



Research/Review

# The Mediating Role of Brand Trust in the Effect of Service Quality on Brand Loyalty (A Study at PT Bukit Vista Nusantara)

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**Abstract:** In the competitive property management industry, a company's success depends not only on attracting new partners but also on retaining existing ones through strong brand loyalty. PT Bukit Vista Nusantara faces challenges in sustaining partner loyalty, as indicated by the high number of partners terminating their collaboration within a short period. This study aims to analyze the effect of service quality on brand loyalty, with brand trust serving as a mediating variable. A quantitative associative approach was employed involving 62 active partners who had collaborated with the company for more than one year, selected using purposive sampling. Data were collected through questionnaires and analyzed using path analysis and the Sobel test to assess mediation. The results show that service quality has a positive and significant effect on both brand trust and brand loyalty. Brand trust also significantly strengthens brand loyalty and mediates the relationship between service quality and brand loyalty. These findings underscore the importance of building brand trust to enhance long-term partner loyalty.

**Keywords:** Brand Loyalty; Brand Trust; Path Analysis; Property Management; Service Quality.

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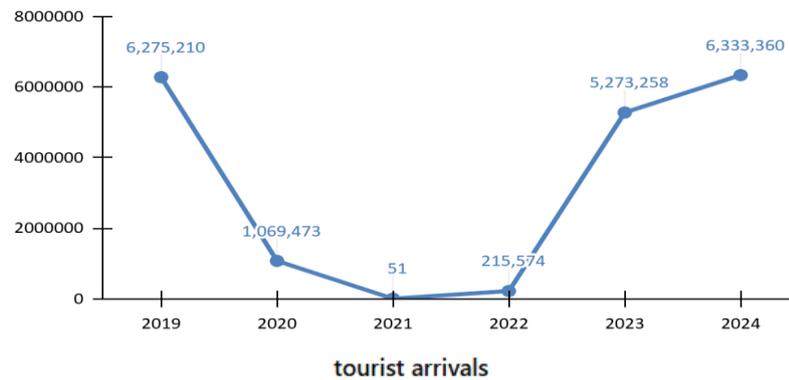
## 1. Introduction

In today's rapidly evolving business landscape, companies face increasingly complex challenges in maintaining and developing strong brands. A brand refers to a name, term, sign, symbol, design, or a combination of these elements that identifies the maker or seller of a product or service. Consumers view brands as an essential component of a product, and effective branding increases perceived value in purchasing decisions (Kotler & Armstrong, 2022:255). Strong and trustworthy brands tend to attract customer loyalty due to their clear identity, positive values, and consistent quality of products and services (Nardo, 2024:221). Without a reliable brand, customers may experience uncertainty and become more vulnerable to risks that fall short of expectations (Ramadayanti, 2019). Therefore, brand loyalty is crucial for ensuring business sustainability and competitive advantage.

Brand loyalty is a strategic asset that enhances the value of both the company and its products, particularly in highly competitive markets (Ariadi et al., 2019). To build strong brand loyalty, companies must recognize that customer satisfaction arises not only from product or service quality but also from the overall brand experience. Kotler & Keller

(2022:147) highlight that “successful brands are those that create emotional relationships with consumers through consistent and meaningful experiences.” Companies that align their brand identity with customer needs and expectations have a greater chance of fostering long-term loyalty.

Property management is one of the highly competitive industries in Bali, encompassing investment management, human resource management, facility management, and property portfolio management (Anshary, 2022). Property management companies serve as intermediaries between property owners and guests, ensuring positive guest experiences while promoting properties to increase occupancy. The rise of tourism in Bali has intensified the need for professional property management services.

