Examining the interplay of brand satisfaction, trust, and loyalty among BSI mobile users: The mediating role of brand attachment

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Abstract
This study investigates the effects of brand satisfaction, trust, and loyalty among Bank Syariah Indonesia (BSI) mobile phone users. Additionally, it delineates the mediating role of brand attachment on a collective and individual scale. The study utilizes a sample drawn from diverse BSI customer bases across Indonesia. Data was gathered through structured questionnaires disseminated via WhatsApp, Facebook, and email, facilitated by Google Forms. The research adopted a quantitative methodology, incorporating statistical and hypothesis tests, with preliminary evaluations involving validity, reliability, and normality tests. Data analysis encompassed qualitative and quantitative methodologies, employing Structural Equation Modeling (SEM) for the quantitative segment. This pioneering research in Indonesia scrutinizes the interrelations between brand satisfaction, brand trust, and brand loyalty, specifically in the context of BSI mobile phone users, offering potential insights that might be pivotal for augmenting BSI's clientele. The findings demonstrate that the model's Goodness of Fit index meets the requisite criteria, illustrating the analytical competence of the model. Identifying service quality, marketing mix, and brand image as significant determinants influencing customer satisfaction is noteworthy. Furthermore, the research unveils that brand satisfaction, trust, and attachment are instrumental in shaping brand loyalty among BSI mobile users. Distinctively, brand satisfaction exerts an indirect influence on brand loyalty mediated by brand attachment, paralleled by a similar indirect influence of brand trust on brand loyalty through brand attachment. Incorporating brand attachment as a mediating variable in this study augments the comprehension of the interplay between these elements, yielding more substantial conclusions about their impact on brand loyalty.

Keywords: Brand attachment, Brand loyalty, Brand satisfaction, Brand trust

JEL Classification: L15, M31, O33

INTRODUCTION

In recent years, Indonesia's banking sector has witnessed significant metamorphoses, especially following the government's initiation of facilitative regulations that fostered the establishment of various banks, including Islamic ones, as

encapsulated in a comprehensive package issued on October 27, 1988 (Janwari, 2012). This era saw the advent of both conventional and Islamic banks, with the latter experiencing notable expansion spurred by a synergistic blend of product innovation, service enhancements, network broadening, and diversified business initiatives.

This evolving trend permeated state-owned Islamic banks such as Bank Syariah Mandiri, BRI Syariah, and BNI Syariah. A milestone was reached on February 1, 2021, with the amalgamation of these institutions, giving birth to Bank Syariah Indonesia (BSI). This merger was orchestrated to offer the clientele an enriched and expansive service portfolio.

Embracing the rapidly changing information technology landscape, BSI has adeptly integrated technological advancements into its operational blueprint, morphing from traditional banking paradigms to sophisticated digital and mobile platforms. Hery Gunardi, the President Director of BSI, highlighted a remarkable 97.4% annual surge in transactions through BSI's mobile banking platform as of July 2021, amounting to 46.4 million transactions (CNBC Indonesia, 2021). This upswing is attributed to consumer behavior shifting towards more technologically inclined banking mediums such as BSI Mobile e-channel, ATM, and internet banking. Despite its nascent stage post-merger, BSI garnered acclaim from Forbes, securing a place among the World's Best Banks in 2021, a testament to its adept adaptation to the multifaceted evaluation criteria. To perpetuate this trajectory, BSI persistently hones its digital prowess, bolstered by a burgeoning user base that currently stands at 2.5 million (BSI, 2021).

In the contemporary market, fostering brand loyalty necessitates a strategic focus on brand satisfaction, trust, and attachment, shielding against market competition and carving out a distinctive niche. These elements subsequently nurture a loyal customer base. However, the nuanced role of brand attachment as a mediator in the nexus between brand satisfaction and trust remains relatively underexplored, with sparse empirical research probing its potential influence on brand loyalty.

As delineated by Schiffman and Kanuk (2010), brand loyalty manifests as consumers' sustained preference to opt for a specific brand and its offerings recurrently. Various indicators can assess this phenomenon, including behavioral metrics, switch costs analysis, satisfaction evaluation, brand affinity measurement, and commitment level appraisal (Rangkuti, 2015).

