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RESEARCH ARTICLE

The Role Of Brand Attachment And Brand Trust On Customer Retention With Brand Loyalty As An Intervening Variable On Bank Bjb Kc Medan Customers Intervening On Bank Bjb Kc Medan Customers

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Abstract

This study aims to analyze the effect of brand attachment and brand trust on customer retention with brand loyalty as an intervening variable on customers of Bank BJB Medan Branch Office. The method used is a quantitative approach with Structural Equation Modeling–Partial Least Square (SEM-PLS) analysis techniques on 154 respondents. The results of the study indicate that brand attachment and brand trust have a positive and significant effect on brand loyalty and customer retention. In addition, brand loyalty is proven to be able to mediate the effect of brand attachment and brand trust on customer retention. These findings reinforce the importance of building emotional attachment and customer trust in increasing brand loyalty and customer retention in the conventional banking sector. This study provides theoretical and practical contributions in designing sustainable customer relationship-based marketing strategies.
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Keyword: brand attachment, brand trust, brand loyalty, customer retention, SEM-PLS

Introduction

In an era of increasing competition in the banking industry, retaining customers is a major challenge faced by financial institutions, including Bank BJB Medan Branch Office. Amidst the ease of switching customers to other banks that offer similar products and services, loyalty becomes a very valuable asset. Therefore, understanding the factors that can increase customer retention is very important in developing marketing strategies and managing customer relationships.

One approach that has received increasing attention in modern marketing studies is brand attachment and brand trust. Brand attachment reflects the deep affective relationship between the customer and the brand, while brand trust describes the customer's belief that the brand will provide value and experience as expected. Both are believed to have a significant influence in shaping brand loyalty, which in turn encourages sustainable customer retention.

Problem findings in research (Simarmata, 2019) conducted on 100 customers of Bank BJB Medan Branch as follows

Table 1 Net Promoter Score

	Jenis Persentase	Jumlah
Promoter	69	69%
Passive	16	16%
Detractors	15	15%
Total	**100**	**100%**

Source : (Simarmata, 2019)

From the table above, there are 3 (three) categories of Bank BJB customers, namely promoters, passives and detractors. The promoter customer category obtained a percentage of 69%, meaning that customers are very interested and feel satisfaction with Bank BJB Medan City branch products so that customers are willing to recommend BJB Medan City Branch bank products to other prospective customers. But on the other hand, the category of passive customers and detractors obtained results of 15-16%, meaning that Bank BJB products have not been fully accepted by customers, and this is a special concern that must be resolved immediately by Bank BJB Medan City Branch so that passive customers and detractors customers become customer retention, namely by increasing brand attachment and brand trust so that it will have a positive effect (brand loyalty) on other customers or prospective customers for Bank BJB Medan City Branch products and changing customer behaviour patterns to customer retention.

The findings of the above problems are different from the findings of research (Pebriyanti et al., 2024) which focuses on brand loyalty (level of loyalty to the brand) in this case, namely the level of customer loyalty to the pension funds of financial institutions managed by Bank BJB Majalaya branch of 51%, this level of loyalty is one of the factors that influence it, namely brand awarnees (brand awareness) and brand trust (belief in the brand).

Other findings in the study (Ricadonna et al., 2021) focus on Islamic commercial banks, the findings state that customer loyalty cannot mediate brand image and customer retention at Islamic commercial banks.

From the findings of the findings of the above problems, it is strongly supported by previous research, namely research (Dahmiri et al., 2023) which examines the loyalty of BSI mobile users and the results of its research show that satisfaction, trust and brand have an influence on BSI mobile user loyalty.

The next study (Pamungkas & Ishak, 2023) analysed Brand Loyalty for Xiaomi Smartphone Users in Yogyakarta and the results of his research stated that Brand Experience, Brand Satisfaction, and Brand Trust have an influence on Brand Loyalty for Xiaomi Smartphone Users in Yogyakarta.

Furthermore, research (Nur et al., 2024) analyses the factors of brand loyalty, and the results of his research state that customer engagement, brand attachment, and customer trust have a positive and significant effect on brand loyalty.

Research (Bidayah & Rakhmawati, 2024) focuses on brand loyalty in La Tulipe Cosmetics products, from the results of the research conducted shows that brand trust has no effect on brand loyalty, brand experience affects brand loyalty, emotional brand attachment affects brand loyalty, brand trust has no effect on emotional brand attachment, brand experience affects emotional brand attachment, brand trust has no effect on brand loyalty through

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emotional brand attachment, brand experience affects brand loyalty through emotional brand attachment.