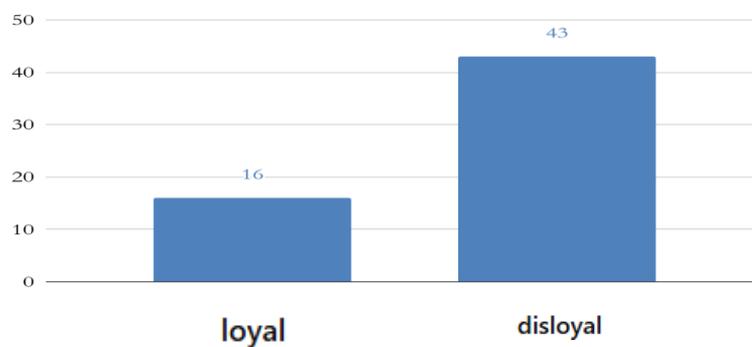


**Figure 1.** Tourist Visits to Bali 2019 – 2024.

*Source: Bali Central Statistics Agency (Data processed, 2024).*

Figure 1 illustrates fluctuations in Bali’s tourist arrivals over the 2019–2024 period, marked by a sharp decline in 2020–2021 due to the pandemic, followed by a significant recovery beginning in 2022. This resurgence encouraged many property owners to rent out villas and guesthouses to capitalize on increasing tourism demand. While some owners manage rentals independently, many rely on property management companies to enhance service quality and market competitiveness.

One such company is PT Bukit Vista Nusantara, a property management firm in Bali that offers technology-based management solutions for accommodation businesses, including houses, villas, and resorts. The company provides marketing and operational support to property owners and has become a key partner for many. However, partner dynamics in 2023 reflect notable challenges.



**Picture 1.** Number of Loyal and Disloyal Partners in the 2023-2024 Period.

*Source: List of PT Bukit Vista Nusantara Partners, 2023-2024.*

Figure 2 shows that loyal partners (collaboration >1 year) remain relatively few (16 partners), while a significantly larger number of partners (43 partners) terminated cooperation

within less than one year. This indicates a challenge in sustaining long-term partnerships. The early termination of cooperation suggests underlying issues in the service model or overall partner experience that require deeper evaluation.

Additionally, reviews on Google Maps highlight dissatisfaction among some partners regarding marketing strategies perceived as ineffective, which directly impacts occupancy rates. Occupancy level is a key performance indicator in hospitality, and ineffective marketing may hinder property profitability. Some partners also reported concerns regarding non-transparent financial decisions, including unapproved expenditures that negatively affected profit margins despite high occupancy.

Communication issues also emerged, particularly regarding the use of Artificial Intelligence (AI) in customer interaction during business hours. Several partners felt uncomfortable with increasingly digital communication approaches and expressed concerns over the loss of personalized touch that had previously characterized business interactions. These issues illustrate broader challenges in digital transformation post-pandemic.

Brand loyalty plays a critical role as an effective marketing strategy in the expanding property management industry. Brand loyalty refers to consumers' consistent preference for a particular brand over others (Bisschoff, 2020). While attracting new customers remains important, retaining existing ones and fostering long-term relationships is essential. Cahyani et al. (2022) emphasize that customer satisfaction must be sustained to ensure repeat purchases. When customer expectations are exceeded through superior service, they are more likely to remain loyal (Natanael, 2019).

Service quality is a key determinant of brand loyalty. Goeltom et al. (2020) argue that enhancing service quality is one of the most effective strategies for competitive advantage in service industries. High-quality service increases customer satisfaction and the likelihood of maintaining loyalty (Yani & Sinambela, 2024).

A successful customer-brand relationship is characterized by trust. Brand trust refers to customers' willingness to rely on a brand based on the expectation of positive outcomes (Walean et al., 2024). Trust influences consumer behavior before and after purchases and contributes to long-term loyalty (Dhirtya & Warmika, 2022). When problems arise, customers evaluate whether a brand remains committed to meeting expectations (Shodiqul & Kurniawati, 2023).

Previous studies provide mixed findings regarding the relationships between service quality, brand trust, and brand loyalty. Several studies have shown significant positive effects, while others reported non-significant results. These inconsistencies reveal the need to investigate brand trust as a mediating variable that may clarify the mechanism linking service quality and brand loyalty.

This study aims to address this research gap by examining whether brand trust mediates the relationship between service quality and brand loyalty, providing deeper insights into the determinants of loyalty within the property management industry.

