

THE ROLE OF BRAND IMAGE AND TRUST IN MEDIATION THE INFLUENCE OF SERVICE QUALITY ON BRAND LOYALTY AT PT. ASURANSI SINAR MAS DENPASAR



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Abstract

Along with the increasing number of accidents and the large number of motor vehicle material losses, making people aware of the importance of vehicle insurance in protecting a risk, especially the risk of a fairly large car material cost. Asuransi Sinar Mas is an insurance known by the people of Indonesia, but the popularity survey result conducted by the institute Top Brand Index shows Asuransi Sinar Mas (Simas Mobil) which has a predicate that goes up and down, especially from 2017 to 2019 where the company's rating has decreased continuously, this is also proven by the increasing number of customers of PT. Asuransi Sinar Mas in Denpasar which does not renew its car insurance annually from 2017-2019. This study aims to examine the relationship between service quality, brand image, trust, and brand loyalty at PT. Asuransi Sinar Mas, Denpasar. The data in this study were collected through questionnaires and interviews with 114 customers who did not renew their car insurance at the Denpasar branch of Sinar Mas from 2017-2019 as research samples using purposive sampling data collection techniques. This study uses the SPSS Ver. 25 with the help of the SmartPLS V.3. The results of this study indicate that: service quality has a positive and significant effect on brand loyalty; service quality has a positive and significant effect on brand image; service quality has a positive and significant effect on trust; brand image has a positive and significant effect on brand loyalty; trust has a positive and significant effect on brand loyalty; brand image has a positive and significant effect on trust; brand image is able to mediate the effect of service quality on brand loyalty; trust is able to mediate the effect of service quality on brand loyalty; trust is able to mediate the effect of brand image on brand loyalty.

Key words: Service Quality, Brand Image, Trust, Brand Loyalty

1 | INTRODUCTION

Along with the development of the current era of globalization, transportation in Indonesia is increasingly needed for all groups. The existence of a means of transportation in human life becomes quite significant because it supports the smooth running of life. Transportation is an important part of human and world development, both in the distribution of occupation, economic development and industrialization growth. Based on the results of data from the Central Statistics Agency in

2017, it is stated that one of the most widely used and owned transportations in Indonesia is private vehicle transportation, namely cars and motorcycles which reach a total of 138,556,669 and is predicted to continue to increase over time. With the number of private vehicles reaching millions, it is possible that the risk of traffic accidents can occur, the Traffic CoIDRs of the Indonesian Police (Korlantas POLRI) recorded the number of accidents in 2017 as many as 103,228 incidents with material losses of IDR. 215,446,000,000. The large number of incidents made the public aware of the importance of

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vehicle insurance in protecting a risk, especially the risk of the material costs of a car which is quite large. The insurance companies with their car insurance products that are most widely known by the Indonesian people from year to year based on the results of the Top Brand Index are as Table 1.

Table 1
Top Brand Index For Car Insurance Category

Year	Rating	Brand	TBI	Category
2015	1	Astra Buana (Garda Oto)	29.3%	TOP
	2	ACA – Central Asia Insurance	20.2%	TOP
	3	Adira Insurance (Autocillin)	16.6%	TOP
	4	Asuransi Sinar Mas (Simas Mobil)	14%	
	5	Allianz Utama Indonesia (My Car)	3.2%	
	6	Jasindo (Proactive)	3.0 %	
2016	1	Astra Buana (Garda Oto)	35.6%	TOP
	2	Asuransi Sinar Mas (Simas Mobil)	17.6%	TOP
	3	Adira Insurance (Autocillin)	12.9%	TOP
	4	ACA – Central Asia Insurance	11.2%	
	5	ABDA	3.9%	
2017	1	Astra Buana (Garda Oto)	35.6%	TOP
	2	Asuransi Sinar Mas (Simas Mobil)	16.0%	TOP
	3	Adira Insurance (Autocillin)	12.9%	TOP
	4	ACA – Central Asia Insurance	11.3%	
	5	ABDA	3.5 %	
2018	1	Astra Buana (Garda Oto)	30.4%	TOP
	2	Adira Insurance (Autocillin)	18.4%	TOP
	3	Asuransi Sinar Mas (Simas Mobil)	12.0%	TOP
2019	1	Astra Buana (Garda Oto)	33.0%	TOP
	2	Adira Insurance (Autocillin)	19.4%	TOP
	3	ACA – Central Asia Insurance	12.1%	TOP
	4	Asuransi Sinar Mas (Simas Mobil)	9.8%	
	5	Allianz Utama Indonesia (My Car)	5.1 %	

Source: https://www.topbrand-award.com/en/top-brand-index-int/?tbi_find=Insurance

