The Role of Emotional Value and Image on the Effect of Perceived Service Quality on Behavioral Loyalty and Attitudinal Loyalty in Bank Bri Aceh

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Abstract

This research examined the role of emotional value and image on the effect of perceived service quality on behavioral loyalty and attitudinal loyalty at Bank BRI Aceh. The population in this research was as many as 300,078 customers of Bank BRI Aceh, which were spread throughout Aceh. The number of sample was determined by one of the Probability Sampling techniques, namely the proportionate stratified random sampling technique. The Slovin formula was used to produce a sample size of 399 customers. The research model was analyzed using Structural Equation Modeling (SEM) with the help of SPSS-AMOS-22. The result proved that Perceived Service Quality had no effect on Attitudinal Loyality, Perceived Service Quality had no effect on Behavioral Loyality, Perceived Service Quality had an effect on Emotional Value, Perceived Service Quality had no effect on Image, Emotional Value had no effect Behavioral Loyality, Image had an effect on Attitudinal Loyality, Emotional Value had an effect on Image, Emotional Value had no effect on Attitudinal Loyality, Image had an effect on Behavioral Loyality, Emotional Value did not mediate The effect of Perceived Service Quality on Behavioral Loyality, Image mediated the effect of Perceived Service Quality on Attitudinal Loyality. All of these findings are evidence of a management model that can be used, especially in marketing, which can contribute to enriching the theory of causality between its variables. An interesting finding lies in one line model where emotional value cannot play a mediating variable, while in another model image can be a mediating variable. Image was partial in mediating, so that Perceived Service Quality can take advantage of the image path to achieve attitudinal loyalty, and should not take the path to influence Behavioral Loyalty.

Keywords: Emotional Value, Image, Employee Psychological Capital, Perceived Service Quality, Behavioral Loyalty, Attitudinal Loyalty.

1. Introduction

The marketing concept is the key to achieving company goals. One of the goals to be addressed is to provide satisfaction to customers. Customers can be divided into two groups, namely new buyers and repeat buyers. From a cost perspective, it will generally cost more to attract new customers compared to the costs incurred to retain existing customers who make repeat purchases. This makes the concept of retaining customers more important than trying to tie up new customers. In the service industry, customer satisfaction is generally influenced by the

quality of interaction between customers and employees who make service contacts (Kotler & Keller, 2018).

Behavioral Loyalty (behavioral loyalty) is often described as loyalty that arises because of a change in price levels, a sales location that consumers perceive as comfortable, as well as consumer evaluations of the price of a product. (Schmitt, 2012). From some of the literature, it can be summarized that Behavioral Loyalty is about a person's behavior, how he will decide to be loyal to a product or not, so that the marketer's job is to read how the behavior of the potential customer can lead to a decision on loyalty to the product. Customer loyalty investigations are often a major issue in much of the marketing literature and research. In general, research on customer loyalty only focuses on the behavioral dimensions of respondents in measuring loyalty (Cunningham, 1966) in (Maheshwari, Lodorfos, & Jacobsen, 2014) or focus on the attitudinal dimension in measuring loyalty (Bowen & Chen, 2001). Emphasis on the attitudinal dimension is in fact more important and useful when measuring customer loyalty, because attitude will encourage certain behaviors. Attitudinal loyalty is a way shown by a person in assessing an object, activity, other person or a condition with a positive or negative side. The more positive sides it shows, the better the attitudinal loyalty it will show.

Based on this understanding, customer loyalty actually has a very complex construct that does involve the behavioral and attitudinal dimensions. According to (Liu, Sudharshan, & Hamer, 2000) there are several indicators to measure employee performance, namely: (1) Intention to make repeat purchases. (2) Intention to say positive things about the company to others (positive remarks), (3) Intention to recommend the company to others (recommend to others), (4) Intention to provide personal information to the company (giving personal information). Meanwhile, to measure attitudinal loyalty, in this study the researchers chose to use indicators according to (Aaker, 2013), namely: (1) Measuring the cost of switching brands (switching costs), (2) Measuring the level of satisfaction, (3) liking brands, (4) Committed buyers.

