Trust Level, Quality, and Service Brand Preference its Influence on Interest in Saving: A Case Study at a Village Credit Institution in Bali

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ABSTRACT

The purpose of this study was to determine and analyze the influence of the level of trust, quality of service and brand preference on interest in saving at a Village-level financial institution in Bali. The data collection technique used a questionnaire to 170 customers or the Kelan Traditional Village community. Data were analyzed using Structural Equation Modeling (SEM) with the AMOS version 22 program. This study managed to find a significant positive effect between the level of trust in brand preference; there is a pattern of positive and significant influence between the quality of service to brand preference; there is an opinion that there is a significant positive effect between the level of trust in the public's interest in saving; found a positive and significant influence of service quality on the intention to save, there is a positive and significant influence between brand preference interest in saving.

Keywords: level of trust, quality of service, brand preference

I. INTRODUCTION

Kotler (2018) states that there are 4 main indicators that can be developed by companies related to ways of implementing competitive strategies, namely: products, services, human resources, and image. Of course, these four indicators must be adjusted to the target market, competitors faced, and company resources and consumer interests. Meanwhile, according to Palilati (2019) financial institutions need to be more proactive in capturing public saving behavior, especially with various possible developments in the economic and social situation that occur. Stimuli provided by financial institutions to encourage people's saving behavior must be focused on stimuli whose results can be felt directly by customers, because customers are certainly more careful before deciding which financial institution to choose as a place to save.

There are many variables that can influence the occurrence of public saving behavior in financial institutions, one of which is trust. Simorangkir (2018) reveals that public trust is an important variable in the financial business. Without trust, saving behavior in financial institutions will not occur. Financial institutions must be able to create and foster trust in customers, namely a sense of security and comfort. A sense of security and comfort must be one of the attractions for customers in choosing a financial institution that can truly be trusted.

Every customer who keeps their funds in a financial institution has the same behavior, namely expecting security, because according to Maslow in (Subagyo, 2019) that one of the basic human needs is the need to feel safe. Based on this opinion, customers in choosing financial institutions are greatly influenced by the security of their funds, besides that high interest rates are also an attraction for customers to want to save their funds in financial institutions. As a tool to attract customers, financial institutions must determine attractive interest rates that can stimulate customers to save at financial institutions. Every customer will pay attention and consider certain factors to decide to save, because after all consumers in their behavior will seek maximum satisfaction in meeting their needs.

The results of research conducted by Setyawan and Japrianto (2021), which were published in the Journal of Management and Marketing, found that trust proved to have a significant effect on the intention to save. This shows that the higher the level of customer trust in a financial institution, the higher the customer's interest in saving. In addition to trust from customers, the service factor is an important factor in attracting customer interest. Service (service) is an action or activity that can be offered by one party to another, which is essentially intangible and does not result in the ownership of anything. Good service and according to customer expectations (expected service) will grow the desire of customers to transact at these financial institutions because according to them the service is satisfactory (perceived service) (Tjiptono, 2020).

For the progress of financial institutions, it is necessary to pay close attention to customer requests for a product or service to be offered, one of which is to improve service quality. Customers can decide on a product or service, one of which is by increasing the quality of service (Swastha, 2020).

Research conducted by Daulay (2020) found that service quality has a positive and significant influence on saving decisions. Service is the main capital for service companies to be able to compete and to be able to attract consumers to the service products offered. Therefore, banking service companies must pay attention to service standards that must be provided, such as: physical facilities, comfort, accuracy, reliability, hospitality so that customers who use services will feel happy and interested, giving rise to a desire to use these services and make saving decisions.

Apart from customer trust and financial institution services, the interest in saving is also influenced by the customer's understanding of the products offered, in which customers already have experience with these products by comparing them to other products or what is commonly called brand preference. Brand preference is the tendency of a consumer to like a brand compared to others so that it will form a desire to buy that brand (Kotler, 2018).

The purpose of this study was to determine and analyze the influence of the level of trust, quality of service and brand preference on interest in saving at a Village-level financial institution in Bali.

II. LITERATURE REVIEW

A. Definition of Confidence Level

Trust is the belief that service providers can use it as a tool to establish long-term relationships with the customers they serve. Trust is an exchange partner's willingness or belief to establish a long-term relationship to produce positive work (Agarwal, 2019). Trust is a positive expectation that other people will not act opportunistically. The term opportunistic refers to risk in a trust-based relationship (Robbins and Judge, 2020). Trust according to Brown et al. (2019) is the value that is most valued in human relations and may be a concept that is not understood at work or the trust that people have towards other people.