The survey conducted by Top Brand is based on the agency's independent observations which have been voted on by the Indonesian people so that consumers can choose the brand that is most chosen by consumers. The brand must be chosen by consumers through survey results by looking at three parameters, namely top of mind share, top of market share and top of commitment share (<http://www.topbrand-award.com/faq>). Based on Table 1 1.1, it can be seen that Astra Buana (Garda Oto) car insurance still ranked 1st from 2015 to 2019, but this is inversely proportional to the Asuransi Sinar Mas (Simas Mobil) which has an up and down predicate, especially from 2015. 2017 to 2019 where the company's rating experienced a continuous decline, this shows that Indonesian consumers' choice of the Asuransi Sinar Mas is declining. This is also proven by the increasing number of customers of PT. Asuransi Sinar Mas in Denpasar which does not renew its

car insurance annually (from 2017-2019).

Table 1. Number of Customer at PT. Asuransi Sinar Mas Denpasar Which Does Not Renew Its Car Insurance Every Year (From 2017-2019)

Year	Amount
2017	42 Customers
2018	55 Customers
2019	61 Customers
Total	158 Customers

Source: PT. Asuransi Sinar Mas Denpasar (2020)

Based on the results of interviews with the management of PT. Asuransi Sinar Mas Denpasar found that there are several reasons why customers do not renew their car insurance, namely: the car has been sold, the customer's own desire (not using insurance anymore or has changed to another insurance), and the desire of the customer company itself which no longer uses insurance. With the increasing number of customers PT. Asuransi Sinar Mas Denpasar, which did not renew its car insurance, explained that the level of consumer brand loyalty to Asuransi Sinar Mas has decreased, which is indicated by indicators of brand loyalty, namely repeat purchases and rejection of other companies. Brand loyalty is a valuable asset for the company because it is a company's marketing strategy in facing competition and the survival of the company. To be able to form brand loyalty, a positive experience is needed from consumers such as good service quality in consumer perceptions, this is in accordance with the understanding of service quality according to Tjiptono (2016: 180) where service is basically centered on efforts to fulfill consumer needs and desires. and the accuracy of delivery to keep pace with consumer expectations. The service provided to consumers is a reflection of the good or bad of a company in the eyes of consumers. The services provided by PT. Asuransi Sinar Mas Denpasar is a consulting service regarding the required car insurance and procedures for processing claims, insurance policy delivery services, vehicle survey services that can be carried out at the customer's home, vehicle towing service if the customer's car has an accident which results in the customer's car not being able to run. PT. Asuransi Sinar Mas also has a mobile application called "Asuransi Sinar Mas Online" which

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providing easy access to information about insurance products, including simulating premium calculations and purchasing insurance online and for customers who already have a policy at Asuransi Sinar Mas. Through this application, you can access information about your Insurance Policy (policy status, insurance coverage, policy period, etc.) as well as a menu for submitting claims and information on the progress of claims that have been submitted. As a company engaged in services, service quality is an important part for the company PT. Asuransi Sinar Mas Denpasar in carrying out its operational activities, this is manifested in the six corporate values of PT. Asuransi Sinar Mas Denpasar which is applied by all its employees in serving customers is integrity, positive attitude, commitment, continuous improvement, innovative, and loyal.

Several previous researchers have conducted research on service quality and brand loyalty, but the results of these studies are still contradictory, such as research by Ashraf, et al. (2018), Ibrahim (2018), Khan, et al. (2016), Shivani, et al. (2019), Teng and Bernard (2018) show that there is a positive influence between service quality and brand loyalty. However, research by Boon, et al (2016), Mahmoodzadeh (2015), Etemadifard, et al. (2016), and Liu (2018) found that there is no effect between service quality and brand loyalty.

In addition to service quality, brand image is also needed to form brand loyalty. Basically if consumers do not have experience with a product, they tend to trust a preferred or well-known brand (Schiffman and Kanuk, 2010:173), this reason encourages companies to strengthen their brand position in order to create a positive brand image and stick strongly in the market. Consumers' minds because through brand image, consumers are able to recognize a product, evaluate quality, reduce purchase risk, and gain experience and satisfaction from certain product differentiation (Lin et al., 2007). For this reason, car insurance companies must provide a competitive advantage in order to maintain customer brand loyalty. As a general insurance company that has been established since 1985, PT. Asuransi Sinar Mas is widely known by the Indonesian people as a company that has a reputation other than other insurance companies, the company's positioning in the insurance industry can be seen through various awards

received by PT. Asuransi Sinar Mas such as The Finance - The Best Performing General Insurance 2020 Based On Financial Performance 2018-2020 category Gross Premium Up To IDR 2.5 Trillion, Media Insurance - Best General Insurance 2020 Equity IDR 1.5 Trillion and Above, Top Governance, Risk & Compliance 2020, infobank Golden Trophy 2020 - For The Financial Performance with Predicate Excellent During 2015 – 2019, "Indonesia Millennial's Top Brand Award 2019", this is proof of added value for Indonesian people in choosing and trusting Asuransi Sinar Mas.