Brand satisfaction emerges post-purchase, fulfilling pre-purchase anticipations amidst many alternatives. This satisfaction is contingent upon aligning chosen alternatives with customer expectations and engendering contentment congruent with brand anticipations (Pramono, 2014; Ba & Caruana, 2014). Notably, it encompasses a comparative analysis of product performance against pre-consumption expectations, potentially culminating in either satisfaction or disappointment (Kotler et al. 2018).

On the other hand, brand trust epitomizes the reliability and intentionality of a brand, embodying customer confidence in the brand's ability to fulfill its promises and embody good intentions (Blackstone et al., 2011). Concurrently, brand attachment signifies an emotional bond harbored by consumers towards a brand, reflective of psychological proximity (Derakhshanfar & Hasanzadeh, 2016; Mikulincer & Shaver, 2012).

The extant literature accentuates the positive correlation between brand trust, satisfaction, and attachment and their cumulative effect on brand loyalty (Blackstone et al., 2011; Melasari et al., 2018; Rozi & Ziyad, 2019). Nevertheless, empirical backing substantiating the interrelationships among these elements remains scant, necessitating further exploration.

This research endeavors to fill this gap by concurrently and individually examining the impact of brand satisfaction, trust, and attachment on brand loyalty, spotlighting brand attachment's mediating role. This endeavor stands unique, delving into an under-researched sector, Islamic banking, and forging a novel model amalgamating these three independent variables to scrutinize their influence on brand loyalty, particularly among BSI Mobile users – a demographic hitherto unexplored. The novelty of this study thus lies in its integrative approach and focus on an untouched segment, promising fresh insights and fostering a deeper understanding of brand dynamics in the Islamic banking sector.

METHODS

In this study, we employed a survey methodology, leveraging a sample drawn from a specific demographic cohort to gain insights into the prevalent trends and patterns within the population under scrutiny (Arikunto, 2016). We utilized a structured questionnaire to collect data, disseminating it through various electronic channels such as WhatsApp, Facebook, and email to ensure a wide reach and foster participation. This research hinges on a quantitative analysis framework, encompassing statistical evaluations and hypothesis testing to delineate the relationships between the identified variables.

The focal variables of this study comprise Brand Satisfaction (X1), Brand Trust (X2), Brand Attachment (Y1), and Brand Loyalty (Y2). These variables have been chosen to decipher the intricate dynamics that govern customer relationships with the brand, facilitating an in-depth understanding of the factors influencing brand loyalty in mobile banking.

We identified the target population for this research as all BSI Mobile users, which, as per recent data, amounts to approximately 4,070,000 individuals (Firdaus, 2022). In line with the scientific guidelines posited by Sugiyono (2013), a representative sample was extracted to embody the characteristics pervasive in the larger population group. Utilizing the Slovin formula (Sevilla et al., 2013) as a reference, a sample size of 364 participants was determined to be adequate for this study.

Data collection was facilitated through closed questionnaires, which provided respondents with predefined answer options. This format requires that participants select responses that best resonate with their experiences, opinions, and sentiments. The responses are to be recorded on a Likert scale ranging from 1 to 5, which allows for a nuanced assessment of the participants' stance towards various statements presented in the questionnaire.

A meticulous testing process was embarked upon to ensure the rigor and reliability of the instruments used in the study. This encompassed three fundamental stages: validity testing, which assessed the appropriateness and relevance of the items included in the questionnaire; reliability testing, ensuring consistent results over repeated trials; and normality testing, confirming that the data distribution adhered to the statistical norms required for accurate analysis.

The study's data processing and analysis phase was divided into two significant steps. Initially, a qualitative approach was employed to glean a preliminary understanding of the data collected from the field. This method facilitated the extraction of essential narratives and trends from the raw data, laying the groundwork for the subsequent phase. Following this, a quantitative analysis was conducted, leveraging Structural Equation Modeling (SEM) to delineate the complex relationships between the

variables under study. This phase was primarily facilitated through the AMOS software, a robust tool for handling intricate statistical analyses.

Through this methodological framework, the study aims to contribute substantial empirical insights into brand loyalty, especially in the burgeoning Islamic banking sector. The findings derived from this study are anticipated to augment the existing body of knowledge and provide actionable insights for industry practitioners seeking to enhance brand loyalty and engagement among mobile banking users.

