MJIFM | MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT

Vol. 6 No. 2, 2026, 6277–6288 e-ISSN 2798-0170

THE EFFECT OF BRAND TRUST AND SERVICE QUALITY ON BRAND LOYALTY WITH CUSTOMER SATISFACTION AS AN INTERVENING VARIABLE AT PT INTRA ASIA INSURANCE MEDAN BRANCH

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Abstract

This study aims to analyze the influence of brand trust and service quality on brand loyalty through customer satisfaction as an intervening variable at PT Intra Asia Insurance Medan Branch. The research uses a quantitative approach with a survey method. Data was obtained through the distribution of questionnaires to customers of PT Intra Asia Insurance Medan Branch who were selected using the purposive sampling technique. Data analysis was carried out using Structural Equation Modeling (SEM) based on Partial Least Squares (SmartPLS). The results of the study show that brand trust has a positive and significant effect on customer satisfaction. Service quality also has a positive and significant effect on customer satisfaction. Furthermore, customer satisfaction has been proven to have a positive and significant effect on brand loyalty. In addition, brand trust and service quality have a positive and significant effect on brand loyalty. Mediation effect testing showed that customer satisfaction was able to mediate the influence of brand trust and service quality on brand loyalty. Research findings show that increasing customer trust and service quality are important factors in increasing customer satisfaction which ultimately encourages the formation of customer loyalty. The results of the research are expected to be input for companies in formulating strategies to improve service quality and strengthen customer trust to maintain customer loyalty.

Keywords: Brand Trust; Service Quality; Customer Satisfaction; Brand Loyalty; Insurance

MJIFM | MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT
Vol. 6 No. 2, 2026, 6277–6288 e-ISSN 2798-0170

INTRODUCTION

Technological developments and globalization have increased competition in the service industry, including the insurance sector. This condition encourages companies to continue to increase competitiveness through strategies that are able to retain customers. In the service industry, customer loyalty (brand loyalty) is an important asset because loyal customers tend to make repeat purchases, extend the use of services, and recommend the company to other customers. Conversely, low customer loyalty can have an impact on declining sales and weakening a company's competitive position.

PT Intra Asia Insurance Medan Branch is a company engaged in general insurance services. Despite providing a variety of protection products, the company still experiences sales fluctuations that indicate there are challenges in retaining customers. This condition is allegedly related to suboptimal customer loyalty, which is reflected in the low reuse of products and the limited willingness of customers to recommend the company's services to other parties.

One of the factors that affect customer loyalty is brand trust. In the insurance industry, trust plays a very important role because the services provided are intangible and involve a high level of risk. The results of the pre-survey show that some customers still doubt the company's credibility, service professionalism, and experience gained while using PT Intra Asia Insurance's services. This condition shows that the level of customer trust in the company still needs to be increased.

In addition to brand trust, service quality is also a factor that plays a role in shaping customer loyalty. Good service quality can increase positive customer experience, while suboptimal service has the potential to cause dissatisfaction. The results of observation and pre-survey show that there are still various service constraints, such as delays in settlement of claims, slow submission of information, and inconsistencies in the implementation of the term of payment with the provisions of the policy. These problems indicate that the company's service quality has not fully met customer expectations.

Low brand trust and service quality are also followed by suboptimal customer satisfaction levels. Most of the respondents stated that the services received had not met expectations, so there were still doubts to recommend the company's services to others. This condition shows that customer satisfaction is suspected to play an important role in bridging the relationship between brand trust and service quality to brand loyalty.

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Various previous studies have shown that brand trust and service quality have an effect on customer satisfaction and brand loyalty. However, the results of the study regarding the role of customer satisfaction as a mediation variable still show inconsistencies. Some studies have found that customer satisfaction is able to fully mediate the relationship, while other studies show partial or even insignificant mediation. In addition, research that tests these four variables simultaneously in the context of the general insurance industry in Indonesia is still relatively limited. This condition shows that there is a research gap that needs to be studied further.

Based on this phenomenon, this study aims to analyze the influence of brand trust and service quality on brand loyalty through customer satisfaction as an intervening variable in PT Intra Asia Insurance Medan Branch. The results of the research are expected to contribute to the development of service marketing studies, especially in understanding the factors that affect customer loyalty in the insurance industry, as well as being an input for companies in formulating strategies to improve service quality and strengthen customer trust.

LITERATURE REVIEW

Marketing is the process by which companies create, offer, and deliver value to customers to meet their needs and desires and build long-term, mutually beneficial relationships. According to Kotler and Keller (2019), marketing is a social process that allows individuals and groups to get what they need through the creation and exchange of valuable products or services. In the service industry, marketing success is not only determined by product quality, but also by a company's ability to build good relationships with customers through trust, service quality, satisfaction, and loyalty.

Brand trust is a customer's belief that a brand is able to deliver on promises, deliver benefits as expected, and act consistently and trustworthily. Chaudhuri and Holbrook define brand trust as the willingness of consumers to rely on a brand's ability to meet its needs. Meanwhile, Lau and Lee stated that brand trust is formed when consumers have confidence that the brand will deliver positive results despite the risks in using the product or service. Therefore, companies need to build reputation, maintain quality consistency, and maintain integrity in order to gain customer trust. High trust will strengthen the long-term relationship between the company and customers and encourage the formation of loyalty.

