The Influence of Brand Image, Product Quality, and Service Quality on Kredit Guna Bakti (KGB) Loan Decisions for TNI AD Customers at Bank BJB Cimahi Branch

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ABSTRACT: The increasing competition in the globalised business era requires all banks to innovate and provide the best services to their customers continuously. This is also felt by Bank BJB Cimahi Branch, which faces the challenge of a decline in interest from Indonesian Army (TNI AD) customers toward the Kredit Guna Bakti (KGB) loan product, despite offering various advantages such as competitive interest rates and quality services. This study aims to analyze the influence of brand image, product quality, and service quality on the credit decisions of Indonesian Army (TNI AD) customers using the Kredit Guna Bakti (KGB) facility at Bank BJB Cimahi Branch. Using a quantitative approach and random sampling method, data from 78 respondents were analyzed through multiple linear regression tests. The results show that brand image, product quality, and service quality positively and significantly impact credit decisions both individually and simultaneously. These findings emphasize the importance of strengthening brand image, product innovation, and improving service quality in influencing customer decisions. This study provides practical contributions to Bank BJB in designing more effective marketing and service strategies to increase customer interest in the KGB facility.

Keywords: Brand Image, Product Quality, Service Quality, Credit Decision, Kredit Guna Bakti (KGB).

INTRODUCTION

In the era of globalization and increasing business competition, banks must continuously innovate and provide the best services to their customers. A bank's success is determined not only by its products but also by its brand image, service quality, and product quality, which must meet the needs and expectations of customers. These factors are key to consumer decision-making when choosing a particular banking service. A bank's success greatly depends on balancing and optimising these three aspects to attract and retain customers (Adabi, 2020). A strong brand image

can enhance customer trust and loyalty, while excellent service quality provides a positive experience that makes customers feel valued and satisfied. On the other hand, good product quality ensures that customers' financial needs are met effectively and efficiently. Therefore, banks must focus on these three aspects to create added customer value and remain competitive in an increasingly developing market.

Brand image in banking is crucial in shaping customer perceptions and trust. A positive brand image reflects a bank's reputation, reliability, and consistent service quality. This not only attracts new customers but also retains the loyalty of existing customers. Building a strong brand image requires effective marketing communication, superior product and service quality, and satisfying customer experiences. Additionally, factors such as technological innovation, corporate social responsibility, and community involvement also contribute to strengthening a bank's brand image (Teddy et al., 2020). Therefore, a positive brand image becomes one of the main drivers in consumers' decisions to choose a bank, and in this case, the decision to use banking products such as Kredit Guna Bakti (KGB).

Product and service quality in banking are two major factors that significantly determine customer satisfaction and loyalty. Globally, banks that can provide innovative, relevant products that meet customer needs will gain trust and loyalty more easily. Quality banking products include services such as savings, loans, investments, and insurance, which are designed to provide maximum benefits for customers (Sahabbudin et al., 2023). Furthermore, excellent service, including friendliness, responsiveness, speed, and customer service efficiency, is also crucial. Banks that can deliver a positive service experience will create a good impression and increase customer satisfaction (Kurniasih & Elizabeth, 2021)Bank BJB Cimahi Branch's success in offering quality services heavily depends on its ability to leverage these two factors to enhance the customer experience, particularly in specific segments such as Indonesian Army (TNI AD) members, who are a primary target for banking products like KGB.

Bank BJB, especially the Cimahi Branch, has shown strong commitment to offering banking products such as Kredit Guna Bakti (KGB), which are designed specifically to meet the financial needs of TNI AD members. Despite the advantages of this product, such as competitive interest rates and a fast application process, the declining interest in KGB from TNI AD members remains a concern that needs further investigation. For instance, out of 352 Armed Battalion 4 105/GS members, only 24 applied for the loan, while 65 out of 350 members of KODIM 0609 Cimahi applied. This phenomenon shows a significant variation in the interest of TNI AD members toward the credit facilities offered by Bank BJB. This decline represents a major challenge for Bank BJB in attracting customers' interest from specific segments. It highlights the importance of further understanding customer decision factors when choosing credit products.