RESULTS AND DISCUSSION

Respondents' characteristics

In this section, we delineate the demographic characteristics of the respondents who participated in the survey, offering a nuanced understanding of the user base of BSI Mobile. The distribution of respondents was examined based on various demographic factors, which are detailed below:

- **Gender**: The gender distribution amongst the respondents leaned predominantly towards males, constituting 58% of the sample, translating to 210 individuals. This gender representation offers an insight into the gender dynamics of BSI Mobile's user base.
- **Occupation**: A significant portion of the respondents were civil servants, representing 33% of the total sample or 121 individuals. This suggests a considerable penetration of BSI Mobile within this occupational group.
- **Age**: The age group that demonstrated the highest usage were individuals between 36 and 45 years, encompassing 37% of the respondents, equivalent to 134 people. This indicates that BSI Mobile is popular among middle-aged users.
- **Education**: Regarding educational background, the majority held degrees from institutions such as SMA, MA, SMK, or MAK, collectively accounting for 51% of the sample or 187 individuals. This data point underscores the app's widespread use among users with various educational backgrounds.

Analysis requirements testing

To ensure the reliability and validity of the research, a series of tests were conducted on the gathered data. The results are as follows:

- **Validity Test**: The validity of the questionnaire items about the research variables was assessed using Pearson correlation coefficients. The computations demonstrated that all items surpassed the critical threshold of 0.3, indicating high validity and establishing them as appropriate measures for the respective constructs.
- **Normality Test**: The analysis indicated a skewness ratio of -0.779, calculated as -0.322/0.413, and a kurtosis ratio of -0.004, derived from -0.003/0.821. Given that both ratios are within the acceptable range of -2 to +2, it confirms the normal distribution of the data, thus meeting the criteria for subsequent analyses.

Hypothesis testing and data analysis

Before delving into hypothesis testing, it is crucial to construct a comprehensive Structural Equation Model (SEM) to facilitate a nuanced analysis of the relationships between the variables under investigation. The following section presents this model, graphically illustrating the potential interconnections and influences amongst the variables, serving as a blueprint for the forthcoming hypothesis testing and data interpretation.
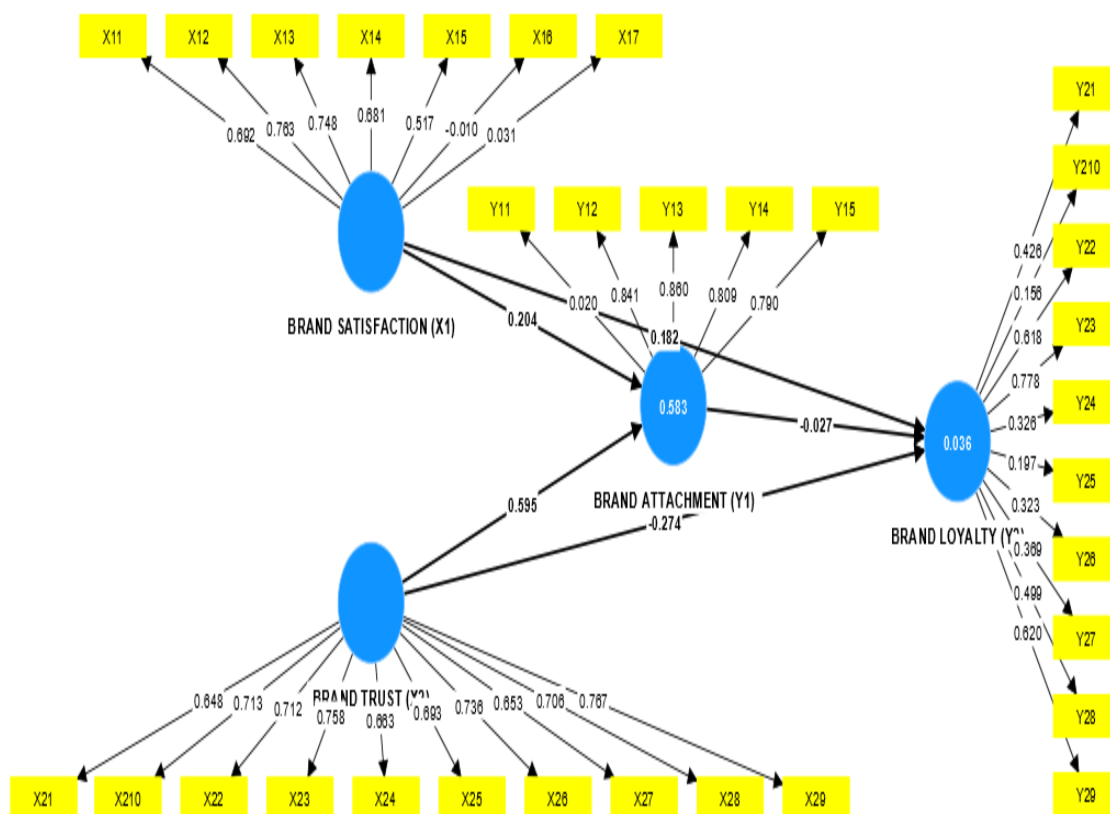
Hypothesis Test :
Chi-square=622,856
Probability=0,000
CMIN/DF=1,541
GFI=0,867
AGFI=0,943
TLI=0,933
CFI=0,919
RMSEA=0,077

