

Effect of Trust, Service Quality and Brand Preference Level on Savings Interest

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Abstract-This research aimed at knowing the effect of trust, service quality and brand preference level on savings interest. It was conducted on village credit institutions (LPD) in Kel. Badung. Data collection techniques used a questionnaire to 170 customers or the societies in Desa Adat Kelan. Data were analyzed through structural equation modeling (SEM) and AMOS Version 22. This study successfully finds a significant positive effect on the level of trust in brand preference. There is a positive and significant pattern of effect between service quality on brand preference. There is a significant positive effect between the level of trust in the interest of saving the community. It is found a positive and significant effect on the quality of service to saving interest. There is a positive and significant effect between brand preference on saving interest.

Keywords: brand preference, saving interest, service quality, trust level, village credit institution.

Introduction

Kotler (2013), stated there are four main indicators can be developed on the companies related to the ways of implementing competitive strategies. Those are products, services, human resources, and images. The four indicators must be adjusted to the intended market, competitors encountered, and company resources and consumer interests. Palilati (2014), stated financial institutions need to be more proactive in capturing the behavior of people saving. It is especially with various possible developments in the economic and social situation occurred. Stimuli provided on financial institutions to foster society saving behavior must be focused whose results can be felt directly for the customer. Due to the current customers are certainly more careful before deciding which financial institution will be chosen as a place to save.

There are many variables can affect the behavior of people saving in financial institutions including trust. Simorangkir (2012), revealed public trust was one of the important variables in the financial business. Without trust, saving behavior in financial institutions will have not occurred. Financial institutions must be able to create and foster trust in customers. It is a sense of security and comfort. The feeling of security and comfort must be one of the attractions for customers in choosing financial institutions. They can truly be trusted. Every customer who saves funds in a financial institution has the same behavior. It is expecting security because according to Subagyo (2009) stated one of the basic human needs is the need for security. Based on this opinion, customers in choosing financial institutions have strongly affected the security of their funds. In addition to high-interest rates is also an attraction for customers to want saving their funds in financial institutions. As a tool to attract customers, the financial institution must determine attractive interest rates can stimulate customers to save at the financial institution. Each customer will pay attention and consider certain factors to decide to save because after all consumers in their behavior will look for maximum satisfaction in meeting their needs.

Setyawan & Japrianto (2014), found a trust proved to have a significant effect on saving interest. This shows the higher level of customer confidence in a financial institution, the higher the customer interested to save. In addition to the trust of customers, the service factor is important in attracting customer interest. Service is an action or activity can be offered on one party to another party. It is basically intangible and does not result in ownership of something. Good service based on the expected servicewill foster customer desires to transact at the financial institution. Due to they think the service is satisfying (perceived service) (Tjiptono, 2012; Kustina et al., 2019).For the progress of financial institutions, it is necessary to pay close attention to customer demand for a product or service to be offered. It is to improve service quality. Customers can decide on a product or service, one of them improving the quality of service (Swastha, 2005).Daulay (2012), found a service quality has a positive and significant effect on savings

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 the standard of service must be provided, for example, physical facilities, comfort, accuracy, reliability, hospitality. Therefore, the customers who use services will feel happy and interested, giving rise to the desire to use these services and make savings decisions.

Being apart from customer trust and financial institution services, saving interest is also influenced on the customer's understanding of the products offered. The customers already have experience with these products on comparing with other products or commonly referred to as brand preference. Brand preference is the consumer tendency to like a brand compared to others. Thus, it will build the desire to buy a brand (Kotler, 2013; Wartawan, 2017). The purpose of this study is to determine and analyze the effect of level of trust, service quality and brand preference on savings interest in a village-level financial institution in Bali.

Literature Review

Trust is a belief service providers can use it as a tool to establish long-term relationships with customers to be served. It is a willingness or confidence in an exchange partner to establish a long-term relationship to produce positive work (Agarwal, 2014; Zeithaml, 1988). It is a positive hope to others will not opportunistically act. The term opportunistic refers to risk in trust-based relationships (Robbins & Judge, 2012). Brown et al. (2015), stated a trust is the most value in human relations and maybe a concept is less understood in the workplace or the trust people have towards others. A trust exists if a group believes in the trusted nature and integrity of partners. It is the expectation held on individuals/a person's words can be relied upon. Trusted groups need to have high integrity and can be trusted. They are associated with quality, for example, consistent, competent, honest, fair, responsible, helpful and kind (Agarwal, 2014). Hough (2015), explained a trust arises due to a sense of trust in organizations do have qualities. They can bind themselves, for example, consistent, competent, honest, fair, responsible, and benevolent actions. Trust is an important component helps develop a conducive work environment (Hough, 2015; Mendoza et al., 2019). It cannot be easily recognized the other parties/business partners. However, it must be built from scratch and can be proven.