Prime banking service is essential for customer satisfaction. Bank BJB offers services such as ATM/Debit Cards, BJB Digi, BJB Cash, and Digi Merchant (QRIS) to facilitate customer transactions. The quality of service in handling these products, including speed, friendliness, and professionalism of bank staff, will affect customer perceptions and their decisions to use credit facilities such as KGB. Therefore, the service quality provided by Bank BJB is a key element in creating a positive customer experience and, in turn, influencing their decision to use banking

products. Bank BJB Cimahi Branch has shown good performance in service quality, with highly satisfactory service performance scores in 2023. However, despite this, the declining interest in products like KGB remains a challenge that needs to be addressed.

Based on the 2023 service performance score data from Bank BJB Cimahi Branch, the service quality provided by bank personnel such as security guards, customer service (CS), and tellers, as well as comfort and equipment, received excellent ratings. Perfect scores for comfort and high scores for other service aspects reflect Bank BJB Cimahi Branch's commitment to delivering the best service to its customers. This data supports the argument that excellent service quality is one of the main factors influencing consumer decisions, including those of TNI AD members using the Kredit Guna Bakti (KGB) facility. Bank BJB meets customer expectations and strengthens its brand image and product quality, enabling it to compete in the competitive banking industry.

Bank BJB Cimahi Branch also leverages its office locations spread across the Cimahi area and surrounding regions to facilitate customer access. The strategic locations of offices close to TNI AD units already cooperating with Bank BJB Cimahi Branch support more effective banking services. With a wide network and strategic locations, Bank BJB has a competitive advantage in reaching customers who need banking products tailored to their needs.

Consumer decisions to choose banking products or services, including decisions to take out loans, are influenced by various factors. Factors such as interest rates, credit terms, payment flexibility, and the bank's reputation play an important role in consumer decisions (Chaerudin & Syafarudin, 2021). Consumers tend to choose banks that offer competitive interest rates, easy-to-meet terms, flexibility in loan durations, and payment methods. Personal experiences, recommendations from others, bank reviews, and reputation also greatly influence loan decisions. Therefore, Bank BJB needs to understand the factors influencing customers' decisions when choosing banking products, particularly in specific segments such as the Indonesian Army (TNI AD).

Based on available data, the Kredit Guna Bakti (KGB) product offered by Bank BJB Cimahi Branch has several advantages over similar products from other banks such as BRI and BNI. KGB offers very competitive interest rates and a quick and easy application process. Other benefits include additional features such as credit insurance and interest rate discounts under certain conditions. Although KGB has several advantages, comparisons with similar products from different banks show that KGB has the potential to be further developed to compete more aggressively in the local market. To attract a broader customer base, further efforts are needed to enhance product quality, particularly in features and product innovation.

This research is highly relevant, considering the importance of brand image, product quality, and service quality in influencing consumer decisions. This study analyses the influence of brand image, product quality, and service quality on credit decisions. Therefore, this research is expected to contribute significantly to formulating more effective marketing and service strategies for Bank BJB Cimahi Branch.

Consumer Behavior Theory

Consumer behavior theory explores how individuals or groups select, purchase, use, and dispose of products, services, or experiences to satisfy their needs and wants. Key stages in the consumer decision-making process include problem identification, information search, evaluation of alternatives, purchase decision, and post-purchase behavior. Various internal and external factors, such as perception, motivation, attitudes, and cultural, familial, and situational influences, affect each stage and shape consumer preferences and decisions. (Sunyoto & Saksono, 2022).

Credit Decision

A consumer purchase decision involves selecting and buying the most preferred product after comparing the available brands within the choice set (Halimah, 2015; Pradana, 2017).

A credit decision is the process by which an individual or company borrows money from a financial institution based on various considerations, such as the need for funds, the ability to repay, and confidence in the lending institution. This process involves evaluating risks, benefits, and individual preferences within an economic and social context. Understanding credit decisions is crucial for financial institutions, as it helps them design credit products that align with customer needs, improve service quality, and strengthen marketing strategies. With this understanding, banks can enhance customer satisfaction, reduce non-performing loans, and expand market share (Gultom et al., 2021).