Trust exists when a group believes in the trustworthiness and integrity of partners. Trust is the expectation held by an individual that one's word is reliable. Trusted groups need to have high integrity and can be trusted, which is associated with qualities, namely: consistent, competent, honest, fair, responsible, helpful and kind (Agarwal, 2019),

Hough (2019) explains that trust arises because there is a sense of trust in an organization that does have qualities that can bind itself, such as actions that are consistent, competent, honest, fair, responsible, helpful and humble (benevolent). Trust is an important component that helps develop a conducive work environment (Hough, 2019). This trust cannot simply be recognized by other parties/business partners but must be built from scratch and can be proven.

Jones and George (1998) define trust as a condition in which one of the parties involved in the exchange process is confident in the reliability and integrity of the other party. In other words, this trust arises because there is a belief that the parties involved in the exchange will provide consistent, honest, and responsible quality. Rifiq (2017) defines trust (trust) is the trust of a certain party to another in conducting transactional relations based on a belief that the person he trusts carries out all his obligations properly as expected. Consumer trust according to Mowen (2020) is all knowledge possessed by consumers and all conclusions made by consumers about objects, attributes and benefits.

B. Service Quality

According to Tjiptono (2020) service is any action or activity that can be offered by one party to another, which is basically intangible and does not result in the ownership of anything. Services can be viewed as a system consisting of two components, namely: service operations which are often invisible or unknown to customers (back office or backstage) and service delivery which are usually visible or known to customers (Tjiptono, 2020).

According to Tjiptono (2020) services have four main characteristics, namely:

    a. Intangible (Intangibility): services that cannot be tasted, seen, smelled, heard or touched before being purchased and consumed.

    b. Varies (Heterogeneity): form, quality and type vary widely depending on who, when and where the service is provided.

    c. Inseparable (Inseparability): goods are usually produced first, then sold and then consumed.

    d. Non-durable (Perishability): services are perishable commodities, they cannot be stored for future reuse, resale or return.

In principle, service quality focuses on efforts to fulfill customer needs and desires, as well as the accuracy of delivery to balance customer expectations (Tjiptono, 2018).

According to Tjiptono (2020), service quality is the level of excellence expected and control over these advantages to fulfill customer desires. There are two factors that influence service quality, namely: expected service and perceived service. The good and bad implications of service quality depend on the ability of service providers to meet customer expectations consistently.

C. Definition of Brand Preference

Brand preference is the tendency of a consumer to like a brand compared to others so that it will form a desire to buy the brand (Kotler, 2018). Brand preference is a brand preference resulting from a comparison or assessment of a brand relative to other brands, if the brand has an appropriate personality or provides optimal value, then consumers will like the brand (Beatrice, 2019).

At the Brand Preference stage, the consumer has experience with the product he chooses from the various products around him. Products that are considered sufficient to meet needs, become preferences from various alternative products. Consumers tend to try other products and alternative products. Here, new products have the opportunity to enter the market. Good experience with new products helps them achieve satisfaction. That's why companies always make new innovations, improve product quality and appearance, as an effort to keep consumers from switching to other products. Brand preference in the minds of consumers is the most important part (Keller, 2018).

D. Interest in Saving

Interest is the attitude of a person's soul which includes cognition, conation and emotion that is fixed on something (Abu, 2020). According to Yavas & Karatepe (2018) interest is a mental device consisting of a mixture of feelings, hopes, stances, prejudices or other tendencies that direct individuals to a particular choice.

Interest is a tendency to pay attention to people and act on people, activities or situations that are the object of interest itself accompanied by feelings of pleasure (Shaleh & Wahab, 2020).

The customer's interest in saving is the customer's desire to save again at the same financial institution because of the good experience that customers have when making transactions at that financial institution (Crow, 2019).

III. RESEARCH METHODS

This research was conducted at the Kelan Badung Traditional Village LPD. The data collection technique used a questionnaire to 170 customers or the Kelan Traditional Village community. Data were analyzed using Structural Equation Modeling (SEM) with the AMOS version 22 program.

