



Social media marketing and brand personality to brand loyalty with brand trust and brand equity as a mediator

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ABSTRACT

This study aims to determine the effect of social media marketing and brand personality on brand loyalty with brand trust and brand equity as intervening variables for Islamic bank customers. Data were collected by distributing questionnaires to 200 respondents of Islamic bank customers in Indonesia who were selected using the purposive sampling technique. Path analysis and the Sobel test were used to test the hypothesis of the relationship between variables. The results of the T-test show that social media marketing, brand trust, brand equity partially have a positive and significant effect on brand loyalty. Meanwhile, brand personality is not significant to brand loyalty. The F test shows that social media marketing, brand personality, brand trust, and brand equity simultaneously have a positive and significant effect on brand loyalty. The Sobel test in path analysis shows that brand trust and brand equity can mediate the relationship between social media marketing and brand personality on brand loyalty

Pemasaran media sosial dan kepribadian merek terhadap loyalitas merek dengan kepercayaan merek dan ekuitas merek sebagai mediator. Penelitian ini bertujuan untuk mengetahui pengaruh social media marketing dan brand personality terhadap brand loyalty dengan brand trust dan brand equity sebagai variabel intervening bagi nasabah bank syariah. Pengumpulan data dilakukan dengan menyebarkan kuesioner kepada 200 responden nasabah bank syariah di Indonesia yang dipilih dengan teknik purposive sampling. Analisis jalur dan uji Sobel digunakan untuk menguji hipotesis hubungan antar variabel. Hasil uji-t menunjukkan bahwa pemasaran media sosial, kepercayaan merek, ekuitas merek secara parsial berpengaruh positif dan signifikan terhadap loyalitas merek. Sedangkan kepribadian merek tidak berpengaruh signifikan terhadap loyalitas merek. Uji F menunjukkan bahwa pemasaran media sosial, kepribadian merek, kepercayaan merek, dan ekuitas merek secara simultan berpengaruh positif dan signifikan terhadap loyalitas merek. Uji Sobel dalam analisis jalur menunjukkan bahwa kepercayaan merek dan ekuitas merek dapat memediasi hubungan antara pemasaran media sosial dan kepribadian merek terhadap loyalitas merek.

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1. Introduction

Information technology is something that is rapidly developing in the world. These developments are changing the way companies approach and acquire customers. The internet has become one of the main marketing communication tools and communication channels for the public (Vinh et al., 2019). The internet can expand interaction, networking, and communication between humans through media in a medium. Social media marketing strategy makes many companies use it in this digital era as a strategy to seize opportunities and win the competition. Companies must be able to package and convey information in an updated and viral manner so that it can influence the community and become the subject of discussion in the general public through social media.

The internet can be used by companies for social media marketing. Social media for companies can be used as a liaison with customers and improve their brand communication. Social media allows companies to market their products or services, low marketing costs, access and freedom to operate for 24 hours, time efficiency in disseminating information with a wider reach of consumers are some of the advantages of social media marketing.

Field data shows that the use of social media in Indonesia is increasing every year, this is because social media is felt to be more effective in optimizing marketing activities. According to Hootsuite, we are social, data on the internet and social media trends in early 2019 in Indonesia, active social media users reached 56% or 150 million people out of 268.2 million people in Indonesia's total population. The number of users in 2019 increased by 13% from the previous year. This data is supported by the results of a survey by the Association of Indonesian Internet Service Providers in collaboration with Polling Indonesia (in Kompas.com, May 16, 2019) which states that the number of internet users in Indonesia is increasing from year to year. This data shows that public interest in the existence of social media is quite high.

Social media can be used as a tool as well as a strategy to establish communication and relationships with customers. In the digital and internet era like today, easy access and information are one of the key factors to win the competition, even information control seems to be in the hands of customers (Qurniawati, 2019). Companies must take social media seriously for business purposes because social media channels offer new ways for customers and companies to build relationships. Social media allows companies to run their marketing programs, by involving loyal customers as agents to influence other people's perceptions of products or services and share positive information with other potential customers, to increase sales, brand loyalty, and company brand equity (Schivinski & Dabrowski, 2015).