Jones & George (1998), defined trust as a condition in which one party involved in the exchange process believes in the reliability and integrity of the other party. The trust arises due to there is a belief, the parties involved in the exchange will provide consistent, honest, and responsible qualities. Rifiq (2007), defined trust is the trust of certain parties to others in conducting transaction relationships based on a belief who they trust's person performs all their obligations properly as expected. Mowen (2005), stated a consumer trust is all the knowledge possessed on the consumers and all conclusions consumers make about objects, attributes, and benefits.

Tjiptono (2012), stated service is any action or activity can be offered from one party to another, it is basically intangible and does not result in ownership of something. Service can be seen as a system consisting of two components, for example, service operation is often invisible or unknown for its customers (back office or backstage) and service delivery is usually visible or known to customers (Tjiptono, 2012). The services have four main characteristics:

- a) Intangibility: services cannot be felt, seen, smelled, heard or touched before being bought and consumed.
- b) Heterogeneity: the shape, quality, and type vary greatly depending on who, when, and where the service is produced.
- c) Inseparability: goods are usually produced first, then sold and consumed.
- d) Perishability: service is a commodity. It is not durable, cannot be stored for future reuse, resale or return.

Service quality in principle focuses on efforts to meet the needs and desires of customers, as well as, the accuracy of delivery to balance customer expectations (Tjiptono, 2013). Tjiptono (2012), service quality was the expected level of excellence and control over excellence is to meet customer desires. There are two factors for the effect of service quality, for example, 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.

Brand preference is the consumer's tendency to like a brand compared to others. It will build a desire to buy a brand (Kotler, 2013; Palma et al., 2018). It is a brand preference results from a comparison or rating of a brand relative to other brands. If a brand has the right personality or provides optimal value, then, the consumers will like a brand (Beatrice, 2014). On the brand preference stage, the consumer has experience with the chosen product from the various products around them. The products are felt to be sufficient to meet the needs, become a preference for 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 the new products helps them achieve satisfaction. That is 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 consumer's mind is the most important part (Keller, 2013).

Interest is the attitude on one's soul who includes cognition, conation and emotion aimed at something (Abu, 2012). Yavas & Karatepe (2013), stated interest is a mental device consisting of a mixture of feelings, hopes, convictions, prejudices or other tendencies lead individuals to a particular choice. Interest is a tendency to pay attention to people and act towards people, activities or situations. They are the object of interest itself accompanied feelings of pleasure (Shaleh & Wahab, 2004). Customer interest in saving is the desire of customers to save again in the same financial institution due to the good experience gained on the customer making transactions at the financial institution (Crow, 2011; Suryasa et al., 2018).

Research Methods

This research was conducted in LPD Adat Kelan, Badung. Data collection techniques used a questionnaire to 170 customers or the societies in Desa Adat Kelan. Data were analyzed through structural equation modeling (SEM) and AMOS Version 22.

Results

The data testing process has been carried out in accordance with generally accepted procedures. Analysis on the validity, reliability, and normality of the data have met the requirements. Data processing is then performed. SEM processing result is shown in Figure 1.

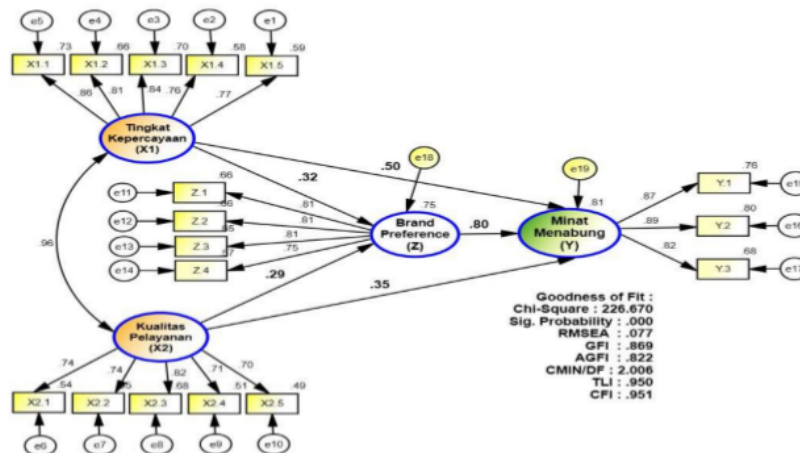


Figure 1. The level of trust, service quality, brand preference, and saving interest

