How The Customer Trust and Customer Satisfaction Mediate Brand Image And Service Quality on Customer Loyalty in Islamic Microfinance Institutions

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Abstract

The purpose of this study was to determine the influence of brand image and service quality on customer loyalty through customer trust and customer satisfaction at the BMT Maslahah. This study used purposive sampling method with sample of 205 respondents. The analysis test used the statistical model Structural Equation Modeling-Partial Least Square (SEM-PLS). The results indicated that brand image had no direct influence on customer loyalty and service quality had direct influence on customer loyalty. Meanwhile, brand image and service quality had no indirect influence on customer loyalty through customer trust. This was because customer trust could not become mediating variable. But brand image had indirect influence on customer loyalty through customer satisfaction. That was because customer satisfaction could become perfect mediating variable. Meanwhile, service quality had no indirect influence on customer loyalty through customer satisfaction. This was because the direct influence value of service quality on customer loyalty was greater than the indirect influence. The implication was that customer loyalty to the BMT Maslahah Pasuruan Branch Office could occur because of customer satisfaction, and customer satisfaction could occur because the BMT Maslahah had good brand image.

Keywords*: Brand Image, Service Quality, Trust, Satisfaction, Loyalty*

A. INTRODUCTION

The number of Islamic financial institutions that have been established in Indonesia requires the public to understand their roles and differences from conventional financial institutions. Every Islamic financial institution will certainly make innovations in their products or services, with the aim to obtain product or service that is superior to its competitors' products. For this reason, sharia financial institution must have its own identity by providing the best brand image so that it is easy for its customers to remember. In addition, according to Setiadi (2003: 180) brand image plays an important role in the development of a brand because it involves the reputation and credibility of a company. Brand image can also serve as guide for customers to use product or service so that in the future it can lead to certain experiences. A good brand image will have positive impact on company because it is able to provide satisfaction to its customers so that it can be an attraction to use products or services repeatedly. Because customers who have positive image from a brand will be more likely to make repeat purchases.

According to Tata, et al (2000) service quality is also the main thing that underlies the customer satisfaction and success in competition. Service quality is very important for the company, because customers will see, analyze, and find high expectations. According to Setyowati and Wiyadi (2016) customer loyalty can be realized if they have felt satisfaction with what company has given. To achieve customer satisfaction, the company must be able to provide maximum service quality, so that in the future customer will continue to make repeated purchases and high sense of loyalty will be created.

Like one of sharia financial institutions in East Java, namely BMT Maslahah which was established in Pasuruan Regency, it can grab the public's attention by winning an award. This can be seen through one of articles taken from the BMT Maslahah website, www.bmtmaslahah.co.id, that the BMT Maslahah was included in the book list of 100 Indonesian Large Cooperatives in 2017 written by Irsyad Muchtar published by the Peluang Magazine. The book launch was carried out with the Minister of Cooperatives and SMEs AAGN Puspayoga who was at the Ministry of Cooperatives and SMES building on October 30, 2017 in Jakarta. It was stated that BMT Maslahah Cooperative was in the top 30 cooperatives in Indonesia with assets of IDR 494 billion and business volume of IDR 325 billion. However, for large cooperatives in East Java, the BMT Maslahah rank at number 5. This proves that BMT Maslahah is one of the large Islamic financial institutions and has become the prima donna for people in East Java, especially Pasuruan Regency. In creating strategy in order to have good brand image and well-known in the community eyes as what has been done by BMT Maslahah Cooperative is not easy, it certainly requires hard effort so that it can be successful.

BMT Maslahah Cooperative also has its own way to improve service quality that can make it easier for customer to carry out various kinds of financial transactions, such as development by increasing the number of branch offices and cash offices that are evenly distributed in East Java, especially in Pasuruan Regency, which can be seen in the table below. this:

Table 1 : Number of BMT Maslahah Cooperative Offices

Year	Branch office	Cash office	Total
2017	98	2	**96**
2018	98	3	**101**
2019	101	4	**105**

Source: Processed by author (2020)

The development of branch office and cash office establishment every year which always increases shows that BMT Maslahah really cares about service quality with the aim to make it easier for customers in every financial transaction that will be carried out. With the hope that customers can feel satisfaction and trust which later can produce customer loyalty.