Next research (Oetama & Susanto, 2023) focuses on brand loyalty in Instant Noodle products in Sampit, the results show that rand experience has a significant effect on brand satisfaction, brand experience significantly affects brand trust, brand experience has a significant effect on brand loyalty, brand satisfaction has no significant effect on brand loyalty.

The latest research in (Sembiring & Sembiring, 2023) which focuses on testing the impact of customer knowledge and customer trust in the Deposit Insurance Corporation (LPS) on bank customer retention in Indonesia, the results of his research show that customer knowledge and customer trust in LPS have a positive influence on bank customers' decisions to become LPS customers.

From the findings of the above research findings focus more on the direct relationship between brand trust and brand loyalty, without considering the role of brand attachment as an intervening variable. Most of the studies were conducted on Islamic banks or the non-banking sector, so research is needed in the context of conventional banking such as Bank BJB. Although brand loyalty is often studied, its impact on customer retention has not been explored in depth in the literature.

From the findings of the research findings above, more focus on the direct relationship between brand trust and brand loyalty, without considering the role of brand attachment as an intervening variable. Most of the studies were conducted on Islamic banks or the non-banking sector, so research is needed in the context of conventional banking such as Bank BJB. Although brand loyalty is often studied, its impact on customer retention has not been explored in depth in the literature.

In previous studies (Surya & Saragih, 2020);(Surya et al., 2020);(Nasution & Azmin, 2018);(Ningsih et al., 2024);(Mesra et al., 2024);(Mesra et al., 2023);(Pane et al., 2020);(Siregar, 2020);(Widodo, 2021);(Widodo et al., 2023) did not specifically discuss the role of Brand Attachment, Brand Trust, Customer Retention, Brand Loyalty in Bank Bjb Kc Medan Customers.

So that in this study (novelty) more brand attachment and brand trust as predictors of brand loyalty and customer retention in one research model. Using a quantitative approach to test the causal relationship between these variables on Bank BJB KC Medan customers, as well as designing effective marketing strategies to increase customer loyalty and retention at BANK BJB KC Medan.

Based on the background of the problem, research findings, previous research described above, the researcher is interested in raising research entitled 'The Role of Brand Attachment and Brand Trust on Customer Retention with Brand Loyalty as an Intervening Variable for Bank BJB KC Medan Customers'.

Method

A multivariate analysis technique that overcomes the limitations of previous statistical models. According to Ghozali and Latan (2019), SEM integrates two main statistical methods: factor analysis and simultaneous equation modelling.

This research uses SEM-PLS (Partial Least Squares), which is a component or variant-based approach. The SEM-PLS analysis process is conducted in three main stages.

Outer Model

The procedure for testing the measurement model consists of a validity test and a reliability test.

1.1 Validity Test

a. Convergent Validity

b. Discriminant Validity

Reliability Test

The Cronbach's alpha value is recommended to be greater than 0.7 and composite reliability is also recommended to be greater than 0.7 (Sekaran, 2014).

Inner Model

This study aims to identify the relationship between exogenous and endogenous constructs that have been defined in the hypothesis (Hair et al., 2017). The inner model test value is obtained through the analysis stage in SmartPLS software by applying the bootstrapping method. Evaluation of the structural model is carried out through analysis of the R-square value of the dependent variable, the Stone-Geisser Q-square test to measure predictive ability, and the t test to assess the significance of the path coefficient in the model.

Results and Discussion

Outer Model Analysis

Composite Reliability

The statistics used to measure the composite reliability of a construct show that a composite reliability value above 0.6 indicates that the construct has an adequate level of reliability as a measuring tool. Values in the range of 0.6 and above are considered decent, while values between 0.8 to 0.9 reflect a very satisfactory level of reliability..

Table 1 Result Composite Reliability

	Composite Reliability
Brand Attachement (X1)	0,717
Brand Trust (X2)	0,623
Customer Retention (Y)	0,749
Brand Loyalty (Z)	0,635

Data Source : Data SEM-PLS 2024

The conclusion of composite reliability testing is as follows:

a. The Brand Attacment variable is reliable, because the composite reliability value is 0.717
b. The Brand Trust variable is reliable, because the composite reliability value is 0.623
c. The Customer Retention variable is reliable, because the composite reliability value is 0.749
d. The Brand Loyalty variable is reliable, because the composite reliability value is 0.635

2. Average Variance Extracted (AVE)

The AVE, or the average variance extracted measure balances the variance that can be explained by items to the variation resulting from measurement mistakes. If the AVE score exceeds 0.5, it indicates that the construct has excellent convergent validity. Latent factors can explain almost 50% of the variance in indicators.

