

The Influence of Perception of Quality, Brand Trust and Brand Image on Brand Loyalty on BRIZZI Card Users In Pekanbaru City

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ABSTRACT

The aim of this research is to find out whether perceived quality (X1), brand trust (X2) and brand image (X3) influence brand loyalty (Y) among Brizzi card users in Pekanbaru City, both partially and simultaneously. Respondents in this study totaled 100 respondents. The sampling technique in this research was purposive sampling. The results of this research show that the quality perception variable has no significant effect on brand loyalty, brand trust has a significant effect on brand loyalty, and brand image has a significant effect on brand loyalty. Perceived quality, brand trust and brand image together have a significant effect on brand loyalty. The results of the R square coefficient of determination obtained at 0.458 indicate that the magnitude of the influence of the three independent variables together on the dependent variable is 45.8% while the remaining 54.2% is another variable not examined in this research.

Keywords: perceived quality, brand trust, brand image, brand loyalty

Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

“Entrepreneurship on Global Economics Development in the Era of Society 5.0”

INTRODUCTION

The development of technology and information has an impact on the existing payment system in Indonesia, especially the non-cash payment system. The instruments used in the non-cash payment system are payment instruments using cards (APMK), checks, giro bills, debit notes, and electronic money (card based and server based). Innovation in electronic payment instruments using cards has developed into a more practical form. Currently in Indonesia a payment instrument known as electronic money is being developed (bi.go.id, 2020). In the current era of e-money , competition between banks is increasingly tight and competitive, where each bank will try to provide the best product services between one bank and another (Farhan, 2017).

According to Manullang (2018). The Brizzi Card is electronic money issued by Bank Rakyat Indonesia (BRI). This Brizzi card is a non-cash payment tool that has an electronic money value based on the amount saved by the owner of the Brizzi card. In supporting the development of the Brizzi card, BRI has issued a policy in the field of payment systems that focuses on aspects of security, efficiency, expanding access and consumer protection.

The Brizzi Card as a non-cash payment instrument provides benefits to its users in carrying out micro and retail payment transactions. BRI is intensifying the National Cashless Movement (GNNT) with the hope of being able to optimize people's purchasing power which will also have an impact on increasing the country's economic growth (Sofyan, 2015).

The following is a comparison of electronic circulation levels money five largest banks in Indonesia in the last four years:

Table 1. Comparison of BRIZZI Card Circulation Levels with Other Banks

No	Bank name	Type	Product name	2016	2017	2018	2019
1	BCA	Private	Flazz	8.7 Million cards	10.8 Million Cards	9.9 Million cards	15.5 Million Cards
2	BRI	BUMN	BRIZZI	3.8 Million Cards	5.2 Million Cards	9.9 Million cards	13.3 Million cards
3	Independent	BUMN	E-Money	5.4 Million Cards	8.1 Million Cards	6.4 Million Cards	9.4 Million Cards
4	BNI	BUMN	TapCash	250,000 Cards	350 Cards	3 Million Cards	4 Million Cards
5	BTN	BUMN	Blink	-	20 Cards	-	300 Cards

Source: Republika.Co.Id, Keuangan.Kontan.Co.Id, 2020)

Based on the data in table 1, it shows that from 2016 to 2019, Brizzi's circulation always experienced a significant increase compared to TabCash and Blink. In 2018 and 2019 the circulation of Brizzi cards was above E-money cards . However, Brizzi's increase did not reach the level of circulation of Flazz cards issued by BCA.

The phenomenon that occurs in the distribution of Brizzi is the first step that is the basis for companies to develop the company by generating brand loyalty from consumers. After being able to generate brand loyalty from consumers, the company will receive positive signals and feedback from consumers (Laksono, 2020). Creating brand loyalty in consumers is not easy considering that changes can occur at any time, both changes in consumers, such as tastes and psychological, social and cultural aspects of consumers as well

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as competition from other competitors (Dipura, 2018). Brand loyalty is very valuable for a company because brand loyalty obtained from consumers or customers represents a large barrier to entry for competitors (David, 2016)

Kayaman (2007) states that the higher the perceived quality of the product or service, the easier it will be for consumers to be loyal to the brand. Perceived quality is the consumer's opinion regarding the overall quality or superiority of the product. If the quality perceived by consumers is low, consumers will be more inclined to switch to foreign products or services in order to increase the perceived value (Rezvani, 2012).

