

The Effectiveness of Social Media Marketing on B2C Customer Loyalty: The Role of Trust and Service Quality as Intervening Variables at PT. BRI Finance

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ABSTRACT

Objective: The purpose of this study is to address the gap in previous research that focuses on social media marketing towards B2C customer loyalty through the role of trust and service quality. **Method:** This study uses quantitative research. The sampling technique used in this study is the non-probability sampling technique, namely purposive sampling. The sample used in this study was 100 respondents who had made repeat purchases and new customers at PT BRI Finance. The data was processed using SmartPLS 4.0. **Results:** The results of this study indicate that social media marketing towards customer loyalty is not significant with a p-value of $0.092 > 0.05$. However, social media marketing has a positive effect on service quality with a p-value of $0.00 < 0.05$, and it also has a positive effect on trust with a p-value of $0.00 < 0.05$. Meanwhile, service quality does not have a significant effect on customer loyalty with a p-value of $0.163 > 0.05$, and trust also does not have a positive effect on customer loyalty with a p-value of $0.085 > 0.05$. Furthermore, social media marketing on customer loyalty through trust does not have a significant effect with a p-value of $0.087 > 0.05$, and social media marketing on customer loyalty through service quality also does not have a significant effect with a p-value of $0.143 > 0.05$. **Novelty:** This study highlights the limited direct impact of social media marketing on customer loyalty and the mediating role of trust and service quality, contributing to a deeper understanding of the relationship between digital marketing strategies and consumer behavior in the B2C sector.

INTRODUCTION

In this modern era, the internet is developing rapidly and has become one of the main sources of information that is easily accessible in daily life [1]. In the context of modern technology, customer loyalty is a valuable asset for businesses because it is able to provide long-term profits through consistent revenue. Given the rapidly changing consumer behavior, companies are required to adopt a creative approach in building relationships with customers. The main focus should be directed towards maintaining long-term relationships with customers, as customer loyalty contributes significantly to the company's profitability [2].

Customer loyalty is formed when customers consistently purchase products from a particular brand, which contributes to increased market share and business sustainability [3]. High loyalty is influenced by customer satisfaction, which results from service quality and trust in the company [4], [5]. Smooth transactions, information availability, and data security play an important role in customer satisfaction. Good e-service quality increases customer loyalty because it affects their perception of the company [6]. [7] emphasized that service quality determines customer satisfaction through aspects of speed, accuracy, and consistency of service. Research by [8] shows that service quality has a positive effect

on customer loyalty. However, [9] found that this influence was not significant in the immediate effect.

Trust is a key factor in building customer loyalty, as it reflects the customer's confidence that the company will meet their needs without negative risks [10]. Trust is formed through employee knowledge and responsiveness and acts as a direct gauge and mediator in strengthening customer loyalty [11]. Previous studies have shown that trust has a positive effect on customer loyalty [12], [13]. However, other research reveals that trust in brands is not always significant in building customer loyalty [14], suggesting that other factors such as service quality and customer experience also play an important role.

Social Media Marketing (SMM) is a key factor in building customer loyalty by utilizing digital platforms to interact and retain consumers [15]. Although previous studies have shown that SMM has a positive effect on customer loyalty and trust the results of another study [16] show the absence of a direct influence between the two.

However, there is still a research gap related to the role of trust and service quality as mediator variables in SMM relationships and customer loyalty, especially in the B2C industry. The study focuses on PT BRI Finance, which faces stiff competition in social media-based marketing. Although customer loyalty is challenging, there is still a great opportunity to maintain it through an effective marketing strategy. To build customer trust, a credit service system supported by a social media marketing strategy, as well as optimal service and product quality is needed. This approach is expected to increase the company's credit asset sales. Based on these problems, this study was conducted with the title: "The Effectiveness of Social Media Marketing on B2C Customer Loyalty: The Role of Trust and Service Quality as Intervening Variables at PT BRI Finance."