Based on the customer's perspective, a service encounter or also known as a moment of truth occurs when a customer interacts with a company to get the service he purchased. Basically, there are two main things related to a service, namely the expectations of the customer on the quality of a service (expected quality) and the customer's perception of the quality of the service at the time of receiving the service (experienced or perceived quality). Customers often rate a service they get and compare it with their expectations or desires. Service quality that is said to be good arises because of the existence of a service concept resulting from the formulation of company strategies and policies. The service strategy must be able to provide a perceived value that is acceptable to its customers, such as services that must meet customer expectations, so this will certainly motivate customers to remain loyal to a certain product rather than having to move to competing products. In this research, researchers used indicators to measure perceived service quality according to (Kalkavan & Katrinli, 2014) which consists of: (1) Considering a particular brand of high quality, (2) The likelihood of a certain brand's quality being very high, (3) The likelihood that a particular brand will have a very high functional potential, (4) The likelihood that a particular brand has a very high level of reliability. High quality, (5) certain brands must be of very good quality, (6) Certain brands appear to be of very poor quality.

Emotional value is also included in the customer value equation. Emotional value is the feeling that is expected when they transact with an organization and its employees. Companies need to use emotional values such as providing fast and friendly service and arranging each room comfortably and beautifully, so that customers who come feel happy and comfortable when

making transactions for company goods and services. Not only managers must be able to please customers but employees who work must know how to make customers happy with the services provided and be able to show high empathy and competence in interacting emotionally, so the emotional value of customers will increase and feel comfortable with what. Given and will indirectly bind consumers to come back and eventually become loyal customers.

One of the differentiations that can be made by a company is by providing interesting and unforgettable experiences for its customers when they buy company goods or services, so that they can feel the pleasant things that the company offers them. Providing a pleasant experience for customers is an interaction between the company and the customer so that the customer can express what they feel. In the experience economy, the role of emotions is very important because emotions are the center of our lives as humans who must interact with each other. From these explanations, it can be summarized that emotional value leads to emotional value that can be created due to the response of the value of a product to itself. In essence, emotional value is related to feelings, namely positive feelings that customers will experience when buying a product. In this research, researchers used emotional value indicators according to (Peter & Olson, 2013) which consists of: (1) comfort, (2) security, (3) closeness, (4) experience, (5) attitude.

Customer satisfaction in a product's brand is a concept that is generally considered very important, especially in the current conditions of intense business competition. Customer satisfaction can be built with an image (image) of a product or company. Apart from image, companies also need to pay attention to the quality of the products they sell in order to compete and survive in the market. Image can be measured using indicators (Aaker, 2013) as follows: (1) Recognition, (2) Reputation, (3) Affinity, (4) Domain. The level of competition in the banking world is very high and complex. In marketing activities, banks must make efforts so that people are more interested and give full confidence to use the products or experience the services offered by the bank. The same thing was also done by PT. Bank Rakyat Indonesia (Bank BRI). Bank BRI is one of the state owned entreprise banks of Indonesia.

Through an initial survey conducted by researchers at Bank BRI that handles the Aceh region, or in this research it is called the Bank BRI Aceh, the following data were obtained:

Table 1. Number of Customers Depositing Funds at BRI Bank Aceh

No.	Year	Product						
		Deposit	**G(%)**	**current account**	**G(%)**	**Savings**	**G(%)**	**Total**
1.	2015	13.650	-	8.830	-	102.070	-	124.550
2.	2016	15.170	10,02	9.820	10,08	116.540	12,41	141.530
3.	2017	18.960	19,99	11.550	14,98	155.540	25,07	186.050
4.	2018	16.840	(12,58)	11.650	0,8	143.343	(8,5)	171.833
5.	2019	15.767	(6,8)	12.009	2,99	137.997	(3,8)	165.773

Source: BRI Aceh Regional Office

Based on the description of table 1 above, it can be seen that there was a decrease in the amount of deposits by 12.58% and the number of savings customers at Bank BRI in Aceh by 8.5% in 2018. This situation continued in 2019. The number of customers who made deposits in

Bank BRI Aceh fell 6.8% and savings also fell 3.8%. This incident occurred because of the downward trend in interest rates for deposit products, so that in the past, customers preferred to use non-bank investment products as alternatives such as ORI (Indonesian Retail Bonds), Indonesian Retail Sukuk, Mutual Funds and Bancasurrance which have relatively high interest rates.