## 2. Method

This study employed a quantitative approach with an associative design to analyze the causal relationships among service quality, brand trust, and brand loyalty among users of PT Bukit Vista Nusantara's property management services. Data were collected through questionnaires distributed to users who had utilized the service for more than one year, ensuring sufficient experience to evaluate service quality and trust toward the company. Variables were measured using Likert scales and indicators adapted from previous studies. The instruments underwent validity and reliability testing prior to use. Data analysis employed path analysis using SPSS, supported by classical assumption tests and the Sobel test to assess mediation effects.

The study population consisted of 72 service users. Using the Slovin formula with a 5% margin of error, a sample of 62 respondents was determined. Purposive sampling ensured that all respondents met the criteria of using the service for more than one year and being reachable through available communication channels. Primary data were obtained from questionnaire responses, while secondary data came from company documents and academic references. The combination of both data sources strengthened the analysis of the relationships among service quality, brand trust, and brand loyalty.

Analytical techniques included descriptive statistics and inferential statistical tests through path analysis to examine direct, indirect, and total effects. Classical assumption tests—normality, multicollinearity, and heteroscedasticity were conducted to ensure model feasibility. The Sobel test assessed the strength of brand trust as a mediating variable. These analytical results formed the basis for drawing conclusions regarding the determinants of brand loyalty among PT Bukit Vista Nusantara's service users.

### **3. Results and Discussion**

#### **Overview of Research Location**

PT Bukit Vista Nusantara is a technology-based property management company specializing in the administration of accommodation properties such as villas, guesthouses, and resorts in Bali and surrounding regions. Established in 2012 by Jing Cho Yang, the company envisions connecting property owners with travelers through an efficient, innovative, and customer-experience-oriented management system. By integrating digital approaches and artificial intelligence (AI), Bukit Vista aims to create adaptive solutions that respond to the evolving dynamics of the tourism industry.

In its operations, PT Bukit Vista Nusantara incorporates digital technology across various service components, ranging from property marketing and reservation management to accommodation performance analysis. The company utilizes online platforms and automated systems to enhance efficiency and deliver a consistent experience for both partners and guests. Moreover, Bukit Vista adopts a data-driven approach in business decision-making, including the use of algorithms for price optimization and occupancy prediction. These strategies not only strengthen the competitive advantage of property partners in Bali's tourism market but also reflect the company's commitment to innovation and sustainability within the technology-driven hospitality sector.

As a service-oriented business, Bukit Vista offers a wide range of services that include property marketing, reservation management, daily operational management, and property performance analytics. The company integrates digital technologies into its business processes, utilizing online platforms for promotion and communication, as well as automation systems for managing guest and property owner interactions. This approach aims to enhance operational efficiency while delivering consistent and valuable experiences to partners and customers.

In practice, Bukit Vista functions as a strategic intermediary between property owners and guests, ensuring the delivery of high-quality accommodation services. The company also contributes to the growth of the local tourism industry by providing services that help increase property occupancy and strengthen partner competitiveness in the market. However, along with its expansion and digital transformation, the company faces challenges in maintaining partner loyalty, particularly regarding perceptions of service quality, financial transparency, and technology-based communication methods.

The high level of partner non-loyalty during the 2023–2024 period serves as an important indicator for internal evaluation. Several partners expressed concerns related to ineffective marketing strategies, uncontrolled operational expenditures, and impersonal communication resulting from the extensive use of AI systems. These conditions suggest that

even with the adoption of modern technology, service quality and brand trust remain essential elements in fostering long-term partnerships. Therefore, PT Bukit Vista Nusantara represents a relevant research setting for examining the influence of service quality on brand loyalty, with brand trust serving as a mediating variable.