RESEARCH METHOD

The method used in this study is a quantitative approach. The concept of this research is included in the research *Research Explanation* which aims to analyze the influence of an independent variable on the bound variable (*causality association*). Quantitative research uses data collection methods such as surveys, experiments, observations, and secondary data analysis. Surveys are often used to collect data from respondents through questionnaires that contain structured questions. Experiments involve controlling certain variables to test the cause-and-effect relationship [17]. According to [18] The population consists of subjects or objects of certain quantities and characteristics that are determined by the researcher to be studied and then drawn. A population is a whole of elements or individuals that have similar characteristics, as well as those that are relevant to the results of the research. While a sample is a part of the population or the number of its characteristics. If the population is large and the researcher cannot study all aspects of it due to limited funds, manpower, and time, then the researcher will take a sample from that population [19]. The process of distributing research questionnaires was carried out through field surveys. The sample or respondents used in this study are 91 respondents at PT BRI Finance in Banyuwangi Regency. The variables used in this study are:

1. Dependent Variable (Y)

The dependent variable will help in determining the basis of the problem to be studied. The bound variable that will be used in this study is customer loyalty (Y). Customer loyalty is a strong commitment to repurchase or become a regular customer of a preferred product or service, even though marketing situations and efforts can change behavior [20]. Customer loyalty indicators are: a. Repeat purchases; b. Retention; c. References.

2. Variable interventions

Variable *Intervention* in this study is the quality of service (Z_1). According to [21] Service quality as the difference between the expected quality of service and the perceived by the customer because the customer usually compares the service they receive with what they expect to receive before they meet the service. Service quality indicators are: a. Real; b. Reliability; c. Responsiveness; d. Warranty; e. Empathy.

3. Trust (Z2)

Trust is a psychological state in which a person accepts his or her vulnerability while expecting positive behavior from the other party [3]. Indicators of trust are: a. Ability; b. Welfare; c. Integrity

4. Independent Variable (X)

The use of social media refers to the use of social media tools to improve customer interaction and engagement and improve business performance [22]. Social media marketing indicators are: a. content creation; b. Content sharing; c. Building connections; d. Connection building.

RESULTS AND DISCUSSION

Respondent Descriptive Statistics

The respondents in this study were BRI Finance customers in Banyuwangi Regency who met the research criteria, with a total of 91 people.

Table 1. Respondent demographic descriptive statistics.

		Criteria	Frequency (people)	Percentage (%)
Age	a.	20-30 years old	22	24,17%
	b.	31-40 years old	33	36,27%
	c.	41-60 years old	35	38,47%
	d.	>60 years old	1	1,08%
			Amount	91
Gender	a.	Male	46	51,64%
	b.	Female	43	48,36%
			Amount	91

Education Level	a.	Elementary School	0	0,0
	b.	Middle School	11	12,08%
	c.	Senior High School	37	40,65%
	d.	Diploma	5	5,49%
	e.	Bachelor	38	41,75%
Amount			91	100,0
Job	a.	entrepreneur	65	71,4%
	b.	Private employee	19	20,8%
	c.	Bank	2	2,19%
	d.	PNS	4	4,39%
	e.	Docter	1	1,09%
Amount			91	100,0

Source: Data processed

1. Testing the Outer Model (Measurement Model)

This research model will be analyzed using the Partial Least Square (PLS) method and assisted by SmartPLS 4.0 software. At this stage, the assessment is carried out on the measurements of the outer model (*Outdoor models*) in SEM analysis. These measurements include both reflective and formative models. The outer model test focuses on the relationship between the latent variable and its indicators, with the aim of ensuring that the instrument used to measure the latent variable has good validity and reliability. The outer loading value can be considered sufficient to qualify for convergent validity if the value ranges from 0.5 to 0.6 [23]. The full values of the loading factor, Cronbach's alpha, composite reliability, and Average Variance Extracted (AVE) for each construct can be seen in Table 2.

Table 2. Cronbach alpha, composite reliability, and Extracted Average Variance (AVE).

No	Variable	Composite Reliability	Cronbach alfa	Extracted Average Variance (AVE)	Information
1	Social Media Marketing	0.895	0.824	0.740	Reliable
2	Quality of service	0.881	0.830	0.600	Reliable
3	Trust	0.869	0.773	0.689	Reliable
4	Customer loyalty	0.867	0.792	0.622	Reliable

Based on the table, the AVE values for each variable were: Social Media Marketing (0.740), Quality of Service (0.600), Trust (0.689), and Customer Loyalty (0.622). All of them exceed 0.50, meeting the validity of convergence. The Composite Reliability value above 0.70 indicates a reliable research instrument, so the model has good internal consistency.

2. R-square

The R Square values and significance tests are obtained as shown in the following table:

Table 3. R-Square.

Variable	Variable Name	R-square
Z1	Quality of Service	0.451
Z2	Trust	0.383
Y	Customer Loyalty	0.538

Based on Table 3 above, the analysis of the R-square value for Service Quality of 0.451, shows that 45.1% of the variability is explained by independent variables, while 54.9% is influenced by other factors. This relationship is quite moderate. The R-square value for Trust was 0.383, meaning that 38.3% of the variability was explained by independent variables, while 61.7% was influenced by other factors, indicating a weak relationship. The R-square value for Customer Loyalty was 0.538, indicating that 53.8% of the variability was explained by independent variables, while 46.2% were influenced by other factors, with a fairly moderate relationship.

