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THE EFFECT OF SOCIAL MEDIA MARKETING AND BRAND IMAGE ON LOYALTY WITH TRUST AS A MEDIATION VARIABLE

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Abstract

This study aims to examine the effect of social media marketing and brand image on loyalty with trust as a mediating variable. This research used quantitative research. This study used primary data by distributing questionnaires using google forms which were distributed at BRI Syariah KCP Magelang. The data were analyzed using SPSS tools. The population in this study were BRI Syariah KCP Magelang customers and 100 customers were used as the sample. The results of this study show that social media marketing, brand image, and trust affect loyalty. Trust can mediate social media marketing on loyalty and trust can mediate brand image on loyalty.

Keywords: Social Media Marketing, Brand image, Trust, and Loyalty

INTRODUCTION

In this century the growth of the industry in financial institutions is rapidly increasing. The community also sees that the role of financial institutions, especially banks, is very important. Because the existence of a bank is not only a place to lend or save money, but a bank can carry out a financial activity that is often carried out by the community, namely activities in depositing funds, investment activities or for transferring money and also another fast financial activities. In this case, bank is an important point in encouraging the economic growth of a country, even the growth and development of the bank's institution itself is also used as a measure of the growth of a country's economy (Ismail, 2018).ⁱ

Along with the times, the existing technology also develops. The technology that is currently developing rapidly is social media, at first social media was intended for long-distance communication, but now it has developed as a marketing media for a company. The current social media that is widely used in social media marketing is Instagram. Instagram is a social media application that allows users to take photos, apply digital filters or effects to photos, and share them (Innova, 2016)ⁱⁱ. The advantage of Instagram as a marketing media is that it can convey the message of a brand through photos or videos. This is an opportunity for a company, especially Islamic Banks to promote their banking products and services on social media.

This condition of course makes high competition between companies so that a company really needs to maintain relationships with customers. One of them is by fostering a loyal attitude. According to Gremler and Brown in (Hasan, 2009)ⁱⁱⁱ that customer loyalty is a customer who not only repurchases an item and service, but also has a positive commitment and attitude towards the company's goods or services, for example by recommending others to buy. Repetition involves buying the same brand over and over again. According to Dimitriadis in (Dagger & O'Brien, 2010)^{iv} Loyalty is a loyal customer is defined as a person who holds a favorable attitude towards service providers such as recommending service providers to other consumers and carrying out repurchase behavior. In addition, according to Sheth & Mittal (2004)^v, customer loyalty is a customer's commitment to a brand, store, or supplier based on a very positive attitude and is reflected in consistent repeat purchases. From the theory that has been put forward by several experts, it is stated that growing customer loyalty is important.

Besides that, there are several things that can foster customer loyalty, one of them is social media marketing. According to Duffet in (Huertas & E, 2015)^{vi}, many companies use social media to interact and establish relationships with their customers. According to Neti (2011)^{vii}, social media is an attempt to persuade consumers to a valuable company, product or service. Social media marketing is marketing using social networks, blog marketing and more. According to Ukpabi & Karjaluoto (2017)^{viii} business marketing through the internet is one way to expand market reach. Through internet marketing, the company's product information can reach consumers everywhere without having to go directly to the area to promote its products. This makes it easier for a company to interact with customers.

Besides social media marketing, another thing that can foster customer loyalty is the brand image of the company. Brand image presented by Wibisono (2009)^{ix} provides an understanding of the image as something abstract and cannot be measured nominally/mathematically, but the form of the image can only be felt from the results of

research/good or bad values and positive or negative responses. A positive image will benefit the creation of customer loyalty, trust in the product/service and the willingness of customers to seek the product/service if they need it. On the other hand, a bad image will have a negative impact on the company's business operations. In addition, it can weaken the company's competitiveness. Other experts such as Umar (2009)^x stated that brand image is the image of an organization as a whole, so it is not just an image of products and services. Brand image should be based on people's knowledge and experience.