Products that can satisfy users are products that innovate in accordance with developments in the modern world. BRI-using a system that is designed as well as possible with digital transactions equipped with RFID (Radio Frequency Identification). This design is expected to enable consumers, directly or indirectly, to assess the products they will or have purchased. This assessment is based on the totality of what is received and what is understood compared to what is expected from a brand they choose (Hendarsyah, 2016).

Brand trust has the potential to create high-value relationships between consumers and companies. Poor brand trust from consumers can result in consumers switching to other brands (Candra, 2019). The Brizzi card has good brand trust from consumers because BRI is a bank that is often used by the public both in the city center and in areas far from the city.

Without a strong and positive brand image, it is very difficult for companies to attract new consumers or retain existing consumers (Rizan, 2012). Brand image is what consumers think or feel when they hear or see the name of a brand or in essence what consumers have learned about the brand (Supranto, 2011). Brand image is a very important thing for companies to pay attention to because through a good brand image, it can create emotional value in consumers and create positive feelings when consumers buy or use an item (Farhan, 2018). The emergence of various electronic cards from other banking institutions requires BRI to be able to compete in maintaining its market share by establishing a brand image through Brizzi.

LITERATURE REVIEW AND HYPOTESIS FORMULATION

Brand Loyalty

Brand loyalty is a connection between a customer and a brand. This measure provides an idea of whether a customer might switch to another brand offered by a competitor, especially if there is a difference in price or other attributes (David, 2016).

Perception of quality

Zeithaml (2013) defines perceived quality as the customer's overall perception of the brilliance and quality of the product or service provided. Perceived quality is a subjective evaluation by consumers of the brand they consume.

Brand trust.

Candra (2018) stated that brand trust is important for consumers to determine their choice in choosing a brand, because trust reduces consumers' time sacrifices and risks towards the brand. Brand trust itself is the consumer's willingness to rely on the brand's capabilities which originates from the consumer's belief that the brand is able to fulfill the promised value and is intensively good at the brand (Delgado, 2014).

Brand image

Kotler (2016) defines brand image as a consumer's perception of a brand as a reflection of the associations that exist in the consumer's mind. Brand image can be assumed to be a collection of brand associations that are concluded in the minds of consumers. Brand

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image refers to a memory framework about a brand that contains consumers' interpretation of the symbols, the benefits of the brand and the uses that consumers can experience.

Hypothesis

High quality perception is demonstrated through long-term use, consumers gain differentiation and superiority from the brand. Perceived quality is a component of brand value where high perceived quality will direct consumers to choose that brand over other brands (Firmansyah, 2019). According to Kotler (2009) perceived quality is the features and characteristics of products or services that have a function in satisfying and fulfilling consumer desires. Perceived quality was found to be the main etendent of brand loyalty. Research conducted by Raharja (2019) shows that perceived quality has a positive and significant effect on brand loyalty. This is done by creating high quality and consistent quality, comfort when used, reliable and not easily damaged. Dipura's (2018) research shows that perceived quality has a positive and significant effect on brand loyalty. This shows that the stronger the perception of quality, the higher brand loyalty will be.

H₁ : Perceived Quality has a positive effect on brand Loyalty.

Annisa (2016) states that brand trust relationships are built person to person , brand trust is the consumer's willingness to trust a brand with all the risks and expectations promised by the brand in the hope of producing positive value according to customer expectations. Zohaib, (2014) explains that brand trust is an important item for companies wanting to increase brand loyalty, so consumers must fulfill the needs and desires of these consumers. Previous research conducted by Westika (2018) shows that brand trust has a significant positive influence on brand loyalty. Meanwhile, previous research conducted by Silintowe (2018) shows that the brand trust variable has a positive and significant effect on brand loyalty. This means that the better and higher the trustworthiness of a company's brand in the eyes of consumers, the more brand loyalty it will form.

Previous research conducted by Westika (2018) shows that brand trust has a significant positive influence on brand loyalty. Meanwhile, previous research conducted by Silintowe (2018) shows that the brand trust variable has a positive and significant effect on brand loyalty. This means that the better and higher the trustworthiness of a company's brand in the eyes of consumers, the more brand loyalty it will form.

H₂ : Brand Trust has a positive effect on Brand Loyalty.

Brand image usually measures certain aspects of the brand in people's minds, brand image is also a mediating variable that leads to brand loyalty (Lee, 2011). According to Annisa, (2016) brand image is a representation of the overall perception of a brand and is formed from information and past experiences with that brand. Brand image is related to attitudes in the form of beliefs and references towards the brand, consumers who have a positive image of the brand will be more likely to make purchases, without a strong and positive brand image it is very difficult for companies to attract new customers and retain existing ones. There is.