3. Hypothesis Testing

The significance test of the relationship in PLS-SEM was carried out to determine whether the relationship between latent variables in the model could be considered statistically significant. This process involves calculating *the path coefficient* and standard error and the results are reported in the form of t-statistic and p-value. A relationship is considered significant if the p-value is less than the predetermined significance level, which is 0.05. The significant pathway coefficients suggest that the relationship between the independent variable and the latent dependent variable has strong statistical support, so the proposed hypothesis is acceptable.

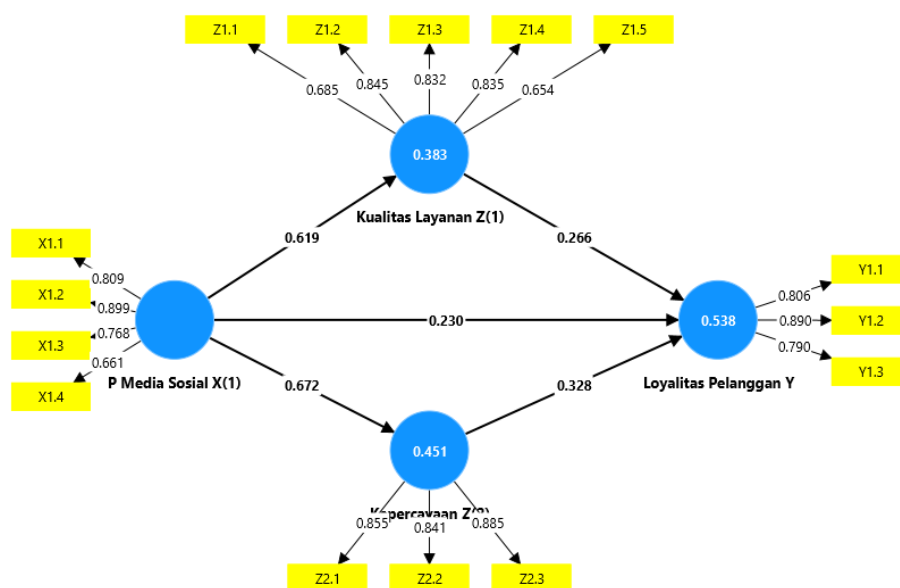


Figure 1. Hypothesis Testing.

The results of hypothesis testing for all variables with direct effects are presented in Table 4 below.

Table 4. Results of the Direct Influence Test Hypothesis.

	Influence	Guess	T count	P	Information
1 ---	Z1	0.619	9.142	0.000	Significant
1 ---	Z2	0.672	12.875	0.000	Significant
1 ---	Y	0.266	2.480	0.007	Significant
2 ---	Y	0.328	2.993	0.001	Significant
1 ---	Y	0.230	2.047	0.020	Significant

4. The Influence of Social Media Marketing on Service Quality

The results showed that the social media marketing variable (X1) had a significant positive influence on service quality (Z1) with a T-statistical value of 9.142 (>1.96), and a P value of 0.000 (<0.05). This shows that the more intensive or effective social media marketing is carried out by a company or organization, the better the quality of service they can provide. The results of the test are in line with the results of previous research from the [7], [24], [25] stated that marketing strategies based on digital marketing significantly affect service quality.

5. The Effect of Social Media Marketing on Trust

The influence of social media marketing (X1) had a positive and significant influence on trust (Z2) showing the results of a T-statistical value of 12.875 (>1.96) and a p value of 0.000 (<0.05). This shows that the better or more effective the marketing done through social media, the greater the level of trust that a company or organization can build towards the audience or customers. The results of this study are in accordance with the supporting theories, while in this study there are significant similarities in the results with previous research conducted by [22], [26], [27], [28], [13] stated that there is a significant influence of social media marketing on trust.

6. Effect of Service Quality on Customer Loyalty

The results of the service quality research (Z1) showed positive and significant results on customer loyalty (Y) with a T-statistical value of 2.480 (>1.96) and a p value of 0.007 (<0.05). Quality of service given by a company or organization that affects the Customer loyalty. This means that the better the quality of service received by customers, the more likely customers are to remain loyal to the company or brand. The results of this study are in accordance with the supporting theories, while in this study there are significant similarities in the results with previous research conducted by [8], [10], [29] which states that there is a significant influence of service quality on customer loyalty.