### Respondent Characteristics

**Table 1.** Respondent Characteristics.

No	Variables	Classification	Amount	Percentage
1	Gender	Man	44	71.0
		Woman	18	29.0
<b>Amount</b>			<b>62</b>	<b>100.0</b>
2	Age	18-20	2	3.2
		21-30	15	24.2
		31-40	32	51.6
		≥40	13	21.0
<b>Amount</b>			<b>62</b>	<b>100.0</b>
3	Work	Private sector employee	26	41.9
		civil servant	5	8.1
		Self-employed	31	50.0
<b>Amount</b>			<b>62</b>	<b>100.0</b>
4	Income	< Rp. 10,000,000	26	41.9
		Rp. 10,000,000 – Rp. 25,000,000	25	40.3
		Rp. 25,000,000 – Rp. 50,000,000	9	14.5
		Rp. 50,000,000 – Rp. 100,000,000	2	3.2
<b>Amount</b>			<b>62</b>	<b>100.0</b>
5	Length of Cooperation	1-3 years	22	35.5
		4-6 years	13	20.9
		6-7 years	19	30.6
		≥ 8 years	8	12.9
<b>Amount</b>			<b>62</b>	<b>100.0</b>

*Source: Processed by the author, 2025.*

Table 1 shows that the respondents in this study were predominantly male, with 44 respondents, or 71 percent of the total respondents. The age distribution of the respondents was mostly 31-40 years old, at 51.6 percent. The dominant occupation in this study was private employees with 31 respondents, or 50 percent, and seen from the income, which was below Rp. 10,000,000, as many as 41.9 percent.

### Description of Research Variables

The data obtained from the questionnaire distribution needs to be described to provide a clear interpretation. Respondents' answers for each research variable are grouped into interval classes. The formula for finding the interval value is to subtract the highest score from the lowest score and then divide by the number of classes. The score for each variable in this study is a minimum of 1 and a maximum of 5, so the interval can be calculated as follows.

$$\begin{aligned} \text{Interval} &= (\text{Highest Score} - \text{Lowest Score}) / (\text{Number of Classes}) \\ &= (5 - 1) / 5 \\ &= 0.80 \end{aligned}$$

Based on the calculation results above, an interval of 0.80 was obtained. Therefore, measurement criteria can be compiled as shown in Table 2.

**Table 2.** Measurement Criteria Description of Research Variables.

Measurement Scale	Category		
	Service quality	Brand trust	Brand loyalty
1.00 – 1.80	Very Low	Very Low	Very Low
1.81 – 2.60	Low	Low	Low
2.61 – 3.40	Enough	Enough	Enough
3.41 – 4.20	Tall	Tall	Tall
4.21 – 5.00	Very high	Very high	Very high

*Source: processed data, 2025.*

### Service quality

**Table 3.** Description of Respondents' Answers Regarding Service Quality.

No	Statement	Frequency of Respondents' Answers					Average	Criteria
		1	2	3	4	5		
1	PT Bukit Vista Nusantara was able to handle the problems I faced well	1	1	7	29	24	4.19	Tall
2	The facilities used by PT Bukit Vista Nusantara in providing services are very adequate.	1	1	6	28	26	4.24	Very high
3	PT Bukit Vista Nusantara employees responded to my request quickly.	1	1	10	29	21	4.10	Tall
4	I feel comfortable using the services provided by PT Bukit Vista Nusantara.	1	1	9	31	20	4.10	Tall
5	PT Bukit Vista Nusantara employees care about my needs as a customer.	1	12	28	20	1	3.13	Enough
<b>Average Service Quality Score</b>							<b>3.95</b>	<b>Tall</b>

*Source: Processed by the author, 2025.*

Based on Table 3, the overall average value for the service quality variable is 3.95, indicating that the service quality of PT Bukit Vista Nusantara is perceived quite well by the stakeholders involved in the study. It can be seen that most respondents gave a positive assessment of the service quality of PT Bukit Vista Nusantara. Item X.2 obtained the highest average value of 4.24, indicating that the service facilities were considered very adequate by the majority of respondents. This was followed by X.1 with an average of 4.19, reflecting the company's ability to handle problems well. Items X.3 and X.4 each obtained an average value of 4.10, indicating that the speed of response and convenience of service were also positively appreciated. However, item X.5 showed the lowest average value of 3.13, with a more spread out distribution of answers, including a fairly high percentage of Disagree.