Figure 1. Full structural equation model

In this section, the research delineates the analysis of the structural model and the hypothesis testing outcomes central to understanding the dynamic interactions among the various brand-related variables. A detailed discussion on the effects of brand satisfaction and trust on brand attachment and loyalty is presented below.

The analytical process is initiated by evaluating the goodness-of-fit indices, which predominantly indicate a harmonious alignment with the assembled data and the postulated model. The suggested model's critical evaluation reflects that it successfully meets all the established criteria, thus indicating a robust fit with the data collected. The congruity between the model and the data is demonstrated through the favorable fit indices that satisfy the predefined benchmarks, thereby establishing the model's aptness for a comprehensive analysis.

Effect of brand satisfaction on brand attachment

The first hypothesis (H1) posited in this study contends that brand satisfaction significantly influences the brand attachment perceived by BSI Mobile users. The analytical results manifest a notable positive relationship between brand satisfaction

and brand attachment, as evidenced by a Critical Ratio (CR) value of 2.298, which exceeds the threshold of 1.96, coupled with a p-value of 0.014, which is below the significance level of 0.05 ($p < 0.05$). These metrics substantiate a causal linkage between the aforementioned variables, thus validating and accepting the proposed hypothesis.

Effect of brand trust on brand attachment

The second hypothesis (H2) sought to verify the substantial role of brand trust in fostering brand attachment among BSI Mobile users. The empirical data in Table 4.9 affirm a significant influence of brand trust on brand attachment. This claim is supported by a Critical Ratio (CR) value of 2.091, surpassing the critical value of 1.96, and a p-value of 0.000, clearly below the established significance threshold of 0.003 ($p < 0.003$). These findings underline a causal bond between the variables, corroborating and approving the hypothesis.

Effect of brand satisfaction on brand loyalty

The third hypothesis (H3) conjectured a correlation between BSI Mobile users' satisfaction and their brand loyalty. The findings displayed in Table 4.10 highlight a significant positive effect of brand satisfaction on brand loyalty, evidenced by a CR value of 2.311, which eclipses the benchmark value of 1.96, and a p-value of 0.013, falling within the significance level of 0.05 ($p < 0.05$). These data demonstrate a causal association between the variables, confirming and endorsing the hypothesis.

Effect of brand trust on brand loyalty

The fourth hypothesis (H4) speculated the influence of brand trust on cultivating brand loyalty among BSI Mobile users. The insights drawn from the data in Table 4.11 substantiate a marked influence of brand trust on brand loyalty. This is corroborated by a CR value of 2.225, which overshoots the threshold value of 1.96 and a p-value of 0.003, registering below the accepted significance threshold of 0.05 ($p < 0.05$). These evidences affirm a causal relationship between these two variables, substantiating and accepting the hypothesis.

The effect of brand satisfaction and brand trust on brand attachment

Hypothesis 5 posits a significant influence of brand satisfaction and trust on the brand attachment perceived by BSI mobile users.

Table 1. Results of simultaneous regression testing

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	72.310	2	31.122	124.616	.000[a]
Residual	101.923	362	.219		
Total	143.322	364			

Analyzing the data in Table 1, it becomes clear that brand satisfaction and trust significantly and concurrently influence brand attachment. This assertion is substantiated by a remarkable F-value of 124.616, which indicates a significant level of 0.05, denoted as $p < 0.05$.