Table 2 Result Average Variance Extracted

	Composite Reliability
Brand Attachement (X1)	0,576
Brand Trust (X2)	0,502
Customer Retention (Y)	0,529
Brand Loyalty (Z)	0,547

Data Source : Data SEM-PLS

The conclusion of AVE testing is as follows:

a. The Brand Attacment variable is reliable, because the AVE Test value is 0.576
b. The Brand Trust variable is reliable, because the AVE Test value is 0.502
c. The Customer Retention variable is reliable, because the AVE Test value is 0.529
e. The Brand Loyalty variable is reliable, because the AVE Test value is 0.547

Inner Model Analysis

R-Square

R-Square is an indicator that shows how much the proportion of variation in endogenous variables can be explained by exogenous variables in a model. This measure serves to assess the extent of the predictive quality of the model, whether it is classified as good or bad (Juliandi, 2018). The assessment criteria for the R-Square value according to Juliandi (2018) are as follows:

1) If the R2 value (adjusted) = 0.75 $\rightarrow$ the model is substantial (strong).
2) If the R2 value (adjusted) = 0.50 $\rightarrow$ the model is moderate.
3) If the R2 value (adjusted) = 0.25 $\rightarrow$ the model is weak (bad).

Table 3

R-Square

	R-Square	**R-Square Adjusted**
Customer Retention	**0,521**	**0,419**

Data Source : Data SEM-PLS

The conclusion from testing the r-square value on customer retention is that the Adjusted R-Square for the path model using moderator variables is 0.521. This means that the brand attachment variable, brand trust, in explaining brand loyalty is 100%. Thus, the model is classified as substantial (moderate).

F-Square

F-Square is a measure used to evaluate the relative influence of exogenous variables on endogenous variables in a model. The F-Square value is obtained from changes in the R^2 value when an exogenous variable is removed from the model, so that it can be seen whether the variable has a significant effect on endogenous constructs (Juliandi, 2018) as follows:

1) If the F2 value = 0.02 → there is a small effect of the exogenous variable on the endogenous variable.
2) If the F2 value = 0.15 → moderate/severe effect of the exogenous variable on the variable endogenous.
3) If the F2 value = 0.35 → the exogenous variable has a large effect on the endogenous variable

Table 4 Result Average Variance Extracted

	BA	**BT**	**CR**	**BL**

Brand Attachment (X1)
0,293

0,186
Brand Trust (X2)
0,028 0,317
Customer Retention (Y)
Brand Loyalty (Z)

0,121

Data Source : Data SEM-PLS

The conclusions from the F-Square test in the table above are as follows:

1. The Brand Attachment variable on customer retention has a value of F2 = 0.293. So there is a moderate/severe effect of exogenous variables on endogenous ones.
2. The Brand Trust variable on customer retention has a value of F2 = 0.028. So there is a small effect of exogenous variables on endogenous ones
3. The Brand Loyalty variable on customer retention has a value of F2 = 0.121. So there is a moderate/severe effect of exogenous variables on endogenous ones

Direct Effect

The aim of direct effect analysis is to test hypotheses the direct influence of a variable that influences (exogenous) on the variable in question influence (endogenous) (Juliandi, 2018).
Probability/significance value (P-Value):
- If the P-Values < 0.05, then it is significant.
- If the P-Values > 0.05, then it is not significant.

Table 5

Direct Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X1 -> Y	0,538	0,465	0,323	1.665	0,009
X1 -> Z	0,345	0,292	0,289	1.795	0,001
X2 -> Y	0,283	0,314	0,206	1.772	0,013
X2 -> Z	0,451	0,396	0,274	1.784	0,021
Z -> Y	0,315	0,359	0,320	1.985	0,035

Data Source : SEM-PLS

The conclusion from the direct effect values in the table above is as follows:

1) Brand Attachement on Customer Retention: Path coefficient = 1.665 > T-Table = 1,655, This means that the influence of X1 on Y is significant. Brand Attachement on Brand Loyalty: Path coefficient = 1.795 >Table = 1,655, meaning that the moderator variable (brand loyaty) moderate the influence of an endogenous variable (brand attachment) on an exogenous variable (performance). Brand Trust on Customer Retention: Path coefficient = 1.772 > T-Table = 1,655, This means that the influence of X2 on Y is significant. Brand trust on Brand Loyalty: Path coefficient = 1.784 > T-Table = 1,655, meaning that the moderator variable (brand loyaty) moderate the influence of an endogenous variable (brand trust) on an exogenous variable (performance). Brand loyalty on Customer Retention: Path coefficient = 1.985 > T-Table = 1,655, This means that the influence of Z on Y is significant.