**Brand trust****Table 4.** Description of Respondents' Answers Regarding Brand Trust.

No	Statement	Frequency of Respondents' Answers					Average	Criteria
		1	2	3	4	5		
1	PT Bukit Vista Nusantara has a good reputation	1	1	11	24	25	4.14	Tall
2	I am satisfied with the services provided by the PT Bukit Vista Nusantara brand	1	10	29	21	1	4.18	Tall
3	I feel confident that the PT Bukit Vista Nusantara brand is reliable.	1	1	12	31	17	4.00	Tall
<b>Average Brand Trust Score</b>							<b>3.77</b>	<b>Tall</b>

*Source: Processed by the author, 2025.*

Based on Table 4, Overall, the average value for the brand trust variable is 3.77, which indicates that trust in the PT Bukit Vista Nusantara brand is perceived quite well by stakeholders involved in the study. Most respondents gave a positive assessment of the reputation and reliability of the PT Bukit Vista Nusantara brand. Item M.1 obtained the highest average value of 4.15, indicating that the majority of respondents consider the brand to have a good reputation. Item M.3 also showed a high level of trust with an average value of 4.00, reflecting respondents' confidence in the brand's reliability. However, item M.2 obtained the lowest average value of 3.18, with a more even distribution of answers and a dominance in the Neutral category (47%). This indicates that the level of satisfaction with brand services is not yet fully consistent among respondents.

**Brand loyalty****Table 4.** Description of Respondents' Answers Regarding Brand Loyalty.

No	Statement	Frequency of Respondents' Answers					Average	Criteria
		1	2	3	4	5		
1	I will use the services of PT Bukit Vista Nusantara again in the future.	1	1	12	28	20	4.05	Tall
2	I feel confident in recommending PT Bukit Vista Nusantara to others.	1	1	6	27	27	4.26	Tall
3	I still choose PT Bukit Vista Nusantara even though there are offers from competitors.	1	14	27	19	1	3.08	Tall
<b>Average Brand Loyalty Score</b>							<b>3.8</b>	<b>Tall</b>

*Source: Processed by the author, 2025.*

Based on Table 5, Overall, the average value for the variables brand loyalty is 3.80, which indicates that the level of loyalty to the PT Bukit Vista Nusantara brand is in a fairly high category, although there is still room for improvement in terms of retaining customers when facing competition.

Most respondents demonstrated a high level of loyalty to the PT Bukit Vista Nusantara brand. Item Y.2 received the highest average score of 4.26, indicating that the majority of respondents were willing to recommend the brand to others. This reflects a high level of trust and satisfaction with the brand.

Item Y.1 also demonstrated strong loyalty with a mean score of 4.05, with 77% of respondents stating Agree or Strongly Agree to reuse the service in the future. However, item Y.3 obtained the lowest mean score of 3.08, with 44% of respondents choosing Neutral and 25% choosing STS or TS. This indicates that brand loyalty can still be influenced by competitors' offerings.

**Inferential Analysis**

**Path analysis**

In this study, the data analysis technique used is path analysis, which aims to test the causal relationship between variables simultaneously, both direct and indirect influences.

- 1) Formulating hypotheses and structural equations

The first step of path analysis is to formulate hypotheses and equation models based on existing theories.

- (1) Service quality(X) influences the brand loyalty variable (Y).
- (2) Service quality(X) has an influence on the brand trust variable (M).
- (3) Brand trust (M) has an influence on the brand loyalty variable (Y).
- (4) Service quality(X) influences the brand loyalty variable (Y) through brand trust (M)

Based on the hypothesis that has been formulated, substructural equation 1 can be formulated as follows:

$$M = \beta_2X + \epsilon_1$$

Substructural equation 2 can be formulated as follows:

$$Y = \beta_1X + \beta_3M + \epsilon_2$$

In this study, service quality (X) was calculated against brand trust (M) using the SPSS program. The following are the results of testing structural model 1.

