

Relationship of Service Quality and Brand Image on Customer Loyalty on Individual Internet Banking (Klik BCA Individual): Role of Customer Trust as Mediator

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Abstract - In digital era, many consumers are shifting from offline to online in conducting transactions in a bank. Due to similar facilities and many choices in selecting online banking services, the bank faces intense competition in the industry. A solution for this problem is by acquiring customer loyalty on the bank. The effect of three variables on customer loyalty on online banking service was studied: Service Quality, Brand Image, and Customer Trust. The study aims in understanding the variables that impact customer loyalty when selecting the preferred banking companies in Indonesia, especially online banking services. The respondents of this research were users of Klik BCA Individual who domiciled in Jabodetabek, Indonesia. The respondents were collected through an online survey form. This research used the purposive sampling method, and the number of qualified respondents was 207 out of 210. This research used PLS-SEM analysis to investigate the proposed research model in this study; this research's measurement and structural models were examined using Smart PLS 3. It was discovered that independent variables (i.e., service quality and brand image) had no direct effect on the dependent variable (i.e., customer loyalty); however, an indirect effect was discovered when customer trust acted as a mediator in the relationship between the independent variables and the dependent variable. The results demonstrated the relevance of customer trust in mediating the link between service quality-customer loyalty and brand image-loyalty, which can assist the bank in developing a strategy for obtaining customer loyalty.

Index Terms - Service Quality, Brand Image, Customer Trust, Customer Loyalty, Online Banking

INTRODUCTION

The change of shifting to a digital era is occurring in Indonesia. Based on the data from APJII (Association of organizers of services internet Indonesia), the number of Internet users in Indonesia, until quarter II in 2020, climbed into 73.7% of the population, which is equivalent to 196.7 million users. This is due to the rise of learning through online platforms and work from home (WFH) policy in the pandemic Covid 19 since March 2020. This change is also being felt in the bank industry, namely the change in transactions through offline services into online services. Based on data as of January 2021, the total BCA customer who uses Klik BCA Individuals (i.e., an online BCA banking services in the form of a website) in Jabodetabek is 1,530,000, 90% of total BCA customers in the Jabodetabek area.

The Digital era in the bank industry can affect customer preferences in making transactions, which will be very decisive. This is because customers face many choices in selecting banks and many banks offer similar facilities in online banking service that can fulfill customers' needs; thus, there is intense competition between bank companies. One of the solutions to this competition is by gaining customer loyalty to the bank. Loyalty to a bank can be in the form of continuation in using the online banking service. The loyalty level toward a bank is determined by periodically tracking customers' accounts and consistent patronage [1].

It is necessary to know the factors that determine customer loyalty in online banking services; thus, three variables will be studied in this paper. Quality of service is the first variable of online banking service. Customers' choice of the bank can be influenced by the quality of services. Consistently providing high-quality online banking services is an essential factor of loyalty. Omoregie et al [2] also stated that perception of a bank's service quality has a strong impact on customer perception of the bank's quality, resulting in customer loyalty. The other variable that affects customer loyalty is the bank's brand image. Brand image can be defined as customer perceptions of a bank's brand attributes and associations. Brand image is developed through a positive brand association in customers' memory and receiving a good response, resulting in trust and loyalty [3]. The last determinant variable is customer trust. Customers' trust in banking services is a foundation for using the service, as it builds a long-term relation and reluctance to disengage [2]. According to these findings, Service quality, brand image, and customer trust will be examined in this study as variables that affect customer loyalty in online banking services.

A vast number of literatures have studied the link between service quality and loyalty and brand image and loyalty. However, few literatures discuss service quality, brand image, and customer loyalty within one research framework with the addition of customer trust as a mediating variable.

Factors or variables that affect customers' loyalty to use one online bank service and customer trust's role in loyalty on internet banking become research questions for this study.

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This research will analyze Klik BCA Individual users of online banking in Indonesia to understand better the elements that drive customer loyalty to decide the preferred banking businesses in Indonesia. To fulfill the objective of this study, the research subjects are respondents in the Jabodetabek area who are online users of KLIK BCA Individual.