IV. RESULTS AND DISCUSSION

A. Research Result

The data testing process has been carried out in accordance with generally applicable procedures. Analysis of the validity, reliability and normality of the data, all of them have met the requirements. Further data processing is carried out. processing results Structural Equation Modeling (SEM) like the following picture.
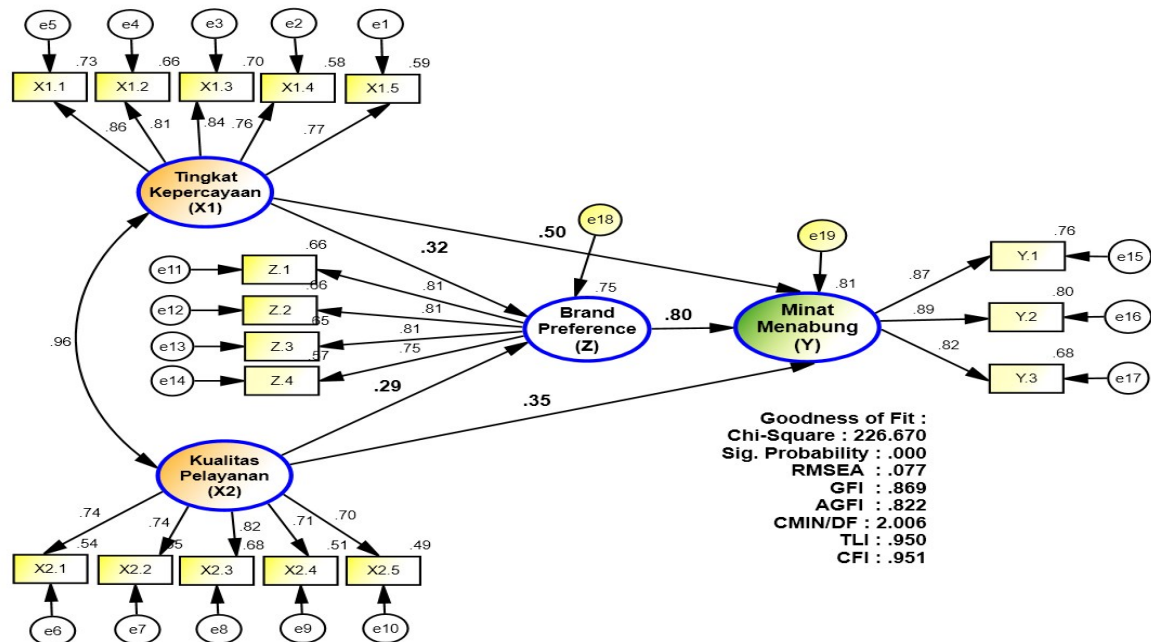

Figure 1. Level of trust, Quality of Service, Brand preference, and Interest in saving

Table 1. Regression Weights

			Estimate	Standarized Estimate	S.E.	C.R.	P	Label
Y.1	<---	Y	1.000	.874				Valid
Z.4	<---	Z	1.000	.754				Valid
Z.3	<---	Z	1.136	.807	.104	10.964	***	Valid
Z.2	<---	Z	1.075	.811	.097	11.042	***	Valid
Z.1	<---	Z	1.000	.814	.090	11.116	***	Valid
X2.1	<---	X2	1.000	.737				Valid
X2.2	<---	X2	1.050	.742	.104	10.084	***	Valid
X2.3	<---	X2	1.333	.823	.119	11.222	***	Valid
X2.4	<---	X2	.930	.714	.097	9.627	***	Valid
X2.5	<---	X2	1.019	.697	.109	9.381	***	Valid
Y.2	<---	Y	1.086	.893	.067	16.316	***	Valid
Y.3	<---	Y	.882	.823	.064	13.672	***	Valid
X1.5	<---	X1	1.000	.770				Valid
X1.4	<---	X1	.941	.764	.089	10.550	***	Valid
X1.3	<---	X1	1.081	.838	.092	11.773	***	Valid
X1.2	<---	X1	1.057	.812	.094	11.229	***	Valid
X1.1	<---	X1	1.104	.856	.091	12.076	***	Valid

Based on the data in table 1 above, it can be seen that there are no indicators that have standardized estimate (regression weights) form loading factor or lambda (l) < 0.5. All indicators have a critical value C.R. > 2.00 and has a probability less than 0.05 (***). Thus, it can be said that all indicators are valid forming latent variables.