**Table 5.** Results of Structural Model 1.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3,394	1,216		2,791	0.007
Service quality (X)	0.041	0.061	0.650	6,632	0,000

*Source: Processed by the author, 2025.*

Based on table 6 showing the results of the regression analysis, the following equation model can be formed.

$$M = \beta_2X + \epsilon_1$$

$$M = 3,394 + 0,041X_1 + e$$

The equation shows that service quality has a positive influence on brand trust, with a regression coefficient of 0.041. The calculated t-value of 6.632 and a significance value of 0.000 (<0.05) indicate that the influence is statistically significant. Thus, if service quality increases, brand trust will increase and the second hypothesis in this study can be accepted, namely that service quality has a significant positive effect on brand trust. This finding is in line with the theory that states that good service quality is an important foundation in building consumer trust in a brand (Sugiyono, 2019: 213).

The second model structure in path analysis aims to test the direct influence between Service quality (X) and Brand trust (M) on Brand loyalty (Y). The test results are presented in the following table.

**Table 6.** Results of Structural Model 2.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,079	0.911		1,1850.241	
Service quality(X)	0.406	0.056	0.683	7,2310.000	
Brand trust(M)	0.202	0.091	0.209	2,2170.030	

*Source: Processed by the author, 2025.*

Based on the structure test coefficient table 2, the following equation model can be formed.

$$Y = \beta_1 X + \beta_3 M + \epsilon_2$$

$$Y = 1,079 + 0,406X + 0,202M + e$$

The equation shows that both service quality and brand trust have a positive influence on brand loyalty. The regression coefficient of 0.406 for service quality indicates that increasing service quality directly increases brand loyalty. Meanwhile, the coefficient of 0.202 for brand trust indicates that trust in the brand also contributes to increased loyalty. The calculated t-values of 7.231 and 2.217, respectively, and significance values of 0.000 and 0.030 (<0.05), indicate that both variables have a significant influence on brand loyalty. Thus, the first and third hypotheses in this study, namely that service quality and brand trust influence brand loyalty, can be accepted. These findings support the theory that service quality and brand trust are important factors in shaping consumer loyalty (Sugiyono, 2019: 213).

2) Path coefficient diagram form

a) Direct influence

Direct influence occurs when a variable influences a variable without any mediating variable.

- i. The influence of the service quality variable (X) on the brand loyalty variable (Y) is  $\beta_1 = 0.406$
- ii. The influence of the service quality variable (X) on brand trust (M) is  $\beta_2 = 0.041$
- iii. The influence of the brand trust variable (M) on brand loyalty (Y) is  $\beta_3 = 0.202$

b) Indirect influence

To determine the indirect effect between service quality (X) on brand loyalty (Y) through brand trust (M) as a mediating variable. Based on the results of the regression analysis in Structure 1 and Structure 2, the regression coefficient value  $\beta_2$  (the effect of service quality on brand trust) was 0.041, and the value  $\beta_3$  (the effect of brand trust on brand loyalty) was 0.202. Therefore, the indirect effect can be calculated as follows:

$$Y = \beta_2 \times \beta_3$$

$$\text{Pengaruh tidak langsung} = 0,041 \times 0,202 = 0,008282$$

The calculation results show that the indirect effect of service quality on brand loyalty through brand trust is 0.0083 (rounded to three decimal places). This value is relatively small compared to the direct effect of service quality on brand loyalty, which, based on the results of structure 2, has a coefficient of 0.406. Nevertheless, the existence of this indirect effect still indicates that brand trust plays a mediating role in the relationship between service quality and brand loyalty.

c) Total influence

To calculate the total influence of service quality (X) on brand loyalty (Y) through brand trust (M), the following formula is used:

$$Y = \beta_1 + (\beta_2 \times \beta_3)$$

Where:

$\beta_1$  is the direct influence of service quality on brand loyalty

$\beta_2$  is the influence of service quality on brand trust

$\beta_3$  is the influence of brand trust on brand loyalty

Based on the analysis results:

$$\beta_1 = 0.406$$

$$\beta_2 = 0.041$$

$$\beta_3 = 0.202$$

Then the total effect can be calculated as follows:

$$\text{Total Effect} = 0,406 + (0,041 \times 0,202)$$

$$\text{Total Effect} = 0,406 + 0,008282$$

$$= 0,414282$$

- 3) Testing the value of the coefficient of determination ( $R^2$ ) and variables error (e)