Concerning the academic merits of this research, it can explain the relationship between the variables on online banking services in Indonesia and how much each variable contributes to influencing customer loyalty to online banking services in Indonesia, precisely in the Jabodetabek area. This study can also benefit bank companies; management can review variables related to customer loyalty and design marketing strategies to increase customer preferences for online banking services.

LITERATURE REVIEW

1. Service Quality

Service quality is a variable that describes the degree of distance between reality and expectations of the customers of the service are obtained [4]. The definition of service quality was expanded to include the overall assessment of a particular service firm by comparing the business's performance to consumers' general expectations on how businesses should operate [4]. Variable service quality consists of five main dimensions: tangibles, reliability, responsiveness, assurance, and empathy. A review of the literature reveals a wide range of methods for assessing the aspects of service quality [5]-[7]. In his study, Dabholkar et al. [5], service quality is measured by using the five dimensions among others: physical aspects, reliability, personal interaction, problem-solving, and policy. As for dimensions of service quality, Brady and Cronin [6] consider three variables: interaction quality, physical environment quality, and outcome quality. Sánchez Pérez et al. [7] used five service quality elements: reliability, assurance, reactivity, empathy, and tangibles. Furthermore, this variable is positioned as a variable that describes the dimensions that make up service quality. Based on the works of literature from Parasuraman et al. [8] and Chen et al. [9], the aspects for quality of service are Efficiency, System Availability, Fulfilment, Privacy, Compensation, Responsiveness, Content, Ease of Use, Safety, and Contact. Adapting from Parasuraman et al [8] and Chu et al. [9], system availability, privacy, responsiveness, and safety are used in this study to measure Klik BCA Individual's service quality.

The term "service quality" refers to the level of service provided to customers, affecting customer loyalty. A study of the literature indicates that the higher service quality, the higher loyalty of consumers [10]. Service quality positively impacts consumer loyalty [10]-[13]. It is explained that the more high-quality service, then the higher loyalty of consumers; thus, it shows a positive relationship between those variables. Based on this finding, the hypothesis that formulated is:

H1: Service quality has positive relationship with customer loyalty.

According to studies, service quality has a significant influence toward consumer trust [11], [14], [15]. It is explained that the higher quality of service then the higher confidence of consumers. Based on this finding, the hypothesis that formulated is:

H2: Service quality has positive relationship customer trust.

II. Brand Image

The brand concept of a product needs to be built for improving competitiveness, consumer needs, and consumer buying habits. A product's brand must represent the product's identity given by the sellers. Consumer perception of a brand becomes a determinant for the long-term viability of a product. According to Dobni & Zinkhan [16, p. 110], "brand image is defined as the logical or emotional perceptions that consumers have towards specific brands". Brand image concerns the first impression of the consumer and will be inherent in the long term about the characteristics of brand image that will affect consumers' decision to buy goods. Based on Keller [17], a collection of mental connections in customers' perceptions that boosts the value of certain products or services is referred to as a brand image.

In customers' minds, brand image is generated by three components, which are as follows [17]:

- Favorability of Brand Association: The favorability of a brand association product is superior compared to a competitor's product in terms of the product brand. This advantage makes consumers believe this product is superior, and trust in this product can meet the needs of consumers.
- Strength of Brand Association: It is a product assessment based on how the information in the consumer's memory. In this case, the consumer assesses the product based on the assessment through the five senses, the surrounding environment, and the personal state of the consumer itself. But consumers will interpret the information based on their own personal.
- Uniqueness of Brand Association: That is the perception formed from the uniqueness of a product that is certainly difficult to imitate by competitors. The uniqueness gives an impression for consumers so that consumers also know more about the dimensions contained in the product.

In marketing, a product is required thoroughness to forming a brand image of a product. If the marketing is wrong taking the strategy, then the brand image formed on the product will lead to a negative direction. By the time the product has formed a negative image and will be difficult to change it. Taufiq and Putra [18] discovered how customer loyalty and customer trust affect brand image. A good brand image of the product will support the company in retaining a loyal consumer and continuing to repeat the product. Next, consumers will be starting to more attention to the brands purchased. They will buy the products that provide the greatest benefit to their needs. For example, if consumers have the experience of buying a food product, they will tend to trust a certain brand. Faizal & Nurjanah [19] claimed that brand image has a significant positive impact on customer trust. Sitorus & Hartono [20] also showed the same result whereby customers' trust is positively and significantly affected by brand image. Furthermore, Halim et al. [21] state

that Brand Image has a significant impact on customer loyalty with customer trust as a mediating variable. The above assertion was reinforced by Faizal and Hanim [19], who asserted that brand image has a substantial association with consumer loyalty while mediating customer trust. The following hypothesis is established as follows:

H3: Brand image has a positive relationship with consumer trust.