Several previous researchers have conducted research on brand image and brand loyalty, but the results of the research conducted are still contradictory, such as the results of research conducted by Chinomona (2016), Marc (2017), Ghafoor (2012), and Saeed, et al. (2013) which shows that brand image has a positive effect on brand loyalty, but the results of research by Taqi, et al. (2020), Ma'ruf (2020), and Pratiwi, et al. (2015) found that there was no effect between brand image and brand loyalty. Consumer trust (trust) is no less important in forming brand loyalty. Confidence (trust) is the foundation of a relationship. A relationship between two or more parties will occur if each trusts each other. This trust cannot simply be recognized by other parties, but must be built from the beginning and can be proven. In the economic world, trust has been considered as a catalyst in various transactions between sellers and buyers so that consumer satisfaction can be realized as expected (Yousafzai, 2003). PT. Asuransi Sinar Mas in maintaining consumer trust applies Good Corporate Governance guidelines in accordance with regulations, especially Financial Services Authority Regulation Number 73/PJOK.05/2016 in conjunction with Financial Services Authority Regulation Number 43/POJK.05/2019 concerning Good Corporate Governance for Insurance Companies. The implementation of good corporate governance is embodied in the Code of Conduct (Code of Ethics) of PT. Asuransi Sinar Mas which in detail provides guidelines and guidelines for actions that may and may not be carried out by all levels of management and employees such as PT. Asuransi Sinar Mas firmly establishes policies to prevent conflicts of interest by setting a ban for all levels of management and employees of

PT. Asuransi Sinar Mas to ask for or accept gifts of any kind related to position or work that can affect objectivity and professionalism in decision making. PT. Asuransi Sinar Mas is very concerned about trust in maintaining company loyalty, this is reflected in the company's vision that is set, namely "To become a professional and trusted insurance company by providing meaningful value to all stakeholders: customers, reinsurance companies, agents, partners, employees and our shareholders". In this regard, the research of Sahin, et al. (2011), Chen, et al. (2016), Lee, et al. (2014), Song, et al. (2018), and Wilson, et al. (2018) explains that Trust has a positive effect on brand loyalty, but it is different from the results of research by Bennur, et al. (2016) and Daniati, et al. (2018) who found that trust had no effect on brand loyalty.

A brand image and consumer trust can also be formed through service quality, research by Aspizain (2016), Foster (2018), Narotama (2019), Setyadi, et al. (2017), Yudhya (2017) explained that there is a positive influence between service quality on brand image, but research by Soltani, et al. (2016) found that there is no effect of service quality on brand image. The research of Gümüştane et al. (2017), Hayat (2017), Unidha (2017), Maeriyana, et al. (2019), Tatang, et al. (2017) regarding the effect of service quality on consumer trust, found that service quality has a positive effect on trust, but contradicts the results of research from Haryono, et al. (2015) and Yudhya (2017) who found that there was no effect between service quality and trust.

Consumer trust can also be formed through a brand image. By increasing the level of brand image perception through effective brand communication, marketers will gain customer trust in the brand, which in the end customers will become loyal to brands they consider trustworthy (Chinomona 2016). In improving the brand image to maintain consumer confidence PT. Asuransi Sinar Mas every year will publish an annual report containing financial reports, customer testimonials, company achievements in one year which can be seen by all the public on the PT. Asuransi Sinar Mas (<https://www.sinarmas.co.id/about-kami>).

Previous research has conducted research on the effect of brand image on trust, but the results of the research conducted are still inconsistent, such as the

results of research from Agung (2019), Asiati, et al. (2019), Song, et al. (2018), Sutrisno, et al. (2016) which says that brand image has a positive effect on trust, but it is different from the results of research conducted by Mabkhot, et al. (2017) which says that brand image has no effect on trust.

