

Service Quality, Brand Image and Its Influence on Marketing Performance Mediated by Trust in KPR Products of Bank Tabungan Negara in South Sulawesi

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A B S T R A C T

This study aims to analyze the influence of service quality and brand image on the marketing performance of Bank Tabungan Negara (BTN) Home Ownership Loan (KPR) products in South Sulawesi Province, with trust as a mediating variable. The main issue faced by BTN as the pioneer of KPR is the stagnation in the realization of KPR BTN products in South Sulawesi Province.

The research employed a quantitative approach by collecting data through a survey of marketing developers with a sample size of 123. The sampling method used was purposive sampling. Data analysis was conducted using structural equation modelling (SEM).

The findings indicate that service quality does not have a significant direct effect on marketing performance. The relationship between these two variables must be mediated by trust. Meanwhile, brand image has a positive and significant effect on marketing performance. Furthermore, trust in KPR products was proven to act as a mediating variable that strengthens the relationship between service quality, brand image, and marketing performance. These findings emphasize the importance of improving service quality and managing a strong brand image to build customer trust, thereby enhancing overall marketing performance.

INTRODUCTION

Home ownership has significant economic benefits for homeowners. Homeownership is identified as an important way to build wealth. In addition to financial benefits, there are also social benefits in that homeownership is associated with better educational outcomes for children, higher civic participation and volunteering, better health outcomes and lower crime rates in the community. This shows that in addition to providing benefits to homeowners, it also provides benefits to society as a whole (Lawrence Yun et al., 2022).

According to (Wijaya & Anastasia, 2021), financial capability is closely related to decisions in home ownership. Financial factors are one of the main factors considered when deciding to buy a house. Due to these financial constraints, the availability of loan facilities is a consideration in home ownership. That is where the role of banks in facilitating people who want to own a house but are financially constrained.

Home Ownership Credit (KPR) products in banks are one of the products whose realization has the potential to increase every period because the demand is very large. This can be seen from the data

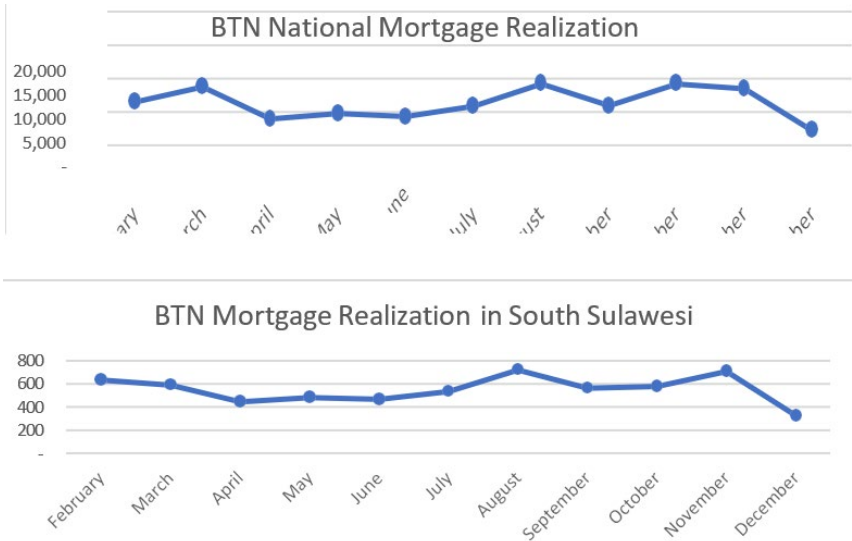
(Direktorat Jenderal Anggaran Kementerian Keuangan, 2015) every year, the need for housing reaches 800,000 to 1,000,000 housing units. Therefore, competition in the banking industry, especially in the field of mortgages in Indonesia, makes all banking actors apply all the means that can be used to make consumers choose their products.

In the evolving banking landscape, marketing performance has become a key factor determining lending success (Al-Gasawneh et al., 2022). banks around the world are now facing increasingly complex challenges in their efforts to attract customers and expand their loan portfolios. Growing competition in the banking industry has prompted financial institutions to continuously sharpen their marketing strategies. Changes in consumer behavior also play an important role in shaping credit marketing strategies (Budiarti, 2024). Modern customers now expect a faster, easier, and more personalized banking experience. This requires banks to adopt a more dynamic and customer-oriented marketing approach (Anouze & Alamro, 2020).

Data on the market share of KPR realization in 2023 from the Public Housing Savings Management Agency (BP-TAPERA), BTN is the leader in housing market share compared to other banks. BTN as the bank with the largest realization of KPR among other banks (Badan Pengelolah Tabungan Perumahan Rakyat, 2024). Based on these facts, it is natural that the image of BTN is a bank that specializes in housing finance distribution based on its experience and specialization as well as KPR realization data as the housing market leader.

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Figure 1. Mortgage Realization Data in Indonesia and South Sulawesi



Service quality has become a crucial factor in determining the success of bank credit marketing performance. In research conducted by Sharma & Sharma, (2019), it was found that service quality has a significant impact on customer satisfaction and loyalty in the context of retail banking. However, Hadiyati

(2023) in his research states that service quality is not able to have a significant effect on marketing performance.