Based on Neupane's [22] studies, brand image has significantly impacted customer loyalty, directly and indirectly, moderating customer satisfaction. Sallam [23] also stated that customer loyalty is positively and substantially influenced by brand image. As Sharma [24] confirmed, Sallam's findings claimed an effective correlation between brand image and consumer loyalty. Similar to Aurelia et al. [25], that brand image influenced customer loyalty and became one of the important things for any company to succeed in marketing activities. The following hypothesis is established as follows:

H4: Brand image has a positive effect on consumer loyalty.

III. Customer Trust

Each customer has various considerations in choosing which bank they will use in carrying out their financial transactions. Customer trust can be linked to the results of the company's performance. This performance is based on the level of success of the services provided by a company. The success of a product in gaining client trust will be impacted by the difference in services supplied; i.e., the same product, if purchased in various places, will get different services. One example is Internet Banking, all banks have these online products, but every bank has advantages and disadvantages in its products; this is what causes customers to choose which bank they will use.

Customer trust is defined as thoughts, feelings, emotions, or behaviors manifested when the customer feels that, when transferring direct power, the provider may be depended on to operate in their best interests [26]. McKnight et al. [27] stated that there are two dimensions of trust in the electric commerce field, namely:

- Trusting Belief: namely the extent to which a person believes and feels confident in others in a situation. Three elements build trusting belief, namely Benevolence, Integrity, and Competence.
- Trusting Intention: which is a deliberate thing where a person is ready to depend on others in a situation. Two elements build Trusting Intention, namely, Willingness to depend and Subjective Probability of depending.

McKnight et al. [27] and Raisian et al. [28] defined each element. Huang et al. [29] applied these dimensions of trust in their study about internet banking; all elements were included, except subjective probability of depending. Adapting from this literature, Benevolence, Integrity, and Willingness to Depend were used as indicators for measuring customer trust on Klik BCA Individuals in this study.

A lot of research discussed the influence of customer trust on customer loyalty. According to Daud et al. [30], in the Internet Protocol Television (IPTV) service, client trust has a strong and positive association with customer loyalty. Aslam et al. [31] also showed positive and significant results between customer trust and loyalty in telecommunication service. A similar result was found in Johannes et al. [32] regarding the relationship between trust and mobile banking user loyalty. Therefore, the following hypothesis is examined in this study:

H5: Customer trust has positive relationship with customer loyalty

IV. Customer Loyalty

Customer loyalty is a consumer characteristic of a product/service which is realized by purchasing one product/service continuously without considering alternative products/services in the market. According to experts, customer loyalty is a person who makes purchases regularly, buys between the same product or service lines, refers to others, and shows immunity to the pull of competitors. So, loyalty is not about the percentage of customers who previously bought but about repeat purchases. Loyalty is about the percentage of people who have bought in a certain period and made repeat purchases since their first purchase [33]. On the other hand, Oliver [34, p. 34] states customer loyalty to be “a firmly held commitment to repurchasing or protecting back a preferred product/service consistently in the future, thus causing repeated purchases of the same brand or set of brands, despite situational influences and marketing efforts, has the potential to cause a change in behavior”. Also, finding new customers requires five times greater costs than maintaining existing customers [35]. The factors that affect customer loyalty are marketing communication. Good communication will affect the attitude of the customer, which will encourage customer loyalty. The next factor is service quality. Service quality refers to the degree of misalignment between customers' normative service expectations and their views of service performance [36]. Reliability, empathy, and assurance are important aspects of service.

A model concept can be developed from several independent variables and dependent variable. This study tests the model according to existing theories as hypothesis references and shows the impacts of service quality, brand image, customer trust on the dependent variable is customer loyalty. Furthermore, the model will be testing using Smart PLS 2 software to prove the hypothesis above.