Based on the research results previously contradictory and description of existing problems, then of the issues raised in this study are as follows: How is the influence of service quality on brand loyalty of car insurance PT. Asuransi Sinar Mas Denpasar?; How is the influence of service quality on the brand image of car insurance PT. Asuransi Sinar Mas Denpasar?; How is the influence of Service quality on the car insurance Trust of PT. Asuransi Sinar Mas Denpasar?; How is the influence of Brand image on Brand loyalty of car insurance PT. Asuransi Sinar Mas Denpasar?; How to influence the Trust on the Brand loyalty car insurance PT. Asuransi Sinar Mas Denpasar?; How is the influence of the brand image on the car insurance trust of PT. Asuransi Sinar Mas Denpasar?; What is the role of mediation Brand image on the influence of Service quality of the Brand loyalty car insurance PT. Asuransi Sinar Mas Denpasar?; What is the role of Trust mediation on the influence of Service quality on Brand loyalty of car insurance PT. Asuransi Sinar Mas Denpasar?; What is the role of Trust mediation on the influence of Brand image on Brand loyalty of car insurance PT. Asuransi Sinar Mas Denpasar?

2 | LITERATURE REVIEW

2.1 | Brand loyalty

Brand loyalty (brand loyalty) is defined as a positive attitude of consumers toward a brand, consumers have a strong desire to buy the brand of the same in the present and the future. This strong desire is evidenced by always buying the same brand. Brand loyalty is closely related to customer satisfaction. The level of consumer satisfaction will affect the degree of one's brand loyalty. The more satisfied a consumer is with a brand, the more loyal consumers will be to the brand. However, it could be that brand loyalty is not caused by consumer satisfaction, but because of compulsion and lack of choice (Sumar-

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wan,2011). According to Aaker (2013: 40) , brand loyalty is a deep commitment to re-purchase a product or service into a preference consistently in the future will come to buy the same brand although there are situational influences and marketing efforts that can lead to behavioral shift. Or more simply, brand loyalty is a measure of a customer's relationship with a brand.

2.2 | Service quality

Service quality is the fulfillment of consumer needs and desires as well as the accuracy of delivery to balance consumer expectations (Tjiptono, 2016: 180). According to Kotler in Tjiptono (2016: 284), there are five dominant factors or determinants of service quality, the five dominant factors include: Tangible, Empathy, Responsiveness, Reliability, Assurance.

2.3 | Brand image

Brand image according to Shimp (2014: 12) is a kind of association that appears in the minds of consumers when remembering a particular brand . The association can be a memory about the brand . It can be the character, traits, strengths, and even weaknesses of the brand.

According to Kotler and Keller in Probowo (2013:30) brand image measurement is subjective, meaning that there is no book provision to measure brand image . However, according to Alma (2018: 34) that there are four things that are measured in the brand image variable , namely : Recognition, Reputation, Affinity, Domain

2.4 | Trust

Trust is defined as a willingness to rely on the ability, integrity and motivation of others to act in order to satisfy one's needs and interests as mutually agreed upon implicitly or explicitly (Sheth and Mittal, 2004).

According to Kotler and Keller (2012:225) said that trust is the willingness of the company to rely on business partners. Trust depends on a number of inter personal and inter organizational factors, such as company competence, integrity, honesty and kindness.

According to Mayer et al. (1995) there are three factors that form a person's trust in others, namely: Ability, Benevolence, Integrity

3 | CONCEPTUAL FRAMEWORK AND HYPOTHESES

3.1 | Conceptual Framework

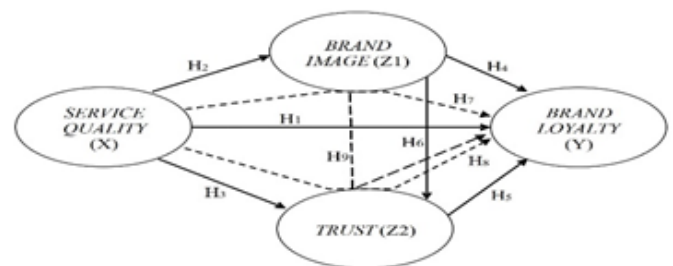


Fig. 1: Conceptual Framework TheEffect of Brand Image and SalesPromotion on Purchasing Decisions

3.2 | Hypothesis

H1: Service quality has positive and significant effect on brand loyalty, H2: Service quality has positive and significant effect on brand image, H3: Service quality has positive and significant effect on the Trust, H4: Brand image has positive and significant effect on Brand loyalty, H5: Trust has a positive effect and significant to Brand loyalty, H 6 : Brand image has positive and significant effect to trust, H7: Brand image has a significant mediates the effect of Service quality on Brand loyalty, H8: Trust has a significant mediate the effect of service quality on brand loyalty, H9: Trust has a significant mediate the effect of Brand Image on Brand loyalty.

4 | RESEARCH METHODS

4.1 | Research Places and Objects

The place of this research is PT. Asuransi Sinar Mas Denpasar. The object of this study is to measure the effect of brand loyalty car insurance PT.