Brand image and service quality have the opportunity to achieve satisfaction and trust, which will create a sense of loyalty at customers. As with the statement made by Setiadi (2003), that the brand image becomes the basis for customers to make purchases. By having good brand image, these customers can recognize the product or service that will be purchased or used,

knowing the product or service quality will gain experience which will then become the basis for recommending it to others. So that it will be very beneficial for the company concerned. In addition, according to Cronin and Taylor (1992), the higher service quality provided and felt, the higher satisfaction and trust which will result in customer loyalty in company. Service quality is the main aspect in running company, especially Islamic financial institutions, which must be maintained and improved so that customers do not turn to other Islamic financial institutions. So that the service quality of sharia financial institution must be able to provide sense of satisfaction and trust in what customers want and need in using products and services, so that loyalty will be created which causes the existence of these Islamic financial institutions.

It is reinforced in previous research conducted by Faizal and Nurjanah (2019), with the results show that brand image influences customer loyalty through customer satisfaction. However, perceived quality and brand image cannot influence customer loyalty through customer trust. Another study conducted by Laila et al. (2017) shows that brand image and service quality have no influence on loyalty through satisfaction. And other research conducted by Setyowati and Wiyadi (2016) with the results show that product quality, price, and brand image influence loyalty through satisfaction. From some of these studies, there are similar factors that influence customer loyalty. So this study aimed to determine the factors that influence brand image and service quality on customer loyalty through customer trust and satisfaction at the BMT Maslahah Pasuruan East Java.

B. HYPOTHESIS DEVELOPMENT

1. The influence of brand image on customer loyalty

Halim et al (2014), the results indicated that there is significant influence on product quality, brand image, and service quality on customer trust. Where product quality has significant influence on customer loyalty, while brand image and service quality have no significant influence on customer loyalty. Customer trust has significant influence on customer loyalty. Kumowal, et al (2016), the results showed that store brand image and service quality have simultaneous significant influence on customer loyalty. Meanwhile, store brand image have positive but not partially significant influence on customer loyalty. And also revealed that the store brand image and service quality in the store have strong influence to bring customer satisfaction, trust and commitment to become loyal customers. Istikomah (2018) found that brand image has a significant effect on customer loyalty. Sadiq and Laela (2019) found their study that brand image has a simultaneous effect on customer loyalty. So that it can be hypothesized:

H1 brand image influenced customer loyalty

2. The influence of service quality on customer loyalty

Rizan (2010) found that service quality has a strong impact and positively related to loyality. Laila, et al (2017), the results showed that there is direct influence of brand image on satisfaction. There is direct influence of brand image on loyalty. There is direct influence of satisfaction on loyalty. There is influence of brand image on loyalty through satisfaction as intervening variable. There is direct influence of service quality on satisfaction. There is a direct influence of service quality on loyalty. There is influence of service quality on loyalty through satisfaction as intervening variable. Jamal and Anatassiadou (2007) found that service quality has a strong impact and positively and significantly related to customer loyalty in banking industry in Greece. Setyowati and Wiyadi (2016), the results showed that service quality, price, and brand image have positive and significant influence on customer satisfaction and consumer loyalty, and consumer satisfaction also have positive and significant influence on consumer loyalty. Rousan and Mohamed (2010) found that empathy, reliability, responsiveness, tangible and assurance significantly predict customer loyalty. So it is necessary to maintain and improve the existing quality, and must strive to build better impression in the minds of customers. Sadiq and Laela (2019 showed that service quality has a simultaneous effect on customer loyalty. So that the hypothesis proposed is:

H2 service quality influenced customer loyalty

3. The influence of brand image on customer loyalty through customer trust

Faizal and Nurjanah (2019) with results showed perceived quality and brand image have significant influence on customer trust and customer satisfaction. However, the quality perception of customer trust does not have significant influence on customer loyalty, but brand image and customer satisfaction have significant influence on customer loyalty. So that companies need to carry out marketing strategy to increase the positive impression of quality perceptions and build

customer trust through marketing activities to build customer loyalty attitudes. Halim, et al (2016) which showed that there is influence of brand image on customer loyalty through customer trust. So that it can be hypothesized:

H3 brand image influenced customer loyalty through customer trust

4. The influence of service quality on customer loyalty through customer trust

Faizal and Nurjanah (2017) showed that there is influence of service quality on customer loyalty through customer trust and Halim, et al (2016) showed that service quality influences customer loyalty through customer trust. Pramana and Jatra (2017) found that customer trust positively mediates the effect of service quality on customer loyalty at PT. Bali Regional Development Bank Renon Branch. So that it can be hypothesized:

H4 service quality influenced customer loyalty through customer trust.

5. The influence of brand image on customer loyalty through customer satisfaction

Sumadi (2015 the study showed that customer satisfaction mediates the effect of the bank's image on customer loyalty. Laila, et al (2017) showed that there is influence of brand image on customer loyalty through customer satisfaction and Faizal and Nurjanah (2019) showed that there is influence of brand image on customer loyalty through customer satisfaction. So that it can be hypothesized:

H5 brand image influenced customer loyalty through customer satisfaction

6. The influence of service quality on customer loyalty through customer satisfaction

Olorunniwo et al. (2006) showed that customer satisfaction significantly and partially mediates the relationship of service quality and bank customer loyalty in United States banking industry. Setyowati and Wiyadi (2016) showed that there is influence of service quality on customer loyalty through customer satisfaction and Laila, et al. (2017) showed that there is influence of service quality on customer loyalty through customer satisfaction. Zahir (2013) confirmed that customer satisfaction have significant and positive partial mediating effect on service quality and customer loyalty. Zakiy and Azzahroh (2017) the results of this study indicate that customer satisfaction is able to fully mediate the effect of service quality on customer loyalty in Islamic Banks. Kheng et al. (2010) in their study on 238 bank customers in Malaysia have found that satisfaction has mediating effect on service quality and loyalty relationship in banking industry. Segoro and Limakrisna (2020) found that service quality appropriate related high impact on customer satisfaction and loyality. So that it can be hypothesized:

H6 service quality influenced customer loyalty through customer satisfaction

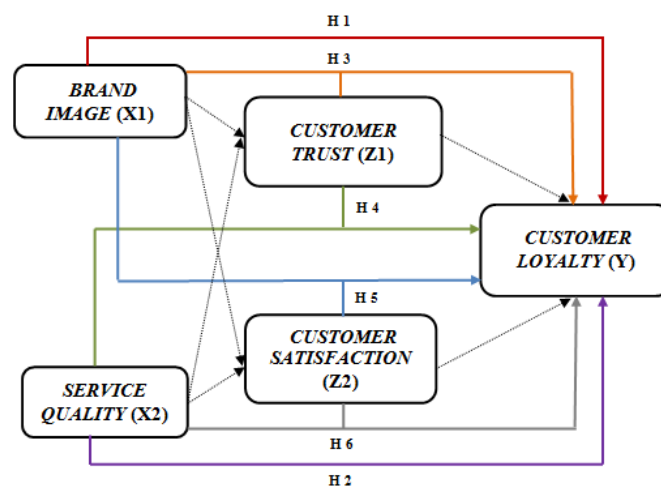The following is figure of hypothesis framework**:**

Figure 1 Hypothesis Framework

C. METHOD

This type of research was quantitative study using survey approach. The population used in this study were as many customers as BMT Maslahah Pasuruan. Determination of minimum sample size in this study refered to the statement made by Hair, et al. (2010) which explains that the number of sample respondents must be adjusted to the number of question indicators used in the questionnaire, assuming n x 5 (indicator) to n x 10 (indicator), then the number of question items totaling 41 is multiplied by 5, the results obtained were 205 respondents. The sampling technique used purposive sampling. According to Sugiyono (2016: 154) purposive sampling is technique of determining the sample with certain considerations and criteria. The criteria according to purposive sampling are:

a. Become a customer of the Maslahah BMT Cooperative, both savings and financing
b. Make transactions at least 3 times