According to the model that already defines five hypotheses. The first hypothesis (H1) demonstrated the impact of service quality on customer loyalty. The second hypothesis (H2) examines the relationship between service quality and consumer trust. While the third hypothesis (H3) demonstrates how the brand image has a beneficial influence on customer trust. Furthermore, the fourth hypothesis (H4) demonstrates the relationship between brand image and consumer loyalty. The last hypothesis (H5) was testing the

relationship between consumer trust and customer loyalty. Figure 1 depicts the framework hypotheses model.

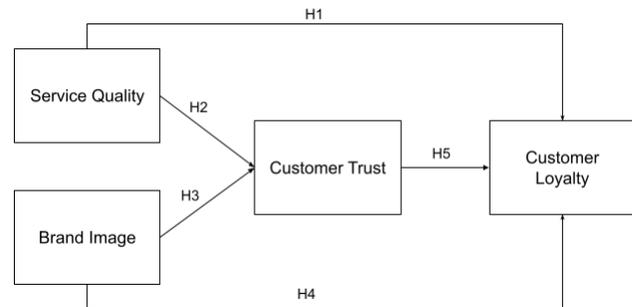


FIGURE 1
HYPOTHESIS RESEARCH MODEL OF INDIVIDUAL INTERNET BANKING
LOYALTY

RESEARCH METHODOLOGY

I. Population and Sample

“A population is a complete set of people with a specialized set of characteristics” [37, p. 63]. The population of this study is all individuals who use Klik BCA internet banking in Jabodetabek area. The targeted population size is recorded at 1,530,000 users.

According to Sugiyono [38, p. 118], “The sample is part of the number and characteristics possessed by the population. What is learned from the sample, the conclusions will apply to the population.” It is necessary to apply appropriate sampling techniques in research. The non-probability sampling methodology was utilized to meet the study's objectives. A purposive sampling technique was applied in this study to obtain respondents who match the targeted criteria. The criterion for the respondents is users of Klik BCA Individual. Thus, the unit of analysis of this study is Individual users of Klik BCA Individual in Jabodetabek area.

The most common methodology to determine minimum sample size for Partial Least Square Structural Equation Model (PLS – SEM) analysis is using 10-times rule. The 10-times rule determines the minimum “sample size should equal to the larger of (1) 10 times the largest number of formative indicators used to measure one construct or (2) 10 times the largest number of structural paths directed at a particular latent construct in the structural model” [39, p. 24]. This study only has reflective indicators; thus, the largest number of structural paths directed at particular construct (in this case, Customer Loyalty has the largest number of structural paths directed on the construct) will be used for determining minimum sample size, which is 30 samples. Nonetheless, it is recommended for minimum sample size of 200 to execute PLS-SEM analysis [40]; thus, 200 respondents or more will be collected in this study.

II. Data Analysis

To verify the reliability and validity of this research, the Measurement Model, consisting of construct reliability tests, convergent validity tests, and discriminant validity tests were analyzed using Smart PLS 3 Software. After all the reliability and validity tests showed the data meet the minimum requirement, the Structural Equation Model (SEM) was conducted using Smart PLS 3 Software. To examine the hypothesis concerning the association between variables, Structural Equation Model (SEM) was utilized in understanding the independent and mediating variables having a significant level with the dependent variable. The significance level of this study is 5% (p -value < 0.05) with a critical t -value of 1.96 [41]. Descriptive analysis was also conducted to describe the respondents' characteristics of this study.

III. Construct Measurement

Questionnaires items for measuring each construct were adapted from [8], [9], [17], [29], [42]–[45]. All questionnaires' items were measured using a 5-point Likert scale consisting of strongly disagree (1) to strongly agree (5). Smart PLS software was then used for data analysis to define the correlation of variables listed in the hypothesis.

IV. Data Collection

The survey was conducted through the distribution of questionnaires in the form of an online form. Respondents were selected through questions about whether the respondent use Klik BCA Individual or not. If the respondent is not a Klik BCA individual user, the respondent is not qualified to answer the questionnaires. The qualifying respondents were then asked to complete surveys about service quality, brand image, customer trust, and customer loyalty on Klik BCA Individual.

