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Influence brand trust, brand equity, and brand image toward Sharia bank customer loyalty

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Abstract: Customer loyalty to a brand is a concept considered important, especially in conditions where competition is fierce and growth is low. This research aims to determine whether brand trust, brand equity, and brand image influence the loyalty of customers in Islamic banks. The research method used is descriptive and verificative, with data collection through questionnaires processed with the help of SPSS. The results of the study indicate a positive influence of brand trust on customer loyalty. This means that the better the brand trust, the higher the customer loyalty. There is also a positive influence of brand equity on customer loyalty. This means that the more effective the brand equity, the higher the customer loyalty. Additionally, there is a positive influence of brand image on customer loyalty. This means that the more positive the consumer's brand image, the higher the customer loyalty. The influences of brand trust, brand equity, and brand image on customer loyalty are evident. This means that the better the brand trust, brand equity, and brand image, the better the customer loyalty. Customer loyalty can be explained through the variables of brand trust, brand equity, and brand image.
Keywords: *Brand equity, Brand image, Brand trust, Customer loyalty customer loyalty.*

1. Introduction

The current condition of competition is so tight that banks are required to be able to survive, and must even continue to develop. Banks must carry out and pay attention to several important things, one of which is retaining existing customers, and continuing to work on potential customers so that they do not leave the company and become customers of competing banks. By doing this, customer loyalty will be maintained

A customer's loyalty to a brand is a concept that is considered important, especially in conditions where competition is very tight and in conditions of low growth. In conditions like that, brand loyalty is needed so that banks can survive. Maintaining customer loyalty to a brand is more effective and a very strategic effort than having to look for new customers. The issue of branding is a company issue whose development must be continuously monitored.

In today's highly competitive banking industry, the issue of branding has become a critical strategic concern that requires continuous monitoring and development. One of the key elements in building a strong brand is brand trust. Brand trust not only serves as a differentiating strategy from competing banks but also plays a significant role in increasing customer satisfaction. Customers who trust a brand are more likely to experience a deeper emotional connection, leading to memorable and unique experiences that they may not have encountered before. Recent studies have demonstrated that enhancing customer satisfaction and brand trust significantly bolsters brand loyalty. For instance, research by Ikramuddin and Mariyudi [1] found that perceived value positively influences customer satisfaction and brand trust, which in turn lead to increased brand loyalty

According to Putra and Yulianto [2] brand trust reflects customers' expectations regarding the reliability, credibility, and superiority of a brand, which significantly influences their purchase decisions. Similarly, a study by Lestari and Yasa [3] highlights that brand trust serves as a key determinant in

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building long-term customer loyalty, as it reinforces consumers' confidence in the brand's ability to consistently deliver value. However, in the current digital era, brand trust is increasingly recognized as a decisive factor in building long-term customer loyalty. Recent studies have shown that brand trust reduces perceived risks and enhances customers' confidence in making purchasing decisions—especially in the rapidly evolving digital banking sector [4].

When brand trust begins to erode, customers become more susceptible to competitor offerings, potentially resulting in diminished loyalty and even brand switching behaviors [5]. Recent studies underscore the critical importance of building and managing brand equity in the banking sector, highlighting it as a pivotal intangible asset that enhances competitiveness. For instance, Melović, et al. [6] emphasize that a strong brand serves as a key factor in achieving long-term competitive advantages for banks, noting that brands, as intangible assets, represent a major part of the total corporate value of successful companies.

In recent literature, brand equity continues to be recognized as a multidimensional construct, typically comprising customer loyalty, brand awareness, perceived quality, brand associations, and brand trust. For example, studies by Santoso and Cahyadi [7] emphasize that these dimensions collectively contribute to the development of strong brand equity, particularly in competitive markets. Furthermore, research by Hapsari, et al. [8] reinforces that brand awareness and perceived quality play significant roles in shaping brand loyalty, which ultimately strengthens brand equity.

Recent studies have expanded upon the foundational work of Yoo, et al. [9] by incorporating additional dimensions into the measurement of brand equity. Notably, research by Madadia, et al. [10] explored the mediating effects of brand trust and brand love on traditional brand equity dimensions, highlighting the significance of these factors in enhancing brand loyalty. Similarly, Pandiangan, et al. [11] identified brand trust, brand image, perceived quality, and brand loyalty as critical factors influencing brand equity, underscoring the importance of trust in the overall brand equity framework. These findings suggest that integrating brand trust into the traditional dimensions provides a more comprehensive understanding of brand equity in contemporary markets.

