

1. Impact Of Customer Satisfaction And Customer Trust On Customer Brand Loyalty Among Brilink Agent Customers

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ABSTRACT

The level of consumer satisfaction and the level of consumer confidence has its own influence on consumer loyalty in using a product brand (*brand loyalty*). These two components can be regarded as basic components in management science. This directly or indirectly has an influence on consumer loyalty in using BRI products. The purpose of this study was to determine how much influence the level of consumer satisfaction and the level of consumer confidence in BRI-Link products or BRI-Link agents on brand loyalty. The study was conducted in Wangon District, Banyumas Regency to as many as 100 respondents who are active users of Bri-Link agents in Wangon District consisting of various ages and genders. The data used is primary data . The results showed that the level of satisfaction and the level of consumer confidence had a positive and significant influence On *brand loyalty* with a significance value of up to 1 percent. R-Squared value up to 94 percent. Therefore, it can be concluded that the level of satisfaction and the level of customer trust are significant factors in maintaining customer loyalty to the brand.

Keywords: Satisfaction, Trust, Brand Loyalty, Bri-Link

1. Introduction

In the era of the industrial revolution 4.0, all activities in life are increasing the level of accessibility. Ease of accessing various life services has also begun to enter various fields and sectors. This is no exception, increasing accessibility in the financial and banking services sector. Various innovations in the banking and financial services sector have begun to be implemented in various countries, including Indonesia. The increase in financial and banking services in Indonesia does not only occur in big cities but also enters various districts or small cities in various regions in Indonesia. The banking sector in Indonesia is now starting to innovate by providing easy access to customers. Bank Indonesia as the central bank has encouraged innovation in the banking sector by creating a blueprint for the Indonesian Payment System (SPI) which aims to increase the integration of the digital financial economy, which is directed towards economic and financial inclusion (Bank Indonesia, 2019). These conveniences include the convenience of opening an account, the convenience of opening other banking products such as deposits and savings plans, the convenience of cash deposits,

the convenience of making non-cash payments through barcode scanning, and the convenience of cash withdrawals.

Some banking institutions provide easy cardless cash withdrawals. There are also banks that provide small nominal denominations that can be accessed through cash withdrawals. Bank Rakyat Indonesia (BRI) is the bank with the largest core capital in Indonesia as well as being the bank with the largest customers, accounting for almost half of Indonesia's population. Bank BRI carries the theme of digitalization *go smaller, go shorter, go faster* which in general is said that Bank BRI's banking products are focused on the micro and even ultra micro sectors (PT. Bank Rakyat Indonesia, 2021). So far, Bank BRI is the only bank that provides access to service offices up to the sub-district level, which are called unit offices. This is what distinguishes BRI Bank from other bank institutions. Other bank agencies often do not provide bank office service facilities up to the sub-district level. In general, banks only open branch offices whose existence is only in the city center with one or two sub-branches. This is considered difficult for customers with an interest in banking services who require coming to the office.

Bank BRI also improves the ease of access to banking for its customers by providing BRI-link agents. Namely BRI agents who also carry out several BRI transaction services in a limited amount. In the outermost, marginalized areas, and some areas that are still far from reaching BRI's Automated Teller Machines (ATMs), BRI customers can visit the nearest BRI-Link agent to carry out these transactions. These BRI-Link agents are generally BRI customers who have met the requirements to open a partnership with Bank BRI through the unit office in their area of residence. Wangon District, Banyumas Regency is one of the sub-districts that has BRI-Link agents spread across various villages. There are at least 10 BRI-Link agents in one sub-district in Wangon District.

BRI-Link agents are run by individual agents or individuals. This causes the agents to differ from one another in carrying out their services. These differences can occur in the type of transaction product service and service skills by the agent. Some BRI-Link agents are only willing to serve certain types of transactions, some provide additional transaction fees with a nominal large enough so that customers still choose to go to ATMs even though the distance is longer, some only provide transaction services at certain hours. Things like that are not a mistake because basically there is no binding agreement and explains in detail the operational activities of BRI-Link.

These differences basically consist of differences in product quality and service quality. These two things directly or indirectly greatly affect consumer satisfaction and consumer confidence in BRI-Link agents. Consumer satisfaction and consumer trust are things that have a considerable influence on consumer loyalty to a brands. Consumer action is a reflection of a series of buying processes whose implications will indicate the level of market acceptance of the product (Eldawati, Bakkareng, & Delvianti, 2022). In this research, a study will be conducted regarding the effect of consumer satisfaction and consumer trust in BRI-Link agents on consumer loyalty to the brand or what is often referred to as *brand loyalty*. The purpose of this study specifically is to review the influence of consumer satisfaction and consumer trust that has an impact on consumer loyalty to the use of BRI-Link in existing BRI-Link agents.

