The Role of Brand Attachment in Shaping Trust, Satisfaction, and Loyalty Towards Mobile Banking Services

Dahmiri[1], Idham Khalik[2], Sylvia Kartika W.B.[3], Rista Aldilla Syafri[4]

{dahmiri@unja.ac.id[1]}

Faculty of Economics and Business, Universitas Jambi, Jambi, Indonesia

Abstract. This research aims to analyze the impact of brand linkage as a mediator on the relationship between brand satisfaction, brand trust and brand loyalty among BSI Mobile users. Data was collected through a closed questionnaire distributed via the WhatsApp, Facebook and email platforms. Quantitative analysis with Structural Equation Modeling is used. The research results show that satisfaction, trust and brand influence BSI Mobile user loyalty. This research is limited to BSI Mobile customer respondents. Other variables that might influence loyalty are not considered. This research provides new insights into brand footprint as a mediator of brand loyalty, potentially increasing BSI Mobile customers.

Keywords: brand satisfaction, brand trust, brand attachment, brand loyalty, BSI Mobile

1 Introduction

The development of the banking industry in Indonesia has undergone significant changes since the government regulations on October 27, 1988, which eased the establishment of banks, including Islamic banks (Janwari, Y., 2012). This change is characterized by the establishment of several banks, both conventional and Islamic, in Indonesia.

The Islamic banking industry in Indonesia has experienced rapid growth, accompanied by product innovation, improved services, network expansion, and corporate activities. This also applies to state-owned Islamic banks, such as Bank Syariah Mandiri, BRI Syariah, and BNI Syariah. On February 1, 2021, these three Islamic banks merged into one entity named Bank Syariah Indonesia (BSI) with the aim of providing better and more comprehensive services to customers.

BSI has responded to the advances in information technology by making it a primary element in the production process and banking services. This is reflected in the shift from conventional services to digital or mobile banking services.

According to the President Director of Bank Syariah Indonesia, Hery Gunardi, there was a significant increase of 97.4% in the transaction volume through BSI mobile banking during 2021, reaching a total of 46.4 million transactions (CNBC Indonesia, 2021). This increase is influenced by changes in consumer behavior, with more people shifting to electronic channels such as BSI Mobile, ATMs, and Internet Banking (https://finance.wartaekonomi.co.id). Bank Syariah Indonesia has also received recognition as one of the best banks in the world in "The World's Best Banks 2021" by Forbes, despite having operated for only about three months

after the merger of three Himbara-owned Islamic banks. Forbes assessed that BSI performed well in all five evaluation criteria (www.bsimobile.co.id). Currently, the number of BSI Mobile users has reached 2.5 million users (BSI, 2021).

In the context of effective service marketing to achieve brand loyalty, service providers need to consider elements such as brand satisfaction, brand trust, and brand attachment. Brand satisfaction and brand trust are used to maintain the company's position in the competition and create differentiating value that ultimately leads to consumer loyalty to the brand. It is worth noting that the role of brand attachment as an intermediary variable in the relationship between brand satisfaction and brand trust with brand loyalty has not been clearly revealed in previous research. This is because there has been no empirical study specifically exploring the role of brand attachment in this context.

According to Schiffman and Kanuk (2010), brand loyalty is the consistent preference of consumers in purchasing products or services from the same brand, with specific product or service characteristics. Rangkuti (2015) also measures brand loyalty through several indicators, including consumer behavior, brand switching costs, satisfaction, brand liking, and brand commitment.

Brand Satisfaction is an assessment that occurs after the purchase of a product or service, where the product can meet or even exceed consumers' pre-purchase expectations. Consumers choose this product because it meets their expectations, leaving them satisfied, believing that the brand they chose aligns with their expectations (Pramono, R. A., 2014; Ba, J., & Caruana, R., 2014).

Brand satisfaction can be defined as the result of a comparison between the actual product performance and consumer expectations before use. The result of this comparison can be either satisfaction or dissatisfaction (Kotler P., et al., 2018). According to Fullerton, Gordon, and Taylor, S. (2012), brand satisfaction can be measured using three indicators: satisfaction with the product, satisfaction with the brand itself, and the level of pleasure experienced by consumers with the product.