Recent empirical evidence further underscores the strong link between brand equity and customer loyalty. Molinillo, et al. [12] demonstrated that brand equity plays a pivotal role in fostering customer engagement and loyalty, particularly in the era of digital banking services. Recent studies have reinforced the critical role of brand equity in enhancing customer trust and loyalty, even under uncertain market conditions. For example, Azhar, et al. [13] found that brand equity, alongside brand trust and brand image, significantly impacts brand loyalty at Bank Syariah Indonesia, with customer satisfaction serving as a mediating factor. Similarly, Saputra [14] demonstrated that brand loyalty and brand awareness significantly affect brand equity in the banking sector, highlighting the importance of these dimensions in fostering customer trust and loyalty. These findings underscore that strengthening brand trust and brand equity has become a crucial strategy for banks aiming to retain and expand their customer base in an increasingly competitive and digitalized global market.

A brand is a differentiator for each product and can show trust and quality to customers and influence sales. Brand trust is an important component in increasing customer loyalty. Many brands that are no longer known are remembered by customers and result in brand changes. This can be caused by brand trust in certain products by customers starting to disappear. This condition can also occur in the Sharia banking industry, which is a banking institution that prioritizes profit sharing, to increase and maintain customer loyalty, always maintaining the quality of its products and carrying out continuous innovation, so that This innovation can compete with other conventional banking. This research aims to determine the effect of *brand trust*, *brand equity*, and *Brand image on* customer loyalty Research methods

The methods used in this research are descriptive and verification methods. The descriptive analysis method, according to Sugiyono [15] is statistics used to analyze data by describing or illustrating the data that has been collected as it is. According to Sugiyono [15] descriptive methods are used to analyze data by describing or illustrating the data that has been collected as it is without the intention of making conclusions that apply to the general public or generalizations. The descriptive method in this research was used by the author to describe each variable studied, namely *Brand trust*, *brand equity*, *brand image*, and customer loyalty.

According to Narimawati [16] the verification method is hypothesis testing through statistical analysis tools. This method aims to describe the relationship or influence between variables by collecting data, processing, analyzing, and interpreting data in hypothesis testing. The verification method is used to see the influence of *Brand Equitas*, *brand trust and Brand image* on customer loyalty.

The sample in this study was taken from a portion of the entire population studied so that it is considered to represent the entire population. Determination of sample size was carried out using the formula [17]. The use of the Hair formula is due to the size of the research population which is not yet known with certainty. According to Hair, et al. [17] a good sample size ranges from 100-200 respondents and can be adjusted to the number of indicators used in the questionnaire with the assumption of 5- 10 times the number of existing indicators. In this research, the number of indicators used was 10 indicators. Therefore, this research uses the Hair formula: 5 x 10 to 10 x 10 samples, 5 x 10 = 50 to 10 x 10 = 100 samples.

Based on the calculations above, the minimum sample limit is 50 to a maximum of 100 samples, so the researcher can adjust to the research conditions by using the assumption of 10 x 10 or as many as 100 respondents which are felt to be quite representative of the population.

The instruments used in this research include questionnaire guidelines. Quantitative data from the questionnaire will be processed using statistical software to analyze data distribution and processing with the SPSS program.

1.1. Results and Discussion Classical Assumption Test Normality Test

To detect whether the standardized residual values are normally distributed or not, the author carried out a test using the SPSS 22.0 application program in the form of analysis *One-Sample Kolmogorov-Smirnov Test*. Where the standardized residual value is normally distributed if the Sig value. > alpha. The basis for decision-making is if Sig. (2-tailed) > 0.05, then the regression model meets the normality assumption.

Table 1.
Normality Test Table (One-Sample Kolmogorov-Smirnov Test).

		X1	X2	X3	AND
N		63	63	63	63
Normal Parameters[a,b]	Mean	76.9206	48.8889	61.0952	65.6984
	Std. iDeviation	9.37791	6.12007	7.85086	7.16991
Most Extreme Differences	Absolute	0.117	0.112	0.089	0.112
	Positive	0.052	0.112	0.089	0.066
	Negative	-0.117	-0.068	-0.064	-0.112
Test Statistic		0.117	0.112	0.089	0.112
Asymp.iSig. i(2-tailed)		0.131[c]	0.149[c]	0.200[c,]	0.148[c]

Note: [a]. Test distribution is Normal.
[b]. Calculated from data.
[c]. Lilliefors Significance Correction.
[d]. This is a lower bound of the true significance.