The effect of brand satisfaction and brand trust on brand loyalty

Hypothesis 6 articulates a significant interplay between brand satisfaction and brand trust in fostering brand loyalty.

Table 2. Results of simultaneous regression testing

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	61.134	2	32.911	123.201	.000[a]
Residual	82.554	362	.234		
Total	121.721	364			

The analyses delineated in Table 2 signify that brand satisfaction and brand trust wield a simultaneous and substantial impact on brand loyalty. This is corroborated by an F-value of 123.201 and a p-value lower than 0.005, indicating a significant relationship between the variables under study.

The effect of brand attachment on brand loyalty

Hypothesis 7 proposes that brand attachment significantly influences brand loyalty among BSI Mobile customers.

Table 3. Standardized regression weight 7

Regression Weight	Estimate	Standard Error	Standardized Estimate	CR	P
Brand Attachment -> Brand Loyalty	0,655	0,215	0,476	2,003	0,012

As illustrated in Table 3, the critical ratio (CR), akin to the t-test in regression analysis, implies that all regression coefficients are significantly non-zero. Hence, the null hypothesis proposing equal regression weights to zero is refuted, paving the way to accept the alternative hypothesis that indicates a causal relationship between the variables. Consequently, the data underpins a significant influence of brand attachment on brand loyalty, as manifested by a CR value of 2.003, exceeding the critical threshold of 1.96, and a p-value of 0.012, below the significance level of 0.05 ($p < 0.05$). Thus, the hypothesis asserting the influence of brand attachment on brand loyalty is corroborated and accepted.

The effect of brand satisfaction, brand trust, brand attachment on brand loyalty

Hypothesis 8 posits that brand satisfaction, brand trust, and brand attachment collectively have a substantial effect on brand loyalty among BSI Mobile users.

Table 4. Results of simultaneous regression testing

Model	Sum of Squares	df	Mean Square	F	Sig.	Remarks
Regression	77.322	3	24.123	118.419	.000[a]	Having an effect
Residual	78.431	361	.243			
Total	135.826	364				

The data elucidated in Table 4 imply that brand satisfaction, brand trust, and brand attachment play a synergistic role in shaping brand loyalty, a phenomenon

substantiated by a significant F-value of 118.419 and a p-value less than 0.005, marking a high statistical significance.

The indirect effect of brand satisfaction and brand trust on brand loyalty through brand attachment

Utilizing the AMOS application, the indirect influence on the comprehensive Structural Equation Model was assessed, the details of which are delineated in the ensuing Table 5.

Table. 5. Results of hypothesis testing for indirect effect

Independent Variables	Dependent Variable	Intervening Variable	Path Coefficient
Brand Satisfaction (X1)	Brand Loyalty (Y2)	Brand Attachment (Y1)	(0.254)X(0.657)=0.167
Brand Trust (X2)	Brand Loyalty (Y2)	Brand Attachment (Y1)	(0.449)X(0.657)=0.295

Table 5 elucidates the results of the path coefficient analysis investigating the indirect influences of brand satisfaction (X1) and brand trust (X2) on brand loyalty (Y2), mediated by brand attachment (Y1). The derived path coefficient from brand satisfaction to brand loyalty, transpiring through brand attachment, is calculated as 0.254 multiplied by 0.657, equating to an indirect effect coefficient of 0.167, denoting a 16.7% influence on brand loyalty.

Similarly, the analysis unveils that brand trust (X2) indirectly impinges upon brand loyalty (Y2), with a considerable influence of approximately 29.5%. This is deduced from the direct effects between brand trust and brand attachment, culminating in a path coefficient of 0.295, thus highlighting a significant mediating role of brand attachment in this relationship.

Discussion

This subsection delineates the outcomes derived from the quantitative analysis and is augmented by a descriptive exploration concerning the variables scrutinized in this study.

The data substantiates that brand satisfaction is central to fostering brand engagement amongst BSI Mobile users. Bank Syariah Mandiri has strategically positioned itself by focusing on pivotal indicators of brand satisfaction, which manifests in enhanced brand engagement. This commitment is witnessed through various endeavors, including elevating user experience and continually adapting to meet and surpass customer expectations, instilling pride and satisfaction. The existing literature corroborates these findings, with studies such as Rahmadhani et al. (2022) and Gustia (2017) affirming the substantial influence of brand satisfaction on brand attachment. Additionally, a sustained satisfaction trajectory facilitated by BSI Mobile notably engenders brand loyalty, a finding echoed in research by Putri et al. (2016).