Indicators that influence credit decisions include interest rates, ease of the application process, availability of clear information, bank credibility, and collateral requirements. Customers choose credit products with low interest rates and an easy application process. Transparent access to information and a strong bank reputation also play a significant role in customers' decisions. Additionally, macroeconomic conditions and individual financial needs affect customers' decisions to take out loans, especially in urgent situations and when economic conditions support their ability to repay.

Brand Image

According to Kotler and Keller (2016), brand image is the perception of a brand as reflected by the brand associations in consumers' minds. This image develops through the accumulation of trust given by individuals, which then forms a broader and more abstract public opinion, either quickly or slowly.

A brand distinguishes a product or service through names, symbols such as logos, trademarks, or packaging designs. It aims to identify products or services from a specific producer or group of producers and differentiate them from competitors (Imantoro, 2018; Miati, 2020).

Brand image is the impression formed in the minds of consumers about a particular brand. According to Keller & Swaminathan in (Silva & Hettiarachchi, 2023)brand image encompasses more than just the logo or brand name; it also includes perceptions of the brand's emotional and

rational meanings. Brand image plays a crucial role in building reputation and credibility, which, in turn, influences consumers' decisions to use certain products or services. Brand image is one of the vital elements in brand development because it can increase customer loyalty. With proper management, companies can strengthen consumer relationships, enhance trust, and foster loyalty to the brand.

Indicators of brand image include several key factors. First, brand identity refers to the visual elements and unique characteristics that make the brand easily recognizable. Brand personality is the term used to describe the human qualities or attributes connected to the brand. Next is brand association, which includes consumers' mental associations or perceptions about the brand. Brand attitude & behavior describes the attitudes and behaviors of consumers influenced by their interactions with the brand. Finally, brand benefit & competence encompasses consumers' perceptions of the benefits and competitive advantages of the brand.

Product Quality

According to Kotler and Armstrong (2018), product quality is one of marketers' main positioning strategies. Quality can be assessed based on the performance of the product or service itself, which is directly linked to customer value and satisfaction (Astuti & Matondang, 2020).
Maynes in (Yulieani, 2021) explains that product quality is the degree to which a product meets the needs and wants of consumers. Product quality is not only viewed from physical aspects such as durability or reliability, but also includes non-physical aspects such as aesthetics and usability. High-quality products are more likely to meet or surpass client expectations, making them crucial in determining customer happiness and brand loyalty. Furthermore, product quality is a primary determinant in consumer purchase decisions and can enhance brand loyalty, where high-quality products encourage customers to repurchase and recommend the product to others.
The indicators of product quality include several important elements, namely: Durability, which refers to the product's resistance to damage and wear over long-term use; Reliability, which describes the consistency of the product's performance in carrying out its function without failure; Aesthetics, which includes the visual appeal and design of the product, such as color, shape, and texture; Usability, which pertains to the ease and comfort of using the product; and Performance, which measures the product's ability to meet the claims and specifications promised.

Service Quality

Robert Johnston in (Emerald, 2017) defines service quality as consumers' perceptions of how well the service they receive meets their expectations. Johnston emphasizes that service quality is key to building customer satisfaction and loyalty. High-quality service enhances the customer experience and creates a competitive advantage for the company. When a company can consistently meet or even exceed customer expectations, it positively impacts the reputation and performance of the business. The implications of high service quality include increased customer satisfaction, which can lead to long-term loyalty and an expanded market share. Johnston also highlights that good service quality can reduce customer complaints and improve the company's image. Excellent service also plays a role in differentiating the company from its competitors,

creating a unique value proposition for consumers. Tjiptono (2019) explains that service quality is the level of excellence expected and the control over that excellence to meet customer expectations.

Indicators of service quality based on (Emerald, 2017) include several important elements: Reliability, which refers to the consistency and accuracy of delivering services as promised. Being responsive means being willing and able to help consumers and offer speedy service. Assurance, encompassing personnel expertise and politeness, as well as their capacity to inspire trust in clients; Tangibles, which include the physical attributes of buildings, equipment, and service staff; and Empathy, which is related to the degree of care and attention given to each client.