2. Research Methodology

In this study the method used is a quantitative method with the nature of the research in the form of an explanation (*explanatory research*). This study will explain the influence of consumer satisfaction and consumer trust on the *brand loyalty* BRI-Link products available at

BRI-Link agents in Wagon District, Banyumas Regency. It is suspected that customer satisfaction and customer trust have a positive influence on customer loyalty in using BRI-Link. The hypothesis in this study consists of:

H₁ : Consumer satisfaction has an influence on *brand loyalty*.

H₂ : Consumer trust has an influence on *brand loyalty*.

The variables used in this study consisted of Consumer Satisfaction (X1), Consumer Trust (X2), and its effect on *brand loyalty* (Y) so that it can be seen how the impact of these components on consumer loyalty in using BRI-Link products at agents in Wangon District, Banyumas Regency.

The data used comes from primary data, namely data taken directly, not through other sources. The data collection technique was carried out using a questionnaire technique distributed through online forms and also through direct surveys to BRI-Link users in Wangon District. The number of respondents taken in this observation is 100 people who are BRI-Link users in 10 different BRI-Link outlets spread across Wangon District. Determination of the number of respondents as mentioned by (Mukti & Tulasmi, 2021) is based on the formula:

$$n = \frac{z^2}{4(moe)^2}$$

Information :

n: Number of samples to be taken

z: The level of confidence used in research data processing

moe : maximum tolerable error

When this study uses a 95% confidence level and an error tolerance of 10%, the number of samples to be used are:

$$n = \frac{1,96^2}{4(0,1)^2}$$

$$n = 96,04$$

Based on the calculation results, the required sample is 96.04 people. In this study, the number of samples was rounded to a total of 100 people. This was done to facilitate sampling. Analysis of the data was carried out by means of multiple linear regression analysis wherein this analysis would produce output in the form of a measure of the relationship between variable X and variable Y. In this study the model used is as written in equation (1):

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon \dots(1)$$

Information

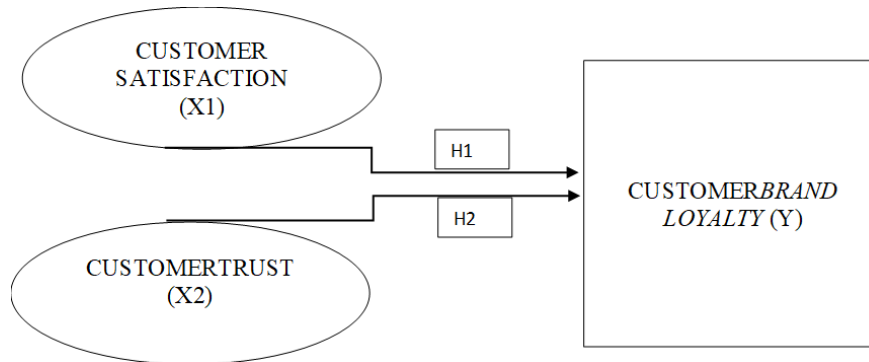
Y : Consumer Loyalty to Brands

X1 : Consumer Satisfaction

X2 : Consumer Trust

Based on the model described above, an overview of the research model used in this study can be formed. The research model is a representation of the variables used in a study. The research model in this study can be seen as shown in Figure 1:

Figure 1. Research Model



3. Discussion

Wangon District is one of the sub-districts in Banyumas Regency, Central Java Province. Wangon District has an area of 6,078 Ha. The boundaries of the Wangon Subdistrict consist of the north bordering the Kec. Ajibarang, to the south is bordered by Kab. Cilacap, in the east bordering the district. Jatilawang, in the west is bordered by Lumbir District. Wangon sub-district consists of 12 villages.

In this study, the research was conducted at 10 outlets of BRI-Link agents in Wangon District. List of outlets that are the object of research as written on table 1:

Table 1. The Name of Agent BRILink

No.	BRI-Link Agent Name
1.	BRI-Link Budimari
2.	BRI-Link ENO
3.	BRI-Link Siwan
4.	BRI-Link Hasan
5.	BRI-Link Bima Cell
6.	BRI-Link Sri Andyawati
7.	BRI-Link Nita
8.	BRI-Link Toko Hasan Berkah
9.	Bri-Link Ngudi Mulyo
10.	Bri-Link Sadat

The characteristics of respondents who filled out the data on the questionnaire are as listed in Table 2:

Table 2. Characteristics of Respondents

Characteristics of Respondents	Frequency	Percentage
Gender		
- Man	38	38%
- Woman	62	62%
Age		
- ≤ 17 Years	3	2%
- 17-25 Years Old	11	35%

- 25-35 Years Old	18	29%
- 35-45 Years Old	43	21%
- ≥ 45Years Old	25	12%

Based on the research, it was found that women used BRI-Link services more. This is because financial matters, especially for those who are already married, are mostly handled by women. The need for cash, PBB payments, installment payments, and so on is mostly done by women than by men. Especially in areas that have a tendency to hand over domestic household affairs to women, usually all these things are also the responsibility of women.

