## MEDIATION OF EMOTIONAL BRANDING BY CUSTOMER SATISFACTION

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#### Abstrak

Penelitian ini bertujuan untuk menginvestigasi mediasi pemerekan emosional oleh kepuasan pelanggan. Teknik analisis yang digunakan adalah model persamaan struktural dengan bantuan program aplikasi lisrel. Metode estimasi menggunakan weight least square. Hasil penelitian menunjukkan bahwa pemerekan emosional dan kepuasan pelanggan berpengaruh terhadap kepercayaan pelanggan. Kepuasan nasabah memediasi sepenuhnya pemerekan emosional dalam relasinya dengan kepercayaan pelanggan. Kepuasan pelanggan memiliki pengaruh paling kuat terhadap peningkatan kepercayaan pelanggan. Pimpinan Bank Sumut di Medan agar lebih memperhatikan isu hubungan masyarakat terutama kecepatan klarifikasi apabila terjadi berita bohong dalam upaya meningkatkan kepuasan pelanggan. Selain itu perlu diperhatikan juga daya tarik atribut perbankan terutama kunjungan ke website Bank Sumut.

#### Kata kunci: Kepercayaan Pelanggan, Kepuasan Pelanggan, Pemerekan Emosional

#### Abstract

This research aims to investigate the mediation of emotional branding by customer satisfaction. The analysis technique applies a structural equation model with the lisrel software supported. The estimation method uses the weight least square. The results of the study show that emotional branding and customer satisfaction affect customer trust. Customer satisfaction fully mediates emotional branding in its relationship with customer trust. Customer satisfaction has the strongest effect on increasing customer trust. The leaders of Bank Sumut in Medan should pay more attention to public relations issues, especially the speed of clarifying if there is a hoax in increasing customer satisfaction. In addition, it is important to pay attention to the attractiveness of banking attributes, especially visits to the Bank Sumut website.

Keywords: Customer Satisfaction, Customer Trust, Customer Satisfaction, Emotional Branding

#### INTRODUCTION

Getting as many customers as possible in raising funds from the community, has created competition in the banking industry (Darmawan & Ridlwan, 2018). Banking and society are two components that are partners and also interdependent. Trust in banking is very important. Without trust in this institution, individuals or organizations can't deposit their funds there. Customers bring into play bank funds because they believe in the credibility of the lender.

Survey on the trust of Bank Sumut people's business credit customers in Medan which is measured using three indicators, namely: Integrity, kindness, and the ability to know the symptoms of the above aspects. Information obtained by researchers from the survey with a of 1 - 7 scale as follows: The integrity scale of Bank Sumut in Medan is perceived by customers on average on a scale of 5.57; benevolence is on an average scale of 5.43; Ability is on an average scale of 5.69. Comprehensively, trust in Bank Sumut in Medan is on a scale of 5.56.

Previous research by Norhermaya & Soesanto, (2016); Qurroty, (2014); Madjid, (2013) shows that customer satisfaction has the greatest influence on trust. Customer satisfaction influences customer trust. The study by Setiadi et al. (2015) concluded that emotional branding partially affects the dependent variable, namely customer satisfaction. Increased emotional branding will increase customer satisfaction. Conversely, if emotional branding decreases, customer satisfaction will also decrease.

The same conclusion was also obtained by Wijanarka et al. (2015), where emotional branding affects customer satisfaction.

However, the causal relationship of the expected propositions with various events is still questionable. The results of Andarisci's research (2019) show that Emotional branding has an insignificant and negative effect on Customer satisfaction. Several researchers state that Customer trust is a predictor of Customer satisfaction (Andrian, 2017; Khansa & Farida, 2017).

Emotional branding involves a developing relationship process based on Customer affective so that the brand clings in their minds. How can the brand be directly connected to customer feelings? Customer satisfaction can be assessed from the results of Customer evaluations of the attributes or features of the services that have been used. The more emotionally attached the brand is in the minds of Customers, the greater the satisfaction will be, and vice versa. Marketers need to develop brands that can bind Customers affective.