Indirect Effect

The aim of direct effect analysis is to test hypotheses the direct influence of a variable that influences (exogenous) on the variable in question
influence (endogenous) (Juliandi, 2018). Probability/significance value (P-Value):
- If the P-Values < 0.05, then it is significant.
- If the P-Values > 0.05, then it is not significant.

Table 6 Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X1 ->Z ->Y	0,509	0,363	0,281	1.603	0,015
X2 ->Z ->Y	0,542	0,258	0,331	1.650	0,007

Data Source : SEM-PLS

The conclusion from the direct effect values in the table above is as follows:

1) Brand Attachement on Brand Loyalty On Customer Retention: Path coefficient = 1.603 > T-Table = 1,655, Brand loyalty is able to mediate brand attachment to customer retention. Brand trust on Brand Loyalty On Customer Retention: Path coefficient = 1.650 < T-Table = 1,655, Brand loyalty is able to mediate brand attachment < customer retention

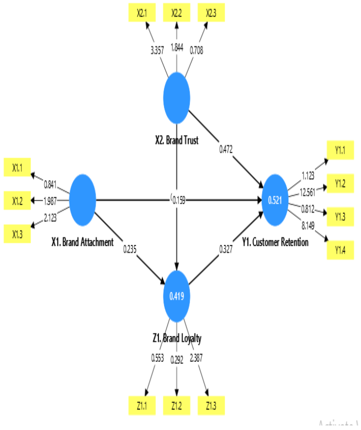

Figure 1.
T-Value Inner and Outer Model

Disscussion

The t test carried out is the result of the t test from bootstrap calculations. T test results in the picture above will then be compared with the t table value. The analysis of the results of this research is an analysis of the suitability of theories, opinions and previous research that has presented the results of previous research as well as behavioral patterns what must be done to overcome this. Below there are two (2) main parts will be discussed in the analysis of the findings of this research, namely as follows:

Brand Attachment has a positive and significant effect on Customer Retention.

From the statistical test results, Brand Attachement (X1) has a significant effect on Customer Retention (Y). This is clearly seen with the results of tcount (1.419) < t table (1.655) with P-Values (0.009) < 0.05, so Ha is accepted which indicates that there is indeed a positive and significant effect of brand attachement on customer retention on Bank BJB customers. this is in line with research (Thomson et al., 2005) which states that strong emotional attachment to brands makes consumers reluctant to switch to other brands. In the context of Bank BJB, customers who have an emotional attachment to the bank tend to continue to use the bank's services in the long term. Research by (Sabrina & Khoiriyah, 2011) shows that brand attachment has a significant influence on customer retention. They found that consumers' emotional attachment to the brand increases their likelihood of staying with the brand.

Brand Attachment has a positive and significant effect on Brand Loyalty.

From the statistical test results, Brand Attachment (X1) has a significant effect on Brand Loyalty (Z). This is clearly seen with the results of tcount (1.195) < t table (1.655) with P-Values (0.001) < 0.05, then Ha is accepted which indicates that there is indeed a positive and significant effect of brand attachment on brand loyalty for Bank BJB customers, meaning that Brand attachment describes a strong emotional bond between consumers and brands. According to (Park et al., 2010), brand attachment is the strength of the relationship between the brand and the consumer's self-concept. When Bank BJB customers feel that the bank reflects their personal values or has an important role in their lives, they tend to show higher loyalty. Research by Belaid and Behi (2011) shows that brand attachment has a significant influence on brand loyalty. They found that the stronger consumers' emotional attachment to the brand, the higher their level of loyalty to the brand (Sabrina & Khoiriyah, 2011).

Brand Trust has a positive and significant effect on Customer Retention.

From the statistical test results, Brand trust (X2) has a significant effect on customer retention (Y). This is clearly seen with the results of tcount (0,723) < t table (1.655) with P-Values (0.013) < 0.05, then Ha is accepted which indicates that there is indeed a positive and significant effect of brand trust on customer retention for Bank BJB customers, meaning that Brand trust plays an important role in retaining customers. According to (Morgan & Hunt, 1994), trust is the foundation of long-term relationships between companies and customers. In the context of Bank BJB, if customers believe that the bank will fulfil its promises and provide consistent services, they are likely to continue using the bank's services. Research by (Chaudhuri & Holbrook, 2001) shows that brand trust has a significant influence on customer retention. They found that consumers' trust in the brand increases their likelihood of staying with the brand in the long term.