There are more customers over 35 years of age than customers of other ages. The reason for this is that the use of banking transactions is often carried out by people aged 17 years and over. However, many people who are still quite young or under 35 years old have online banking applications so they can carry out various banking transactions independently. Many people over the age of 35 do not have an online banking application account, thus requiring them to make transactions manually to an ATM machine. Therefore, many customers of this age feel helped by the presence of Bri-Link agents because they do not require them to visit ATMs which are considered quite far away.

In this study, the Likert Scale is used to assess the level of customer satisfaction and the level of customer trust in the BRI-Link agent where they transact and ask questions regarding visit intervals and loyalty statements to measure the level of consumer loyalty in using BRI-Link at each BRI-Link agent. Satisfaction is the definition of a sense of pleasure or disappointment caused by the fulfillment or non-fulfillment of an expectation. Consumer satisfaction will lead to increased profits with the scheme that satisfied consumers in general will be willing to buy products and also become product marketers whose nature is word of mouth (Nawang Sari & Budiman, 2008). *Brand loyalty* Broadly speaking, it can be interpreted as the proximity of a customer to a brand which is usually indicated by a positive attitude such as continuing or repeating the use of a brand (Muhammad, 2013).

Customer satisfaction can be measured through various measurement techniques. However, in general there are 4 techniques that are often used to measure customer satisfaction which consist of a criticism and suggestion system, a mystery shopper system, a customer loss rate analysis system, and a customer satisfaction survey system (Evilia & Edwar, 2016). Satisfied customers can be seen from several characteristics such as repeated transactions, positive comments that can provide benefits to the company, and less sensitive to price changes where customers will usually continue to make purchases even though there is an increase in the price of the product. This customer satisfaction can be influenced by many things such as quality, benefits received by customers, (Zuliana, 2013).

Customer trust can be obtained by positioning a brand in accordance with the expectations of the community so that it can attract public sympathy and make people dare to put their trust in the brand. This trust can be measured through two methods. The first method is the viability method which represents the assumption that a brand will be able to meet expectations and provide consumer satisfaction. Measurement of this dimension is done through the presence of indicators of satisfaction and value. The second method is the dimension of intentionality, which is a dimension that shows a customer's safe zone for a brand that can be measured through indicators *secure* and *trust* (Utomo, 2017).

It is known that the effect on *brand loyalty* dominated by customer satisfaction and trust in *brand* (Ingemansson, Nilsson, & Vllasalija, 2015). The brand itself can be defined as a design

or sign and or symbol that has the aim of being used as an identification of a product or service from a producer or group of producers and has the intention of being a differentiator with products or services from other producers (Rizal, 2019). *Brand loyalty* can also reduce marketing costs because generally loyal customers of a brand will also market the brand through positive testimonials (Saputra, 2021). Another advantage of having *brand loyalty* is the stability of the company's income obtained from repeated purchases from customers and the possibility of switching to other brands of similar products.

In the observations in this study, customer satisfaction was assessed from several questions such as service satisfaction as expected, feeling helped by the presence of BRILink agents, feeling happy about the ease of transactions, willingness to promote the use of BRI-Link to others, and BRI-Link transaction products. meet consumer expectations. Consumer trust is assessed from several questions such as consumer choice to choose a BRI-Link agent compared to others, willing to entrust a number of transactions through BRI-Link, BRI-Link service is a more profitable service compared to other similar services, BRI-Link service is a service that has a guaranteed transaction, BRI-Link service is a professional service and does not have many problems. Each of the points above were measured using a Likert Scale which then the results were averaged to serve as data on X1 and X2 variables. The questions used to get an indication of the existence of *brand loyalty* among others, are the willingness to continue using BRI-Link products despite policy changes, lack of desire to try using other similar products, transaction execution intervals, time period for using BRI-Link products, and willingness to carry out several procedures in obtaining BRI-Link services.

The results of multiple linear regression on these variables are as shown in Table 3.

Table 3. Multiple Linear Regression Results on the Effect of Satisfaction and Trust Levels to *Brand Loyalty*

VARIABLES	(1) Y
X1	0.451*** (0.0935)
X2	0.481*** (0.0953)
Constant	0.579*** (0.0811)
Observations	100
R-squared	0.939
Robust standard errors in parentheses	

*** p<0.01, ** p<0.05, * p<0.1

Regression in the above model is carried out using robust standard errors, namely a regression analysis technique that reduces the standard error to the lowest value so that the regression model that already uses robust standard errors is no longer required to test the classical assumptions, especially the residual test. Therefore, in this study, there was no residual test which is often referred to as the classical assumption test. The results of this regression model are considered to be in accordance with the assumption that the standard error is at the best condition that can be achieved by the model.