Asuransi Sinar Mas at PT. Asuransi Sinar Mas Denpasar through service quality, brand image, and trusts brand.

4.2 | Population and Sample

The population in this study were all consumers who did not renew their car insurance at the Denpasar branch of Sinar Mas from 2017-2019, which amounted to 158 customers. The sampling technique in this study was carried out by purposive sampling technique with the criteria of PT. Asuransi Sinar Mas Denpasar which does not renew its car insurance. Due to the number of population in this study clearly known, n aka to determine the number of samples in this study using the formula Slovin, with a level of leeway inaccuracy by 5%. Based on the formula for determining the amount of samples based on the formula Slovin (Kriyantono, 2015:164) obtained the number of samples studied is the minimum amount to 114 respondents. Data collection in this study was conducted by interview and questionnaire methods.

5 | RESULTS AND DISCUSSION

5.1 | Evaluation of the Measurement Model (Outer Model)

Evaluation of the measurement model checks the validity and reliability of the indicators that measure the construct or latent variable. In this study the four latent variables, namely: service quality (X), brand image (Z1), trust (Z2), and brand loyalty (Y) are measurement models with reflective indicators, so that the evaluation of the measurement model is carried out by checking the convergent and discriminant validity of indicators and composite reliability for indicator blocks

5.2 | Convergent validity

Convergent validity aims to measure the validity of indicators as constructs that can be seen in the outer loading (SmartPLS output). Indicators are considered valid if it has a value of outer loading above 0.5 (Chin in Ghozali, 2012). From the results of inspection outer loading variable service quality, brand

image, trust and brand loyalty shows the value of outer loading > 0.5 so that all the statements in the questionnaire being used is valid.

5.2.1 | Discriminant validity

To see if the research model has good discriminant validity, there are 2 (two) stages that must be carried out, namely the results of the cross loading and the results of the Fornell Larcker criterion. The first method is to measure the cross loading, where the results of the cross loading must show that the indicators of each construct must have a higher value than the indicators in other constructs. The value of cross loading of each item against its construct is greater than the value of cross loading with other constructs. From these results, it can be concluded that there is no problem with discriminant validity.

The second method for the next test is the Fornell larcker criterion, this evaluation is carried out by comparing the value of the square root of average variance extracted (AVE) of each latent variable with the correlation between other latent variables in the model. The stipulation is that if the square root of average variance extracted (\sqrt{AVE}) the latent variable is greater than the correlation coefficient of the latent variable, it indicates the variable indicators have good discriminant validity. The recommended AVE value is greater than 0.50. Based on calculation results can be explained that out of the four variables have the AVE value above 0,50 and all the variables have a (\sqrt{AVE}) value higher than the value of the correlation coefficient between one variable to another variable so it can be said to have the data discriminant validity was good.

5.3 | Composite reliability and Cronbach alpha

Composite Reliability aims to evaluate the reliability value between the indicator blocks of the constructs that make it up. Indicators are considered reliable if it has a value Composite Reliability above 0,70 (Chin in Ghozali, 2012). The reliability test with composite reliability above can be strengthened by using the Cronbach alpha value. A variable can be declared reliable or fulfills Cronbach's alpha if it has Cronbach's Alpha value > 0.6 (Ferdinand, 2011:288).

Based on the results of recapitulation reliability test

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values that the value of composite reliability of the four latent variable is above 0.70 and the value of Cronbach alpha of four latent variables are above 0.6 so it could be said that the block indicator reliable measure variable .

5.4 | Evaluation of the Measurement Model (Inner Model)

Structural models were evaluated with regard Q^2 predictive relevance models that measure how well the observed values generated by the model. Q^2 is based on the coefficient of determination of all dependent variables. The magnitude of Q^2 has a value with a range of $0 < Q^2 < 1$, the closer the value to 1 means the better the model. The results of evaluation of the structural model gain value Q^2 is 0.973. Thus, the results of this evaluation provide evidence that the structural model has a good goodness of fit model. These results can be interpreted that the information contained in the data is 97.3% can be explained by the model, while the remaining 2.7 percent is explained by error and other variables that have not been included in the model.