METHOD

The impact of brand image, service quality, and product quality on TNI AD members' credit decisions using the Kredit Guna Bakti (KGB) facility at Bank BJB Cimahi Branch is examined in this study using a quantitative approach and a causal descriptive design. The study's sample of 78 respondents was chosen by random sampling, and the population comprises all TNI AD members who utilize the KGB facility. The information used in this study includes secondary data from reports and related materials and primary data gathered from questionnaires given to respondents. Data analysis was conducted using descriptive techniques to describe the characteristics of the respondents and the distribution of variables, as well as multiple linear regression to test the simultaneous and partial effects of the independent variables on the credit decision.

RESULT AND DISCUSSION

The respondents in this study are TNI AD members of Bank BJB Cimahi Branch who use the Kredit Guna Bakti (KGB) facility. The majority are male (97.44%) and aged between 28 and 47 (73.08%). Most respondents have completed their education up to high school (98.72%) and are single (64.10%).

Validity Test

The validity test measures how well a research tool can measure the desired variable. In this research, an instrument is said to be valid if the correlation coefficient is greater than the r table value (0.223), which is determined by the Pearson Product Moment correlation.

Table 1. Validity Test Result

No	Item	Validity Test Results
		Person correlation
Brand Image (X1)		
1	X1.1	0.903
2	X1.2	0.919
3	X1.3	0.925
4	X1.4	0.901
5	X1.5	0.871
6	X1.6	0.842
7	X1.7	0.880
8	X1.8	0.907

9	X1.9	0.879
10	X1.10	0.887
11	X1.11	0.851
12	X1.12	0.744
Product Quality (X2)		
1	X2.1	0.903
2	X2.2	0.888
3	X2.3	0.882
4	X2.4	0.883
5	X2.5	0.809
6	X2.6	0.884
7	X2.7	0.881
8	X2.8	0.902
9	X2.9	0.879
10	X2.10	0.895
11	X2.11	0.903
12	X2.12	0.913
13	X2.13	0.881
14	X2.14	0.897
15	X2.15	0.794
16	X2.16	0.916
Service Quality (X3)		
1	X3.1	0.928
2	X3.2	0.894
3	X3.3	0.795
4	X3.4	0.942
5	X3.5	0.893
6	X3.6	0.920
7	X3.7	0.929
8	X3.8	0.916
Credit Decision (Y)		
1	Y.1	0.893
2	Y.2	0.897
3	Y.3	0.898
4	Y.4	0.897
5	Y.5	0.873
6	Y.6	0.917
7	Y.7	0.911
8	Y.8	0.848
9	Y.9	0.856
10	Y.10	0.835

Reliability Test

Table 2. Reliability Test Results

Variable	Reliability Test Results
	Cronbach's alpha
Brand Image (X1)	0.972
Product Quality (X2)	0.981
Service Quality (X3)	0.967
Credit Decision (Y)	0.968

The reliability test results indicate that all variables in this study are reliable, with Cronbach's alpha values above 0.6. The Cronbach's alpha values for Brand Image (X1) is 0.972, Product Quality (X2) is 0.981, Service Quality (X3) is 0.967, and Credit Decision (Y) is 0.968, which indicates a very high internal consistency.

Normality Test

In Table 3, the test results show a significance value for unstandardized residuals of 0.200, which is greater than 0.05, indicating that the residual data follows a normal distribution.

Table 3. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		78
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.34763530
Most Extreme Differences	Absolute	.262
	Positive	.153
	Negative	-.262
Test Statistic		.262
Asymp. Sig. (2-tailed)		.200[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Multicollinearity Test

Table 4 shows the analysis results indicating no multicollinearity issues among the independent variables, as the tolerance values are greater than 0.1 and the VIF values are less than 10 for each variable. Brand Image (X1) has a tolerance of 0.180 and a VIF of 5.545, Product Quality (X2) has a tolerance of 0.186 and a VIF of 5.380, and Service Quality (X3) has a tolerance of 0.163 and a VIF of 6.146.