The two variables above, namely social media marketing and brand image can affect loyalty through trust. According to Sumarwan (2011)^{xi}, defines trust as an assessment of one's relationship with others who will carry out certain transactions in accordance with expectations in an environment full of uncertainty. According to Kusmayadi in (Widodo, 2014)^{xii} trust involves a person's willingness to behave in a certain way because of the belief that their partner will give them what they expect and an expectation that a person generally has that other people's words, promises or statements can be trusted. Confidence or trust is an important factor that can overcome crises and difficulties between business partners but it is also an important asset in developing long-term relationships between organizations. From the definition that has been put forward by several experts, it is stated that it is important to build trust so that customers can be loyal. While building trust can be through social media marketing and brand image. Based on the background of the problem above, the formulation of the problem in this study is how does social media marketing and brand image influence loyalty with trust as a mediating variable?

METHOD

This type of research is quantitative, namely the type of research that produces findings that can be achieved (obtained) using statistical procedures or other methods of quantification (measurement) (Sujarweni, 2015)^{xiii}. Sources of data used in this study is primary data. Primary data were obtained from questionnaires addressed to BRI Syariah KCP Magelang customers. As for testing the intervening variables used path analysis (Path Analysis). Path analysis is an extension of multiple regression analysis, or path analysis is the use of regression analysis to estimate the quality relationship between variables that have been determined previously based on theory.

RESULT AND DISCUSSION

Validity test

Validity test is used to measure whether or not a questionnaire is valid. A questionnaire is said to be valid if the questions or statements on the questionnaire are able to reveal something that will be measured by the questionnaire. The criteria for evaluating the validity test with a significant level (α) = 0.05, if r count > r table, then the questionnaire as a measuring tool is said to be valid or there is a real correlation between the two variables (Bawono, 2006)^{xiv}.

Table 1.1 Validity Test Results

Variabel	Item	R Count	Result
Social Media Marketing	Item 1	0,831	Valid
	Item 2	0,835	Valid
	Item 3	0,790	Valid
	Item 4	0,901	Valid
Brand Image	Item 1	0,885	Valid
	Item 2	0,760	Valid
	Item 3	0,863	Valid
	Item 4	0,689	Valid
Trust	Item 1	0,754	Valid
	Item 2	0,838	Valid
	Item 3	0,783	Valid
Loyalty	Item 1	0,888	Valid
	Item 2	0,779	Valid
	Item 3	0,932	Valid
	Item 4	0,734	Valid

Source: Primary data processed, 2020

Based on the table above, it is known that each statement item has r count > r table (0.165) and is positive, thus the statement is declared valid.

Reliability Test

Reliability test is used to measure whether a respondent's answer is consistent or stable from time to time. The reliability test aims to test the extent to which the measuring instrument can be trusted or relied on. The technique used in measuring reliability is cronbach alpha > 0.60 (Bawono, 2006).

Table 1.2 Reliability Test Results

Variabel	Taraf Cronbach's Alpha	Cronbach's Alpha	Result
Social Media Marketing	0.60	0,857	Reliabel
Motivasi	0.60	0,811	Reliabel
Sense of Community	0.60	0,691	Reliabel
Kinerja Karyawan	0.60	0,851	Reliabel

Source: Primary data processed, 2020

In table 1.2 it is known that all items in the variable have a total value of cornbach's alpha > cornbach's alpha 0.60 so it can be said that all variables in this study are declared reliable.

Normality test

Normality test was conducted to determine whether the data on each variable is distributed or not. A good regression model is to have data spread on a diagonal line from the normal distribution graph or by looking at the significance of more than 0.05 (Ghozali, 2013)^{xv}. In the tests conducted by this researcher using statistical analysis that can be used to test residual normality is non-parametric statistics Kolmogorov-Smirnov Test (KS).

Table 1.3 Normality Test Results

Test	Sig.	Asymp. Sig. (2-tailed)	Result
<i>Kolmogorov-Smirnov</i>	0.05	0,102	Normal

Source: Primary data processed, 2020

The results of the Kolmogorov-Smirnov non-parametric statistical test stated that Asymp.Sig (2-tailed) was 0.102 while the significant level used in this test was 0.05. These results indicate that the data used in this study are normally distributed data, because the value of Asymp-Sig (2-tailed) is greater than 0.05, which is 0.102.

Multicollinearity Test

The multicollinearity test aims to determine whether there is a correlation between the independent variables in the regression (Ghozali, 2013). To detect a data that there is or not multicollinearity in it can be known the value of protection is done by using the tolerance value and VIF (Variance Inflation Factor). If the tolerance value is above 0.10 with a VIF value of less than 10, then there is no multicollinearity (Ghozali, 2008)^{xvi}.