5.5 | Direct Effect Test Results

The results of the path coefficient validation test on each path for direct effects and effects can be presented in Table 1 below:

Table 1
Direct Effect Test Results

No.	Relationship between variables	Original Sample (O)	T-stats	P Values	Information
1	Service Quality (X) → Brand Loyalty (Y)	0.282	3,844	0.000	H ₁ accepted
2	Service Quality (X) → Brand Image (Z1)	0.663	9,622	0.000	H ₂ accepted
3	Service Quality (X) → Trust (Z2)	0.266	3,057	0.002	H ₃ accepted
4	Brand Image (Z1) → Brand Loyalty (Y)	0.344	3,281	0.001	H ₄ accepted
5	Trust (Z2) → Brand Loyalty (Y)	0.378	3,488	0.001	H ₅ accepted
6	Brand Image (Z1) → Trust (Z2)	0.646	7,398	0.000	H ₆ accepted

Source: Processed data

5.6 | Results of Indirect Influence Testing Through Mediation Variables

Recapitulation of the results of the validation test path coefficients (path coefficient) at each track to

the direct effect is provided in Table 5. 6 provides information to test the hypothesis as follows:

Table 2
Indirect Effect Test Results

No.	Relationship between variables	Path coefficient	T-stats	P Values	Information
1	Service Quality (X) → Brand Image (Z1) → Brand Loyalty (Y)	0.228	3.080	0.002	H ₇ accepted
2	Service Quality (X) → Trust (Z2) → Brand Loyalty (Y)	0.100	2,284	0.023	H ₈ accepted
3	Brand Image (Z1) → Trust (Z2) → Brand Loyalty (Y)	0.244	3.088	0.002	H ₉ accepted

Source: Processed data

5.7 | Mediation Variable Examination

Table 5. 7
Mediation Variable Examination Results

No.	Mediating the Brand Image and Trust on:	Effect				Information
		A	B	C	D	
1	Service Quality (X) → Brand Image (Z1) → Brand Loyalty (Y)	0.282 (sig.)	0.342 (sig.)	0.663 (sig.)	0.344 (sig.)	partial mediation
2	Service Quality (X) → Trust (Z2) → Brand Loyalty (Y)	0.282 (sig.)	0.381 (sig.)	0.266 (sig.)	0.378 (sig.)	partial mediation
3	Brand Image (Z1) → Trust (Z2) → Brand Loyalty (Y)	0.344 (sig.)	0.590 (sig.)	0.646 (sig.)	0.378 (sig.)	partial mediation

Significance Description: T statistic > 1.96 and P Value < 0.05 at = 5%

Source: Processed data

5.8 | The effect of service quality on brand loyalty

The results of hypothesis testing indicate that service quality has a positive and significant effect on brand loyalty. These results indicated by the path coefficient positive value of 0.282 with the significance of the T-statistic = 3.844 (T-statistic > 1.96) and the value of P Value < 0.05. These results mean that the better the service quality provided to the respondents, the brand loyalty of the respondents will increase. The findings of this study suggests that service quality which tend to promote the tangible, empathy, responsiveness, reliability and assurance can increase brand loyalty that is reflected in the positive recommendation of mouth, re-purchase, rejection of other companies (reject another). The results of this study support previous research conducted by Ashraf, et al. (2018), Ibrahim (2018) and Shivani, et al. (2016)

5.9 | The effect of service quality on brand image

The results of hypothesis testing indicate that service quality has a positive and significant effect on brand image. These results indicated by the path coefficient positive value of 0.663 with the significance of the T-statistic = 9.622 (T-statistic > 1.96) and the value of P Value <0.05. These results mean that the better the service quality provided to the respondents, the brand image of the respondents will increase. The findings of this study suggests that service quality which tend to promote the tangible, empathy, responsiveness, reliability and assurance can improve the brand image that is reflected in the recognition, reputation, affinity, and domains. The results of this study support previous research conducted by Setyadi, et al. (2017), Foster (2018) and Narotama (2019).

5.10 | The effect of service quality on trust

The results of hypothesis testing indicate that service quality has a positive and significant effect on trust. This result is indicated by a positive path coefficient of 0.266 with a significance T-statistic = 3.057 (T-statistic > 1.96) and a P-value <0.05. These results mean that the better the service quality provided to the respondents, the trust of the respondents will increase. The findings of this study suggests that service quality which tend to promote the tangible, empathy, responsiveness, reliability and assurance may increase the trust that is reflected in the ability, goodness of benevolence, and integrity. The results of this study support the previous research conducted by Gümüřhane, et al. (2017), Hayat (2017) and Unidha (2017).

5.11 | The effect of brand image on brand loyalty

The results of hypothesis testing indicate that brand image has a positive and significant effect on brand loyalty. These results indicated by the path coefficient positive value of 0.344 with the significance of the T-statistic = 3.281 (T-statistic > 1.96) and the value of P Value <0.05. These results mean that the better the brand image given to the respondents, the brand loyalty of the respondents will increase.

The findings of this study provide an illustration that brand image that tends to prioritize recognition, reputation, affinity, and domain can increase brand loyalty which is reflected in positive word of mouth recommendations, repeat purchasing rejection of other companies (reject another). The results of this study support previous research conducted by Marc (2017), Chinomona (2016) and Saeed, et al. (2013).