4. **Brand Trust has a positive and significant effect on Brand Loyalty.**

From the statistical test results, Brand trust (X2) has a significant effect on brand loyalty (Z). This is clearly seen with the results of tcount (1,419) < t table (1.655) with P-Values (0.021) < 0.05, then Ha is accepted which indicates that there is indeed a positive and significant effect of brand trust on brand loyalty for Bank BJB customers, meaning that Brand trust refers to consumer confidence that the brand will fulfil its promises and provide consistent value. According to Chaudhuri and Holbrook (2001), trust in brands increases loyalty because consumers feel safe and confident in the performance of the brand. In the context of Bank BJB, if customers believe that the bank will keep their funds safe and provide reliable services, they are likely to become more loyal (Pamungkas & Ishak, 2023) found that brand trust has a positive influence on brand loyalty. They concluded that consumers' trust in the brand increases their loyalty to the brand.

5. **Brand Loyalty has a positive and significant effect on Customer Retention.**

From the statistical test results, Brand loyalty (X2) has a significant effect on customer retention (Y). This is clearly seen with the results of tcount (0,985) < t table (1.655) with P-Values (0.007) < 0.05, then Ha is accepted which indicates that there is indeed a positive and significant effect of brand loyalty on customer retention for Bank BJB customers, meaning that Brand loyalty reflects a consumer's commitment to continue buying or using products or services from a particular brand. According to (Oliver, 1999), brand loyalty contributes to customer retention because loyal consumers are less likely to switch to competitors. In the context of Bank BJB, loyal customers will continue to use bank services and are not easily tempted by offers from other banks. Research by (Al Satria & Firmansyah, 2024) shows that brand loyalty has a significant influence on customer retention. They found that brand loyalty increases the likelihood of customers to stay with the brand in the long term.

6. **Brand Loyalty mediates the influence of Brand Attachment on Customer Retention.**

From the statistical test results, Brand loyalty is able not mediate brand attachment to customer retention. This is clearly seen with the results of tcount (1,603) < t table (1.655) with P-Values (0.015) < 0.05, then Ha is accepted which indicates that there is indeed a positive and significant effect of Brand loyalty is able to mediate brand attachment to customer retention for Bank BJB customers, meaning that it is in line with the statement Brand Attachment reflects the emotional and psychological closeness between consumers and brands. When consumers feel emotionally connected to a brand, they tend to strengthen Brand Loyalty. Furthermore, Brand Loyalty encourages Customer Retention, because loyal customers do not easily switch to other brands. (Park et al., 2010) stated that brand attachment has a positive effect on loyal behavior because it forms consumer affective commitment. (Oliver, 1999) added that brand loyalty is the main driver in retaining long-term customers. Brand Loyalty significantly mediates the relationship between Brand Attachment and Customer Retention in the banking sector. Brand Loyalty acts as a mediating variable between Brand Attachment and Customer Retention, because emotional attachment does not directly retain customers, but must go through loyalty first

7. **Brand Loyalty mediates the influence of Brand Trust on Customer Retention.**

From the statistical test results, Brand loyalty is able to mediate brand trust to customer retention. This is clearly seen with the results of tcount (1,650) > t table (1.655) with P-Values (0.007) < 0.05, then Ha is accepted which indicates that there is indeed a positive and significant effect of Brand loyalty is able to mediate brand trust to customer retention for Bank BJB customers, meaning that Brand Trust is the customer's belief that the brand will fulfill its promises and act in the customer's interest. This trust encourages the formation of brand loyalty, because consumers feel safe and confident in the quality and consistency of the brand. Loyal consumers are more likely to remain (retained). (Chaudhuri & Holbrook, 2001) stated that trust in a brand increases loyalty, and this loyalty then contributes to long-term customer retention(Liu et al., 2012) stated that brand loyalty plays a mediating role between brand trust and customer retention.

Conclusions and Recommendations

From the results and discussions in the study, it was concluded that brand loyalty is able to mediate brand attachment and brand trust towards customer retention. This study contributes to increasing BJB Bank's customer retention by paying attention to brand loyalty as a mediator towards brand attachment and brand trust.

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