The use of social media marketing in service companies, especially Islamic banks is very important. This is because Islamic banks need media to be able to reach a fairly developed segment. The Indonesian people's interest in social media makes social media a communication and marketing tool that has the potential to be effective, so it must be managed optimally to establish relationships with customers for the survival and existence of Islamic banking in Indonesia.

From table 1, it can be seen that Islamic bank customers in Indonesia have considerable interest in the use of social media as an easy facility to access information. Internet-based social media can be useful for sharing information, communicating between customers, connecting customers, and marketing products so that Islamic banks can approach their customers. The use of internet-based social media for Islamic banks as a marketing medium in this study is called social media marketing. Social media marketing can be used by Islamic banks as a marketing strategy in increasing their brand equity and brand loyalty.

Table 1. Active Islamic Bank social media in 2020

Social Media	Bank Syariah Mandiri	BRI Syariah	BNI Syariah	Bank Muamalat
Instagram	87.200 <i>followers</i>	49.000 <i>followers</i>	135.000 <i>followers</i>	45.500 <i>followers</i>
Facebook	79.222 <i>likes</i>	56.157 <i>likes</i>	60.991 <i>likes</i>	25.043 <i>likes</i>
Youtube	7.770 <i>subscribers</i>	1.570 <i>subscribers</i>	12.400 <i>subscribers</i>	2.980 <i>subscribers</i>
Twitter	264.000 <i>followers</i>	277.000 <i>followers</i>	286.000 <i>followers</i>	33.200 <i>followers</i>

Social media marketing is one strategy that can be used by Islamic banks to build brand loyalty (Hakkak et al., 2015). Social media marketing is considered more practical and easier in providing the latest information to social media users. As research conducted by Anggraeni et al. (2019) and Reviews & Laksamana (2018) state that social media marketing can increase customer loyalty to a bank's brand. However, this finding is not supported by Tatar & Eren-Erdoğan (2016).

Brand loyalty can also be built through brand personality. According to Aaker, the experience felt by consumers using a brand will form a brand personality (Kurniawan et al., 2019). Brand personality reflects the company's values that are held by the organization and internally adopted. The brand personality that is managed effectively and the developed system can increase brand equity and brand loyalty. In their research, Wahyuni & Fitriani (2017) also prove that brand personality has a positive and significant effect on the brand loyalty of Islamic bank customers in Indonesia. Likewise, research conducted by Wahyuni (2015) shows that brand personality can affect the brand loyalty of Bank Panin customers. In addition, I. S. Kurniawan et al. (2019), Yusnaldi & Rabiqy (2019), and Yuntanti et al. (2019) got the same result.

In contrast to the research conducted by Ong et al. (2017) stated that two of the five dimensions of virtual brand personality in the banking industry, namely excitement, and competence, can increase their brand loyalty. The results of research by Su & Chang (2018) that brand personality does not affect brand loyalty. The research of Nikhashemi & Valaei (2018) and Molinillo et al. (2017) prove that not all components of brand personality can affect part of brand loyalty. Making social media a marketing and communication tool that is managed optimally and improving brand personality can make consumers more loyal to a brand.

The literature review of previous research shows theoretical gaps and inconsistent results regarding internet-based social media marketing and brand personality on brand loyalty. This study is different from previous studies because it uses brand trust and brand equity as intervening variables. The reason researchers choose a brand trust as an intervening variable is that trust is the key to improving customer relationships with brands and building long-term relationships with customers. Customer trust in the brand can increase their loyalty to the brand. In addition to brand trust, brand equity is the unique identity or personality possessed by a product or service so that it can attract customers. Through brand equity, customers can respond and ultimately create brand loyalty. The purpose of this study is to answer the big question of how to build brand loyalty of Islamic bank customers in Indonesia which is influenced by internet-based social media marketing and brand personality through intervening brand trust and brand equity?