Table 1.4 Multicollinearity Test Results

Variabel	Tolerance	VIF	Result
Social Media Marketing	.517	1,934	No Multicolonierity
Citra Perusahaan	.480	2,085	No Multicolonierity
Kepercayaan	.448	2,234	No Multicolonierity

Source: Primary data processed, 2020

The results of this multicollinearity test show a tolerance value for the independent variables Social Media Marketing (X1), Brand image (X2) and the mediation variable Trust (Z). The value of VIF = 1.934 for the social media marketing variable and VIF = 2.085 for the brand image variable and VIF = 2.234 for the trust variable, where the value is smaller than 10, it can be concluded that these variables are free from multicollinearity.

Heteroscedasticity Test

Aims to test whether the regression model occurs variance inequality from the residual of one observation to another observation. If the variance of the residuals from one observation to another observation remains, it is called homoscedasticity and if it is different it is called heteroscedasticity (Ghozali, 2015)^{xvii}. In the tests conducted in this study, the author uses the Glejser test. That is, it proposes to regress the absolute value of the residual on the independent variable.

Table 1.5 Heteroscedasticity Test Results

Variabel	Taraf Signifikansi	Sig	Result
Social Media Marketing	0,05	0,147	No Heteroscedasticity
Motivasi	0,05	0,503	No Heteroscedasticity
Sense of Community	0,05	0,896	No Heteroscedasticity

Source: Primary data processed, 2020

From the results of the heteroscedasticity test above, we can see that the significance value of social media marketing variables (X1), company image (X2), and trust mediation variable (Z). Each of these tests is 0.147 (X1), 0.503 (X2), and 0.896 (Z). And from these results, because the value obtained exceeds the significance value of 0.05, these variables occur in a homoscedasticity regression model or there is no heteroscedasticity problem.

T test

This test was conducted to see the level of significance of the independent variable influencing the dependent variable individually or individually. This test is carried out partially or independently, using a statistical t test for each independent variable, with a certain level of confidence (Bawono, 2006).

Table 1.6 T Test Results 1

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.475	1.640		-.899	.371
	Social MEDIA MARKETING	.278	.063	.253	4.408	.000
	CITRA PERUSAHAAN	.160	.061	.155	2.606	.011
	KEPERCAYAAN	.818	.083	.608	9.866	.000

a. Dependent Variable: LOYALITAS

Based on the table above, the results from table t count of each variable, namely social media marketing, company image, and trust and loyalty, namely:

- a. Social media marketing (X1) has a t-count of 4.408, which is greater than the t-table value of 1.660 and a significant value of 0.000 at an alpha coefficient of 5% or 0.05. Because the result is a significant value less than 0.05, it can be interpreted that social media marketing has a positive and significant effect on loyalty.
- b. The brand image (X2) has a t-value of 2.606, which is greater than the t-table value of 1.660 and a significant value of 0.011 at an alpha coefficient of 5% or 0.05. Because the result of the significance value is less than 0.05, it can be interpreted that the company's image has a positive and significant effect on loyalty.
- c. Confidence (Z) has a t-value of 9.866, which is greater than the t-table value of 1.660 and a significance value of 0.000 at an alpha coefficient of 5% or 0.05. Because the significance result is less than 0.05, it can be interpreted that trust has a positive and significant effect on loyalty.

Table 1.7 Results of T Test 2

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.703	1.973		1.877	.064
	SOCIAL MEDIA MARKETING	.304	.071	.371	4.286	.000
	CITRA PERUSAHAAN	.347	.066	.453	5.234	.000

a. Dependent Variable: KEPERCAYAAN

- 1) Social media marketing (X1) we can see that the t value in the social media marketing variable t count is 4.286 which is greater than the t table, which is 1.660 and the significant value is 0.000 at the alpha coefficient of 5% or 0.05. Because the results of the significance value are less than 0.05, it can be interpreted that social media marketing has a positive and significant effect on trust.
- 2) Company image (X2) we can see that the t value of the brand image variable is 5.234 which is greater than the t table value of 1.660 and the significance value is 0.000 at the alpha coefficient of 5% or 0.05. Because the result of the significance value is less than 0.05, it can be interpreted that the company's image has a positive and significant effect on trust.