In research conducted by Laksono (2020), the results show that brand image has a significant positive effect on brand loyalty. This means that loyalty will be more positive and better if the brand image that arises from brand loyalty is also assessed favorably by customers or potential customers. Research conducted by Rahmadhani et al (2022) also states that brand image has a positive and significant influence on brand loyalty.

H₃: Brand image has a positive effect on brand loyalty.

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Fahmi (2018) stated that one of the variables that influences brand loyalty is perceived quality which can be described by consumers by assessing the advantages and disadvantages of the brand. Perceived quality will influence the brand's position in comparison with other brands. Likewise with brand trust in the formation of brand loyalty, if a brand is able to meet consumer expectations or even exceed consumer expectations, providing quality assurance at every opportunity for its users and the brand as part of the consumer. In this way, brand loyalty will be easy to form and it will be easy to create brand loyalty (Sutriana, 2020).

The next factor that influences brand loyalty is brand image which is a representation of the overall perception of a brand. Brand image is related to attitudes in the form of belief in a brand (Annisa, 2016). Research conducted by Raharja (2019) concluded that perceived quality and brand image have a positive and significant effect on brand loyalty. Research conducted by Oktaviasari (2020) shows that brand trust and brand image simultaneously have a positive effect on brand loyalty.

H4: Perceived quality, brand trust and brand image jointly have a positive effect on brand loyalty.

METHOD

The type of research used in this research is a quantitative method. Quantitative research is research that is based on the assumption that a symptom can be classified, and the nature of the relationship is cause and effect (Sugiyono, 2014). The time for carrying out this research starts from June 2021 to February 2022. The location of this research is in Pekanbaru City. The sample used in this research was Brizzi card users in Pekanbaru. The sampling technique in this research was purposive sampling. Purposive sampling means that the sample is selected based on the researcher's assessment of the condition of the best party to be used as a research sample (Prakoso, 2020). The number of samples in this research was 100 respondents.

The data collection technique that the author used in this research was a questionnaire. The questionnaire in this study provided a written statement that was distributed to Brizzi card users in Pekanbaru. For analysis purposes, the author collects and manages data obtained from the questionnaire by giving an assessment weight to each question answer based on a Likert scale (Sugiyono, 2012). Data analysis techniques in quantitative research are processed using statistical calculations using SPSS software . Data analysis is carried out to process and analyze data to obtain conclusions from the research

RESULT AND DISCUSSION

Table 2. Data Normality Test

One-Sample Kolmogorov-Smirnov Normality Test Results		
Unstandardized Residuals		
N		100
Normal Parameters ^{a, b}	Mean	,0000000
	Std. Deviation	4.33031036
	Most Extreme Differences	
	Absolute	,083
	Positive	,071

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	Negative	-,083
Statistical Tests		,083
Asymp. Sig. (2-tailed)		,085 ^c

Source: Processed data, 2021

From the data in table 1 above, it can be seen that the value of Asymp. Sig (2-tailed) is 0.085 which is greater than 0.05. So it can be concluded that the data in this study is normally distributed.

Table 3. Multicollinearity Test Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
X1 Perception of Quality	,507	1,974
X2 Brand Trust	,412	2,427
X3 Brand Image	,407	2,459

Data Source: Processed data, 2021

From the data in table 2 it can be concluded that the tolerance values for the variables perception of quality, brand trust and brand image each have a tolerance value above 0.1 and all VIF values < 10. So it can be concluded that multicollinearity did not occur in this study.

Table 4. Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	,422	2,915			,145	,885
X1 Perception of Quality	-,017	,077	-,031		-,220	,827
X2 Brand Trust	,136	,079	,268		1,718	,089
X3 Brand Image	-,059	,089	-,103		-,659	,512

a. Dependent Variable: ABSRESS

Source: Processed data, 2021

From the data in table 3 above, it can be seen that the significant value of each variable is above 0.05. It can be concluded that the variables in this study are free from heteroscedasticity problems.