Brand Trust is the brand's ability to be trusted by consumers, where consumers believe that the brand can deliver promised values and has good intentions (brand intention) (Blackstone, et al., 2011). Brand trust can be measured through two dimensions: the viability dimension (brand intention) and the intentionality dimension (reliability). This reflects the brand's reliability in each transaction, where existing evidence can provide consumers with a sense of security.

Brand Attachment is a strong emotional relationship between an individual and a brand or psychological variables that describe a lasting, unchangeable affective relationship between consumers and the brand (Derakhshanfar, R., Hasanzadeh, M., 2016; Mikulincer, M., Shaver, P. R., 2012). Important factors in brand attachment include two conceptual factors: the connection between the brand and oneself (brand-self connection) and the level of brand prominence.

Various constructs are used by researchers to explain brand loyalty, including brand trust and brand satisfaction (Rudzewicz, A., & Strychalska-Rudzewicz, A., 2021; Fullerton, Gordon, and Taylor, S., 2012). In other studies, constructs used to predict brand loyalty include brand strength (Belaïd, S., & Lacoeuilhe, J., 2015).

Previous research in mobile banking has concluded that brand trust, brand satisfaction, and brand attachment have a positive and significant impact on brand loyalty (Blackstone et al., 2011; Melasari et al., 2018; Rozi & Ziyad, 2019). This means that customer satisfaction and trust in the brand, as well as their attachment to the brand, contribute to the level of consumer loyalty to the brand. However, it is important to remember that the number of

studies providing strong empirical support for the theory that links brand satisfaction, brand strength, and brand trust to brand loyalty together is limited, thus necessitating further research.

In this study, we will simultaneously and partially test three independent variables: brand satisfaction, brand trust, and brand attachment, for their impact on brand loyalty. Additionally, we will examine the influence of brand attachment as an intervening variable. This study is unique as there is still a scarcity of research in the Islamic banking sector that combines these three independent variables into a single model. Furthermore, this research is also original in its location context, specifically Bank Syariah Indonesia, focusing on BSI Mobile users, which has not been previously explored concerning these variables.

2 Method
2.1 Research Design

This study will involve the use of a survey as the data collection method, sampling from the population under investigation. Data will be collected through a closed questionnaire distributed via WhatsApp, Facebook, and email platforms. The analytical approach to be used is quantitative, involving the use of statistical tests and hypothesis testing.

The variables of focus in this study are Brand Satisfaction (X1), Brand Trust (X2), Brand Attachment (Y1), and Brand Loyalty (Y2).

The study's population includes all BSI Mobile users, totaling approximately 4,070,000 individuals (https://finance.wartaekonomi.co.id). However, for research efficiency, the sample size will be determined based on the Slovin formula (Sevilla, C. G. et al., 2013). Consequently, the study will involve 364 participants.

2.2 Data Processing Method

The questionnaire employed in this research is a type of closed questionnaire, containing questions with answer alternatives. Respondents need to select the answer most suitable to their experiences, opinions, or feelings, using a Likert scale ranging from 1 to 5. To ensure the quality of the instrument used, instrument testing will consist of validity testing (testing for validity), reliability testing, and normality testing. The data collected in this research will be processed in two stages. The first stage will employ a qualitative approach to analyze data gathered from the field. The second stage will encompass data analysis with a quantitative approach, utilizing the Structural Equation Modeling (SEM) technique with the support of the AMOS software

3 Results and Discussion
3.1 Characteristics of Respondents

In terms of gender, the majority of respondents or BSI Mobile users are male, numbering 210 individuals or approximately 58%. Concerning occupation, the majority of respondents or BSI Mobile users are civil servants, with around 121 individuals or roughly 33%. Regarding

age, most respondents or BSI Mobile users fall within the 36-45 age range, totaling approximately 134 individuals or about 37%. In terms of education, the majority of respondents or BSI Mobile users have an educational background equivalent to high school, with around 187 individuals or approximately 51%.

3.2 Hypothesis Testing and Data Analysis

Based on the calculations, the data results generally indicate that the overall goodness of fit is in line with the presented data and model. The evaluation of the proposed model indicates positive outcomes based on all the criteria used, suggesting that this model fits the existing data. This is evident from the Goodness of Fit Index results, meeting the established standards, allowing for a proper analysis of the model.