From the table above it can be seen that the value of Asymp. Sig. (2-tailed) is 0.131 for variable X1, 0.149 for variable X2, i0.200 for variable.

1.2. Multicollinearity Test

The prerequisite that must be met in the regression model is the absence of multicollinearity. So to detect whether there is a multicollinearity problem, use the SPSS

21.0 application program with a testing method by looking at the TOL value (*Tolerance*) and then

VIF (*Variance Inflation Factor*). If the TOL value is more than 0.1 and VIF is less than 10 then there is no multicollinearity problem. On the other hand, if the TOL value is less than 0.1 and VIF is more than 10 then a multicollinearity problem occurs.

Table 2.
Coefficients Table (Collinearity Statistics).
Coefficients[a.]

Model		Collinearity Statistics	
		Tolerance	**VIF**
1	(Constant)		
	X1	0.967	1.034
	X2	0.934	1.071
	X3	0.963	1.039

Note: a. Dependent Variable: Y

In the table above, it can be seen that the tolerance values for the variables x1, x2, and x3 are greater than 0.1 and the VIF is less than 10, so in the regression model formed there are no symptoms of multicollinearity.

1.3. Heteroscedasticity Test

A heteroscedasticity situation will cause the estimation of regression coefficients to be inefficient and the estimated results can be less or more than they should be. Thus, so that the regression coefficients are not misleading, the heteroscedasticity situation must be removed from the regression model. To test whether the variance of the residuals is homogeneous, a test is used. *Glacier test*, namely by regressing the independent variable on the absolute value of the residual (*error*). If the correlation coefficient value of each independent variable is to the absolute value of the residual (*error*) is significant, then the conclusion is that there is heteroscedasticity (the variance of the residuals is not homogeneous [18].

Apart from that, by using the SPSS program, heteroscedasticity can also be seen by looking at the graph *scatterplot* between the predicted value of the dependent variable, namely ZPRED, and the residual SDRESID. If there is a certain pattern, such as the points forming a certain irregular pattern, then heteroscedasticity has occurred. On the other hand, if it does not form a certain regular pattern, then heteroscedasticity does not occur.

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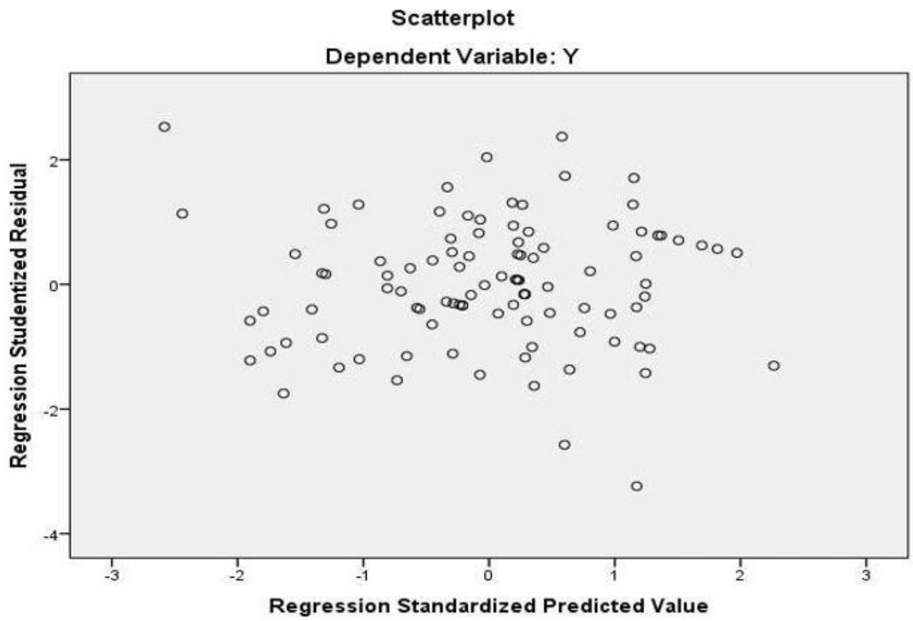

Figure 1.
Analysis results.

From the image above, the points spread above and below zero and do not form a pattern. So, it can be concluded that the multiple linear regression model does not occur heteroscedasticity.

1.4. Results of Multiple Regression Analysis

To see the influence of Brand Trust and Brand Equity together (simultaneously) on customer loyalty, you can see the SPSS 21.0 for Windows calculation results in *Coefficients* below this.