5.12 | The effect of trust on brand loyalty

The results of hypothesis testing indicate that trust has a positive and significant effect on brand loyalty. This result is indicated by a positive path coefficient of 0.378 with a significance T-statistic = 3.488 (T-statistic > 1.96) and a P-value <0.05. These results mean that the better the trust given to the respondents, the brand loyalty of the respondents will increase. The findings of this study illustrate that trust that tends to prioritize ability, benevolence, and integrity can increase brand loyalty, which is reflected in positive word of mouth recommendations, repeat purchasing, rejection of the company. The results of this study support previous research conducted by Song, et al. (2018), Wilson, et al. (2018) and Chen et al. (2016).

5.13 | The effect of brand image on trust

The results of hypothesis testing indicate that brand image has a positive and significant effect on trust. These results indicated by the path coefficient positive value of 0.646 with the significance of the T-statistic = 7.398 (T-statistic > 1.96) and the value of P Value <0.05. This result means that the better the brand image given to the respondent, the respondent's trust will increase. The findings of this study suggests that the brand image that tend to promote recognition, reputation, affinity, and domains can increase the trust that is reflected in the ability, benevolence, and integrity. The results of this study support previous research conducted by Agung (2019), Asiati, et al. (2019), Song, et al. (2018), and Sutrisno, et al. (2016).

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5.14 The effect of service quality on brand loyalty through brand image

The results of hypothesis testing indicate that brand image has a positive and significant effect in mediating the effect of service quality on brand loyalty. These results indicated by the path coefficient positive value of 0.228 with the significance of the T-statistic = 3.080 (T-statistic > 1.96) and the value of P Value <0.05. The results of this test also show that good service quality can influence brand loyalty more optimally through brand image which is reflected in recognition, reputation, affinity, and domain. Based on these results it can be interpreted, the better the service quality owned by the company reflects the extent to which employees have responsiveness in serving customers such as how to handle complaints quickly and convey information clearly and high brand image, then brand loyalty will increase as indicated by positive recommendations, word of mouth, repeat purchasing, rejection of other companies (reject another). The mediating effect of the brand image variable on the indirect effect of service quality on brand loyalty is partial mediation. The results of this study support previous research conducted by Ishaq, et al. (2014) and Sjah (2018).

5.15 | The effect of service quality on brand loyalty through trust

The results of hypothesis testing indicate that trust has a positive and significant effect in mediating the effect of service quality on brand loyalty. These results indicated by the path coefficient positive value of 0.100 with the significance of the T-statistic = 2.284 (T-statistic > 1.96) and the value of P Value <0.05. The test results also show that service quality was good could affect brand loyalty more leverage through a trust that is reflected in the ability (ability), goodness of heart (benevolence), and integrity (integrity). Based on these results, it can be interpreted that the better the service quality owned by the company reflects the extent to which employees have responsiveness in serving customers, such as how to handle complaints quickly and convey information clearly and high trust, then brand loyalty will increase as indicated by recommendations, word of mouth, repeat purchasing, rejection of other companies. The mediating effect of the trust variable on

the indirect effect of service quality on brand loyalty is partial mediation. The results of this study support previous research conducted by Mahmoodzadeh (2015), Nathanael (2019) and Etemadifard, et al. (2016).

5.16 | The effect of brand image on brand loyalty through trust

The results of hypothesis testing indicate that trust has a positive and significant effect in mediating the effect of brand image on brand loyalty. This result is indicated by a positive path coefficient of 0.244 with a significance of T-statistic = 3.088 (T-statistic > 1.96) and a P-value <0.05. The test results also show that the brand image that can either affect brand loyalty more leverage through a trust that is reflected in the ability (ability), goodness of heart (benevolence), and integrity (integrity). Based on these results it can be interpreted, the better the brand image owned by the company reflects the extent to which customers' perceptions when considering PT. Asuransi Sinar Mas Denpasar and high trust, the brand loyalty is increasing, which is indicated by positive word of mouth recommendations, repeat purchasing, rejection of other companies. The mediating effect of the trust variable on the indirect effect of brand image on brand loyalty is partial mediation. The results of this study support previous research conducted by Marliawati, et al. (2020) Nurdianasari, et al. (2017) and Rodriques, et al. (2018).