Table 2.Number of Britama Savings Product Customers who close their accounts

Types of Deposits	2015	2016	2017	2018	2019
Britama	1.499	1.801	2.171	2.739	3.533
Amount of increase	-	302	370	568	794
Percentage (%)	-	16,77	17,04	20,74	22,47

Source: BRI Aceh Regional Office

Table 2 shows the number of customers who closed savings accounts for Britama products at Bank BRI throughout Aceh. The data shows that the number of closed accounts had increased every year. This proves that there was a lack of commitment and loyalty to Britama product customers throughout Aceh. In addition, there were also passive accounts and balances that are below the minimum, which illustrates that BRI Bank had not been able to provide the best service or provide satisfaction to its customers, because customers felt they could not get more value during the saving process and customers also did not recommend it to others.

Based on the phenomena mentioned above that occurred in the Bank BRI Aceh, researchers are very interested in further researching "The Role of Emotional Value and Image on the Effect of Perceived Service Quality on Behavioral Loyalty and Attitudinal Loyalty at Bank BRI Aceh".

Research Paradigm

Based on the discussion of the problem and the research literature, the researcher formulated a research paradigm and hypothesis which is described as follows.
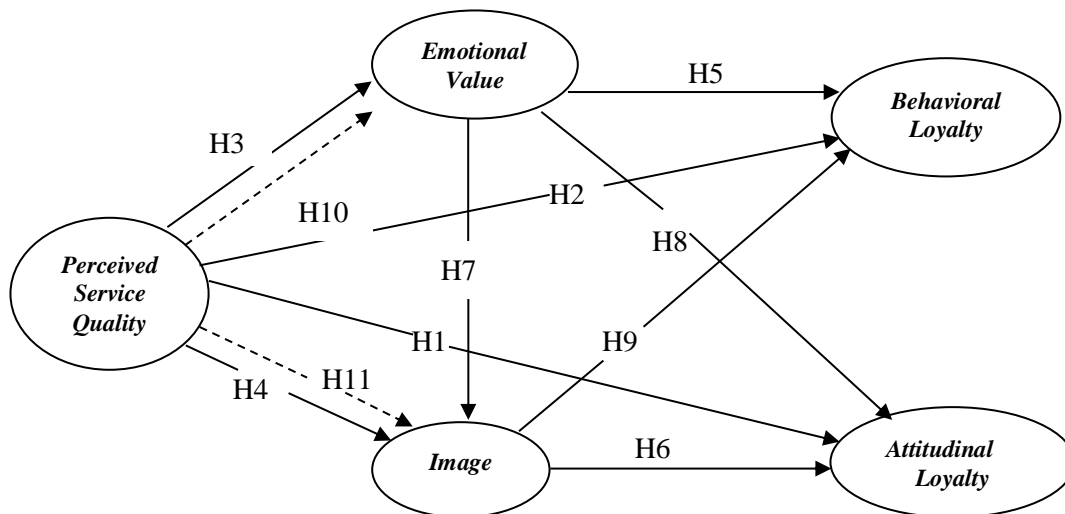
Figure 1. Research Framework

Ha1 : There was an effect of perceived service quality on attitudinal loyalty.
Ha2 : There was an effect of perceived service quality on behavioral loyalty.
Ha3 : There was an effect of perceived service quality on emotional value.
Ha4 : There was an effect of perceived service quality on image.
Ha5 : There was an effect of emotional value on behavioral loyalty.
Ha6 : There was an effect of image on attitudinal loyalty.
Ha7 : There was an effect of emotional value on image.
Ha8 : There was an effect of emotional value on attitudinal loyalty.
Ha9 : There was an effect of image on behavioral loyalty.
Ha10 : There was an effect of perceived service quality on behavioral loyalty through emotional value.
Ha11 : There was an effect of perceived service quality on attitudinal loyalty through image.

2. Research Method

This research used an object, namely the Bank BRI Aceh. This research measured several variables consisting of exogenous variables, namely Perceived Service Quality, Intervening variables namely Emotional Value and Image, as well as Behavioral Loyalty and Attitudinal Loyalty as endogenous variables. The population used in this research was 300,078 customers of Bank BRI Aceh scattered throughout Aceh. The number of sample was determined by the method of probability sampling technique (proportionate stratified random sampling). In determining the number of sample, the researchers determined it by calculating using the Slovin formula so as to produce a sample size of 399 customers. Data obtained through the use of questionnaires. The variable measurement scale used in this research was the Likert Scale, which is a technique for measuring attitudes in which subjects are asked to identify their level of agreement or disagreement with each statement (Noor, 2017).