2. Literature Review

Learning Media

Learning devices are inseparable from a learning technology. An understanding of learning tools is a *material or software* used in teaching and learning activities. Media tools according to (Daryanto,

2013) are "material, equipment, hardware and software". *Media material* is a material can be used to store messages will be delivered to the audience using certain equipment or self-contained objects such as transparency for overhead devices, filmstrip films and slide films, images, graphics and printed materials (Daryanto, 2013). *Media (equipment)* is something used to move or convey something which is stored by the material to the audience, such as slide film projectors, video tape recorders, sticky boards, flannel boards and so forth. *Software* is the message content stored in the material, while the *hardware* is the equipment used to convey the message has been contained into the material to be sent to the audience.

Social Information Processing Theory

Social information processing theory or commonly referred to as SIP Theory was developed by Joseph Walther in 1992. This theory states that it focuses on social processes that occur when two or more people are involved in communication mediated by information and communication technology. This theory is used to study online relationships in various contexts. Online networks are increasingly recognized as an important source of information influencing the use of products and services. This theory is considered important in marketing and guiding managerial practice in Indonesia (Garanti & Kissi, 2019). SIP theory provides a view of the direct relationship of brand personality with its dimensions on brand equity to brand loyalty. Loyal company and customer relationships can develop a company to be more advanced over time.

Branding

Branding according to Kotler, Keller, and Lane (2016) is to provide brand strength and create a differentiator between products and services. Branding can create mental structures that help consumers organize consumer knowledge about products and services, simplify the decision-making process, and provide value to the company.

Social Media Marketing

As'ad et al. (2014) define social media marketing as a marketing strategy used in the form of an online network through social media, consisting of five dimensions, namely online communities, interaction, sharing of content, accessibility, credibility. Social media is a collection of online tools used to interact and communicate (As'ad et al., 2014). Meanwhile, according to Kaplan & Haenlein (2010), social media is a group of internet-based applications built based on Web 2.0 technology and ideology. According to Neti (2015), social media is a medium for social interaction using easily accessible publication techniques, referring to communication/publication platforms that are generated and maintained by individual interpersonal interactions through certain media or tools. Social media is currently a growing phenomenon in the marketing world. Marketers are beginning to understand and use social media as a component of their marketing strategies. Using social media allows companies to share their information and knowledge, help each other with customers, increase brand reach and awareness.

Social media marketing is all forms of direct and indirect marketing to introduce, build awareness, improve image, create product and service sales, recall, make decisions on a product, brand, business packaged using social media, online activities, and programs Kotler, Keller, and Lane (2016)

Brand Personality

Aaker (1997) defines brand personality as a collection of human characteristics associated with a brand by describing how consumers express themselves so that consumers use the brand. Brand personality can be used as a way to differentiate a brand from its competitors. There are five dimensions in brand personality, namely sincerity, excitement, competence, sophistication, and ruggedness.

Brand Trust

Ballester (2014) defines brand trust as a sense of trust held by customers in their interactions with brands. There are two dimensions in measuring brand trust, namely viability and intentionality.

Brand Equity

Brand equity is defined as the difference in consumer choices regarding products and services between one brand and another, which have the same product and service quality (Yoo et al., 2000). Yoo et al., measured brand equity from four aspects, namely choosing the brand over other brands, preferring the brand over other brands, preferring that brand over other brands with the same quality, will still choose the brand if other brands have the same quality. same. Brand equity has a role for consumers (Durianto et al., 2001) which can assist customers in interpreting, processing, and storing information related to certain products and brands, influencing consumer confidence in decision making, and can increase the level of consumer satisfaction.