This test will examine the values of each coefficient of determination for substructures 1 and 2, as well as the values of each error variable in each structure, with the aim of constructing a final path diagram model. The following is the calculation of the error variable values for each structure.

$$e_i = \sqrt{1 - R_i^2}$$

$$e_1 = \sqrt{1 - R_1^2} = \sqrt{1 - 0,4225^2} = 0,7600$$

$$e_2 = \sqrt{1 - R_2^2} = \sqrt{1 - 0,5097^2} = 0,7002$$

Calculating the effect of error (e), the results obtained are that the effect of substructure error 1 () is 0.7600 and the effect of substructure error 2 () is 0.7002.  $e_1 e_2$

The calculation of the total coefficient of determination is as follows:

$$R^2_m = 1 - (e_1^2 \times e_2^2)$$

$$R^2_m = 1 - (0,7600^2 \times 0,7002^2)$$

$$R^2_m = 1 - 0,2833$$

$$R^2_m = 0,7167$$

The  $R^2_m$  value obtained was 0.7167 or 71.67%. This value indicates that the path model involving Service quality and Brand trust simultaneously is able to explain 71.67% of the variation in Brand loyalty. This finding indicates that the model has strong predictive power and is empirically relevant, and supports the theoretical assumption that service quality and brand trust are the main determinants in forming consumer loyalty. Therefore, improving service quality accompanied by strengthening brand trust can be an effective strategy in building sustainable customer loyalty.

- 4) Calculating path coefficients simultaneously

**Table 7.** Simultaneous significance ANOVA.

Structure	F	F-sig.
Structure 1	43.98	0.000
Structure 2	67.64	0.000

*Source: Processed by the author, 2025.*

Based on Table 8, the calculated F value is 43.98 for Structure 1 and 67.64 for Structure 2, with a significance value of 0.000 each. Since the Sig. value is  $<0.05$ , then according to the testing rules proposed by Sugiyono (2019: 214),  $H_0$  is rejected and  $H_1$  is accepted, which means that the models in both structures are simultaneously significant.

- 5) Calculating path coefficients individually

Based on the test results, a significance level of t was obtained of  $0.000 < 0.05$ , which means that the Service Quality and Brand Trust variables have a partial effect on Brand Loyalty. The test results are presented in Table 9 below.

**Table 8.** Partial Significance Test Results.

Model	t	Sig.
Service quality (X) -> Brand trust(M)	6,632	0,000
Service quality(X) -> Brand loyalty (Y)	7,231	0,000
Brand trust(M) -> Brand loyalty (Y)	2,217	0.030

*Source: Processed by the author, 2025.*

- a) The influence of service quality on brand loyalty
  - H0: Service quality does not have a positive and significant effect on brand loyalty.
  - H1: Service quality has a positive and significant effect on brand loyalty.

The analysis results in Table 9 show that viral marketing has a Sig. 0.000 effect on purchase intention. Therefore, H1 is accepted because the Sig. 0.000 value is  $< 0.05$ . These results indicate that service quality has a positive and significant effect on brand loyalty. In other words, the higher the service quality, the higher the brand loyalty.
- b) The influence of service quality on brand trust
  - H0: Service quality does not have a positive and significant effect on brand trust.
  - H2: Service quality has a positive and significant effect on brand trust.

The analysis results in Table 9 show that viral marketing has a Sig. 0.000 effect on purchase intention. Therefore, H1 is accepted because the Sig. 0.000 value is  $< 0.05$ . These results indicate that service quality has a positive and significant effect on brand trust. In other words, the higher the service quality, the higher the brand trust will be.
- c) The influence of brand trust on brand loyalty
  - H0: Brand trust does not have a positive and significant effect on brand loyalty.
  - H3: Brand trust has a positive and significant effect on brand loyalty

The analysis results in Table 9 show that viral marketing has a Sig. 0.000 effect on purchase intention. Therefore, H1 is accepted because the Sig. 0.000 value is  $< 0.05$ . These results indicate that brand trust has a positive and significant effect on brand loyalty. In other words, the higher the brand trust, the higher the brand loyalty.
- 6) Summarize and conclude

Based on the previous calculations, the direct calculations, indirect effects, and total effects of each structural equation can be summarized as presented in Table 10.