Levy & Hino, (2016), Emotional brand attachment affects bank customer satisfaction. Increasing customer emotional ties to banking brands will increase their satisfaction. The stronger the emotional bond, the more satisfied the bank's customers will be. Pradana & Suryoko, (2017), there is a significant influence of emotional branding on customer satisfaction. The unit of analysis consists of patients in a hospital. In the fastfood restaurant service business, emotional branding affects customer satisfaction (Setiadi et al., 2015)

In one of the tangible product brands such as the Apple brand in West Java, it turns out that brands that arouse customer emotions will increase their satisfaction (Dewita, 2019). Mustofa, (2018) Apple focuses on customer feelings when they have products from the Apple brand. This strategy is carried out to create an attachment between customers and the Apple brand. Other researchers say that emotional branding has a significant effect on customer satisfaction (Abdilhaq et al., 2020; Tibrani, 2020; Fatir et al., 2018; Sari, 2016; Wijanarka et al., 2015). Based on the description presented above, the author proposes hypothesis 1,

- a. H1: There is an influence of emotional branding on customer satisfaction.
  - Akgün et al., (2013) Companies compete to make their brands distinctive as the final solution seems to be the formation of Customer brand relationships at the sensual and emotional level. In this way, marketers aim to develop deeper, longerlasting, and stronger brand attachments for Customers. Customers believe in a service after using the service. They are truly convinced that a product is better than competitors' products. Brand development strategies that create Customer emotions will increase Customer trust. This fact is proven by the following research results: Wijanarka et al., (2015) Emotional branding has a positive and significant effect on Customer trust. The more intensive branding related to Customer emotions will have an impact on increasing Customer trust. The same results were found by (Prawasti et al., (2014) in the beauty service business, emotional branding affects Customer trust. Singla, (2019), with the research title Emotional Branding Scale and Its Role in Forming Brand Trust, found that an emphasis on brand loyalty resulted in the formation of trust and reduced skepticism. In addition, trust was positively and significantly influenced by loyalty and brand associations, while the mismatch between brand personality and emotions reflected by the brand could result in skepticism. The emotional branding construct is formed by brand loyalty, brand associations, perceived quality, and brand personality. Based on the description presented above, the author proposes hypothesis 2,
- **b. H2:** There is an influence of emotional branding on Customer trust. Although there are quite a few research results that state that trust is a predictor of customer satisfaction, there are studies that state that customer satisfaction is a

predictor of customer trust. Bank customer satisfaction is the result of an evaluation of various attributes and features of bank services. The experiences gained by customers affect their trust. This fact can be seen in the following research results: Nugraha, (2021) customer satisfaction affects trust. Internet Banking Service Quality (IBSQ) variables, including personal needs, site organization, user-friendliness, efficiency, responsiveness, and reliability. Torres-Moraga et al., (2013) Customer satisfaction affects customer trust in Internet banking. This influence is very strong. Both as a mediating variable and a moderator variable, customer satisfaction still affects customer trust. Leninkumar, (2017) there is a (positive) relationship between customer satisfaction and customer trust in Commercial Banks in the Northern Province of Sri Lanka. Increasing customer satisfaction will increase their trust in the bank. The results of the study related to the two latent variables show that customer satisfaction affects customer trust, as mentioned below. (Norhermaya & Soesanto, 2016; Qurroty, 2014; Madjid, 2013) Based on the description above, the author proposes hypothesis 3,

c. H3: There is an influence of customer satisfaction on customer trust.

The three research constructs are in communality and have a recursive relationship. If there is an influence of emotional branding on customer satisfaction and trust. In addition, there is an influence of customer satisfaction on customer trust. The existence of a construct between customer satisfaction will produce a mediation effect in the causal relationship of emotional branding to customer trust. Referring to the propositions above, the author proposes hypothesis 4,

**d. H4:** There is a mediation effect of customer satisfaction in the causal relationship of emotional branding to customer trust.

#### METHODS

The main research designs in business include exploratory research, descriptive research, and causal research (Malhotra, 2020; Hair et al., 2020; Burns & Veeck, 2020). Exploratory and causal designs are applied in this research because it wants to discuss the influence of exogenous constructs on endogenous ones both directly and indirectly. Hypothesis development refers to exploratory design. Causal design is related to structural equation models. The target population is active KUR Bank Sumut Customers in Medan. The sample is 631 people.

The data distribution does not follow the assumptions of univariate and multivariate normality, therefore the minimum sample size is 10 times the number of indicators when using causal analysis techniques (Hasanah, 2020; Wang & Wang, 2020). Data were collected from the population using simple random sampling techniques. The difference test in causal design refers to the normal curve with random data (Collis & Hussey, 2021).

The constructs in the research model are measured through indicators or statement items with a Likert scale (1-7) (Budiaji, 2013; Boone & Boone, 2012). A good measurement model has convergent validity with standard factor loadings> 0.50, and ideal  $\geq 0.70$  where Z-value  $\geq 1.96$ ; Discriminant validity,  $\Phi \leq 0.90$  (Hair et al., 2019): Construct reliability includes Composite reliability, CR  $\geq 0.70$  and average extracted variance, AVE> 0.50 (Geiser, 2021; Collier, 2020; Byrne, 2016); Primary data were processed using structural equation model analysis techniques with the help of Lisrel software, using the weighted least squares (WLS) estimation method (Whittaker & Schumacker, 2022; Wijanto, 2008; Diamantopoulos & A. Siguaw, 2000).