Table 3.
Coefficients Table (Unstandardized and Standardized Coefficients).
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. I Error	Beta		
1	(Constant)	2.827	7.314		3.121	0.002
	X1	0.237	0.083	0.270	2.868	0.005
	X2	0.059	0.152	0.037	3.387	0.000
	X3	0.351	0.104	0.318	3.368	0.001

Note: a. Dependent Variable: Y.

Regression equation: AND =2,827+ 0.237X1 + 0.059X2+ 0.351X3

1. The constant of 2.827 states that if there is no Brand Trust, Brand Equity and Brand Image then the constant value is 2.827
2. The regression coefficient of 0.237 states that each additional unit point of Brand Trust value will increase customer loyalty by 0.237 at a constant of 2.827.
3. The regression coefficient of 0.059 states that each additional unit of brand equity point level will increase customer loyalty by 0.059 at a constant of 2.827.
4. The regression coefficient of 0.351 states that each additional unit of brand image point level will increase customer loyalty by 0.351 at a constant of 2.827.

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1.5. Coefficient of Determination Results (R^2)

To find out the influence of Brand Trust, Brand Equity and Brand Image together on customer loyalty, the results can be seen in the table below.

Table 4.
Model Summary.

Model	R	R Square	Adjusted iR Square	Std. Error of the Estimate
1	0.620[a]	0.576	0.551	4.96539

Note: a. Predictors: (Constant), X3, X1, X2.

The size of the number *R square* (R^2) or the coefficient of determination (KD) is 0.576. This figure shows the magnitude of the influence of Brand Trust, Brand Equity, and Brand Image together on customer loyalty is 57.6%. The remaining 42.4% is influenced by other factors.

1.6. Hypothesis Test Results Test F

To test whether the variables Brand Trust, Brand Equity and Brand Image together have a positive and significant effect on customer loyalty, the F test is used. The analysis steps can be carried out as follows.

1.6.1. Hypothesis

H0 $R^2 = 0$ No Brand Trust, Brand equity and brand image together affect customer loyalty H1: $R^2 \neq$ i0 There is a positive influence between Brand Trust, Brand Equity and Brand Image together on customer loyalty.

1.6.2. Count F_{study}

Table 5.
ANOVA.

ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Say.
1 Regression	507.153	3	169.051	6.857	.000[b]
Residual	2366.887	96	24.655		
Total	2874.040	99			

Note: a. Dependent Variable: Y
b. Predictors: (Constant), X3, X1, X2.

F_{study} from SPSS 21.0 for Windows it was obtained at 6,857

1.6.3. Count F_{table}

Conditions: Significance level of 0.05 with degrees of freedom (dk_1) numerator number of variables – 1 or 3 – 1 2 and degrees of freedom (dk_2) enumerator number of cases – number of variables 100 – 3 97. With these provisions, a number is obtained F_{table} of 2.72.

From the research results obtained F_{study} amounting to 6,857>F_{table} of 2.72. Thus, H0 rejected and H1 accepted. This means that there is a positive influence through sig=0.000 or smaller than 0.05, indicating a significant influence between Brand Trust, Brand Equity and Brand Image together on customer loyalty.

1.6.4. Uji t

The influence of the independent variable on the dependent variable individually (partially), the test-*t*.

Table 6.
Coefficients Table.

Coefficients[a.]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	2.827	7.314		3.121	0.002
	X1	0.237	0.083	0.270	2.868	0.005
	X2	0.059	0.152	0.037	3.387	0.000
	X3	0.351	0.104	0.318	3.368	0.001

Source: Dependent Variable: Y.

1. The Influence of Brand Trust on Customer Loyalty

To test the significance of Brand Trust on customer loyalty, the following analysis steps can be carried out.

a. Hypothesis formulation

H0 i: β = 0 There is no influence between Brand Trust and customer loyalty

h1: β > 0 There is a positive influence between Brand Trust and customer loyalty.

b. Calculating the size of a number t_{count} 2,868

c. Calculating the size of a number t_{table}

Conditions: Significance level 0.05 and degrees of freedom (df) □n 2 or 100– □98.

From the provisions, a number is obtained t_{table} amounting to 1,660.

d. Test criteria

If $t_{count}>t_{table}$, eye H0 rejected and H1 accepted If $t_{count}<t_{table}$, eye H0 accepted and H1 rejected

e. Decision

Based on the calculation results, numbers are obtained $t_{count}>t_{table}$ namely 2.868> 1.660. Therefore, H0 rejected and H1 accepted. This means that there is a positive and significant influence between Brand Trust and brand image

2. The influence of brand equity on customer loyalty

To test the hypothesis of the influence of brand equity on customer loyalty, the following analysis steps can be carried out.

a. Hypothesis formulation

H0: β = i0 There is no influence of brand equity on customer loyalty

H1: β >0 There is an influence between brand equity and customer loyalty.

b. Calculating the size of a number t_{count} amounting to 3,387

c. Calculating the size of a number t_{table}

Conditions: Significance level 0.05 and degrees of freedom (df) □n 2 or 100– 2 □98.