Brand Loyalty

Boonlertvanich (2019) states that brand loyalty is the attitude of customers who consider banks as the main choice in banking services and customer behavior with a tendency to seek continued services or recommend services to others. Brand loyalty can be assessed from two aspects, namely attitudinal loyalty and behavioral loyalty. Attitudinal loyalty is brand loyalty as an attitude and focuses on the psychological commitment of consumers (Gecti & Zengin, 2013). The concept of attitude loyalty refers to consumer agreement with intensive problem-solving behavior of brand comparison and features and leads to strong brand frequency. In this context, attitude loyalty is an analysis of consumer attitudes and consumer psychology towards a brand. Behavioral loyalty focuses on that loyalty is interpreted as a form of consumer behavior such as repeated purchases of a particular brand (Gecti & Zengin, 2013).

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The relationship between QMS and brand trust

Creating targeted content through QMS can optimize and develop effective strategies to build sustainable communication in the long term (Chubukova et al., 2019). Based on previous research conducted by Anggraeni et al., (2019) and Zulfikar & Mikhriani, (2017); SMM has a significant positive effect on brand trust. Social media is a means of interacting, exchanging information, arguing for a product or service to increase trust. The use of social media as a marketing tool is an alternative for companies, including financial institutions. This marketing strategy offers various opportunities to achieve business goals. Based on the previous research, the hypothesis in this study is as follows: H1: Social media marketing has a significant positive effect on brand trust

The relationship between QMS and brand loyalty

For marketers, it is very important to understand communication on social media to expand brand awareness, give consumers positive associations, increase consumer loyalty to a brand, secure brand reputation (Jakštė & Kuvykaitė, 2016). Nadeem (2015) that social media can influence and build

consumer loyalty because social media is related to marketing strategies. Social media enables two-way communication between consumers and banks. Based on this, the hypotheses built in this study are as follows:

H2: Social media marketing has a significant positive effect on brand loyalty

Relationship between QMS and Brand Equity

According to [Ratana \(2018\)](#), the use of social media can help companies to see various opinions and analyze shifting attitudes from customers. This can provide insight for companies to be able to defend themselves during market changes and increase the company's brand equity through social media marketing design. Previous research conducted by [Yadav & Rahman \(2018\)](#) concluded that SMM has a positive and significant effect on brand equity, so the hypothesis built in this study is as follows:

H3: Social media marketing has a significant positive effect on brand equity

The relationship of brand personality to brand equity

The brand management process to build brand equity starts from building brand personality and brand identity ([Bramastha, 2018](#)). Marketers must strategize and take action to create a brand personality so that in the minds of customers it can differentiate it from other brands. This brand personality can increase brand value or brand equity. [Hakkak et al. \(2015\)](#) researching bank customers in Iran stated that brand personality has a significant positive effect on brand equity. Based on the previous research, the hypothesis built in this study is as follows:

H4: Brand personality has a significant positive effect on brand equity

The relationship between brand personality and brand loyalty

Brand personality characteristics help consumers in distinguishing between one brand and another, thereby generating consumer preferences for a brand, their satisfaction, and loyalty to a brand ([Kurniawan et al., 2019](#)). The personality that exists in the brand allows someone to express themselves to make consumers more satisfied and loyal to the brand. In research ([Wahyuni & Fitriani, 2017](#)) stated that the brand personality inherent in Islamic banks in Indonesia can affect customer brand loyalty. Based on the recommendations from previous research, the hypotheses built in this study are as follows:

H5: Brand personality has a significant positive effect on brand loyalty

The relationship between brand personality and brand trust

When consumers use a brand it can affect certain sensory, emotional, or behavioral experiences ([Kurniawan et al., 2019](#)). When consumers feel a brand has the same personality as themselves, consumers will believe in the brand. So that consumers can build and maintain their identity through a good brand personality from the brand. According to [Molinillo et al. \(2017\)](#), brand personality can influence trust and consumers believe brand personality is aligned with their personality. So based on the recommendations from previous research, the hypotheses built in this study are as follows:

H6: Brand personality has a significant positive effect on brand trust

Brand trust relationship with brand loyalty

[Kim & Ko \(2010\)](#) state that trust is considered one of the keys to improving relationships with customers or with a particular brand. Products and services can fulfill the promised value and change the perception that the brand meets expectations through the brand promises offered to create consumer satisfaction and consumer loyalty ([Ratnawati & Lestari, 2018](#)). Positive behavior and assurance obtained in a product or service brand by meeting consumer expectations can further convince consumers of the brand. Thus consumers will be more confident and believe in the product of their choice. Based on the recommendations from previous research, the hypotheses built in this study are as follows:

H7: Brand trust has a significant positive effect on brand loyalty

The relationship between brand equity and brand loyalty

Brand equity with brand loyalty is closely related. Brand loyalty is part and a result of brand equity. The stronger the brand equity, the easier it is to create brand loyalty. The findings from the research of [Garanti & Kissi \(2019\)](#) and [Yadav & Rahman \(2018\)](#) in their research conclude that brand equity has a positive and significant effect on brand loyalty to bank brands in Latvia. So based on the results of the previous research, the hypothesis built in this study is as follows:

H8: Brand equity has a significant positive effect on brand loyalty

SMM's relationship to brand loyalty through brand trust

In [Ismail's](#) research (2017) social media as a communication and marketing tool plays an important role in building brand loyalty. When consumers actively participate in social media, they will indirectly understand the brand better. It will affect consumer confidence and increase consumer loyalty to the brand.

H9: Social media marketing has a significant positive effect on brand loyalty with brand trust as an intervention

The relationship between brand personality and brand loyalty through brand equity

[Garanti & Kissi \(2019\)](#) argues that strong brand equity creates a higher brand personality and has an impact on increasing brand loyalty. [Hakkak et al. \(2015\)](#) stated that a unique personality can create an impression in the minds of consumers and lead to brand equity. Of course, this will affect brand loyalty which is a manifestation of brand equity through brand personality.

H10: Brand personality has a significant positive effect on brand loyalty through brand equity

SMM's relationship to brand loyalty through brand equity

The company seeks to understand and build relationships between consumers and brands to achieve brand loyalty. The relationship between consumers and brands is beneficial for both parties. For companies, the perceived benefits of relationships can increase brand awareness, brand association, and build loyalty. Through research by [Yadav & Rahman \(2018\)](#), it is revealed that through brand equity, social media marketing can affect customer loyalty. So based on the literature review, the hypotheses built in this study are as follows:

H11: Social media marketing has a significant positive effect on brand loyalty through brand equity

The relationship of brand personality to brand loyalty through brand trust

Brands play an important role in bridging consumer expectations with the promises offered by the company ([Ratnawati & Lestari, 2018](#)). Companies need to make a difference, unique, and build emotional to consumers through brand personality to increase brand loyalty. [Ratnawati & Lestari \(2018\)](#) state that the higher the brand personality, the stronger the attractiveness of these products and services for consumers so that it will increase brand trust and increase consumer loyalty to the brand. So based on the literature review, the hypotheses built in this study are as follows:

H12: Brand personality has a significant positive effect on brand loyalty through brand equity

3. Research Method

The population of this research is Islamic bank customers in Indonesia. This study uses a non-probability purposive sampling technique. The number of samples used is 200 respondents. This study uses a descriptive quantitative approach with primary data. Data collection through the distribution of questionnaires directly and indirectly in the form of google form by followers of Islamic bank social media accounts. The analytical technique used in this research is path analysis.