In general, the functional equation model can be written as follows:

Exogenous construct measurement model: $X = \Lambda x \xi + \delta$ (1)
Endogenous construct measurement model: $Y = \Lambda y \eta + \epsilon$
Structural model: $\eta = \beta \eta + \Gamma \xi + \zeta$ (3)

#### **RESULTS AND DISCUSSION**

This section shows the results of primary data processing processed through the Lisrel application program. The results are studied using a structural equation model and relevant marketing theoretical concepts. In the end, the research conclusions will be formulated.

## A. The Dominant Parameters

The parameters in the measurement model include the first order and second order as presented in the figure of fit structural model path diagram. In the context of the first-degree measurement model, it shows the dominant indicators in reflecting its dimensions. Inspirational involvement (EB3) is predominantly reflected by the indicator of increased emotional reactions to Bank Sumut after sharing content on social media (EB32) with a standardized loading factor (SLF) = 0.85. The dimension of user convenience (EB4) is predominantly reflected by the indicator of Bank Sumut's management being consistent with its services (EB43) with SLF = 0.83. The dimension of public relations issues (EB5) is predominantly reflected by the indicator of Bank Sumut quickly clarifying if there is a hoax (EB52) with SLF = 0.87.

The dimension of intention to borrow again (KK1) is predominantly reflected by the indicator of being interested in increasing the amount of the loan (KK12) having SLF = 0.83. Communicating company services to third parties (KK2) is predominantly reflected by the indicator of being willing to distribute Bank Sumut brochures to others (KK22) having SLF = 0.83. Interested in company attributes is reflected dominantly by the indicator Always visit the Bank Sumut website (KK31) with SLF = 0.86.

The competency dimension (KP1) is reflected dominantly by the employee expertise indicator (KP11) with SLF = 0.85. Reputation (KP2) is reflected dominantly by the manifest variable of completeness of available services (KP23) with SLF = 0.81. Honesty (KP3) is reflected dominantly by the indicator of not cheating (KP32) which has SLF = 0.91. Good faith (KP4) is reflected dominantly by the indicator of being friendly (KP42) with SLF = 0.89.

In the context of the second-degree measurement model, the dominant dimension reflects its construct. Emotional branding (EB) is predominantly reflected by the Public Relations Issues dimension (EB5) with SLF = 0.91. Customer Satisfaction is predominantly reflected by the Interested in Company Attributes (KK3) dimension with SLF = 0.95. Customer Trust is predominantly reflected by the Reputation dimension (KP2) with SLF = 0.85.

#### **B.** The Direct Effects

## (0.072)

## 11.91

Structural equations 2: TRUST = 0.56\*SATIS + 0.25\*EMO, Errorvar.= 0.38, R<sup>2</sup> = 0.62 (5)

(0.098) (0.091)

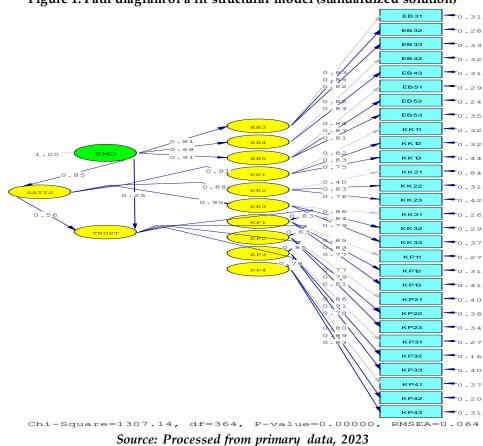


Figure 1. Path diagram of a fit structural model (standardized solution)

The two structural equations above and the complete model path diagram show the results of the estimated parameters in the complete structural model. The direct influence weight (gamma) of emotional branding (EMO) on Customer satisfaction (SATIS) is 0.85, standard deviation 0.072 with z-value = 11.91> 1.96, meaning significant with a confidence level of 95% in a 2-tailed test. Emotional branding has a significant and positive effect on Customer satisfaction. Changes in exogenous and endogenous constructs are in the same direction. An increase in emotional branding by 1 unit has an impact on increasing Customer satisfaction by 0.85 units. Conversely, a decrease in emotional branding by 1 unit causes a decrease in Customer satisfaction by 0.85 units. Residual model (Errorvar).= 0.27 <4.00, acceptable.  $R^2 = 0.73> 0.50$  meaningful (Hair et al., 2019). A structural model can be used for confirmation and prediction purposes.