On the other hand, marketing performance in bank lending has a close and mutually influential relationship with bank brand image Mehrabi et al., (2019). A strong brand image can be a significant catalyst in improving the effectiveness of credit marketing efforts, while good marketing performance in turn can strengthen the bank's brand image. Foroudi *et al.*, (2019) emphasized the importance of alignment between the values communicated through brand image and the actual practice of lending. A mismatch between the two can undermine customer trust and reduce marketing effectiveness.

However, a study conducted by Propheto *et al.*, (2020) found that there is no direct influence between brand image and marketing performance. The results of this study emphasize the need for the role of trust to mediate the two variables. The results of this study are in line with the study of Liliyan, (2020) and Lustono & Wening (2020) which also emphasizes the importance of the role of trust on marketing performance. In contrast to Boniface *et al.*, (2018) which previously stated that trust has no effect on marketing performance.

With the inconsistencies in the results of previous studies and changes in the current housing market competition, it is important to conduct ongoing research on the effect of service quality and brand ideals on mortgage marketing performance in banks mediated by trust.

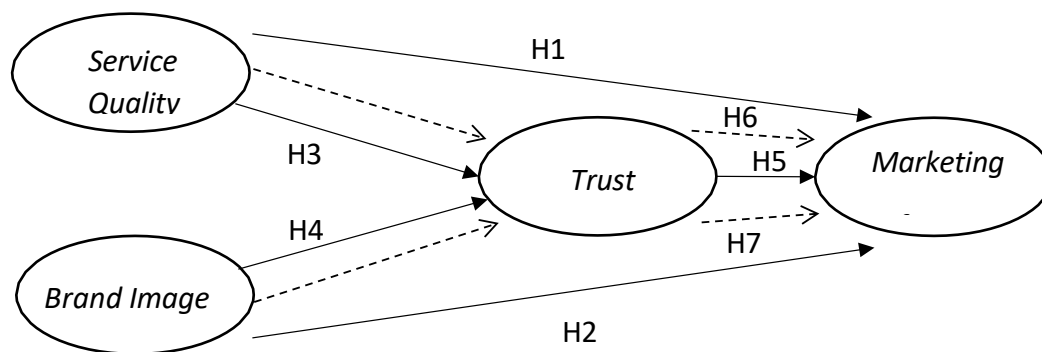


Figure 2. Conceptual Framework

Based on the description above, the hypothesis of this study is:

1. H1 : Service Quality has a positive and significant effect on Marketing Performance.
2. H2 : Brand Image has a positive and significant effect on Marketing Performance.
3. H3 : Service quality has a positive and significant effect on trust.
4. H4 : Brand Image has a positive and significant effect on Trust.
5. H5 : Trust has a positive and significant effect on Marketing Performance.
6. H6 : Service Quality has a positive and significant effect on Marketing Performance through Trust.
7. H7 : Brand Image has a positive and significant effect on Marketing Performance through Trust

RESEARCH METHOD

This research uses a survey method with a quantitative approach with the object of research, namely marketing developers from a total of 578 developers in South Sulawesi (Dirjen Perumahan, 2023)

With a non-probability sampling method, this sampling was carried out using purposive sampling

technique, which is a sampling technique with certain considerations (Sugiyono, 2017).

The sampling criteria in this study are as follows:

1. Marketing developers who have used BTN bank mortgages.
2. Marketing developer who used BTN bank mortgage in the last 6 (six) months. By using the Structural Equation Model (SEM) analysis technique with the

Maximum Likelihood estimation (ML) approach where according to Hair *et al.*, (2018), the required sample size is 100-200. The number of respondents in this study was 100 people. The data collected through online questionnaires were processed using SPSS and AMOS.

RESULTS AND DISCUSSION

After conducting a variable confirmatory test based on its type, the results of the full structural equation model analysis can be seen in the following figure:

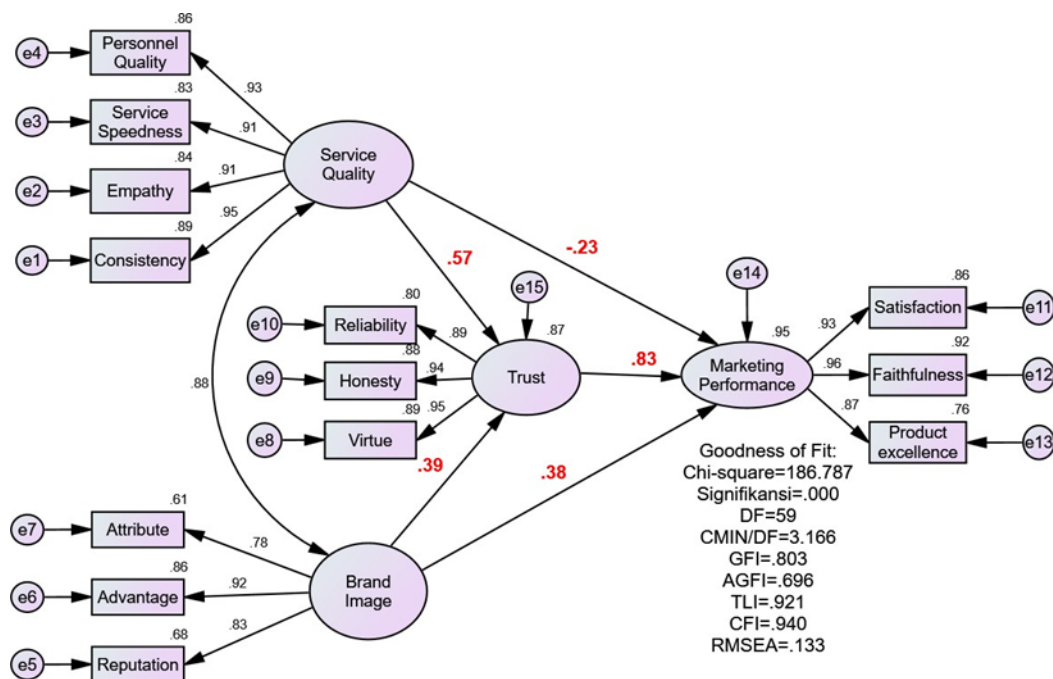


Figure 3. Full Model

The results of data processing produce full output values of the structural equation model as in the following table:

Table 1. Data Result Analysis

		Estimate	S.E.	C.R.	P
Trust	<--- Brand_Image	,389	.155	3.421	***
Trust	<--- Service_Quality	,574	.109	5.232	***
Marketing_Performance	<--- Trust	,830	.127	5.966	***
Marketing_Performance	<--- Service_Quality	-,230	.110	-1.912	.056
Marketing_Performance	<--- Brand_Image	,381	.144	3.292	***
Consistency	<--- Service_Quality	,945			
Empathy	<--- Service_Quality	,915	.057	19.031	***
Service_Speedness	<--- Service_Quality	,911	.066	18.620	***
Personnel_Quality	<--- Service_Quality	,928	.060	19.933	***
Reputation	<--- Brand_Image	,826			
Advantage	<--- Brand_Image	,925	.098	13.035	***
Attribute	<--- Brand_Image	,780	.102	10.069	***
Virtue	<--- Trust	,946			
Honesty	<--- Trust	,939	.043	21.326	***
Reliability	<--- Trust	,894	.053	17.676	***
Satisfaction	<--- Marketing_Performance	,926			
Faithfulness	<--- Marketing_Performance	,957	.047	20.863	***
Product_excellence	<--- Marketing_Performance	,873	.066	15.642	***

The results of data processing show that the model has met the standard of fit as read on the goodness of fit value where the significance value is less than 0.05, the values that meet the standard are TLI = 0.921 and CFI = 0.940.

The estimate value in the table shows that the service quality variable (X1) has a negative effect of -0.23 and is not significant ($P > 0.05$) on marketing performance (Y), thus hypothesis 1 (H1) is rejected. Meanwhile, the value of the brand image variable (X2) has a positive effect of 0.38 and is significant ($P < 0.05$) on marketing performance (Y), thus hypothesis 2 (H 2) is accepted. The effect value of the service quality variable (X1) on trust (Y2) shows a positive value of 0.57 and significant ($P < 0.05$), thus hypothesis 3 (H 3) is accepted. For the brand image variable, it shows a positive effect of 0.39 and significant ($P < 0.05$) on trust (Y2). These results indicate that hypothesis 4 (H4) is accepted. The trust variable (Y2) has a positive effect of 0.83 and is significant ($P < 0.05$) on marketing performance (Y). These results indicate that hypothesis 5 (H5) is also accepted.

In addition to the direct effect, this study also analyzes and measures the indirect effect of exogenous variables, namely service quality and brand image on marketing performance mediated by trust. Based on the results of the sobel test, trust is able to mediate the effect of service quality on marketing performance (z count of $4.077 > z$ table of 1.98 at a significance of 0.05). This can be seen in the standardized indirect effects table value, the loading factor value of service quality on marketing performance is 0.477, thus hypothesis 6 (H 6) is accepted.

The sobel test results also show that trust is able to mediate the relationship between brand image and marketing performance (z count of $2.343 > z$ table 1.98 at a significance of 0.05). This can also be seen in the value in table 4.17, the loading factor value of brand image on marketing performance is 0.323, so it is concluded that hypothesis 7 (H 7) is accepted.

CONCLUSION

Based on this research, the effect of service quality on marketing performance obtained insignificant results. However, when mediated by the trust variable, service quality has a positive and significant effect on marketing performance. This can be interpreted from the quality of service provided by BTN employees, respondents feel less satisfaction, do not become loyal and have not felt the superiority of BTN mortgage products. However, if the quality of service can generate trust from respondents, then service quality has a significant effect on marketing performance.

Service quality acts as a foundation that builds trust, and this trust strengthens marketing performance. Thus, the relationship between service quality and marketing performance is stronger when trust is the intermediary factor linking the two. Good service creates a consistently positive experience, leading customers to believe that BTN is capable of meeting their needs. This trust encourages customers to remain loyal and creates recurring revenue that improves marketing performance.

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