Table 3 Operational Definitions & Indicators

Variable	Operational Definitions	Indicators
<i>Social media marketing</i> (X ₁)	Marketing strategy used in the form of an online network through online communication tools that users can interact and communicate	<ol style="list-style-type: none"> 1. <i>Online communities</i> 2. <i>Interaction</i> 3. <i>Sharing of content</i> 4. <i>Accessibility</i> 5. <i>Credibility</i> (As'ad et al., 2014)
<i>Brand personality</i> (X ₂)	A collection of human characteristics that are associated with a brand so that when using the brand describes how consumers express themselves.	<ol style="list-style-type: none"> 1. <i>Sincerity</i> 2. <i>Excitement</i> 3. <i>Competence</i> 4. <i>Sophistication</i> 5. <i>Ruggedness</i> (Aaker, 1997)
<i>Brand trust</i> (Z ₁)	The trust held by customers in their interactions with the brand, based on the perception that the brand can be trusted and is responsible for attracting and satisfying customers	<ol style="list-style-type: none"> 1. <i>Fiability dimensions</i> 2. <i>Intentionality dimensions</i> (Ballester, 2014)
<i>Brand equity</i> (Z ₂)	Differences in consumer choices regarding products and services between one brand and another, which have the same product and service quality	<ol style="list-style-type: none"> 1. Choose this brand over other brands 2. Prefer that brand over other brands 3. Prefer that brand over other brands with the same quality 4. Will still choose that brand if other brands are the same (Yoo, Donthu, & Lee, 2000)
<i>Brand loyalty</i> (Y)	Attitudes of customers who regard banks as the main choice in banking services and customer behavior with a tendency to seek further services or recommend services to others	<ol style="list-style-type: none"> 1. <i>Behavioral loyalty</i> 2. <i>Attitudinal loyalty</i> (Boonlertvanich, 2019)

4. Result and Discussion

Coefficient of Determination of each model

Model 1, The correlation coefficient (R) of 0.885 and coefficient of determination (R²) is 0.784, meaning that the contribution of the four independent variables (SMM, brand personality, brand trust, brand equity) explains or affects the dependent variable. Model 2, The correlation coefficient (R) of 0.780 and coefficient of determination (R²) is 0.609, meaning that the contribution of the two independent variables (SMM and brand personality) explains or affects the dependent variable Model 3, The correlation coefficient (R) of 0.640 and coefficient of determination (R²) is 0.410, meaning that the contribution of the two independent variables (SMM and brand personality) explains or affects the dependent variable

Simultaneous Test (F Test)

Model 1, Based on the results of the F test in this study, the calculated F value was 85.961 > F table (2.47) with a significance of 0.000 < 0.05. Model 2, the calculated F value was 75.417 > F table

(3.09) with a significance of $0.000 < 0.05$. Model 3, the calculated F value was $33,704 > F$ table (3.09) with a significance of $0.000 < 0.05$.

Hypothesis testing

T-test aims to measure how the influence of the independent variables individually in explaining or influencing the dependent variable. The criteria in determining the T-test, if sig. < 0.05 then the independent variable individually affects the dependent variable. The following are the results of the T-test of each independent variable on the dependent variable.

Table 4. T-Test Results Model 1

Model ^a	Coefficients	Std. Error	t	sig
(Constant)	-1.374	1.498	-0.917	0.361
SMM_X1	0.076	0.033	2.318	0.023
BP_X2	0.041	0.044	0.935	0.352
BT_Z1	0.259	0.111	2.330	0.022
BE_Z2	0.858	0.112	7.627	0.000

a. Dependent Variable: BL_Y

Based on the results of the T-test in Table 4, all independent variables (SMM, brand trust, and brand equity) have an effect on brand loyalty except for brand personality which has no significant effect.

Table 5. T-Test Results Model 2

Model ^a	Coefficients	Std. Error	t	sig
(Constant)	4.248	1.586	2.678	0.009
SMM_X1	0.159	0.032	4.927	0.000
BP_X2	0.279	0.039	7.081	0.000

a. Dependent Variable: BT_Z1

Based on the results of the T-test, all independent variables (SMM and brand personality) affect brand trust.