Table 4. Multicollinearity Test Results

		Collinearity Statistics	
		Tolerance	VIF
1	Brand Image (X1)	0.180	5.545
	Product Quality (X2)	0.186	5.380
	Service Quality (X3)	0.163	6.146

a. Dependent Variable: Credit Decision

Heteroscedasticity Test

The results of the heteroscedasticity test show that the P-Value for all independent variables is greater than 0.05, namely Brand Image (X1) at 0.356, Product Quality (X2) at 0.146, and Service Quality (X3) at 0.654. Therefore, it can be concluded that the data in this study do not experience heteroscedasticity issues.

Table 5. Heteroscedasticity Test Results

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	3.444	.962		3.579	.001
Brand Image	-.058	.040	-.386	-1.469	.146
Service Quality	.052	.057	.257	.928	.356
Product Quality	-.034	.076	-.117	-.451	.654

a. Dependent Variable: ABS_RES

Multiple Linear Regression Analysis

Table 6. Multiple Linear Regression Test Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	1.393	1.255		1.110	.271
Brand Image	.193	.052	.302	3.733	.000
Service Quality	.161	.074	.186	2.186	.032
Product Quality	.623	.098	.505	6.324	.000

a. Dependent Variable: Credit Decision

Based on the results from the multiple linear regression table, the regression equation can be written as follows:

$$Y = 1.393 + 0.193X_1 + 0.623X_2 + 0.161X_3$$

Based on the regression results, the following conclusions can be made:

1. The constant value of 1.393 indicates the Credit Decision (Y) value of 1.393 units when all independent variables are zero.

2. Brand Image (X1) positively and significantly affects Credit Decision with a coefficient of 0.193 (P-Value 0.000). Each one-unit increase in Brand Image increases the Credit Decision by 0.193 units.

3. Product Quality (X2) has a positive and significant effect with a coefficient of 0.623 (P-Value 0.000). Each one-unit increase in Product Quality increases the Credit Decision by 0.623 units.

4. Service Quality (X3) also has a positive and significant effect with a coefficient of 0.161 (P-Value 0.032). Each one-unit increase in Service Quality increases the Credit Decision by 0.161 units.

Therefore, improving Brand Image, Product Quality, and Service Quality can increase Credit Decision.

Coefficient Of Determination (R²)

Table 7. Results of the Coefficient Of Determination (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.955a	.912	.909	2.394750

a. Predictors: (Constant), Brand Image, Service Quality, Product Quality

The coefficient of determination test results show an R value of 0.995, indicating a very strong relationship between the independent variables (Brand Image, Product Quality, and Service Quality) and the dependent variable (Credit Decision). The Adjusted R Square value of 0.909 means that the three independent variables can explain 90.9% of the variation in Credit Decision, while other factors explain 9.1%. This regression model has very good predictive ability.

Hypothesis Test (F-Test)

Table 8. Hypothesis Test Results

Coefficientsa					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	1.393	1.255		1.110	.271
Brand Image	.193	.052	.302	3.733	.000
Service Quality	.161	.074	.186	2.186	.032
Product Quality	.623	.098	.505	6.324	.000

a. Dependent Variable: Credit Decision

Based on the results of the T-test, the following conclusions can be drawn:

1. Brand Image positively affects the Credit Decision for TNI AD members at Bank BJB Cimahi Branch. The coefficient value of 0.193 indicates a positive relationship, and the P-Value of 0.000, less than 0.05, shows a significant effect.
2. Product Quality has a positive effect on the Credit Decision. The coefficient value of 0.623 indicates a positive relationship, and the P-Value of 0.032, less than 0.05, shows a significant impact.
3. Service Quality has a positive effect on the Credit Decision. The coefficient value of 0.161 indicates a positive relationship, and the P-Value of 0.000, less than 0.05, shows a significant impact.

Hypothesis Test (T-Test)

Table 9. Hypothesis Test Results (T-Test)

ANOVAa					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	4420.319	3	1473.440	256.928	.000b
Residual	424.377	74	5.735		
Total	4844.696	77			

a. Dependent Variable: Credit Decision
b. Predictors: (Constant), Product Quality, Brand Image, Service Quality

Table 9 shows a P-Value of 0.000 obtained from the F-test, which is smaller than the significance level of 0.05. Thus, the regression model as a whole is significant. This means that the independent variables, namely Brand Image, Product Quality, and Service Quality, significantly affect the dependent variable (Credit Decision).