From the provisions, a number is obtained t_{table} amounting to 1,660.

d. Test criteria

If $t_{count}>t_{table}$, eye H0 rejected and H1 accepted If $t_{count}<t_{table}$, eye H0 accepted and H1 rejected

e. Decision

Based on the calculation results, numbers are obtained $t_{count}>t_{table}$ namely 3,387>1,660. Therefore, H0 rejected and H1 accepted. This means that there is a positive and significant influence between brand equity and customer loyalty.

3. The influence of brand image on customer loyalty

To test the hypothesis of the influence of brand equity on brand image, the following analysis steps can be carried out.

a. Formulation of hypotheses

H0: $\beta = 0$ There is no influence of brand image on customer loyalty

H1: $\beta > 0$ There is an influence between brand image and customer loyalty.

b. Calculating the size of a number t_{count} amounting to 3,368

c. Calculating the size of a number t_{table}

Conditions: Significance level 0.05 and degrees of freedom (df) $\square n$ 2 or 100–2 $\square$98.

From the provisions, a number is obtained t_{table} amounting to 1,660.

d. Test criteria

If $t_{count} > t_{table}$, eye H0 iditolak and H1 accepted If $t_{count} < t_{table}$, eye H0 accepted and H1 rejected

e. Decision

Based on the calculation results, numbers are obtained $t_{count} > t_{table}$ namely 3,368>1,660. Therefore, H0 rejected and H1 accepted. This means that there is a positive and significant influence between brand image and customer loyalty.

2. Discussion

2.1. The Influence of Brand Trust on Customer Loyalty

Based on the results of the data analysis obtained, H0 was rejected and H1 was accepted. This means that there is a positive and significant influence between Brand

Trust on customer loyalty. Hypothesis testing has proven that there is a significant influence of Brand Trust on customer loyalty, because the better the Brand Trust variable, the higher the customer loyalty achieved.

Brand equity is one of the important factors that influences consumer customer loyalty. This concept includes the perceptions, associations and loyalty associated with a brand in the minds of consumers. When a brand has high brand equity, consumers tend to have a positive perception of the brand, feeling that the brand is trustworthy, has good quality and meets their expectations. Consumer perceptions of brand equity can then influence their customer loyalty. Consumers who feel emotionally connected to a brand, for example, are more likely to choose that brand over brands with which they do not have a strong emotional connection. This factor can be reflected in consumer preferences for certain brands among the available choices.

Consumers who have a positive experience with a brand and are satisfied with the products or services provided tend to buy from that brand again. Brands with high customer loyalty can often rely on their customer base to maintain sales and long-term growth. By building strong brand equity, marketers can increase the likelihood that consumers will choose their brand over competitors. This shows that brand equity not only influences brand image but also has a direct impact on consumer behavior and the customer loyalty they create. This is in accordance with research by Rizal [19] and Lia [20]. *Brand equity* has a positive influence on customer loyalty.

2.2. The Influence of Brand Equity on Customer Loyalty

Based on the results of the data analysis obtained, H0 was rejected and H1 was accepted. This means that there is a positive and significant influence between brand equity and customer loyalty. Hypothesis testing has proven that there is a significant influence of brand equity on customer loyalty, the better the brand equity, the higher the customer loyalty achieved.

Brand trust has a crucial role in influencing consumer customer loyalty. When consumers trust and feel confident in a brand, they are more likely to choose products or services from that brand compared to other brands they do not trust. Brand trust creates a sense of security and comfort for consumers. Consumers who trust a brand feel confident that the product or service they purchase will meet their expectations, in terms of quality, consistency, and performance. This reduces the uncertainty and risk that consumers may feel when they create customer loyalty.