Service quality is a company's ability to provide services that are able to meet or even exceed customer expectations. According to Parasuraman et al. (2014), service quality is measured through five dimensions, namely tangibles, reliability,

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responsiveness, assurance, and empathy. Kotler and Keller (2017) also explained that service quality is a total of service characteristics that are able to meet customer needs. In the insurance industry, the quality of service is an important factor because customers not only judge the products received, but also the experience during the service process. Fast, accurate, responsive, and professional service will increase customers' positive perception of the company.

Customer satisfaction is a customer's evaluation of the suitability between expectations and the performance of the product or service received. Kotler and Keller (2017) stated that customers will feel satisfied if their perceived performance meets or exceeds expectations, while performance that is below expectations will cause dissatisfaction. Customer satisfaction is an indicator of the company's success in meeting customer needs and contributing to the creation of long-term relationships. Satisfied customers are more likely to make repeat purchases, give recommendations to others, and have a lower tendency to move to a competitor company.

Brand loyalty is a customer's commitment to continue using a brand consistently in the long term even though there are various alternatives available in the market. According to Solomon (2015), brand loyalty is reflected in repurchase behavior as a form of conscious decision by consumers to continue to choose the same brand. Meanwhile, Schiffman and Kanuk (2010) explained that brand loyalty is a consumer's preference to make repeated purchases of a brand based on the positive experiences that have been obtained. Customer loyalty provides benefits for companies because it is able to increase customer retention, reduce marketing costs, and create promotions through word of mouth.

Various previous studies have shown that brand trust and service quality have a positive relationship with customer satisfaction and brand loyalty. Aurellia's research (2024) proves that brand trust has a positive effect on brand loyalty. Septyandari (2023) showed that service quality has a significant effect on customer satisfaction, while Aditya (2021) found that customer satisfaction is able to mediate the relationship between service quality and customer loyalty. However, research on the influence of brand trust and service quality on brand loyalty through customer satisfaction at PT Intra Asia Insurance Medan Branch is still limited. Therefore, this research was conducted to fill the gap while providing empirical evidence to the insurance industry.

Based on the theory and results of previous research, this study proposes the hypothesis that brand trust and service quality have a positive effect on customer satisfaction and brand loyalty. In addition, customer satisfaction is suspected to play a role as an intervening variable that strengthens the influence of brand trust and service quality on brand loyalty.

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RESEARCH METHOD

The type of research used in this study is an associative method with a quantitative approach. The definition of the associative method is a formulation of research problems that aims to ask the relationship between two or more variables (Sugiyono, 2020). Quantitative approach can be interpreted as a research method used to research on a specific population or sample, data collection using research instruments, statistical quantitative data analysis, with the aim of testing a hypothesis that has been established (Sugiyono, 2019).

RESULTS AND DISCUSSION

This study aims to analyze the influence of brand trust and service quality on brand loyalty through customer satisfaction as an intervening variable at PT Intra Asia Insurance Medan Branch. Data analysis was carried out using the Structural Equation Modeling (SEM) method based on Partial Least Squares (PLS) with the help of SmartPLS software. This method was chosen because it is able to test the relationship between variables simultaneously, both direct and indirect influences through mediation variables.

Before conducting hypothesis testing, an evaluation of the measurement model (outer model) is first carried out to ensure that the indicators used meet the requirements for validity and reliability. The test results showed that all indicators had loading factor values that met the convergent validity criteria. In addition, the Average Variance Extracted (AVE), Composite Reliability, and Cronbach's Alpha values for each variable have also met the required minimum values. Thus, all constructs in the study are declared valid and reliable so that they are suitable for use in structural model analysis.

Furthermore, an evaluation of the structural model (inner model) was carried out to determine the model's ability to explain the relationship between research variables. The results of the evaluation showed that the model had a good ability to explain the variation in customer satisfaction and brand loyalty. This shows that brand trust and service quality are variables that are able to explain changes in customer satisfaction and loyalty at PT Intra Asia Insurance Medan Branch.

Hypothesis testing was carried out through the analysis of path coefficient, tstatistic, and p-value values. The results of the analysis show that brand trust has a positive and significant effect on customer satisfaction. This means that the higher the

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level of customer trust in the company, the higher the satisfaction felt by the customer. In addition, service quality has also been proven to have a positive and significant effect on customer satisfaction, which shows that good service quality can increase customer satisfaction levels.

The results of the study also show that customer satisfaction has a positive and significant effect on brand loyalty. These findings indicate that satisfied customers will be more likely to continue using the company's services, make repeat purchases, and recommend the company to others. In addition to the indirect influence through customer satisfaction, this study also proves that brand trust and service quality have a direct influence on brand loyalty. Thus, customer loyalty is influenced by customer trust in the company, the quality of service received, and the level of satisfaction felt while using the company's services.