Table 2. Evaluation Goodness of Fit

Goodness of Fit Indeks	Cut-off Value	Hasil Analisis	Evaluasi Model
Chi-Square (χ^2)	Diharapkan kecil	226,670	Kurang Baik
Probability	$\geq 0,05$	0,000	Kurang Baik
RMSEA	$\leq 0,08$	0,077	Baik
GFI	$\geq 0,90$	0,869	Marginal
AGFI	$\geq 0,90$	0,821	Marginal
CMIN/DF	$\leq 2,00$	2,006	Kurang Baik
TLI	$\geq 0,95$	0,950	Baik
CFI	$\geq 0,95$	0,951	Baik

Pay attention to value cut-of-value and goodness of fit model results in table 2 above, of the eight criteria used 3 (three criteria) have met the requirements goodness of fit namely RMSEA, TLI and CFI, 2 (two) marginal criteria, namely GFI and AGFI and only two criteria that were not good enough.

Table 3. Regression Weights Level of trust, Quality of Service, Brand preference, and Interest in saving

			Estimate	*Standarized Estimate*	S.E.	C.R.	P	Label
Z	<---	X1	.245	.318	.763	2.232	.014	Valid
Z	<---	X2	.512	.288	.915	2.746	.006	Valid
Y	<---	Z	.928	.797	.377	3.961	***	Valid
Y	<---	X2	.446	.349	.554	3.806	***	Valid
Y	<---	X1	.554	.504	.246	2.252	.024	Valid

From table 3 above it can be seen that all CR values > 2,000 and probability <0.05, this means that the effect of all exogenous variables on endogenous variables is significant.

1) Determination Measurement Model Analysis

Table 4. Squared Multiple Correlations

	Estimate
Z	.748
Y	.811

Based on the data in table 4 above the value Squared Multiple Correlations for variables Brand Preference (Z) is 0.748 and for the variable Interest in Saving is 0.811. According to Ferdinand (2019: 114) value Squared Multiple Correlations identical to R^2 on SPSS. The magnitude of the value of determination (D) is Squared Multiple Correlations x 100%. So, the magnitude of the coefficient of determination (D) variable Brand preference is 0.748 x 100% = 74.8%. Thus, it can be stated that change in brand preference is influenced by the level of trust and service quality of 74.8%. While the remaining 100% - 74.8% = 25.2% is influenced by factors outside this research model.

The coefficient of determination (D) for the Interest in Saving (Y) variable is 0.811 x 100% = 81.1%. As a result, it can be stated that changes in people's interest in saving at LPD Desa Adat Kelan are influenced by the level of trust, quality of service and brand preference by 81.1%. While the remaining 100% - 81.1% = 18.9% is influenced by factors outside this research model.

B. Discussion

1) The Effect of Confidence Level on Brand Preference

Direct influence (direct effects) variable level of confidence (X1) to brand preference (Z) has a value standardized estimate (regression weight) of 0.318, with C.R. (critical ratio = identical to the t-count) value of 2.232 and probability = 0.014. C.R value = 2.232 > 2.000 and probability = 0.014 <0.05, indicating that the effect of the level of trust to brand preference is significant.

The results of this study agree with Chaudhuri and Holbrook (2020) defining trust in brands or brand trust as the willingness of the average consumer to depend on the ability of a brand to carry out all its uses or functions. It is further said that, specifically, trust can reduce uncertainty in an environment where consumers feel insecure in it,

because they know that they can rely on the trusted brand belief or a sense of trust in reliability, safety, and honesty are the most important factors in trust.

The results of research conducted by Halim et al. (2019), level of confidence have a significant effect on brand preference on the Toyota brand. The higher the level of consumer trust, the consumer's brand preference arises for the Toyota brand. Another study conducted by Setiawaty (2017) found that the brand trust variable has a significant influence on brand preference. This can be proven by a significant level of 0.000 which is much smaller than 0.05. Thus, the brand trust variable has a significant effect on brand preference Samsung Galaxy Series smartphone consumers.

2) *Effect of Service Quality on Brand Preference*

Direct influence (direct effects) service quality variable (X2) toBrand preference (Z) has a value standardized estimate (regression weight) of 0.288, with C.R. (critical ratio = identical to the t-count value) of 2.746 and probability = 0.006. C.R value = 2.746 > 2.000 and probability = 0.006 <0.05, indicating that the effect of service quality on brand preference is significant.