The data analysis technique used in this research is Structural Equation Modeling (SEM) with the help of the Statistical Package Software for the Social Science-Analysis of Moment Structures (SPSS-AMOS-22). This research used SEM because the development of this research model had variables that connected the exogenous variables to endogenous variables. SEM can identify the dimensions of a construct and at the same time can measure the influence or degree of relationship between the factors that have identified the dimensions. In order for the modeling to be carried out completely, it required several steps that must be taken according to (Hair, Hult, Ringle, & Sarstedt, 2016) namely as follows: (1) developing a theoretical model, (2) developing a path diagram, (3) compiling a structural equation, (4) determining estimation, (5) assessing the identification of a structural model.

Before testing the hypothesis, confirmatory factor analysis (CFA) testing was carried out. CFA testing was carried out to ensure that the indicators were valid or not. The CFA also supported proving the data whether it was fit or not, which was translated into various instruments in the Goodness of Fit Index (GFI), based on the Cut off Value, and its criteria. (Hartono & Muchtar, 2017). Test of suitability between theoretical models and empirical data can be seen at the level (Goodness of Fit Statistic). Evaluation of the Goodness of Fit criteria is an evaluation of the feasibility test of a model with several criteria for the suitability of the index and its cut off value, to state whether a model can be accepted or rejected (Hair et al., 2016).

3. Results and Discussion

Confirmatory Factor Analysis

The loading factor that represents the contribution of each indicator to the variable it represents can be seen in Table 3 below:

Table 3. Loading Factor Indicators on the Variable

			Estimate
PSQ6	<---	Perceived_Service_Quality	,846
PSQ5	<---	Perceived_Service_Quality	,731
PSQ4	<---	Perceived_Service_Quality	,918
PSQ3	<---	Perceived_Service_Quality	,856
PSQ2	<---	Perceived_Service_Quality	,843
PSQ1	<---	Perceived_Service_Quality	.749
EV1	<---	Emotional_Value	.549
EV3	<---	Emotional_Value	.574
EV4	<---	Emotional_Value	.960
EV5	<---	Emotional_Value	.955
I4	<---	Image	.737
I3	<---	Image	.753
I2	<---	Image	.506
I1	<---	Image	.839
BL1	<---	Behavioral_Loyalty	.873
BL2	<---	Behavioral_Loyalty	.966
BL3	<---	Behavioral_Loyalty	.884
BL4	<---	Behavioral_Loyalty	.630
AL1	<---	Attitudinal_Loyalty	.773
AL2	<---	Attitudinal_Loyalty	.916
AL3	<---	Attitudinal_Loyalty	.883
AL4	<---	Attitudinal_Loyalty	.853

Source: Primary Data, 2020 (processed)

Based on the results of the loading factor test in the table above, it can be seen that all indicators have met the requirements to be included in the continued processing of data because all loading factor values are> 0.5

Evaluation of Goodness of Fit Criteria

From the results of the measurement model analysis, the chi-square value = 152.088 at a probability = 0.052 is classified as marginal. While $\chi2/df = 1.794$; RMSEA = 0.071; GFI = 0.978; TLI = 0.931; AGFI = 0.917; and CFI = 0.954 fulfills the criteria and the value indicates fit. More details on the results of the due diligence are presented in table 4 below:

Table 4. Measurement Model Feasibility Testing Results

Goodness of Fit Index	Cut off Value	Result	Model Evaluation
Chi-Square	< 240.995	152.088	Good
Probability	≥ 0.05	0.052	Good
RMSEA	≤ 0.08	0.071	Good
GFI	≥ 0.90	0.978	Good
AGFI	≥ 0.90	0.917	Good
CMIN/DF	≤ 2.00	1.794	Good
TLI	≥ 0.90	0.931	Good
CFI	≥ 0.90	0.954	Good

Source: Primary Data, 2020 (processed)