Table 5. Multiple Linear Regression Test Results Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	7,480	4,555			1,642	,104
X1	,007	,120	,007		,062	,951
X2	,284	,124	,268		2,292	,024
X3	,533	,139	,451		3,826	,000

a. Dependent Variable: Y

Source: Processed data, 2021

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Based on the table above, the multiple linear regression equation can be formulated as follows:

$$Y = 7.480 + 0.007 X_1 + 0.284 X_2 + 0.533 X_3$$

The results of the multiple linear regression equation above provide the following meaning:

1. A constant value of 7.480 means that if the variables of perceived quality, brand trust and brand image are equal to zero, then the brand loyalty value is 7.480, in other words if the variables X_1 ,
2. The regression coefficient value (b_1) of 0.007 means that if perceived quality (X_1) is increased by one unit, then brand loyalty will increase by 0.007 units assuming the other independent variables remain constant. On the other hand, if perceived quality decreases by one unit, then brand loyalty will decrease by one unit, 0.007 units, assuming the other independent variables remain constant. A positive coefficient value indicates a unidirectional relationship.
3. The regression coefficient (b_2) value of 0.284 means that if brand trust (X_2) is increased by one unit, then Brand Loyalty will increase by 0.284 units assuming the other variables are considered constant. On the other hand, if brand trust decreases by one unit, then brand loyalty will decrease by one unit, 0.284 units, assuming the other independent variables remain constant. A positive coefficient value indicates a unidirectional relationship.
4. The regression coefficient b_3 value of 0.533 means that if Brand Image (X_3) is increased by one unit then brand loyalty will increase by 0.533 units assuming the other independent variables remain constant. On the other hand, if brand image decreases by one unit, then brand loyalty will decrease by one unit, 0.533 units, assuming other variables remain constant. A positive coefficient value indicates a unidirectional relationship.

Based on this research, it can be concluded that perceived quality does not have a significant effect on brand loyalty so that hypothesis 1 in this research is rejected. This means that the quality of use and advantages of the Brizzi card do not influence the level of brand loyalty among Brizzi Card users in the city of Pekanbaru.

Brand trust has a t-value level of $2.292 > t\text{-table } 1.984$ and a significance of $0.024 < 0.05$. It can be concluded that the brand trust variable has a significant effect on brand loyalty so that hypothesis 2 in this research is accepted. This means that the better the brand trust, the greater a person's loyalty to the brand. On the other hand, the lower the brand trust, the lower the brand loyalty to the Brizzi card in the city of Pekanbaru.

Brand image has a t-count level of $3.826 > t\text{-table } 1.984$ and a significance value of $0.000 < 0.05$. It can be concluded that the brand image variable has a significant effect on brand loyalty. It can be concluded that brand image has a significant influence on brand loyalty among Brizzi card users in Pekanbaru City so that hypothesis 3 in this research is accepted. This means that the better the brand image, the greater a person's loyalty to the brand. On the other hand, if the brand image is lower, the brand loyalty will be lower for Brizzi card users in Pekanbaru City.

From the results of simultaneous testing, the calculated F value was $27.086 > F\text{-table } 2.70$ and the significance value was $0.000 < 0.05$, indicating that perceived quality, brand trust and brand image together (simultaneously) had a significant positive effect on user brand loyalty. Brizzi cards in the city of Pekanbaru so that hypothesis 4 in this research is accepted. This means that the better the perception of quality, brand trust and brand image, the greater a person's loyalty to the brand.

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RESEARCH LIMITATIONS

There are several limitations in this research that require improvement to be paid more attention to by future researchers. Some limitations in this research are as follows:

1. The number of respondents, which is only 100 people, certainly does not reflect the real situation. Thus, it is hoped that researchers will increase the number of respondents to obtain more accurate data.
2. This research only has three variables, there are still many other variables that can be added to expand the research. For future researchers, they can add variables that can influence brand loyalty in their research.
3. This research takes information provided by respondents through questionnaires which sometimes do not show the respondents' actual opinions. For future researchers, they can use other methods such as interviews and others to obtain more varied information.

CONCLUSION

Perceived quality does not have a significant effect on brand loyalty. This means that the quality of use and advantages of the Brizzi card have no effect on the level of brand loyalty among Brizzi Card users in Pekanbaru City. Brand trust has a significant effect on brand loyalty. This means that the better the brand trust, the greater the brand loyalty of Brizzi card users in Pekanbaru City. Brand image has a significant influence on brand loyalty. This means that the better the brand image, the greater the brand loyalty of Brizzi Card users in Pekanbaru City. Perceived quality, brand trust and brand image together (simultaneously) have a significant effect on brand loyalty. This means that the better the perception of quality, brand trust and brand image, the greater the brand loyalty of Brizzi card users in Pekanbaru City.

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