Data analysis used the SEM-PLS statistical model or Structural Equation Modeling – Partial Least Square and processed using the SmartPLS 3.2.9 program. Meanwhile, to see the mediation between variables using the sobel test formula according to Ghozali, Imam (2011) as follows:

$$z = \frac{ab}{\sqrt{(b^2\,SEa^2) + (a^2\,SEb^2)}}$$

Explanation:

a = regression coefficient of independent variable on the mediating variable

b = regression coefficient of the mediating variable on the dependent variable

SEa = Standard error of estimation from the influence of independent variable on mediating variable

SEb = Standard error of estimation from the influence of mediating variable on dependent variable.

D. RESULTS AND DISCUSSION

1. Descriptive Analysis of Research Objects

The results of the respondent's questionnaire in this study can be seen in the image below:

Table 2

Descriptive Analysis of Research Object

Respondent classification	Explanation	Total	Percentage
Gender	Male	78	38%
	Female	127	62%
Age	15-25 years old	12	6%
	16-35 years old	63	31%
	36-45 years old	60	29%
	>46 years old	70	34%
Occupation	Civil servant	3	1,5%
	Private employee	45	22%
	Entrepreneur	88	43%
	Famer	3	1,5%
	Student	0	0%
	Others	66	32%
Product type used	Saving	109	53%
	Financing	39	19%
	Saving & Financing	57	28%

From table 2, it can be explained that the classification of respondents was based on gender, which were 38% male and 62% female. The classification of respondents is based on age, where the respondents age was 6% ranging from 15-25 years, 31% for 16-35 years, 29% for 36-45 years, and 34% for> 46 years. Classification of respondents based on occupation where the respondent's occupation as civil servant 1.5%, as private employee 22%, as entrepreneur or trader 43%, as farmer 1.5%, as student 0%, and working with others was 32%. The classification of respondents based on the product type used were 53% saving only, 19% used financing products, and 28% used

both savings and financing.

2. Validity and Reliability

The Corvergent Validity results in table 3 show that the CA and CR values and outer loading> 0.7. it shows that all variable items can explain more than 50% of the indicator variance or it can that all indicators can be used as measurement benchmarks for the next stage of analysis. For all variables have AVE value above 0.6 this means that all variables can explain 50% or more variance item according to the recommended criteria.

Table 3 : Convergent Validity

Variable	Indicator Item	Outer Loadings	Cronbach's Alpha	Composite Reliability	AVE
Brand Image (X1)	X1.1	0.751	0.804	0.885	0.721
	X1.2	0.898			
	X1.3	0.889			
Service Quality (X2)	X2.1	0.805	0.881	0.919	0.739
	X2.3	0.851			
	X2.4	0.914			
	X2.5	0.864			
Customer Loyalty (Y)	Y1	0.969	0.990	0.992	0.960
	Y2	0.971			
	Y3	0.987			
	Y4	0.993			
	Y5	0.981			
Customer Trust (Z1)	Z1.1	0.734	0.704	0.836	0.631
	Z1.3	0.874			
	Z1.4	0.768			
Customer Satisfaction (Z2)	Z2.1	0.889	0.632	0.843	0.728
	Z2.2	0.816			

The validity test was used to measure reflective indicators whether highly correlated to the variable only, and to ensure that each concept of each latent variable was different from other variables. The value of cross loadings must had value greater than 0.7 because to ensure that the correlation of the variable with the measuring indicator was greater than that of other variables, these results could be seen in table 4 below