Hypothesis test

The structural model analysis that explains the effect test between variables is presented in the following path diagram.
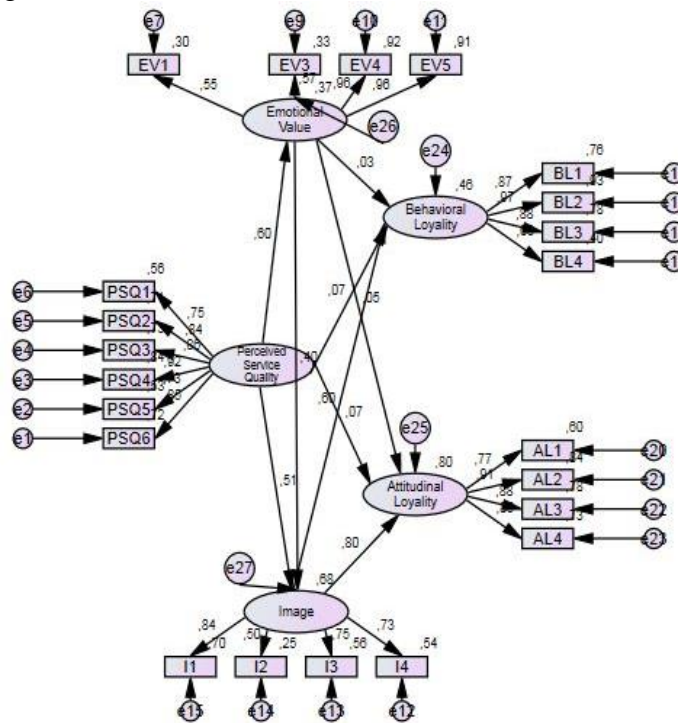

Figure 2. Structural Model

The test results of the full model for testing the direct effect hypothesis after fulfilling the SEM assumptions are more clearly shown in the following table:

Table 5. Hypothesis Testing Results

			Estimate	S.E.	C.R.	P Value
Emotional_Value	<---	Perceived_Service_Quality	0.604	0.034	9.112	0.000
Image	<---	Perceived_Service_Quality	0.512	0.037	9.115	0.000
Image	<---	Emotional_Value	0.404	0.078	6.674	0.000
Behavioral_Loyalty	<---	Emotional_Value	0.033	0.088	0.521	0.603
Attitudinal_Loyalty	<---	Emotional_Value	0.051	0.076	0.979	0.328
Attitudinal_Loyalty	<---	Image	0.804	0.101	8.933	0.000
Behavioral_Loyalty	<---	Image	0.600	0.099	6.422	0.000
Behavioral_Loyalty	<---	Perceived_Service_Quality	0.073	0.050	1.022	0.307
Attitudinal_Loyalty	<---	Perceived_Service_Quality	0.068	0.044	1.150	0.250

Source: Questionnaire / Primary Data, 2020 (processed)

From table 5 above, it explains the proof of the direct effect per hypothesis, which is explained as follows:

H1 : The Influence of Perceived Service Quality on Attitudinal Loyalty
The influence of Perceived Service Quality on Attitudinal Loyalty obtained a CR value of 1.150 with a significance value of 0.250. Of these two numbers do not meet the requirements of causality significance (CR must be> 2 and Sig. Must be <0.05) so it can be concluded that Perceived Service Quality had no effect on Attitudinal Loyalty. Then hypothesis 1 can be declared rejected because it is not proven based on the test results.

H2 : The Influence of Perceived Service Quality on Behavioral Loyalty
The influence of Perceived Service Quality on Behavioral Loyalty obtained a CR value of 1.022 with a significance level of 0.307. Of these two numbers do not meet the requirements of causality significance (CR must be> 2 and Sig. Must be <0.05) so it can be concluded that Perceived Service Quality had no effect on Behavioral Loyalty. Then hypothesis 2 can be declared rejected because it is not proven based on the test results.
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H3 : The Influence of Perceived Service Quality on Emotional Value
The influence of Perceived Service Quality on Emotional Value obtained a CR value of 9.112 with a significance value of 0,000. Of these two numbers have met the requirements for the significance of causality (CR must be> 2 and Sig. Must be <0.05) so that it can be concluded that it is proven that Perceived Service Quality had an effect on increasing Emotional Value. The coefficient of the influence of Perceived Service Quality on Emotional Value is 0.604. This reveals that with an increase in Perceived Service Quality of 1 unit, it will have a significant and unidirectional effect on the increase in Emotional Value of 0.604 units. This also describes the importance of the role of Perceived Service Quality in explaining Emotional Value performance. Then hypothesis 3 can be stated as accepted because it is proven based on the test results.