V. Descriptive Analysis

Table I depicts the respondents' demographic profile. From 210 respondents have been collected, 207 respondents were eligible for further analysis, consisting of 73.91% male and 26.09% women. The respondents were mainly between 25 – 31 years old (35.27%) and 18 – 24 years old (28.99%). The domicile of respondents was mainly in Jakarta (56.52%). Most of the respondents reached their last education with a bachelor's degree (69.08%). Private employee (93.24%) was found the most as the occupation of the respondents. Lastly, the income per month of respondents is mostly between the range of 1 – 10 million (61.35%).

TABLE I
DEMOGRAPHIC PROFILE OF RESPONDENTS

Demographic Variable	Categories	Percentage (%)
Gender	Male	26.09%
	Female	73.91%
Age	18-24 years old	28.99%
	25-31 years old	35.27%
	32-39 years old	9.66%
	40-45 years old	18.84%

	>50 years old	7.25%
Domicile	Bekasi	10.14%
	Bogor	1.93%
	Depok	14.01%
	Jakarta	56.52%
	Tangerang	17.39%
Last formal education	Senior High School	19.81%
	Bachelor's Degree	69.08%
	Master's Degree	4.83%
	Doctorate's Degree	0.00%
	Others	6.28%
Occupation	Private employee	93.24%
	Private Civil	1.45%
	Entrepreneur	1.45%
	Freelance/self-employed	2.42%
	Other	1.45%
Income per month	IDR 1-10 million	61.35%
	IDR 10-20 million	21.74%
	IDR 20-30 million	11.59%
	IDR 30-40 million	2.90%
	IDR >40 million	2.42%
Klik BCA Individual user	207	100%

VI. Measurement Validation

The measurement model test (i.e., construct reliability, convergent validity, and discriminant validity tests) was designed to assess if the questionnaire items were reliable and valid for measuring the variables. The constructs' reliability and scales' internal consistency were measured using Cronbach Alpha. It is advised that an item have a Cronbach Alpha value of 0.7 or above before it is applied (Singh, 2019). Reliability test can also be measured through composite reliability (CR) values from measurement model test; The CR value should be above 0.70 (Hair et al., 2011; Darmawan et al., 2017).

Convergence validity relates to how effectively various indicators measure the same construct and demonstrate their relationship. To examine convergence validity, factor loading and the average variance extracted (AVE) were applied; an AVE construct larger than 0.50 and factor loadings more than 0.70 demonstrate the construct's convergence validity (Hair et al., 2011; Darmawan et al., 2017; Ngo & Nguyen 2016).

The discriminant validity is the idea that indicators of various constructs should not be associated across domains and overlap. Discriminant analysis is performed through the comparison of the construct's square root of AVE with its square correlation with other constructs (i.e., square root AVE value of each construct must be greater than its square correlation with other constructs to prove its discriminant validity) (Hair et al., 2011; Ngo & Nguyen, 2016).

Following the completion of the measurement model, it was found that the factor loading of SQ8 has a lower value than 0.7; thus, SQ8 was considered invalid and then was eliminated (Table II). The final results of the measurement model test were attached in Table III and Table IV.

TABLE II
CONSTRUCT RELIABILITY AND CONVERGENT VALIDITY TEST –
PRELIMINARY

Variable	Item	Factor Loading	Cronbach's Alpha	Composite Reliability	AVE
Service Quality (SQ)	SQ1	0.828	0.897	0.918	0.584
	SQ2	0.778			
	SQ3	0.837			
	SQ4	0.721			
	SQ5	0.712			
	SQ6	0.734			
	SQ7	0.866			
	SQ8	0.606			
Brand Image (BI)	BI1	0.885	0.936	0.950	0.758
	BI2	0.869			
	BI3	0.823			
	BI4	0.885			
	BI5	0.895			
	BI6	0.866			
Customer Trust (TR)	TR1	0.926	0.962	0.969	0.840
	TR2	0.915			
	TR3	0.932			
	TR4	0.931			
	TR5	0.867			
	TR6	0.927			
Customer Loyalty (LOY)	LOY1	0.857	0.897	0.927	0.760
	LOY2	0.872			
	LOY3	0.869			
	LOY4	0.889			