Table 4 : Cross Loading

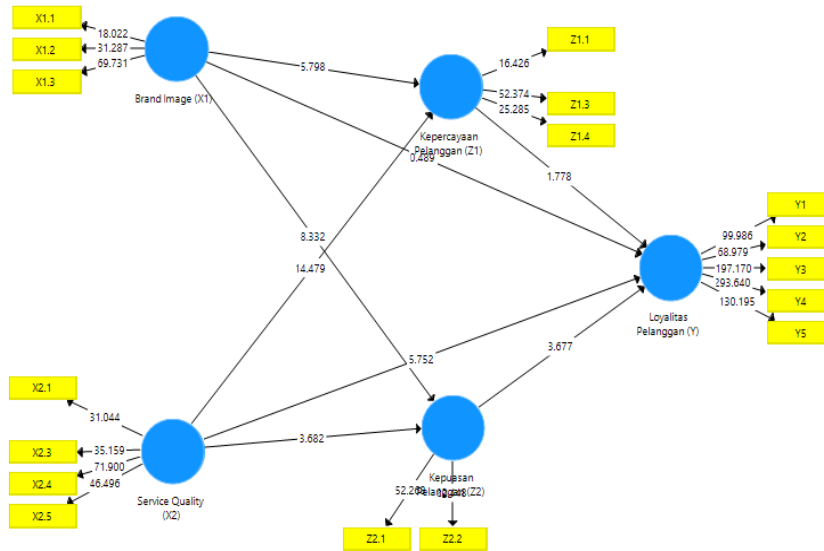|		Brand Image (X1)	Service Quality (X2)	Customer Loyalty (Y)	Customer Trust (Z1)	Customer Satisfaction (Z2)
Brand Image (X1)	X1.1	0.751				
	X1.2	0.898				
	X1.3	0.889				
Service Quality (X2)	X2.1		0.805			
	X2.3		0.851			
	X2.4		0.914			
	X2.5		0.864			
Customer Loyalty (Y)	Y1			0.969		
	Y2			0.971		
	Y3			0.987		
	Y4			0.993		
	Y5			0.981		
Customer Trust (Z1)	Z1.1				0.734	
	Z1.3				0.874	
	Z1.4				0.768	
Customer Loyalty (Z2)	Z2.1					0.889
	Z2.2					0.816

Figure 2 Measurement Model Assessment

3. **hypothesis test results**

   a. **Indirect Influence Brand Image (X1) to Customer Loyalty (Y) throughCustomer Trust (Z1)**

$$X1 \rightarrow Z1 \rightarrow Y = \frac{(5.798)(1.778)}{\sqrt{(1.778^2\ 0.055^2)+(5.798^2\ 0.142^2)}} = 12.433$$

Direct influence X1 → Y = 0.489

The indirect influence of X1 → Z1 → Y = 12,433

   The results of sobel test value on the indirect influence (X1 → Z1 → Y) showed value greater than the direct influence (X1 → Y), namely (12.433> 0.489), but one of the path coefficient values (Z1 → Y) had value smaller than t table, namely (1.778 <1.96) which can mean insignificant. If one of the path coefficient values in the sobel test measurement was not significant, it could be concluded that there was no indirect influence of brand image on customer loyalty through customer trust**.**

   b. **Indirect Influence Service Quality (X2) to Customer Loyalty (Y) through Customer Trust (Z1)**

$$X2 \rightarrow Z1 \rightarrow Y = \frac{(14.479)(1.778)}{\sqrt{(1.778^2\ 0.055^2)+(14.479^2\ 0.142^2)}} = 12.506$$

Direct influence X2 → Y = 5.764

The indirect influence of X2 → Z1 → Y = 12,506

   The result of sobel test value on the indirect influence (X2 → Z1 → Y) showed value greater than the direct influence (X2 → Y), namely (12,506> 5,764), but one of the path coefficient values (Z1 → Y) had value smaller than t table, namely (1.778 <1.96) which can mean insignificant. If one of the path coefficient values in the sobel test measurement was not significant, it could be concluded that there was no indirect influence of service quality on customer loyalty through customer trust

   c. **Indirect Influence Brand Image (X1) to Customer Loyalty (Y)) through Customer Satisfaction (Z2)**

$$X1 \rightarrow Z2 \rightarrow Y = \frac{(8.332)(3.667)}{\sqrt{(3.667^2\ 0.062^2)+(8.332^2\ 0.097^2)}} = 36.391$$