Hypothesis 1 states that there is an impact of brand satisfaction on brand attachment among BSI Mobile users. Data analysis reveals that brand satisfaction significantly influences brand attachment. This is evidenced by a CR value of 1.293, exceeding the threshold of 1.96, and a P-value of 0.011, which is less than the significance level of 0.05 ($p < 0.05$). Therefore, these two variables have a causative relationship, and thus, the hypothesis stating that brand satisfaction affects brand attachment is accepted.

Hypothesis 2 in this study states that there is an influence of brand trust on brand attachment among BSI Mobile users. Data analysis results in Table 4.9 show that brand trust significantly impacts brand attachment. This is evident from a CR value of 2.022, exceeding the threshold of 1.96, and a P-value of 0.000, which is smaller than the significance level of 0.002 ($p < 0.05$). Thus, these two variables have a causative relationship, and the hypothesis stating an influence of brand trust on brand attachment among BSI Mobile users is accepted.

Hypothesis 3 states that there is an impact of brand satisfaction on brand loyalty among BSI Mobile users. Data analysis results in Table 4.10 show that the accepted value significantly affects brand loyalty. This can be observed from a CR value of 2.861, which exceeds the threshold of 1.96, and a P-value of 0.013, which is smaller than the significance level of 0.04 ($p < 0.05$). These two variables also have a causative relationship. Therefore, the hypothesis that brand satisfaction affects brand loyalty among BSI Mobile users is accepted.

Hypothesis 4 states that there is an influence of brand trust on brand loyalty among BSI Mobile users. Data analysis results in Table 4.11 indicate that brand trust significantly affects brand loyalty. The CR value is 2.098, exceeding the threshold of 1.96, and the P-value is 0.001, which is less than the significance level of 0.05 ($p < 0.05$). These two variables also have a causative relationship, and thus, the hypothesis stating that brand trust affects brand loyalty is accepted.

Hypothesis 5 states that there is a significant influence of brand satisfaction and brand trust on brand attachment among BSI Mobile users. Brand satisfaction and brand trust simultaneously influence brand attachment, as indicated by an F value of 113.643 with a significance level of 5% or $P < 0.05$.

Hypothesis 6 states that there is a significant influence of brand satisfaction and brand trust on brand loyalty. Brand satisfaction and brand trust simultaneously influence brand loyalty, with an F value of 131.266 and a significance level of 0.000 or $P < 0.005$.

Hypothesis 7 states that brand attachment influences brand loyalty of BSI Mobile users. The CR value indicates that brand attachment significantly affects brand loyalty, with a value of 2.055, exceeding the threshold of 1.96, and a P-value of 0.011, which is less than the

significance level of 0.05 ($p < 0.05$). These two variables have a causative relationship, so the hypothesis that brand attachment affects brand loyalty is accepted.

Hypothesis 8 states that brand satisfaction, brand trust, and brand attachment affect brand loyalty among BSI Mobile users. All three variables simultaneously influence brand loyalty, with an F value of 123.415 and a significance level of 0.000 or $P < 0.005$.

From the calculations using AMOS, for indirect testing in the complete structural equation model, the analysis of the indirect effects between the brand satisfaction variable (X1) and brand loyalty (Y2) through brand attachment (Y1) was obtained by multiplying the direct effect between brand satisfaction (X1) and brand loyalty (Y2) with a path coefficient of 0.254 x 0.657. Consequently, an indirect influence coefficient of 0.167 is obtained, indicating that brand satisfaction (X1) indirectly affects brand loyalty (Y2) through brand attachment by 16.7%. Additionally, the analysis of the indirect path coefficient between the brand trust variable (X2) and brand loyalty (Y2) is derived by multiplying the direct effect between brand trust and brand loyalty (Y2) with a coefficient value of 0.449 x 0.657. As a result, an indirect influence coefficient of 0.295 is obtained, indicating that brand trust indirectly affects brand loyalty (Y2) through brand attachment by 29.5%.

3.3 Discussion

Brand satisfaction will influence brand attachment among BSI Mobile users. This means that the efforts made by Bank Syariah Mandiri in terms of brand satisfaction indicators will enhance brand attachment. The bank is committed to providing maximum satisfaction to its brand, including aspects of delivering a fulfilling experience, ensuring that the use of BSI Mobile meets customer expectations, becoming a source of customer pride, and fulfilling the expectations of BSI Mobile users. These findings align with prior research, such as those conducted by Rahmadhani, S. et al. (2022) and Gustia, R. R. (2017), which show that the brand satisfaction variable significantly impacts brand attachment.