TABLE III
CONSTRUCT RELIABILITY AND CONVERGENT VALIDITY TEST – FINAL

Variable	Item	Factor Loading	Cronbach's Alpha	Composite Reliability	AVE
Service Quality (SQ)	SQ1	0.842	0.897	0.919	0.620
	SQ2	0.779			
	SQ3	0.857			
	SQ4	0.725			
	SQ5	0.708			
	SQ6	0.709			
	SQ7	0.871			
Brand Image (BI)	BI1	0.885	0.936	0.950	0.758
	BI2	0.869			
	BI3	0.823			
	BI4	0.885			
	BI5	0.895			
	BI6	0.866			
Customer Trust (TR)	TR1	0.926	0.962	0.969	0.840
	TR2	0.915			
	TR3	0.932			
	TR4	0.931			
	TR5	0.867			
	TR6	0.927			
Customer Loyalty (LOY)	LOY1	0.858	0.897	0.927	0.760
	LOY2	0.872			
	LOY3	0.868			
	LOY4	0.889			

TABLE IV
DISCRIMINANT VALIDITY TEST – FINAL

	BI	LOY	SQ	TR
Brand Image (BI)	0.871			
Customer Loyalty (LOY)	0.818	0.872		
Service Quality (SQ)	0.907	0.811	0.787	
Customer Trust (TR)	0.956	0.851	0.904	0.917

RESULT AND DISCUSSION

To determine the correlation among variable and R square value as the research's significant values, the structural model was applied. The model will be assessed along the dependent variable of R-square and parameter coefficient significant values. R-square value could evaluate the effects or influence of independent variables toward dependent variables to determine the significance effect toward dependent variable.

TABLE V
R-SQUARE CALCULATION

Extract	R-Square	R-Square adjusted
Customer Loyalty	0.735	0.731
Customer Trust	0.921	0.921

R-square is the percentage of variance in the dependent variable explained by the variation in the independent variable [46]. The coefficient of determination (R-square) provides information on the goodness of fit of the regression model that we measure how well the regression line approximates the real data point. According to Hair et al. [40], the R-square value of 0.75 is a substantial model, 0.5 is moderate, and 0.25 is a low model. In this study, the R-square value for the dependent variable of customer loyalty is 0.735 or 73.5%, indicating that the independent variable's accuracy in characterizing the dependent variable is moderate. The r-square value in the dependent variable of customer trust is 0.921 or 92.1%, which means that the independent variable's level of precision in explaining the dependent variable is a substantial model.

A hypothesis is a tentative yet testable statement that predicts what you expect to find in empirical data [46]. Hypothesis testing is by bootstrapping process through resampling bootstrapping. The hypothesis testing uses the path coefficient, T statistic, and p-value to determine the significance of one variable to another variable (Table VI).

T-statistic was showing the influence of one independent variable to explain the dependent variable. T statistic was also used to measure the impact of each independent variable on the dependent variable. T statistic is obtained from bootstrapping data by Smart PLS 3 with a 95% confidence level (5% alpha), which will be determined from questionnaires distributed with a critical value of 1.96.

The hypothesis testing can also be seen through the value of p-value and will be accepted while the p-value < 0.05 with the confidence level used is 95% (5% alpha). P-value was also obtained from bootstrapping data by Smart PLS 3, which will be determined from questionnaires. The hypothesis result was shown in the table below.

TABLE VI
HYPOTHESIS RESULTS

Hypothesis		Results	Conclusion
H1	Service quality has positive relationship with customer loyalty.	Path Coeff. = 0.2443 T stat = 1.7117 P value = 0.0870	Reject
H2	Service quality has positive relationship customer trust.	Path Coeff. = 0.2117 T stat = 2.4110 P value = 0.0159	Accept
H3	Brand Image has a positive relationship with consumer trust.	Path Coeff. = 0.7637 T stat = 8.1907 P value = 0.0000	Accept
H4	Brand Image has a positive effect on consumer loyalty	Path Coeff. = -0.0718 T stat = 0.3338 P value = 0.7385	Reject
H5	Customer trust has positive relationship with customer loyalty	Path Coeff. = 0.6992 T stat = 2.8491 P value = 0.0044	Accept