Direct influence X1 → Y = 0.489

The indirect influence of X1 → Z2 → Y = 36,391

   The result of the sobel test value on the indirect influence (X1 → Z2 → Y) showed value greater than the direct influence (X1 → Y), namely (36,391> 0.489), but the result of the path coefficient value on the direct influence is (X1 → Y) the value was smaller than the t table, namely

(0.489 <1.96) which means it was not significant. If the result of the path coefficient value on the sobel test measurement showed significant but the path coefficient value of the direct influence wa not significant, it could be concluded that there was indirect influence of brand image on customer loyalty through customer satisfaction. And customer satisfaction could be perfect mediating variable for the influence of brand image on customer loyalty.

d. Indirect Influence Service Quality (X2) to Customer Loyalty (Y) through Customer Satisfaction (Z2)

$$X2 \rightarrow Z2 \rightarrow Y = \frac{(3.682)(3.667)}{\sqrt{(3.667^2\ 0.065^2)+(3.682^2\ 0.097^2)}} = 31.444$$

Direct influence X2 → Y = 5.764

The indirect influence of X2 → Z2 → Y = 31,444

The results of the sobel test value on the indirect influence (X2 → Z2 → Y) showed value greater than the direct influence (X2 → Y), namely (31.444> 5.764), but the two path coefficient values were (X2 → Z2 = 3.682) and (Z2 → Y = 3.667) indicated almost the same value. If the sobel test results and the path coefficient value its direct influence showed significant, but the two path coefficient values used for the sobel test measurement had almost the same value, it could be concluded that there was no indirect influence of service quality on customer loyalty through customer satisfaction..

To be more concise, the direct and indirect influence test can be seen in table 5 below:

Table 5 : Direct and Indirect Influences

Direct Influence		
Explanation	**Direct influence**	**Conclusion**
Brand Image (X1)→Customer loyalty (Y)	0.489	Rejected
Service Quality (X2)→Customer loyalty (Y)	5.764	Accepted

Indirect influence					
Explanation	**Path Coefficient Results(X→Y)**	**Path Coefficient Results(Z→Y)**	**Direct Influence Results**	**Sobel Test Results**	**Conclusion**
Brand Image (X1)→Customer trust (Z1)→Customer loyalty (Y)	5.798	1.778	0.489	12.433	Rejected
Service Quality (X2)→Customer trust (Z1)→Customer loyalty (Y)	14.479	1.778	5.764	12.506	Rejected
Brand Image (X1)→Customer satisfaction (Z2)→Customer loyalty (Y)	8.332	3.667	0.489	36.391	Accepted
Service Quality (X2)→ Customer satisfaction (Z2)→Customer loyalty (Y)	3.682	3.667	5.764	31.444	Rejected

Source: Data processed by Author (2020)

4. The influence of brand image (X1) on customer loyalty (Y)

Based on the results that have been discussed previously, the results showed that brand image has no direct influence on customer loyalty. It could be interpreted that at the BMT Maslahah Pasuruan, brand image could not influence the increase or decrease in customer loyalty. This could be assessed because the majority of customers from the BMT Maslahah Pasuruan at age > 46 years old, so the brand image factor was not too important for them. So it was necessary to form new strategy to maintain well-built brand image so as not influence future customer loyalty. This could be done by increasing promotions by giving more attractive prizes, adding transaction services such as ATMs, offering more competitive interest rates, and so on. BMT Maslahah was originally founded by Pondok Pesantren Sidogiri Pasuruan, so that the principles of sharia became the main guideline with aim to make the community being able to conduct financial transactions in accordance with