Brand trust affects brand attachment among BSI Mobile users. This demonstrates that Bank Syariah Mandiri endeavors to provide the highest level of trust to BSI Mobile users by offering reliable, non-disappointing services, guaranteeing satisfaction, acting honestly and sincerely in service, compensating for errors, and instilling confidence in customers. The results of this study are also consistent with previous research, such as that conducted by Ramadhania, Z. K. et al. (2019) and Gustia, R. R. (2017), which concluded that brand trust has a positive and significant influence on brand attachment.

Brand satisfaction provided by BSI Mobile affects brand loyalty, meaning that when what they offer aligns with customer expectations, they will feel satisfied. The bank is committed to meeting all brand satisfaction indicators, such as providing the best experience to customers, meeting customer expectations, and ensuring satisfaction for BSI mobile users. These findings are in line with previous research indicating that brand satisfaction has a positive and significant impact on brand loyalty, as conducted by Putri, N. A. et al. (2016) and Mustika, D. D. (2022).

Brand trust provided by BSI will increase brand loyalty. This indicates that BSI strives to instill maximum trust in BSI Mobile users by offering convincing, non-disappointing services, guaranteeing satisfaction, acting honestly and sincerely in service, compensating for errors, and instilling confidence in customers. The results of this study also align with previous

research, such as that conducted by Ramadhania, Z. K. et al. (2019) and Putri, N. et al. (2016), concluding that brand trust has a positive and significant influence on brand loyalty.

Maximizing brand satisfaction and brand trust provided by BSI to customers will enhance brand attachment. BSI is committed to delivering a satisfying experience, convincing customers with its products, providing good service, never disappointing customers, guaranteeing service, serving with honesty and sincerity, and compensating customers if BSI service fails. These findings are consistent with previous research conducted by Ramadhania, Z. K. et al. (2019) and Gustia, R. R. (2017), concluding that brand satisfaction and brand trust together have a positive and significant impact on brand attachment.

Maximizing brand satisfaction and brand trust provided by BSI to customers will enhance brand loyalty. This indicates that BSI is committed to delivering a satisfying experience, convincing customers with its products, providing good service, never disappointing customers, guaranteeing service, serving with honesty and sincerity, and compensating customers if BSI service fails. The results of this study are also consistent with prior research, concluding that brand satisfaction and brand trust together have a positive and significant impact on brand loyalty, as conducted by Rizan, M. et al. (2012) and Hasugian, J. T. M. (2015).

The brand attachment provided by Bank Syariah Indonesia will enhance brand loyalty, meaning that when customer expectations align with reality, they will feel satisfied. Bank Syariah Indonesia is committed to maintaining good relationships with customers and providing the best service to become the brand first remembered by BSI Mobile customers.

4 Conclusion

1. Individually, the service marketing mix, service quality, and brand image have a significant influence on student satisfaction. Collectively, brand satisfaction, brand trust, and brand attachment also simultaneously affect brand loyalty among BSI Mobile users.
2. Brand satisfaction indirectly influences brand loyalty through brand attachment. Meanwhile, the path coefficient analysis results indicate that brand trust also indirectly impacts brand loyalty through brand attachment.
3. The brand satisfaction variable emerges as the dominant factor affecting brand loyalty. The research model that integrates brand attachment as an intervening variable enriches the research model, resulting in stronger findings related to its influence on brand loyalty.

Based on empirical evidence, strategies to enhance customer loyalty to the brand, as pursued by BSI, include improvements in variables such as brand satisfaction, brand trust, and brand attachment. Given the ongoing changes in the environment, such as market competition and technological advancements, organizations like BSI need to continually adapt and develop effective strategies to achieve their goals. One approach that can be adopted is a focus on strategic policies oriented towards brand loyalty. Therefore, BSI needs to implement and enhance variables that have a positive impact on brand loyalty, namely brand satisfaction, brand trust, and brand attachment.

Furthermore, other researchers are encouraged to take further steps by exploring the inclusion of additional variables as independent variables, apart from the variables tested in this study. Likewise, there is potential to consider changes or additions to endogenous or

dependent variables, as well as involving intervening variables that may enrich the understanding of relationships in the context of brand loyalty.

Acknowledgement

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