Test F test

The F statistical test is a significant test of the equation used to find out how much influence the independent variables (X1, X2, X3) together on the Y variable (Sujarweni, 2015).

Table 1.8 F Test Results 1

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1014.345	3	338.115	163.922	.000 ^b
	Residual	198.015	96	2.063		
	Total	1212.360	99			

a. Dependent Variable: LOYALITAS

b. Predictors: (Constant), KEPERCAYAAN, SOCIAL MEDIA MARKETING, CITRA PERUSAHAAN

We can see the results from the table above show an F test result in this study has a coefficient value of 163.922 with a significant value of 0.000 less than 0.05. These results indicate that the independent variable simultaneously affects the dependent variable, which is significantly positive. Based on F with a significance level of 0.05, F table was obtained as much as 2.36.

Because F count > F table (163.922 > 2.36) and significance value < 0.05 (0.000 < 0.05), it means that there is a significant influence between social media marketing, brand image and trust on loyalty. The three independent variables together affect the dependent variable.

Table 1.8 F Test 2 . Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	370.397	2	185.199	59.848	.000 ^b
	Residual	300.163	97	3.094		
	Total	670.560	99			

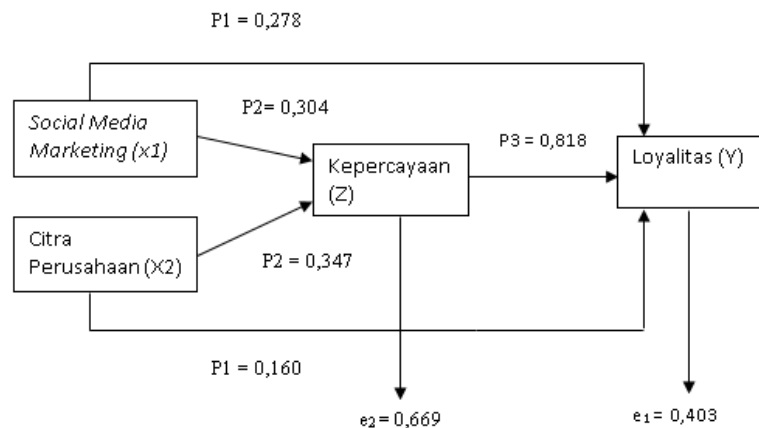
a. Dependent Variable: KEPERCAYAAN

b. Predictors: (Constant), CITRA PERUSAHAAN, SOCIAL MEDIA MARKETING

We can see the results from the table above show an F test result in this study has a coefficient value of 59.848 with a significance value of 0.000 < 0.05. These results indicate that the independent variable simultaneously affects the dependent variable, which is significantly positive. Based on F with a significance level of 0.05, F table was obtained as much as 2.36.

Because F count > F table (59.848 > 2.36) and significance value < 0.05 (0.000 < 0.05), it means that there is a significant influence between social media marketing and brand image on trust. The two independent variables together affect the dependent variable.

Path Analysis



Picture 1. Path Analysis Result

1. The Influence of Social Media Marketing on Loyalty

Based on the t-test 1 in table 4.9, it can be seen that Social media marketing (X1) has a t-count of 4.408 greater than the t-table value of 1.660 and a significant value of 0.000 at an alpha coefficient of 5% or 0.05. Because the result is a significant value less than 0.05, it can be interpreted that social media marketing has a positive and significant effect on loyalty. In line with research which also states that social media marketing has a positive effect on loyalty, that is what was done by (Laroche et al., 2012)^{xviii} and (Anggraeni et al., 2019)^{xix}. So that we can conclude that H1 is accepted.

2. The Influence of Brand image on Loyalty

Based on the t test test 1 in table 4.9, it can be seen that the brand image (X2) has a t-value of 2.606 which is greater than the t-table value of 1.660 and a significant value of 0.011 at an alpha coefficient of 5% or 0.05. Because the result of the significance value is less than 0.05, it can be interpreted that the company's image has a positive and significant effect on loyalty. This is in line with research conducted by Hasan (2009) which states that the company's image has an effect on forming customer loyalty. In addition, the results of Riskayanti's (2016)^{xx} research show that the company's image variable has a positive and significant effect on loyalty. So the conclusion we get is that H2 is accepted.