Islamic religious principles. This was outlined through its motto, "Sharia Becomes Blessing" which showed that the brand image that was favored by the BMT Maslahah Pasuruan tends to contain Islamic elements. It was intended that local people could transact financially in halal manner in their daily lives and stay away from transactions that smell of usury, according to the QS. Asy Syu'ara 181-183 the following:

$$\text{أَوْفُوا الْكَيْلَ وَلَا تَكُونُوا مِنَ الْمُخْسِرِينَ۞وَزِنُوا بِالْقِسْطَاسِ الْمُسْتَقِيمِ۞وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ وَلَا تَعْثَوْا فِي الْأَرْضِ مُفْسِدِينَ۞}$$

Meaning:

"Give just measure, and cause no loss (to others by fraud). And weigh with scales true and upright. And withhold not things justly due to men, nor do evil in the land, working mischief."

The paragraph above explains that the existence of sale and purchase transaction is not only limited to the factors of the brand image. But you also have to pay attention to the principles of sharia to conform with the teachings of Islam. It is also important in buying and selling transactions not to contain elements of maysir, gharar, usury and injustice so that they are not included in the group of people that cause damage on earth.

The results supported Halim, et al (2014) with the results of research that brand image has no influence on customer loyalty and research conducted by Kumowal, et al (2016) showed that brand image has no influence on customer loyalty.

5. The influence of service quality (X2) on customer loyalty (Y)

Based on the results that have been discussed previously, the results showed that service quality had direct influence on customer loyalty. It could be interpreted that at the BMT Maslahah Pasuruan, service quality could influence the increase or decrease in customer loyalty. This could be assessed because the services provided were in accordance with customer desires. So that maintaining service quality was important thing so that customer loyalty was well maintained.

BMT Maslahah Pasuruan had work culture principle as form of service quality to its customers consisting of shidiq, amanah, tabligh and fathonah. The principle of this work culture was highly upheld by all employees of the BMT Maslahah Pasuruan. One of them was shown by the attitude and way of communicating with customers, preferably using Javanese or Madurese languages. Application of service quality in these different ways could be special attraction for customers. This was as stated in Surah Al-Baqarah verse 267 as follows:

$$\text{يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۖ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا}$$

$$\text{أَنْ تُغْمِضُوا فِيهِ ۚ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ۞}$$

Meaning:

"O you who have believed, spend from the good things which you have earned and from that which we have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allah is free of need and praiseworthy"

The verse explains that providing good service and avoiding bad behavior is very important to do, in order to create customer loyalty that is in accordance with the company goals. With good service can provide what customer wants and also needs.

The results of this study were in accordance with Laila et al. (2017) with the results of research that service quality influences customer loyalty and research conducted by Setyowati and Wiyadi (2016) with the results that brand image influences customer loyalty.

6. The influence of brand image (X1) on customer loyalty (Y) through customer trust (Z1)

Based on the research results that have been discussed previously, the results showed that brand image has no indirect influence on customer loyalty through customer trust. This shows that the brand image at the BMT Maslahah Pasuruan only influences customer trust, cannot influence customer loyalty. It can be interpreted that the brand image on the BMT Maslahah Pasuruan only influences customer trust, it cannot influence customer loyalty. So that the increase or decrease in customer loyalty is not influenced by customer trust based on brand image at the BMT Maslahah Pasuruan.

This is in accordance with research conducted by Faizal and Nurjanah (2017) which shows that brand image has no indirect influence on customer loyalty through customer trust and research conducted by Halim, et al (2016) that brand image does not have indirect influence on customer

loyalty through customer trust

7. The influence of service quality (X2) on customer loyalty (Y) through customer trust (Z1)

Based on the research results that have been discussed previously, the results showed that service quality did not indirectly influence customer loyalty through customer trust. This showed that service quality at the BMT Maslahah Pasuran only influences customer trust, it could not influence customer loyalty. It could be interpreted that service quality at the BMT Maslahah Cooperative of Gondang Wetan Pasuruan Branch Office only influences customer trust, it could not influence customer loyalty. So that the increase or decrease in customer loyalty was not influenced by customer trust based on service quality at the BMT Maslahah Pasuruan.