The first hypothesis suggested that service quality is positively related to customer loyalty; however, a different result is found in this study. It was discovered that the correlation of service quality and customer loyalty had a positive path coefficient value (0.2443); however, the t-value (1.7117) was lower than the critical t-value (1.96) and the p-value (0.087) was higher than 0.05, indicating no significant effect. This result concludes that Hypothesis 1 is rejected. The study's hypothesis, which stated that service quality has no significant impact on customer loyalty, was supported by Halim et al. [21], who demonstrated that service quality required a mediating variable, customer trust, to provide a significant effect on customer loyalty. No significant effect between service quality toward customer loyalty is also proven by Suratno et al. [47], which shows that service quality was not enough to create customer loyalty required another factor to strengthen the service quality impact to build customer loyalty.

According to Hypothesis 2, service quality positively correlates with consumer trust. It was discovered how the hypothesis testing produced a positive path coefficient value (0.2117) with t-value (2.4110) higher than critical t-value (1.96) and p-value (0.0159) lower than 0.05, proving that customer loyalty is greatly affected by service quality. This indicates Hypothesis 2 is accepted. The result aligns with the support for the regularity of positive relationship phenomena [14], [48], [49]. Chiou et al. [14] showed that a positive association between service quality and trust occurred. This is due to the effect of quality service on customers' trust in fulfilling consumers' needs. This study is similar to Agung [48], who discovered how service quality positively influences consumer trust. Likewise, the research conducted by Asakdiyah [49].

As stated in Hypothesis 3, customer trust is significantly affected by brand image. The findings revealed the t-statistic to be above 1.96 and the P-value below 0.05, whereby the hypothesis was accepted, with the positive path coefficient value is 0.7637, t-statistic value is 8.1907, and the p-value is 0.0000. Thus, it is mentioned that customer trust is significantly influenced by brand image.

The results are supported by research conducted by Faizal & Nurjanah [19] and Sitorus & Hartono [20] stated how significantly influenced brand image is toward customer trust. This is because a good brand image will provide an excellent first impression and emotional to influence customers to have experience with the product or services. Through the brand image, it will influence customer perception to build customer trust positively.

According to Hypothesis 4, brand image substantially affected customer loyalty. However, the findings revealed that the t-statistic was below 1.96 and the P-value was above 0.05, whereby the hypothesis was rejected with the positive path coefficient is -0.0718, t-statistic value is 0.3338, and the p-value is 0.7385. Brand image does not significantly affect consumer loyalty. The hypothesis result aligned with Halim et al. [21], Kumar [50], and Wahyuni & Ghozali [51]; however, contrary to research from Sallam [23], Sharma [24], and Aurelia et al. [25]. Halim et al. [21] proved that brand image required mediating variable, customer trust, to provide a significant effect on customer loyalty. Another study from Aspizain [52], who also studied that brand image required mediating variable, found that brand equity, as a mediator between brand image and customer loyalty, has a significant effect.

Hypothesis 5 shows the positive correlation between customer trust and customer loyalty. According to the PLS-SEM analysis, there is a positive value of path coefficient between customer trust and customer loyalty of (0.6992) with t-stat (2.8491) above critical t-value (1.96) and p-value (0.0044) is smaller than 0.05; thus, Hypothesis 5 is accepted. This finding corresponds to studies from Daud et al. [30], Aslam et al. [31], Johannes et al. [32], Yunus et al. [53], Omoregie et al. [2], and Madjid [54]. Customer loyalty can be created or influenced by customer trust [53]. The improvement of customer trust will increase loyalty to the bank [54]. Customer loyalty is influenced by customer trust, which affects customers willingly using the service in the future [55]. When trust has evolved within customers on a bank service, they tend to re-patronize, indicating loyalty [2]. Aldaz-Manzano et al. [56] mentioned how crucial trust is to develop and sustain effective association between online banking customers and bank advisors due to physical separation. In conclusion, this study and the literature showed that customer trust is a significant variable in gaining customer loyalty to online banking.