Table 6. T-Test Results Model 3

Model ^a	Coefficients	Std. Error	t	sig
(Constant)	3.078	1.568	1.964	0.052
SMM_X1	0.112	0.032	3.520	0.001
BP_X2	0.177	0.039	4.529	0.000

a. Dependent Variable: BE_Z2

Based on the results of the T-test, all independent variables (SMM and brand personality) affect brand equity. So that it can be concluded from the T-test all models are as follows:

Table 7. Overall T-Test Results

Hypothesis	Coefficient	t-value	Sig	Result
H1: SMM => BT	0.159	4.927	0.000	Accepted
H2: SMM => BL	0.076	2.138	0.023	Accepted
H3: BP => BE	0.177	4.528	0.000	Accepted
H4: BP => BL	0.041	0.935	0.352	Rejected
H5: SMM => BE	0.112	3.520	0.001	Accepted
H6: BP => BT	0.279	7.081	0.000	Accepted
H7: BT => BL	0.259	2.330	0.022	Accepted
H8: BE => BL	0.858	7.627	0.000	Accepted

Table 8. Path Analysis

Hypothesis	Influence			t-value	Result
	Direct	Indirect	Total		
H9: SMM => BT => BL	0.076	0.041	0.117	2.077	Accepted
H10: BP => BE => BL	0.041	0.072	0.113	2.199	Accepted
H11: SMM => BE => BL	0.076	0.096	0.172	3.161	Accepted
H12: BP => BT => BL	0.041	0.152	0.193	3.880	Accepted

Hypothesis 1

The value of the QMS coefficient on brand trust is positive 0.159 and a significance of 0.000 <0.05, which means that hypothesis 1 is accepted. This shows that there is a positive and significant influence between QMS on brand trust. These results are the same as those of [Anggraeni et al. \(2019\)](#) which proves that social media marketing (SMM) has a positive and significant effect on brand trust for Islamic bank customers in Cirebon.

Hypothesis 2

The coefficient value of SMM on brand loyalty is positive 0.076 and a significance of 0.023 <0.05 so that hypothesis 2 is accepted. This shows that SMM has a positive and significant effect on brand loyalty. Better management of social media marketing can shape stronger brand loyalty attitudes and behaviors. The results of this study are supported by [Anggraeni \(2019\)](#) which states that social media marketing has a significant positive effect on brand loyalty.

Hypothesis 3

The value of the brand personality coefficient on positive brand equity is 0.177 and a significance of 0.000 <0.05, so hypothesis 3 is accepted. This shows that there is a positive and significant influence between brand personality and brand equity. The results of this study further strengthen the research conducted by [Hakkak et al. \(2015\)](#) that the stronger the brand personality at Bank Mellat, the more the bank's brand equity will increase.

Hypothesis 4

The value of the brand personality coefficient on brand loyalty is positive 0.041 and a significance of 0.352 > 0.05; then hypothesis 4 is rejected. This shows that brand personality has no significant effect on brand loyalty. In this case, there is a lack of special characteristics or characters that distinguish the image of brand personality among Islamic banks. Creating a strong brand personality can be done by strengthening the brand identity so that it is more memorable in the minds of customers. The customer's description of Islamic banks has not yet perceived that Islamic banks are the best banks. So that brand personality has not been able to encourage or increase customer loyalty to certain Islamic bank brands both behaviorally and attitudinal.

Hypothesis 5

The value of the QMS coefficient on brand equity is positive 0.112 and a significance of 0.001 <0.05; so hypothesis 5 is accepted. This shows that there is a positive and significant influence between QMS on brand equity.

Hypothesis 6

The value of the brand personality coefficient on brand equity is positive 0.279 and a significance of 0.000 <0.05, so hypothesis 6 is accepted. This shows that there is a positive and significant influence between brand personality and brand equity. These results are supported by the results of [Mahuda's research \(2018\)](#).