Brand trust is another cardinal factor steering brand engagement within the BSI Mobile user community. BSI's rigorous efforts to fortify trust manifest through an unwavering dedication to reliability, customer satisfaction, transparency, and a proactive approach to error resolution. This initiative engenders a robust trust foundation among customers. The implications of these efforts are mirrored in previous

scholarly works, such as those by Ramadhanian et al. (2019) and Gustia (2017), pinpointing the substantial and positive impact of brand trust on brand attachment. Moreover, the nurturing of brand trust by BSI is seen as a potent catalyst in boosting brand loyalty, a sentiment reflected in studies by Ramadhanian et al. (2019) and Putri et al. (2016).

In the contemporary competitive landscape, BSI's strategic approach to synergizing brand satisfaction and trust is a linchpin in maximizing brand engagement. This is achieved through myriad strategies, such as cultivating product confidence, delivering excellence in service, and timely redressal of service deficiencies. Empirical studies by Ramadhanian et al. (2019) and Gustia (2017) bear testimony to the conjoint positive influence of brand satisfaction and trust on brand attachment. Furthermore, the harmonized delivery of brand satisfaction and reliability creates a fertile ground for enhancing brand loyalty. This commitment is reflected in BSI's continual efforts to amplify the customer experience and ensure product quality and adept customer redressal mechanisms, fostering a resilient customer loyalty base. Studies conducted by Rizan et al. (2012) reinforce this standpoint.

Lastly, the successful fostering of brand association by Bank Syariah Indonesia stands as a robust pillar in elevating brand loyalty. This synergy between customer expectations and the real-time experiences provided fosters a nurturing ground where satisfaction burgeons, leading to enhanced loyalty. The bank's concerted efforts to foster potent customer relationships and a commitment to delivering unparalleled service ensures a prominent position in the customers' perception, fostering a heightened sense of loyalty.

CONCLUSION AND RECOMMENDATION

Conclusion

This study substantiates that a confluence of factors encompassing the marketing mix of services, service quality, and brand image significantly molds customer satisfaction. In parallel, elements such as brand satisfaction, brand trust, and brand attachment have been found to influence brand loyalty synergistically among BSI Mobile users.

An intricate web of relationships was uncovered wherein brand satisfaction indirectly permeates brand loyalty, facilitated through its nexus with brand attachment. Furthermore, the analysis delineating the path coefficients elucidates the indirect influence exerted by brand trust on brand loyalty, which is mediated through brand attachment, thus carving out a multi-faceted view of the factors influencing brand loyalty. Within this complex structure, brand satisfaction is a potent predictor, exerting a dominating influence over brand loyalty. Notably, including brand commitment as a mediating variable in this research model is a pioneering approach, offering nuanced insights into its potent role in sculpting brand loyalty.

Recommendation

The empirical findings from this study illuminate pathways through which customer brand loyalty can be significantly fortified, focusing on pivotal variables such as brand satisfaction, trust, and engagement. Given the rapidly evolving market dynamics and technological advancements, it becomes imperative for BSI to adopt an

agile approach in revising and honing its strategies, aligning them adeptly with the overarching organizational objectives.

To spearhead a trajectory of sustained growth and customer loyalty, BSI should prioritize amplifying and enhancing critical variables pivotal to fostering brand loyalty, encompassing facets such as brand satisfaction, trust, and commitment. This strategic inclination necessitates a vigilant focus on bolstering brand loyalty itself, crafting a robust foundation for long-term customer retention and satisfaction.

Looking ahead, it is recommended that future research ventures delve deeper into this framework, incorporating a broader spectrum of exogenous or independent variables to enrich the analytical landscape. Furthermore, expanding or substituting the current set of endogenous or dependent variables, including intermediary elements, could offer a more in-depth and holistic understanding of these dynamics, paving the way for groundbreaking insights and strategies in brand loyalty development.

Through this nuanced approach, it is envisaged that future studies can foster a rich, multifaceted comprehension of the determinants and influences on brand loyalty, thereby guiding organizations in crafting strategies that are not only responsive but also anticipatory, meeting and surpassing customer expectations in a dynamic market environment.

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