H4 : The Influence of Perceived Service Quality on Image

The influence of Perceived Service Quality on Image obtained a CR value of 9,115 with a significance level of 0.000. Of these two numbers have met the requirements for the significance of causality (CR must be> 2 and Sig. Must be <0.05) so that it can be concluded that it is proven that Perceived Service Quality had an effect on image enhancement. The magnitude of the influence of Perceived Service Quality on Image is 0.512. This reveals that with an increase in Perceived Service Quality of 1 unit, it will have a significant and unidirectional effect on the increase of Image worth 0.512 units. It also defines the importance of the role of Perceived Service Quality in explaining Image performance. Then hypothesis 4 can be declared accepted because it is proven based on the test results.

H5 : The Influence of Emotional Value on Behavioral Loyalty

The influence of Emotional Value on Behavioral Loyalty obtained a CR value of 0.521 with a significance level of 0.603. Of these two numbers do not meet the requirements of causality significance (CR must be> 2 and Sig. Must be <0.05) so it can be concluded that Emotional Value had no effect on Behavioral Loyalty. Then hypothesis 5 can be declared rejected because it is not proven based on the test results.

H6 : The Influence of Image on Attitudinal Loyalty

The influence of Image on Attitudinal Loyalty obtained a CR value of 8.933 with a significance level of 0.000. Of these two numbers have met the requirements for the significance of causality (CR must be> 2 and Sig. Must be <0.05) so that it can be concluded that it is proven that Image had an effect on Attitudinal Loyalty. The magnitude of the influence of Image on Attitudinal Loyalty is 0.804. This reveals that with the increase in Image worth 1 unit, it will have a significant and unidirectional effect on the increase in Attitudinal Loyalty worth 0.804 units. This also indicates the important role of Image in explaining the performance of Attitudinal Loyalty. Then hypothesis 6 can be declared accepted because it is proven based on the test results.

H7: The Influence of Emotional Value on Image

The influence of Emotional Value on Image obtained a CR value of 6.674 with a significance value of 0.000. Of the two numbers, it has met the requirements for the significance of causality (CR must be> 2 and Sig. Must be <0.05) so that it can be concluded that it is proven that Emotional Value had an effect on Image. The magnitude of the influence of Image on Emotional Loyalty is 0.404. This reveals that with an increase in Emotional Value of 1 unit, it will have a significant and unidirectional effect on the increase in Image worth 0.404 units. This also indicates the important role of Emotional Value in explaining Image performance. Then hypothesis 7 can be stated as accepted because it is proven based on the test results.

H8: The Influence of Emotional Value on Attitudinal Loyalty

The influence of Emotional Value on Attitudinal Loyalty obtained a CR value of 1,150 with a significance value of 0.250. These two numbers do not meet the requirements for the significance of causality (CR must be> 2 and Sig. Must be <0.05) so that it can be concluded that Emotional Value had no effect on Attitudinal Loyalty. Then hypothesis 8 can be declared rejected because it is not proven based on the test results.

H9: The Influence of Image on Behavioral Loyalty

The influence of Image on Behavioral Loyalty obtained a CR value of 6.442 with a significance level of 0.000. Of these two numbers have met the requirements for the significance of causality (CR must be> 2 and Sig. Must be <0.05) so that it can be concluded that it is proven that Image had an effect on Behavioral Loyalty. The amount of influence of Image on Behavioral Loyalty is 0.600. This reveals that with the increase in Image by 1 unit, it will have a significant and unidirectional effect on the increase in Behavioral Loyalty by 0.600 units. This also indicates the important role of Image in explaining the performance of Behavioral Loyalty. Then hypothesis 9 can be declared accepted because it is proven based on the test results.

H10: The Influence of Perceived Service Quality on Behavioral Loyalty through Emotional Value

Testing the mediating effect of the Perceived Service Quality variable on Behavioral Loyalty can be explained as follows:
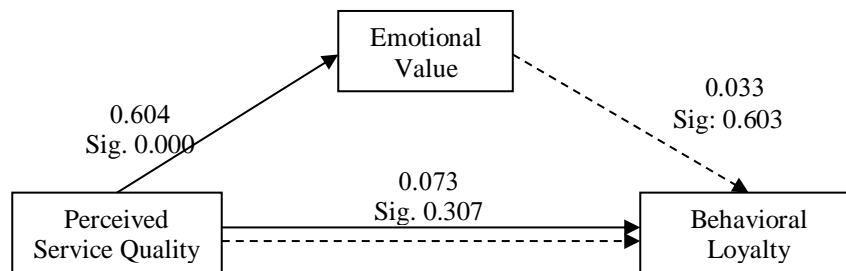