Hypothesis 7

The value of the coefficient of brand trust on brand loyalty is positive 0.259, and significant at 0.022 < 0.05; then hypothesis 7 is accepted. This shows that there is a positive and significant

influence between brand trust and brand loyalty. Islamic banks can meet the expectations and promised value to change customer perceptions of the brand.

Hypothesis 8

The value of the brand equity coefficient on brand loyalty is positive 0.858; and significance $0.000 < 0.05$; which means that hypothesis 8 is accepted. This shows that there is a positive and significant effect between brand equity on brand loyalty. Aaker states that brand loyalty is part and parcel of strong brand equity (Garanti & Kissi, 2019).

Hypothesis 9

It is obtained that the t count of 2.077849 is greater than the t table = 1.66, so it can be concluded that there is a mediation effect. Based on the calculation of the mediation coefficient of positive 0.0783. This states that brand trust can mediate the effect of social media marketing on brand loyalty positively and significantly, so hypothesis 9 is accepted. The results of this study support the previous research conducted by Anggraeni et al. (2019).

Hypothesis 10

It is obtained that the t count is 3.88 which is greater than t table = 1.66, so it can be concluded that there is a mediation effect. Based on the calculation of the mediation coefficient is positive 0.236. This states that brand equity can mediate the influence of brand personality on brand loyalty in a positive and significant way, so hypothesis 10 is accepted. Guided by the SIP (Social Information Processing) theory, this research proves what is in the theory.

Hypothesis 11

It is obtained that t arithmetic is 3.161 which is greater than t table = 1.66; it can be concluded that there is a mediating effect. Based on the calculation of the mediation coefficient of positive 0.183. This states that brand equity can mediate the effect of social media marketing on brand loyalty in a positive and significant way, so hypothesis 11 is accepted. These results support the research results of Yadav & Rahman (2018).

Hypothesis 12

It is obtained that the t count is 2.199 which is greater than t table = 1.66, so it can be concluded that there is a mediating effect. Based on the calculation of the mediation coefficient of positive 0.112. This states that brand trust can mediate the influence of brand personality on brand loyalty in a positive and significant way, so hypothesis 12 is accepted. This research is supported by the results of Ratnawati & Lestari (2018).

5. Conclusions

From the results of hypothesis testing, it can be concluded that: Social Media Marketing has a significant positive effect on brand trust, brand loyalty, and brand equity of Islamic bank customers. Then brand personality has a significant effect on brand equity and brand trust. However, brand personality has no significant effect on the brand loyalty of Islamic bank customers. Based on the results of hypothesis testing, it can also be concluded that brand trust has a significant effect on brand loyalty; and brand equity also has a significant effect on brand loyalty. Then the brand trust and brand equity variables were significantly able to be a mediating variable on the influence of brand personality variables on brand loyalty.

From the results of the study, it can be concluded that brand trust and brand equity can mediate the influence between internet-based social media marketing and brand personality on brand loyalty in Islamic bank customers. Social media marketing, brand personality, brand trust, and brand equity together affect brand loyalty.

Brand personality does not have a significant effect on brand loyalty, this could be due to the lack of building personality brands from Islamic banks themselves. That the personality brand must be able to carry a message that can image and differentiate Islamic banks. Then that Social Media Marketing (SMM) has a significant effect on Brand Loyalty, indicating that SMM is one of the most effective media in increasing customer loyalty of Islamic banks. Good QMS management should be able to form strong brand loyalty. Islamic banks must be able to develop the use of social media for marketing activities for their services and products to the fullest.

The influence of brand personality on brand loyalty is mediated by brand trust and brand equity so that as a mediating variable, both brand trust and brand equity are very important to be given more attention by Islamic banks in increasing customer loyalty. The results of this study can be useful for Islamic banks to take further policies in managing social media marketing and brand personality more optimally to increase brand loyalty to customers. Can be through intermediaries with more attention to strategies to increase brand trust and brand equity to increase brand loyalty to Islamic bank customers.

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