Literature from Zhao et al. [57], followed by Hair et al. [39], is used for determining the mediator model of this research. It is proven that H1 and H4 are rejected, implying that there is no direct influence of service quality and brand image toward customer loyalty. Nevertheless, H2, H3, and H5 are accepted. According to the literatures, these results showed that this research model has indirect-only effect and the mediation that occurs in this research model is full mediation. This mediation effect was also found in studies from Yunus et al. [53], Roostika [11], Halim et al. [21], and Taufiq et al. [18]. A significant factor for customer trust, which results in loyalty, is service quality, and a good brand

image resulting in customer trust could increase customer loyalty [53]. Sarwar et al. [58] also stated that when a bank provides and fulfills its core values and promises, and customer expectations are fulfilled according to their psychological needs and perceptions (e.g., perception of service quality), customers can be converted into the stage of loyalty from the trust. According to Rahmatulloh et al. [59], organizations that can impress consumers via excellent quality perception (which results in consumer trust) would improve trust, resulting in a prolonged association. According to Roostika [11] and Chu et al. [45], service quality should focus on developing and improving trust, which leads to loyalty. Regarding the mediating influence of customer trust between brand image and customer loyalty, Halim et al. [21] found that service quality and brand image require customer trust to indirectly impact customer loyalty. According to Rahmatulloh et al. [59], with a good brand image and customers' trust that causes interests to maintain a connection with the firm, company's brand trust is developed; thus, it is vital to building a good brand image to grow and increase customer trust which led to loyalty. Lastly, the results and literature reviews above demonstrated the significance of customer trust as a mediating factor in the link between service quality-customer loyalty and brand image-loyalty.

CONCLUSION AND IMPLICATION

It was found that no direct influence of service quality or brand image on customer loyalty to Klik BCA Individual. An indirect effect was found when customer trust was included as a mediating variable. These findings indicate how service quality and brand image requirements are insufficient to gain consumer loyalty, but customer trust is necessary for acquiring customer loyalty. It may be stated that consumer trust plays a more critical role in driving loyalty to online banking services than service quality and brand image. Nonetheless, service quality and brand image are critical in gaining and maintaining client trust. It is advised that the bank grow and improve its service quality and brand image by concentrating on creating and earning customer trust to ensure a long relationship and continue to use the bank's services.

To achieve customer loyalty to online banking services, customer trust must be gained first. Customer trust can be gained by improving or maintaining a good quality of services. A good quality service can lead to customers' confidence in the bank, which leads to trust in the bank. To achieve good quality service, customers' expectations and needs must be fulfilled first. It is recommended to have a 24 hours' hotline service; it helps the customers to have access to communicate with the bank anytime, and the bank can also be quick in responding to the customers' needs or problems. The bank must always supervise the performance of its website (e.g., system availability, responsiveness, privacy, and safety of the website) to provide the service that customers need in online transactions. Besides service

quality, a good brand image can also generate customer trust. It is recommended that the bank uphold its value propositions and promises in delivering services to the customers to give good impressions on customers. The bank can exhibit its own brand's personality, strength, uniqueness to create a good brand image. The bank can also make good marketing efforts so that customers' perceptions and beliefs can be formed, which causes them to choose the bank's brand. It is also suggested that the bank build good relationships with customers to provide good experiences and a good perception of the brand image. If good marketing and relationships have been carried out with existing customers, this will increase customer confidence in using internet banking. Customers will feel comfortable and safe using products from a well-known (well-known) brand image because customers think that a brand is well known, reliable, and has a quality that can be accounted for. Through the quality of service and brand image, the trust could be obtained. This causes customers to willingly continue with the bank and re-patronage the online service because trust has been built; thus, customer loyalty to the bank is formed.

LIMITATIONS AND RECOMMENDATIONS FOR FUTURE RESEARCH

A number of limitations were found in this study. The scope respondents only covered at Jabodetabek, which means representative of big cities with good internet connectivity. Furthermore, the scope of the banking industry is only limited to BCA internet banking users.

One of the improvements that can be added for future research is expanding the scope to a respective area representing small cities and can be developed to other banking industries. The other improvement is adding the variables. The addition of variables can be increasing the precision to explain the construct between variables. It is recommended for the bank to focus on building and strengthening customer loyalty through continuous improvement to reinforce customer trust, so the banking industry will have a better strong position in customer perception and willing to use their banking as the only option or at least become the best option.

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