The results of this study are in line with the opinion of Keller (2018) which states that creating customer perceptions that companies make high-quality products and services will affect customer perceptions of corporate image, and vice versa. Company reputation is very important from a customer's point of view to provide an overview of the quality of products or services produced, as stated by Brown and Dacin (2017). Meanwhile, according to Dick, et al. (2020), through his research, put forward evidence that service quality directly shapes customer trust in products or services from companies so that it will influence customer considerations in making choices.

3) *The Effect of Confidence Level on Saving Interest*

Direct influence (direct effects) variable level of confidence (X1) to the interest in saving (Y) has a value standardized estimate (regression weight) of 0.504, with C.R. (critical ratio = identical to the t-count value) of 2.252 and probability = 0.024. C.R value = 2.252 > 2.000 and probability = 0.024 <0.05, indicating that the effect of the level of confidence on the intention to save is significant.

The results of this study are in line with the opinion of Kotler (2018), which states that the factors that influence consumer interest include unanticipated situational factors, these factors will later be able to change consumer attitudes in making purchases. This depends on the consumer's own thoughts, whether he is confident in deciding to buy an item or not. Trust is built because there is an expectation that the other party will act according to the needs and desires of consumers. When someone has trusted another party, they are sure that expectations will be fulfilled and there will be no more disappointment (Ryan, 2020). Meanwhile, Lau and Lee (2019) stated that trust in the brand is the willingness of consumers to trust the brand with all the risks because there is hope promised by the brand in providing positive results for consumers.

4) *The Influence of Service Quality on Saving Interest*

Direct influence (direct effects) the service quality variable (X2) on the interest in saving (Y) has a value standardized estimate (regression weight) of 0.349, with C.R. (critical ratio = identical to the t-count value) of 3.806

and probability = *** (smaller than 0.001). C.R value = 3.806 > 2.000 and probability = *** < 0.05, indicating that the effect of service quality on the intention to save is significant.

The results of this study are in line with the opinion of Zeithaml (2018: 3) which states that service quality is defined as a customer's assessment of the superiority or features of a product or service as a whole. Quality of service performance is a customer thorough evaluation process regarding the perfection of service performance (Mowen, 2020: 512). Service quality, especially for the service sector, is always identified with the quality of the business itself. The better and more satisfying the level of service, the higher the quality of the business, and vice versa. So that efforts to improve service are always carried out in order to maximize service quality. In the meantime Ruyteret al(2019) argued about the link between service quality and purchase intention. In his research, it was revealed that good service quality will encourage consumer buying interest. If cell phone outlets are able to provide quality services, such as good product introduction, comfortable outlets and adequate warranty and service provision, it is hoped that they will be able to encourage consumers to buy these products.

5) *Influence Brand Preference Against Interest in Saving*

Direct influence (direct effects) variableBrand preference (Z) to the interest in saving (Y) has a value standardized estimate (regression weight) of 0.797, with C.R. (critical ratio = identical to the t-count value) of 3.961 and probability = *** (smaller than 0.001). C.R value = 3.961 > 2.000 and probability = *** < 0.05, indicating that the influence of brand preference and the interest in saving is significant.

The results of this study are in line with Hellier's opinion et al. (2018) define brand preference as a consumer consideration based on the degree of consumer inclination towards products provided by the company when compared to products from other companies.Brand preference is the tendency of a consumer to prefer a brand compared to others so that it will form a desire to buy that brand (Halim et al., 2019). Ardhanari (2018) stated in the long-term brand preference what lasts the most are the values, culture, and personality that those brands reflect.

Research conducted by Dharmayana and Rahanatha (2017) found that brand preference has a positive and significant effect on the intention to repurchase Luwak products White Coffee in Denpasar City.

V. CONCLUSION

1. There is a significant positive influence between the level of trust in brand preference. This means that if the level of public trust increases, the public's interest in saving at the Kelan Traditional Village LPD also increases significantly.
2. There is a pattern of positive and significant influence between service quality on brand preference. This means that if the service quality of the LPD Desa Adat Kelan increases, the community's interest in saving also increases significantly.
3. There is a significant positive influence between the level of trust in the public's interest in saving. This means that if the level of public trust increases, the interest in saving for the people of the Kelan Traditional Village also increases significantly.
4. There is a positive and significant influence of service quality on the intention to save. This means that if the service quality of the Kelan Traditional Village LPD increases, the interest in saving for the Kelan Traditional Village community also increases significantly.

5. There is a positive and significant influence between brand preference and interest in saving. It means that if brand preference increases, the interest in saving for the people of the Kelan Traditional Village has also increased significantly.

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