Brand Image Has a Positive Effect on Credit Decision

According to the first premise, brand image positively influences credit decisions. According to the t-test results, brand image significantly influences credit decisions, with a significance value of 0.000, less than 0.05. A positive brand image can boost customer trust in goods and services, including credit decisions. Banks with a positive brand image are considered to have a good reputation, which influences the credit decisions of TNI AD customers at Bank BJB Cimahi. This study is consistent with previous research by Saparso et al. (2022), Mbete & Tanamal (2020), Teddy et al. (2020), Kurniasih & Elizabeth (2021), Novia et al. (2020), Rusmiyati & Hartono (2022), Fransiska & Alfonsius (2022), and Arrofu & Budiyanto (2019), who found that brand image positively affects purchase decisions.

Product Quality Has a Positive Effect on Credit Decision

The second hypothesis states that product quality positively affects credit decisions. The significance value for product quality is 0.032, less than 0.05, indicating that product quality positively and significantly affects credit decisions. Products with excellent quality create the perception that they are worth owning, even through credit. For TNI AD customers at Bank BJB Cimahi, good product quality in credit increases confidence in the credit decision. This study aligns with the research of Saparso et al. (2022), Chaerudin & Syafarudin (2021), Teddy et al. (2020), Rangga et al. (2024), Rusmiyati & Hartono (2022), Fransiska & Alfonsius (2022), and Yusuf et al. (2023).

Service Quality Has a Positive Effect on Credit Decision

According to the third hypothesis, credit decisions are positively impacted by service quality. Service quality positively and significantly impact credit decisions, as indicated by the significance value of 0.000. Reliability and quickness in the credit process are good services that boost client trust. This study supports previous findings by Harjum et al. (2023) Kurniasih & Elizabeth (2021), Rangga et al. (2024), Novia et al. (2020), and Astana & Suartawan (2023).

Brand Image, Product Quality, and Service Quality Simultaneously Influence Credit Decision

The last hypothesis suggests that credit decisions are influenced by brand image, product quality, and service quality simultaneously. All three independent variables appear to favourably impact

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credit decisions simultaneously, as indicated by the F-test's p-value of 0.000, which is less than 0.05. With an Adjusted R Square of 0.909, these three factors account for 90.9% of the variation in credit decisions. The study by Rangga et al. (2024), which claims that these three elements concurrently affect purchasing decisions, aligns with this research.

CONCLUSION

According to the analysis's conclusions, TNI AD customers who utilize Bank BJB Cimahi's Guna Bakti Credit have extremely positive opinions of the business's standing, the caliber of its products and services, and its credit rating. Credit decisions are positively impacted by brand image, product quality, and service quality. Consumers are more inclined to select a bank for credit if it has a solid reputation and offers superior goods and services. Both separately and in combination, these three elements significantly impact TNI AD clients' credit decisions at Bank BJB Cimahi. The study's findings demonstrate how these factors combine to affect the credit services that consumers choose.

This study has several limitations that should be considered. The scope of the research is limited to Kredit Guna Bakti (KGB) customers at Bank BJB Cimahi Branch, making the results less generalizable to other branches or financial institutions. Additionally, the study focuses only on brand image, product quality, and service quality, without considering other factors such as interest rates, promotions, and economic conditions that may influence credit decisions. The data collection method relies on questionnaires, possibly introducing respondent bias and subjectivity.

Based on these findings, several recommendations are made for Bank BJB Cimahi. The bank is advised to continue strengthening its brand image through more intensive marketing campaigns and improved services. Additionally, developing more flexible credit products that meet the needs of TNI AD customers and enhancing service quality are crucial to encouraging credit decisions. The results of this study can also be used to design more effective marketing strategies, prioritising product quality, service, and brand image as competitive advantages. For future research, it is recommended to explore other factors influencing credit decisions, such as perceived risks and economic factors, and to examine the impact of digitalization on customer credit decisions. A more in-depth study of customer characteristics and market segmentation could provide more comprehensive insights.

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