Tabel 1. Regression weights

	Estimate	Standardized 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

9 Based on the data in Table 1 above, it can be seen there are no indicators have standardized estimates (regression weights) in the form of loading factors or lambda (λ) < 0.5. All indicators have a critical value of C.R. > 2.00 and have a probability smaller than 0.05 (***). Thus it can be stated, all indicators are valid forming latent variables.

Tabel 2. The evaluation of goodness of fit

Goodness of fit index	Cut-off value	Analysis results	Model evaluation
Chi-square (X^2)	Hoping low	226,670	5 Poorly
Probability	$\geq 0,05$	0,000	Poorly
RMSEA	$\leq 0,08$	0,077	Good
GFI	$\geq 0,90$	0,869	Marginal
AGFI	$\geq 0,90$	0,821	Marginal
CMIN/DF	$\leq 2,00$	2,006	Poorly
TLI	$\geq 0,90$	0,950	Good
CFI	$\geq 0,90$	0,951	Good

Table 2 shows the account of cut-of-value and goodness of fit model results. The eight criteria used three criteria have met the requirements of goodness of fit namely RMSEA, TLI and CFI, two marginal criteria, for example, GFI and AGFI and only two criteria are not good.

Table 3. Regression weights, trust level, service quality, brand preference, and savings interest

	Estimate	Standardized Estimate	S.E.	C.R.	P	Label
Z <--- X1	.245	.918	.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	.354	.504	.246	2.252	.024	Valid

Table 3 above can be seen all values CR > 2,000 and probability < 0.05. This means the effect of all exogenous variables on endogenous variables is significant. The result of the analysis on determination measurement model can be seen in Table 4.

Tabel 4. Squared multiple correlations

	Estimate
Z	.748
Y	.811

Based on the data in Table 4 above, the value of squared multiple correlations for the brand preference (Z) variable is 0.748 and for saving interest variable is 0.811. According to Ferdinand (2014), the value of squared multiple correlations is identical to R² in SPSS. The value of determination (D) is squared multiple correlations x 100%. Therefore, the magnitude of the determination coefficient (D), brand preference variable is 0.748 x 100% = 74.8%.

Thus, it can be stated the change in brand preference is effected the level of trust and service quality of 74.8%. While, the rest of $100\% - 74.8\% = 25.2\%$ is effectedon the outside factors of this research model.The magnitude of the determination coefficient (D), saving interest (Y) variable is $0.811 \times 100\% = 81.1\%$. Thus, it can be stated the change in interest in saving society in LPD Adat Kelan is effectedon the level of trust, service quality, and brand preference of 81.1%. While, the rest of $100\% - 81.1\% = 18.9\%$ is effectedon the outside factors of this research model.

Discussion

a) Effect of trust level on brand preference

The direct effect on the variable confidence level (X1) toward brand preference (Z) has a standardized estimate (regression weight) of 0.318, with C.R. (critical ratio = identical to the t-value) of 2.232 and probability = 0.014. The value of $C.R = 2.232 > 2.000$ and probability = $0.014 < 0.05$. It shows the effect of trust level on brand preference is significant.The results of this study agree with Chaudhuri & Holbrook (2012), who defined a trust on brand trust as the willingness of the average consumer to depend on the ability branding to carry out all its uses or functions. It was further stated, specifically, trust can reduce uncertainty in an environment whereas, the consumers feel insecure. Due to they know and can rely on the trusted brand, belief or trust in the reliability, security, and honesty are the most important factors in trust.Halim et al. (2014),found the level of trust has a significant effect on brand preference in the Toyota brand. The higher level of consumer confidence, the consumer brand preference arises in Toyota brand. Setiawaty (2017), found a brand trust variable had a significant effect on brand preference. This can be proven on a significant level of 0,000, whose value is lower than 0.05. Therefore,a brand trust variable has a significant effect on the brand preference of Samsung Galaxy Series Smartphone consumers.