This is in accordance with research conducted by Faizal and Nurjanah (2017) which shows that service quality has no indirect influence on customer loyalty through customer trust and research conducted by Halim, et al (2016) that service quality has no indirect influence on customer loyalty. through customer trust.

8. The influence of brand image (X1) on customer loyalty (Y) through customer satisfaction (Z2)

Based on the research results that have been discussed previously, the results showed that brand image did not have an indirect influence on customer loyalty through customer satisfaction. So it could be concluded that customer satisfaction could be perfect mediating variable or full mediation for the influence of brand image on customer loyalty. It could be interpreted that the increase or decrease in customer loyalty was influenced by customer satisfaction based on the brand image at the BMT Maslahah Pasuran. So it was important to maintain customer satisfaction based on brand image so that customer loyalty will increase in the future. This was in accordance with research conducted by Laila, et al. (2017) which showed that brand image has an indirect influence on customer loyalty through customer satisfaction and research conducted by Faizal and Nurjanah (2019) which showed that brand image has indirect influence on customers loyalty through customer satisfaction.

9. The influence of service quality (X2) on customer loyalty (Y) through customer satisfaction (Z2)

Based on the research results that have been discussed previously, the results showed that service quality did not have indirect influence on customer loyalty through customer satisfaction. It could be interpreted that the service quality at the BMT Maslahah Cooperative of Gondang Wetan Pasuruan Branch Office had greater direct influence on customer loyalty. So that the increase or decrease in customer loyalty was not influenced by customer satisfaction based on service quality at the BMT Maslahah Pasuran, but was directly influenced by service quality and it could be concluded that customer satisfaction could not be mediating variable for the influence of service quality on customer loyalty. This was in accordance with research conducted by Setyowati and Wiyadi (2016) which showed that service quality has no indirect influence on customer loyalty through customer satisfaction and research conducted by Laila et al. (2017) which showed that service quality has no indirect influence. towards customer loyalty through customer satisfaction.

E. CONCLUTION AND RECOMMENDATION

Brand image did not directly influence customer loyalty, so it could be interpreted that at BMT Maslahah, brand image could not influence the increase or decrease in customer loyalty. This could be assessed because the majority of customers from the BMT Maslahah Pasuruan Branch Office at age > 46 years old, so the brand image factor was not too important for them. Service quality had direct influence on customer loyalty. It could be interpreted that at the BMT Maslahah, service quality could influence the increase or decrease in customer loyalty. This could be assessed because the services provided were in accordance with customer desires. The results on the mediation test conducted showed that one of the path coefficient values was declared insignificant, it could be concluded that customer trust could not be mediating variable for the influence of brand image on customer loyalty. This showed that the brand image at the BMT Maslahah only influenced customer trust, could not influence customer loyalty. The results on the mediation test conducted showed that one of the path coefficient values was declared insignificant, so it could be concluded that customer trust could not be mediating variable for the influence of service quality on customer loyalty. This showed that service quality at the BMT Maslahah only influenced customer trust, it could not influence customer loyalty.The results on the mediation test conducted showed that the two results of the path coefficient value were significant but the direct coefficient results were not significant, so

it could be concluded that customer satisfaction could be perfect mediating variable or full mediation for the brand image influence on customer loyalty. The results on the mediation test conducted showed that the direct influence coefficient value was significant and the two results of the path coefficient value were also significant but had almost the same value, it could be concluded that customer satisfaction could not be mediating variable for the influence of service quality on customer loyalty

Based on the results of this study, it is suggested for the BMT Maslahah Pasuruan to improve the factors that influence the brand image so as not to influence future customer loyalty. Then increase the factors that influence customer trust based on brand image and service quality so as not to influence customer loyalty in the future. In addition, in the future in order to improve the factors that influence customer satisfaction based on service quality so as not to influence loyalty.

For future research development, additional methods can be used beside the questionnaire usage in order to obtain more objective results, such as interviews or others. In addition, the next researcher can make improvements to the research by digging deeper into what factors that influence the brand image and customer trust so that they do not influence customer loyalty.

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