Brand trust also builds long-term consumer loyalty. Consumers who trust a brand tend to buy from that brand repeatedly because they have a positive experience and feel that the brand is reliable. Brands that successfully build trust usually have a strong and loyal customer base, which supports the brand's long-term growth. Consumers who trust a brand may be more willing to pay a premium price for that product or service compared to other brands they trust less. Brands with high brand trust are often able to maintain higher profit margins because consumers are willing to pay more to get the quality and safety guaranteed by the brand. Consumers who trust a brand are more likely to recommend that brand to their family, friends, or acquaintances. These recommendations can be an important factor in expanding the customer base and strengthening the brand image in the market. Brands that successfully build and maintain trust with their consumers have a strong competitive advantage in an increasingly competitive and diverse marketplace. Therefore, companies need to continue to pay attention to and increase the level of consumer trust in their brands through various relevant strategies and initiatives. This is in accordance with the research results of Regi, et al. [21] and Devi [22] which stated that brand trust has a positive effect on customer loyalty.

2.4. The Influence of Brand Image on Customer Loyalty

Based on the results of the data analysis obtained, H_0 was rejected and H_1 was accepted. This means that there is a positive and significant influence between brand image and customer loyalty. Hypothesis testing has proven that there is a significant influence of brand image on customer loyalty, the better the brand image, the higher the customer loyalty achieved.

Brand image is the general impression that consumers have of a brand, which includes various aspects such as reputation, perceived quality, brand values, and emotional associations. Brand image can influence consumer perceptions of product or service quality. Consumers tend to associate brands with certain levels of quality based on their experiences or the information they receive. Brands with a strong image as providers of high-quality products can usually attract consumers looking for reliability and performance.

Consumers often choose products or services from brands they are familiar with or that have a positive image. A positive image can create trust, satisfaction and loyalty which in turn influences long-term customer loyalty. Brand associations are also an important component of brand image. Consumers may associate brands with certain values such as luxury, reliability, innovation, or suitability to their lifestyle. These associations can influence whether consumers feel connected to the brand and choose to purchase products or services from the brand on the basis of the values promoted. A strong brand image can also minimize the influence of price factors on customer loyalty. Consumers who believe in a brand's quality and values may be more willing to pay a higher price for that product or service than a brand with a less strong image. A positive brand image can increase word of mouth recommendations. Consumers who are satisfied with a brand's products or services tend to recommend them to others, which can expand the brand's market share and strengthen the brand's image in the eyes of potential consumers. This is in accordance with the results of Puspita [23] research that brand image has a positive and significant effect on customer loyalty.

2.5. Simultaneous Influence of Brand Trust, Brand Equity and Brand Image on Customer Loyalty

Based on the results of research data analysis with the help of calculations from the SPSS 22.0 for Windows program, it was found that brand trust, brand equity and brand image together had a positive and significant effect on customer loyalty. In other words, the higher the brand trust, brand equity and brand image, the higher the customer loyalty. Brand equity includes values such as brand awareness, associations, loyalty and perceived quality that consumers have for a brand. Brands with high brand equity tend to have a strong and trusted image which influences consumer customer loyalty by increasing preference for their products or services. Brand trust is consumer confidence in a brand. Consumers who trust a brand tend to feel confident that the product or service offered will meet their expectations, both in terms of quality and after-sales service. High brand trust reduces uncertainty

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and risk in consumer customer loyalty, allowing them to choose the brand more often and with greater confidence.

Brand image also has an important role in influencing customer loyalty. Brand image includes perceptions, associations and general impressions that consumers have of the brand. Brands with a positive brand image, for example, can be considered modern, environmentally friendly or in line with consumers' lifestyles, which can increase the attractiveness of their products in the market. These three elements are interrelated in forming consumers' overall perception of the brand. For example, high brand equity often creates the foundation for strong brand trust. Consumers who have positive experiences and feel connected to a brand through good brand equity tend to have more trust in the brand which in turn increases their decision to purchase products or services from the brand. Overall, an effective marketing strategy must consider how to build and maintain strong brand equity, increase the level of consumer trust, and manage the brand image well. Integrating these three elements holistically can help brands to more effectively influence consumer behavior and achieve their long-term marketing goals

3. Conclusion

There is a positive influence between Brand Trust on customer loyalty. This means that the better the brand trust, the higher the customer loyalty. There is a positive influence between brand equity and customer loyalty. This means that the more effective brand equity is, the higher customer loyalty will be. There is a positive influence between brand image on customer loyalty. This means that the more positive the consumer's brand image, the higher the customer loyalty. There is an influence of Brand Trust, Brand Equity and Brand Image on customer loyalty. This means that the better the Brand Trust, Brand Equity and Brand Image, the better the customer loyalty. Customer loyalty can be explained through the variables Brand Trust, Brand Equity and Brand Image.

Transparency:

The author confirms that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.

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