality has a significant positive effect on Customer Satisfaction; Service Quality has a significant positive effect on Customer Trust; and Customer Satisfaction has a significant positive effect on Customer Trust. From these results it can be concluded that it is important for a private commercial bank to have a positive image in society. By having a good image , people will be able to build trust in entrusting their funds to the bank or even just making financial transactions using the bank. With increasingly strong competition between banks, banks need to maintain and, if necessary, provide innovation related to their services. With quality service, it can certainly increase customer satisfaction and customer trust. Suggestions for further research include adding other variables that are indicative of triggering customer satisfaction and trust, for example digital services, customer relationship management and even adding objective variables such as loyalty or word of mouth (WOM).

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