3. The Effect of Social Media Marketing on Trust

Based on the t test test 2 in table 4.10, it can be seen that social media marketing (X1) we can see that the t value in the social media marketing variable t count is 4.286 greater than the t table, which is 0.676 and a significant value is 0.000 in the alpha 5 coefficient. % or 0.05. Because the results of the significance value are less than 0.05, it can be interpreted that social media marketing has a positive and significant effect on trust. In line with the research conducted by Zulfikar (2017)^{xxi}, the results of his research show that there is a significant positive influence between social media marketing on trust. So the conclusion we can get is H3 is accepted.

4. The Influence of Brand image on Trust

Based on the t-test 2 test in table 4.10 brand image (X2), we can see that the t-value of the brand image variable is 5.234, which is greater than the t-table value of 0.676 and a significance value of 0.000 at an alpha coefficient of 5% or 0.05. Because the result of the significance value is less than 0.05, it can be interpreted that the company's image has a positive and significant

effect on trust. In line with the research conducted by Aji et al. (2020)^{xxii} the results of the study show that the company's image has a positive effect on trust. So the conclusion obtained is that H4 is accepted.

5. The Effect of Social Media Marketing on Loyalty with Trust as a Mediation Variable

Based on Path Analysis Testing, it is obtained that t count is 3.910190 which is greater than t table 1.660 so that we can conclude that there is an influence of social media marketing (X1) on loyalty (Y) mediated by trust (Z). Thus trust (Z) is able to mediate social media marketing (X1) on loyalty (Y). In line with research conducted by Laroche et al. (2012), social media networking (social networking) can increase brand loyalty by being mediated by brand trust. which will then increase consumer confidence, and consumer trust will increase consumer loyalty, so H5 is accepted.

6. The Influence of Brand image on Loyalty mediated by the trust variable

Based on Path Analysis Testing obtained t count of 4.6202953885 is greater than t table 1.66023 so that we can conclude that there is an effect of brand image (X2) on loyalty (Y) mediated by trust (Z). Thus trust (Z) is able to mediate brand image (X2) on loyalty (Y). This is in line with the research conducted by Amin et al. (2013)^{xxiii} which states that image has an effect on trust, and trust has a positive effect on loyalty, so H6 is accepted.

7. The Effect of Trust on Loyalty

Based on the t test test 1 in table 4.9, it can be seen that Trust (Z) has a t-value of 9.866 which is greater than the t-table value of 1.66023 and a significance value of 0.000 at an alpha coefficient of 5% or 0.05. Because the significance result is less than 0.05, it can be interpreted that trust has a positive and significant effect on loyalty. This is in line with research conducted by Roziq (2015)^{xxiv} which states that trust has a positive and significant effect on loyalty, so that the conclusion we get is that H7 is accepted.

CONCLUSSION AND RECOMMENDATION

Based on the results of research and discussion of testing trust as a mediating variable between social media marketing and brand image on loyalty to customers of BRI Syariah KCP Magelang, and supported by the theories underlying the previous chapters, the authors draw the following conclusions:

1. Social media marketing has a positive and significant effect on loyalty to BRI Syariah KCP Magelang customers. So H1 is accepted.
2. Company image has a positive and significant effect on loyalty to BRI Syariah KCP Magelang customers. So H2 is accepted.
3. Social media marketing has a positive and significant effect on trust in BRI Syariah KCP Magelang customers. So H3 is accepted.
4. Brand image has a positive and significant impact on customer trust in BRI Syariah KCP Magelang. So H4 is accepted.
5. Social media marketing has an effect on loyalty to BRI Syariah KCP Magelang customers. Then trust mediates between social media marketing and loyalty to BRI Syariah KCP Magelang customers. So H5 is accepted.
6. Brand image has an effect on loyalty to BRI Syariah KCP Magelang customers. Then trust mediates between brand image and loyalty to customers of BRI Syariah KCP Magelang. So H6 is accepted.
7. Trust has a positive and significant effect on loyalty to BRI Syariah KCP Magelang customers. So H7 is accepted.

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