6 | CONCLUSIONS AND SUGGESTIONS

6.1 | Conclusion

Service quality has a positive and significant effect on brand loyalty in PT. Asuransi Sinar Mas Denpasar. This means that the better the service quality will be able to increase brand loyalty. Vice versa, the worse the service quality it will reduce the role of brand loyalty in car insurance PT. Asuransi Sinar Mas Denpasar; Service quality positive and significant impact on the brand image on car insurance PT. Asuransi Sinar Mas Denpasar. This means more and better service quality will be able to improve the brand image. Vice versa, the worse the service qual-

ity it will reduce the role of brand image in PT. Asuransi Sinar Mas Denpasar. In addition, the effect of service quality on brand image has the highest direct effect compared to other direct effect tests; Service quality has a positive and significant effect on trust in PT. Asuransi Sinar Mas Denpasar. This means that the better the service quality will be able to increase trust. Vice versa, the worse the service quality it will reduce the role of trust in car insurance PT. Asuransi Sinar Mas Denpasar. In addition, the effect of service quality on trust has the lowest direct effect compared to other direct effect tests; Brand image has a positive and significant effect on brand loyalty in PT. Asuransi Sinar Mas Denpasar. This means that the better the brand image will be able to increase brand loyalty. Vice versa, the worse the brand image it will reduce the role of brand loyalty in car insurance PT. Asuransi Sinar Mas Denpasar; Trust has a positive and significant effect on brand loyalty in PT. Asuransi Sinar Mas Denpasar. This means that the better the trust will be able to increase brand loyalty. Likewise, the worse the trusts it will decrease the role of brand loyalty on car insurance PT. Asuransi Sinar Mas Denpasar.

Brand image has a positive and significant effect on trust in PT. Asuransi Sinar Mas Denpasar. This means that the better the brand image will be able to increase trust. Vice versa, the worse the brand image it will reduce the role of trust in car insurance PT. Asuransi Sinar Mas Denpasar; Brand image is able to mediate the effect of service quality on brand loyalty. This means that the better service quality through brand image mediation will be able to increase brand loyalty car insurance PT. Asuransi Sinar Mas Denpasar. Likewise, the worse the service quality through the mediation of a brand image that will degrade brand loyalty car insurance PT. Asuransi Sinar Mas Denpasar; Trust is able to mediate the effect of service quality on brand loyalty. This means that the better service quality through trust mediation will be able to increase brand loyalty car insurance PT. Asuransi Sinar Mas Denpasar. Likewise, the worse the service quality through the mediation of trust it will degrade brand loyalty car insurance PT. Asuransi Sinar Mas Denpasar. In addition, the effect of service quality on brand loyalty mediated by the trust variable has the lowest indirect effect compared to other indirect effects testing; Trust is able

to mediate the influence of brand image on brand loyalty. This means that the better the brand image through trust mediation will be able to increase the brand loyalty of PT. Asuransi Sinar Mas Denpasar. Vice versa, the worse the brand image through trust mediation, it will reduce the brand loyalty of PT. Asuransi Sinar Mas Denpasar. In addition, the influence of brand image on brand loyalty mediated by the trust variable has the highest indirect effect compared to other indirect effects testing.

6.2 | Suggestion

In optimizing brand loyalty in car insurance PT. Asuransi Sinar Mas Denpasar should need to prioritize tangible indicator in this case has not been in accordance with the realities of the field, where customers prefer the indicator of the reliability with the acquisition of the highest mean value. Thus the existing service quality in car insurance PT. Asuransi Sinar Mas Denpasar is not sufficient. It provides feedback on the organization to prioritize the implementation of tangible indicators in increasing brand loyalty with regard to the increase in other indicators. In the variable service quality has also been found that the assurance indicator obtained a mean value of the lowest compared with other indicators, and therefore are expected to PT. Asuransi Sinar Mas Denpasar increase assurance indicator; In optimizing brand loyalty in car insurance PT. Asuransi Sinar Mas Denpasar should prioritize domain indicators, in this case they are not in accordance with the reality in the field, where customers prefer recognition indicators with the highest average score. Thus the brand image that exists in the car insurance of PT. Asuransi Sinar Mas Denpasar is not sufficient. This provides input for the organization to prioritize the application of domain indicators in increasing brand loyalty while still paying attention to improving other indicators. In this brand image variable, it was also found that the reputation indicator obtained the lowest average value compared to other indicators, therefore it is expected that PT. Asuransi Sinar Mas Denpasar improves this reputation indicator. In optimizing brand loyalty in car insurance PT. Asuransi Sinar Mas Denpasar should need to prioritize indicators benevolence indicator in this case has not been in accordance with the reality in the field and

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obtaining the lowest mean value, which the customer prefers indicator of the ability indicator to gain the highest mean value. Thus the existing trust in car insurance PT. Asuransi Sinar Mas Denpasar is not sufficient. It provides feedback on the organization to prioritize the implementation of benevolence indicator in increasing brand loyalty with regard to the increase in other indicators.

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