Figure 3. Testing the Effects of Mediating Perceived Service Quality on Behavioral Loyalty through Emotional Value

Based on Figure 3, it is found that the path coefficient between Perceived Service Quality and Emotional Value obtained a path coefficient of 0.604, while the path coefficient of Emotional Value on Behavioral Loyalty was 0.033. The path coefficient between Perceived Service Quality and Behavioral Loyalty was 0.073. Because the direct influence between Perceived Service Quality and Behavioral Loyalty was not significant at 5%, the effect of Perceived Service Quality on Emotional Value was significant at 5% and the effect of Emotional Value on Behavioral Loyalty was not significant at 5%, it can be concluded that the Emotional Value variable did not act as a variable which mediated the relationship between Perceived Service Quality and Behavioral Loyalty. Then hypothesis 10 can be declared rejected because it is not proven based on the test results.

H11: The Influence of Perceived Service Quality on Attitudinal Loyalty through Image

Testing the mediating effect of the Perceived Service Quality variable on Behavioral Loyalty can be explained as follows:
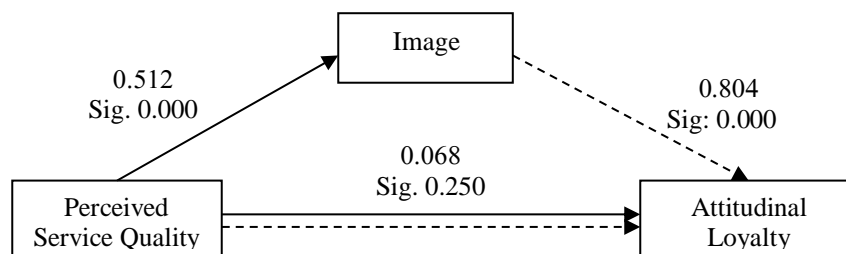
Figure 4. Testing the Effects of Mediating Perceived Service Quality on Attitudinal Loyalty through Image

Based on Figure 4, it is found that the path coefficient between Perceived Service Quality and Image was obtained a path coefficient value of 0.512, while the path coefficient of Image to Attitudinal Loyalty was 0.804. The path coefficient between Perceived Service Quality and Attitudinal Loyalty obtained a value of 0.068. Because the direct influence between Perceived Service Quality and Attitudinal Loyalty was significant at 5%, the effect of Perceived Service Quality on Image was significant at 5% and the effect of Image on Attitudinal Loyalty was significant at 5%, it can be concluded that the Image variable acted as a variable that mediated the relationship between Perceived Service Quality on Attitudinal Loyalty. The role of mediation that occurs is a partial mediation. Then hypothesis 11 can be declared accepted because it is proven based on the test results.

4. Conclusion

The results of research on customers of Bank BRI Aceh prove that The result proved that Perceived Service Quality had no effect on Attitudinal Loyality, Perceived Service Quality had no effect on Behavioral Loyality, Perceived Service Quality had an effect on Emotional Value, Perceived Service Quality had no effect on Image, Emotional Value had no effect Behavioral Loyality, Image had an effect on Attitudinal Loyality, Emotional Value had an effect on Image, Emotional Value had no effect on Attitudinal Loyality, Image had an effect on Behavioral Loyality, Emotional Value did not mediate The effect of Perceived Service Quality on Behavioral Loyality, Image mediated the effect of Perceived Service Quality on Attitudinal Loyality. All of these findings are evidence of a management model that can be used, especially in marketing, which can contribute to enriching the theory of causality between its variables. An interesting finding lies in one line model where emotional value cannot play a mediating variable, while in another model image can be a mediating variable. Image was partial in mediating, so that Perceived Service Quality can take advantage of the image path to achieve attitudinal loyalty, and should not take the path to influence Behavioral Loyalty. For future researchers, of course, they can develop this proven research model, by adding other mediating variables to replace emotional value, or by adding moderating variables such as cost or technology to test the effect of Perceived Service Quality on Attitudinal Loyalty through Image. These findings can also be a basis for practitioners, especially leaders at Bank BRI Aceh, to develop strategies to increase attitudinal loyalty in the future. Achievement of Attitudinal loyalty is of course inseparable from an increase in Perceived Service Quality, which can be through the company's image, or an increase that can directly affect.

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