Mediation effect testing shows that customer satisfaction is able to mediate the relationship between brand trust and service quality on brand loyalty. These results show that customer satisfaction is an important mechanism that links trust and service quality with the formation of customer loyalty. In other words, increasing trust and service quality not only has a direct impact on loyalty, but also increases loyalty through the creation of customer satisfaction.

Discussion: The Influence of Brand Trust on Customer Satisfaction

The results of the study show that brand trust has a positive and significant effect on customer satisfaction. These findings show that customer trust is one of the main factors in creating satisfaction with the services provided by the company. In the insurance industry, trust has a very important role because the products offered are intangible and related to the protection of various risks that customers may face. Therefore, customers will be satisfied if the company is able to fulfill service promises, provide information transparently, and show commitment in completing every obligation in accordance with applicable regulations.

These findings are in line with relational marketing theory which states that trust is the main foundation in building long-term relationships between companies and customers. The higher the level of customer trust in the company, the greater the company's chances of creating customer satisfaction in a sustainable manner.

The Effect of Service Quality on Customer Satisfaction

The results of the study show that service quality has a positive and significant effect on customer satisfaction. This indicates that the quality of service provided by PT Intra Asia Insurance Medan Branch has an important role in shaping customers' positive perceptions of the company. Fast, precise, responsive, and supported by employee ability to provide solutions to customer needs can improve customer

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experience while using company services.

In the service industry, the quality of service is a very decisive factor because customers not only assess the final result of the service, but also the entire process of service received. Therefore, companies need to maintain consistency in service quality through improving human resource competence, service speed, ease of access to information, and the ability to handle customer complaints professionally.

The Effect of Customer Satisfaction on Brand Loyalty

The results of the study prove that customer satisfaction has a positive and significant effect on brand loyalty. These findings suggest that satisfied customers will have a tendency to stick with the company's products and services in the long run. In addition to making repeat purchases, satisfied customers also tend to give positive recommendations to others so that they can help the company acquire new customers through word-of-mouth communication.

Customer satisfaction is an indicator of the company's success in meeting customer expectations. If the service received meets or even exceeds expectations, customers will form a positive perception of the company which ultimately develops into customer loyalty.

The Influence of Brand Trust on Brand Loyalty

This study also shows that brand trust has a positive effect on brand loyalty. Customer trust in the company is able to create a strong emotional connection so that customers feel more confident to continue using the company's services even though there are various alternatives from competing companies. In the context of the insurance industry, customer loyalty is heavily influenced by the belief that the company is able to provide protection according to the promised benefits.

High trust can also reduce customers' perception of risk in using the company's services. Therefore, companies need to continue to maintain reputation, credibility, and consistency of service so that customer trust is maintained.

The Influence of Service Quality on Brand Loyalty

The results of the study show that service quality has a positive effect on brand loyalty. Quality service is able to create a positive experience that encourages customers to continue using the company's services. Conversely, poor service quality has the potential to lower customer loyalty levels because customers have a large selection of other insurance companies that offer similar services.

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Therefore, companies need to continue to evaluate the quality of service through increasing the speed of the service process, the accuracy of information delivery, the friendliness of employees, and the ability to provide solutions to customer problems.

The Role of Customer Satisfaction as an Intervening Variable

The results of the mediation effect test showed that customer satisfaction was able to mediate the influence of brand trust and service quality on brand loyalty. These findings show that customer loyalty is not only formed by trust and quality of service directly, but also through the satisfaction that customers feel after using the company's services.

The higher the level of customer trust in the company and the better the quality of service provided, the higher the level of customer satisfaction. This satisfaction will further strengthen the customer's commitment to continue using the company's services and increase the customer's tendency to recommend the company to other parties. Thus, customer satisfaction acts as a mechanism that strengthens the relationship between brand trust, service quality, and brand loyalty.

Overall, the results of this study confirm that the strategy to increase customer loyalty at PT Intra Asia Insurance Medan Branch not only focuses on improving service quality, but must also be balanced with efforts to build customer trust through consistent service, information transparency, and the company's commitment to meeting customer needs. The combination of trust, service quality, and customer satisfaction is the main factor in creating sustainable customer loyalty.

CONCLUSION

This study aims to analyze the influence of brand trust and service quality on brand loyalty through customer satisfaction as an intervening variable at PT Intra Asia Insurance Medan Branch. The results of the study show that brand trust and service quality have a positive effect on customer satisfaction. In addition, customer satisfaction has a positive effect on brand loyalty. This research also proves that brand trust and service quality have a direct influence on brand loyalty. Furthermore, customer satisfaction has been proven to be able to mediate the influence of brand trust and service quality on brand loyalty.

The findings of the study indicate that increasing customer trust and service quality is an important factor in building customer satisfaction which is ultimately able to increase customer loyalty. Therefore, PT Intra Asia Insurance Medan Branch needs to continue to strengthen customer trust through service consistency, information transparency, and service quality improvement in order to maintain customer loyalty

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in the long term.This research makes an empirical contribution to the development of service marketing studies, especially regarding the role of customer satisfaction as an intervening variable in the relationship between brand trust, service quality, and brand loyalty in the insurance industry.

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Vol. 6 No. 2, 2026, 6277–6288 e-ISSN 2798-0170