The covariance of exogenous constructs in the Customer satisfaction construct is 0.73 or 73%, meaning it is dominant compared to factors from outside the model, the remaining 0.27 or 27%. The weight of the direct influence (gamma) of emotional branding (EMO) on Customer trust (TRUST) is 0.25, standard deviation of 0.091 with *z*-value = 2.80> 1.96, meaning significant with a confidence level of 95% in a 2-tailed test. Emotional branding has a significant and positive effect on Customer trust. An increase in emotional branding by 1 unit has an impact on increasing Customer trust by 0.25 units, provided that there is no change in the Customer satisfaction construct. Conversely, a decrease in emotional branding by 1 unit causes a decrease in emotional branding by 0.25 units, assuming other exogenous constructs are constant.

The weight of the direct influence (beta) of Customer satisfaction on Customer trust (TRUST) is 0.56, standard deviation of 0.098 with z-value = 5.67 > 1.96, meaning significant with a confidence level of 99% in a 2-tailed test. Customer satisfaction has a significant and positive effect on Customer trust. An increase in Customer satisfaction by 1 unit has an impact on increasing Customer trust by 0.56 units with the note that there is no change in the emotional branding construct. Conversely, a decrease in Customer satisfaction by 1 unit causes a decrease in Customer trust by 0.56 units with the assumption that other exogenous constructs are constant. The residual of the structural equation model 2 = 0.38, is acceptable. Rsquare = 0.62 > 0.50, this model is meaningful. The contribution of the two exogenous constructs to the endogenous

construct is 0.62 or 62%. The remaining 0.38 or 38% comes from other factors outside equation 5.

Emotional branding and Customer satisfaction predominantly determine Customer trust. Structural model 2 is worthy to be used for further discussion. Both for confirmation and prediction purposes. It can be added, that Rsquare structural 1 > Rsquare structural 2, the accuracy of confirmation and prediction of structural model 1 is better than structural 2.

## C. Mediation by Customer Satisfaction

The weight of the indirect influence of emotional branding on Customer trust through Customer satisfaction is 0.48. Standard deviation = 0.08 with Z-value = 5.80 > 1.96, significant with a 95% confidence level in a 2-tailed test. Customer satisfaction is a mediator of emotional branding on Customer trust. What is the character of mediation? For that, it has been presented in the following table.

Mediation (PTL)				Direct effect (PL)		Comparison	Remark
Path	γ	σ	Z-value	Path	γ	γ	
$EMO \rightarrow SATIS \rightarrow$	0.48	0.08	5.80	$EMO \rightarrow TRUST$	0.25	PTL > PL	Full
TRUST							Mediation

Tabel 1. Comparison of indirect and direct influences

Source: Processed from primary data, 2023

The weight of the indirect influence of emotional branding on Customer trust through Customer satisfaction is 0.48. On the other hand, the weight of the direct influence of emotional branding on Customer trust is 0.25. The greater weight of the indirect influence indicates that Customer satisfaction mediation increases the influence of exogenous constructs on endogenous ones. This mediation property is called full mediation.

# CONCLUSION, IMPLICATIONS, RECOMMENDATION, and LIMITATIONS A. Conclusion

Emotional branding, especially public relations issues, more specifically quickly clarifying if there is a hoax plays a role in increasing Customer satisfaction, especially interested in the attributes of Bank Sumut, more specifically always visiting the Bank Sumut website. Emotional branding also plays a role in increasing Customer trust, especially reputation, more specifically the completeness of the services available. Emotional branding plays a stronger role in increasing Customer satisfaction compared to Customer trust. Customer satisfaction plays a stronger role in increasing Customer trust compared to emotional branding. Customer satisfaction plays a role in increasing (mediating) the effect of emotional branding on Customer trust.

## **B.** Implications

Direct customer satisfaction enhancement efforts are better with emotional branding because it has a stronger influence than customer trust. Increasing customer trust is better than increasing customer satisfaction because it has a stronger influence than emotional branding.

## C. Recommendation

Bank Sumut Management in Medan should pay more attention to public relations issues, especially the speed of clarifying if there is a hoax in increasing customer satisfaction. In addition, it is important to pay attention to the attractiveness of the company's attributes, especially visits to the Bank Sumut website. Rsquare structural model II is 62%, so there are still 38% determining factors outside the model. Therefore, further researchers can add other constructs such as service differentiation, service innovation capabilities, customer relationship management, and others.

## **D. Limitations**

The data collected is a cross-section category, therefore the information provided is at the time the survey was conducted. It is possible that the information is not the same in the past and in the future. Customers in this study are specifically people's business credit debtors, so it cannot be generalized for all Bank Sumut Customers in Medan.

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