Based on the results obtained in Table 3, it is known that the level of customer satisfaction and customer trust has a positive and significant influence on *brand loyalty*. As can be seen in Table 3, the level of customer satisfaction can have an effect of up to 0.45 points in contributing to the level of *brand loyalty*. This figure has a significant effect which can be seen from the significant calculated p value to the level of 1 percent. Then it can be mentioned that in the relationship between the level of consumer confidence in *brand loyalty* is in accordance with the theory so that it accepts H1. Likewise, the relationship between trust and *brand loyalty* it can be seen that the level of consumer confidence also has a positive and significant value. The level of trust can increase *brand loyalty* by 0.48 points and the figure is significant up to the 1 percent level. The constant number is at a value of 0.58 so it can be calculated that when a customer does not have a level of satisfaction, the value of the BRI-Link product is 0.58. If someone has a level of satisfaction with the BRI-Link product then the value of *brand* on that person it can increase up to 1.03 whereas if a customer has a level of trust then the value of *brand* BRI-Link for these customers can increase from 0.58 to 1.06. For customers who have a level of satisfaction and a level of trust, the value of BRI-Link products for these customers can increase up to 1.51 points. Universally, these two variables can affect *brand loyalty* by 94 percent.

Basically there are several factors that can affect consumer satisfaction and two of them are product quality and service quality (Kartika, 2018). Likewise, the level of customer trust which generally consists of the level of customer trust in the BRI-Link brand itself and customer trust in the BRI-Link agents around them. There are many Bri-Link agents in Wangon District who have awareness about product quality and service quality that can increase customer satisfaction and trust so that many innovate through product and service improvements. Attention to product quality is carried out by increasing the variety of services provided and always trying to increase the nominal amount that can be made through transactions at Bri-Link agents.

The product quality and service quality can then have an influence on the level of consumer subscription to Bri-Link agents. This subscription is evidenced by the customer returning to make transactions at the agent's place with several transactions within a certain time span. Subscribing customers have the opinion that the presence of Bri-Link agents is very helpful because it facilitates various transaction activities that consumers cannot do independently. Based on this, it can be seen that consumers or customers will decide to subscribe to Bri-Link agents more, which is determined by the level of consumer satisfaction with BRI-Link services and products as well as consumer confidence in BRI-Link or BRI-Link agents. This subscription is one indication that shows the existence of *brand loyalty* with a willingness to use a type of product repeatedly and not having the desire to switch to another product even though there are many other similar products with different brands.

Consumer satisfaction has an impact on consumer loyalty in using a brand in a product market (Kartika, 2018). Consumer satisfaction also has an influence on consumer decisions to repurchase the same product brand (Putri & Astuti, 2017). A consumer satisfaction with a certain product brand can foster love (Kusuma & Sahetapy, 2019).

Consumer loyalty is a function that is formed from the level of customer satisfaction, the loss of obstacles and customer complaints (Cahyono & Fahmi, 2022). The dimensions of consumer loyalty consist of satisfaction, performance, complaints, knowledge, and evaluation. The case in this study can show that public perceptions, especially customers at Bri-Link agents, on product quality and perceptions of service quality have a positive influence, which means it can increase the level of satisfaction and also increase the customer's desire to subscribe to

BriLink agents. This has an impact on the loyalty of customers in using service products from BRI because it is considered to have a high level of accessibility. The results of the study on all variables showed that in all variables the results were that H1 and H2 were accepted or in accordance with the theory. That is, the results in this study are in accordance with the theory which states that there is a positive relationship between the level of customer satisfaction and customer confidence in customer loyalty to a brand (*brand loyalty*). In case In this study it can be seen that customer satisfaction with BRI-Link products and BRI-Link agents as well as customer trust in the BRI-Link brand and BRI-Link agents have an impact or influence on customer loyalty to the BRI-Link brand or often referred to as *brand loyalty*.

4. Conclusion

The results of this study indicate that the level of community satisfaction and the level of public trust with the status of BRI-Link customers in Wangon District, Banyumas Regency has a positive and significant influence on *brand loyalty*. This can be interpreted that the two variables are factors that greatly influence *brand loyalty* and attracting consumers to continue using BRI products at agents and making customers loyal to the brand and not wanting to switch to other brands. The impact of increased customer satisfaction and the level of customer trust is the high loyalty of BRI customers in using various banking products from BRI. This at the same time reduces the desire of customers or customers to use products with other brands even though they have the same functions and benefits. In fact, various attractive offers from other similar products also have no effect on consumers who already have *brand loyalty*.

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