b) Effect of service quality on brand preference

The direct effect on service quality variable (X2) on brand preference (Z) has a standardized estimate (regression weight) of 0.288, with C.R. (critical ratio = identical to the calculated value) of 2.746 and probability = 0.006. The value of $C.R = 2.746 > 2.000$ and probability = $0.006 < 0.05$, shows the effect of service quality on brand preference is significant.The results of this study are in line with the opinion of Keller (2013), stated the creation of customer perceptions companies make high-quality products and services will affect customer perceptions on the corporate image and vice versa. The company's reputation is very important from the customer's point of view to provide an image on the quality of the product or produced service, as it was stated by Brown & Dacin (1997). Meanwhile, Dick et al. (2010), put forward evidence the service quality directly build customer trust in the product or service of the company. Therefore,it will affect customer considerations in determining choices.

c) Effect of trust level on savings interest

The direct effect on trust level variable (X1) on saving interest (Y) has a standardized estimate (regression weight) of 0.504, with C.R. (critical ratio = identical to the calculated value) of 2.252 and probability = 0.024. Value of $C.R = 2.252 > 2.000$ and probability = $0.024 < 0.05$, indicating the effect of trust level on saving interest is significant.The results of this study are in line with the opinion of Kotler (2013), stated the effect of the factors consumer interest includes the factor of the situation. It is not anticipated. This factor will be able to change the consumer's attitude in making a purchase. It depends on the consumer's own thinking, whether they are confident in deciding whether to buy an item or not. Trust is built due to there is a hope to other parties will act according to the needs and consumer's desire. If someone has trusted to other parties then they believe expectations will be fulfilled and there will be no disappointment (Ryan, 2012). Whereas,Lau & Lee (2009),stated trust in a brand is the willingness of consumers to trust the brand with all its risks. Due to the expectations promised on the brand in providing positive results for consumers.

d) Effect of service quality on savings interest

The direct effect on service quality variable (X2) on saving interest (Y) has a standardized estimate (regression weight) of 0.349, with C.R. (critical ratio = identical to the t-value) of 3.806 and probability = *** (lower than 0.001). Value $C.R = 3.806 > 2.000$ and probability = *** < 0.05 , showing the effect of service quality on saving interest is significant.The results of this study are in line with the opinion of Zeithaml (2008), stated a service quality is defined as the customer's assessment of the excellence or features of a product or service as a whole.

Service quality performance is a process of the overall evaluation of customers regarding service performance perfection (Mowen, 2005). Service quality, especially for the service sector, is always identified with the quality of the business itself. The better and satisfying service level, the better quality on the business, and vice versa. Therefore, the efforts are to improve services always made in order to maximize service quality. In the meantime, Ruyter et al. (2006), suggested the relationship between service quality and buying interest. It was revealed a good service quality would encourage consumer buying interest. If cell phone outlets are able to provide quality services, for example, the introduction of good products, convenient outlets, and the provision of adequate guarantees and services, are expected to encourage consumers to provide the products.

e) Effect of brand preference on savings interest

The direct effect on brand preference variable (Z) on saving interest (Y) has a standardized estimate (regression weight) of 0.797, with C.R. (critical ratio = identical to the calculated value) of 3,961 and probability = *** (lower than 0,001). Value of C.R = 3.961 > 2.000 and probability = *** < 0.05, indicating the effect of brand preference on saving interest is significant.

The results of this study are in line with the opinion of Hellier et al. (2013), who defined a brand preference as a consumer consideration based on the degree of consumer tendency towards products provided on the company, it was compared to products from other companies. Brand preference is a tendency of a consumer to like a brand compared to others. Thus, it will build the desire to buy a brand (Halim et al., 2014). Ardhanari (2008), stated, in the long run, the most lasting brand preference is the value, culture, and personality. They are reflected in the brands. Dharmayana & Rahanatha (2017), found a brand preference had been a positive and significant effect on the intention to buy back Luwak White Koffie products in Denpasar.

Conclusion

Based on the results and discussion above, we can conclude the five significant remarks on the present study. (1) There is a significant positive effect on the level of trust in brand preference. This means, if the level of social trust increases, the society's interest in saving in LPD also significantly increases. (2) There is a pattern of positive and significant effects of service quality on brand preference. This means, if the quality of LPD services increases, saving interest in the society also significantly increases. (3) There is a significant positive effect between the level of trust in saving interest in society. This means, if the level of public trust increases, saving interest in society also significantly increases. (4) There is a positive and significant effect of service quality on saving interest. This means, if the service quality in LPD increases, saving interest the society also significantly increases. (5) There is a positive and significant effect between brand preference on saving interest. This means, if brand preference increases, saving interest in the society also significantly increases.

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