7. The Effect of Trust on Customer Loyalty

The influence of the confidence variable (Z_2) has a significant positive influence on customer loyalty (Y) with a T-statistical value of 2.993 (>1.96), and a P value of 0.001 (<0.05). This shows that the higher customer trust in PT BRI finance's service products, the higher the customer loyalty. Strong trust makes customers more likely to continue using the service, recommend to others, and have a greater attachment to the company. The results of this study are in accordance with the supporting theories, while in this study there are significant similarities in the results with previous research conducted by [12], [11], [18], [13] which states that there is a significant influence of trust on customer loyalty.

8. The Influence of Social Media Marketing on Customer Loyalty

The results of the path coefficient test for the influence of social media marketing (X_1) have a significant positive influence on customer loyalty (Y) showing a p value of 0.020 (<0.05) and a statistical t value of 2.047 (>1.96). Increasingly effective marketing strategies through social media implemented by PT BRI Finance, the level of customer loyalty to the company will be higher. The results of this study are in accordance with the supporting theories, while in this study there are significant similarities in the results with previous research conducted by [30], [31], [22], [32] which states that there is a significant influence of social media marketing on customer loyalty.

Table 5. Indirect test results.

	Original sample (O)	Average sample (M)	Standard deviation (STDEV)	T Statistics (O/STDEV)	P value
Social Media Marketing X1 -> Service quality Z1 -> Customer Loyalty Y	0.165	0.188	0.079	2.083	0.019
Social Media Marketing X1 -> Trust Z2 -> Customer Loyalty	0.220	0.213	0.074	2.960	0.002

9. The Influence of Social Media Marketing on Customer Loyalty Through Service Quality

The results of the analysis show that social media marketing (X_1) has a significant direct influence on customer loyalty (Y) through service quality (Z_1), with a coefficient of 0.165, T-statistic 2.083 (>1.96), and p value 0.019 (<0.05). This means that the quality of service plays a role as a factor that strengthens the relationship between social media marketing and customer loyalty. Since the direct relationship between social media marketing (X_1) and service loyalty (Y) is also significant, service quality (Z_1) acts as a

partial mediator, which means service quality strengthens the influence of social media marketing on customer loyalty. The results of this study are in line with previous studies, but the direct relationship between social media marketing and customer loyalty has been examined by [7] in addition, there are still few studies that directly discuss the role of service quality as an intervening variable.

10. The Influence of Social Media Marketing on Customer Loyalty Through Service Quality

The results of the analysis show that social media marketing (X1) has a significant direct influence on customer loyalty (Y) through trust (Z2), with a coefficient of 0.220, T-statistic 2.960 (>1.96), and p value 0.0102 (<0.05). This means that the more effective the social media marketing strategy used, the greater the trust of customers, which ultimately increases their loyalty to the company or brand. Since the direct relationship between social media marketing (X1) and service loyalty (Y) is also significant, trust (Z2) acts as a partial mediator, meaning trust amplifies the influence of social media marketing on customer loyalty. The results of this study are in accordance with the supporting theories, while in this study there are significant similarities in the results with previous research conducted by [33], [30], [34].

CONCLUSION

Fundamental Finding : The conclusions of this study are summarized as follows: Social media marketing has an influence and significance on the quality of service at PT BRI Finance Banyuwangi Regency. It also has an influence and significance on trust in PT BRI Finance Banyuwangi Regency. Furthermore, service quality has an effect and is significant on customer loyalty, while trust also has an influence and is significant on customer loyalty at PT BRI Finance Banyuwangi Regency. Additionally, social media marketing has an influence and significant impact on customer loyalty both directly and indirectly through service quality and trust. **Implication :** This study highlights the role of trust and service quality as intervening variables. However, other factors such as customer experience, brand value, or customer engagement have not been taken into account. Understanding these additional factors may provide a more comprehensive insight into customer loyalty and marketing effectiveness in financial services. **Limitation :** This research only focuses on PT BRI Finance, so the results may not be generalized to other companies in the financial industry or other sectors. The number of samples in this study, which was only 91 respondents, also limited the generalization of the findings. A small sample size may not fully represent the diverse characteristics of customers in the broader financial industry. **Future Research :** Larger sampling will result in wider and more diverse data, improving the accuracy of research results. Future studies should consider expanding the scope to include other financial institutions and exploring additional variables that may influence customer loyalty, such as customer experience, brand perception, and engagement.

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