**Table 9.** Direct influence, indirect influence of service quality (X), on brand loyalty (Y), and brand trust (M).

Influence of Variables	Direct influence	Indirect influence through M	Total influence	Significant	Results
X -> M	0.041		0.041	0,000	Significant
M -> Y	0.202		0.202	0.030	Significant
X -> Y	0.406	0.0083	0.414282	0,000	Significant

*Source: Processed data, 202.*

Table 10 shows a summary of the direct and indirect influence paths between variables, as well as the total influence on each structural equation generated using path analysis. The meaning of the values in Table 10 is explained below.

- a) The influence of service quality on brand loyalty

Research conducted at PT Bukit Vista Nusantara regarding the influence of service quality on brand loyalty found that service quality has a direct influence of 0.406 on brand loyalty.

b) The influence of service quality on brand trust

Research conducted at PT Bukit Vista Nusantara regarding the influence of service quality on brand trust found that service quality has a direct influence of 0.041 on brand trust.

c) The influence of brand trust on brand loyalty

Research conducted at PT Bukit Vista Nusantara regarding the influence of brand trust on brand loyalty found that brand trust has a direct influence of 0.202 on brand loyalty.

d) The role of brand trust mediates the influence of service quality on brand loyalty

Research conducted at PT Bukit Vista Nusantara regarding the role of brand trust in mediating the influence of service quality on brand loyalty obtained the results that service quality on brand loyalty has a direct and indirect influence through brand trust with coefficient values of 0.406 and 0.0083 respectively, so that the total influence is 0.414282.

### Classical assumption test

#### *Normality Test*

The normality test aims to determine whether the residual distribution in a regression model follows a normal distribution. This is important because one of the basic assumptions in regression analysis is that the residuals must be normally distributed.

**Table10.** Kolmogorov Smirnov Normality Test.

Variables	Model	N	Test Statistics	Asymp. Sig. (2-tailed)
Unstandardized	Structure 1	62	0.091	0.200
Residual	Structure 2	62	0.074	0.200

*Source: Processed by the author, 2025.*

Based on Table 11, the results of the normality test for structure 1 show a Test Statistics value of 0.091 with an Asymp. Sig. (2-tailed) value of 0.200. Meanwhile, for Structure 2, a Test Statistics value of 0.074 was obtained with the same Asymp. Sig. value, namely 0.200. Because the significance value in both structures is greater than the critical limit of 0.05, it can be concluded that the residuals of both models are normally distributed.

Thus, the total effect of service quality on brand loyalty through brand trust is 0.414 (rounded to three decimal places). This value reflects the overall contribution of service quality to brand loyalty, both directly and through the mediation of brand trust.

Thus, the normality assumption is met for both structure 1 (service quality → brand trust) and structure 2 (service quality & brand trust → brand loyalty). This strengthens the validity of the regression model used and ensures that the parameter estimates and hypothesis testing are robust and statistically interpretable.

#### *Multicollinearity Test*

**Table11.** Multicollinearity Test.

Variables	Tolerance	VIF	Information
Service quality	0.577	1,733	There is no multicollinearity
Brand trust	0.577	1,733	There is no multicollinearity

*Source: Processed by the author, 2025.*

A multicollinearity test was conducted to determine whether there is a very strong relationship between the independent variables in the regression model, which could cause distortion in the estimation of the regression coefficients. This test was only conducted on Structure 2, because the model involves more than one independent variable, namely Service Quality and Brand Trust. Multicollinearity was tested using two main indicators: Tolerance and Variance Inflation Factor (VIF). Based on Table 12, both variables have a Tolerance value of 0.577 and a VIF value of 1.733.

According to Ghozali (2018: 107), a regression model is said to be free from multicollinearity if the Tolerance value is more than 0.10 and the Variance Inflation Factor (VIF) value is less than 10.00. Thus, the test results indicate that there is no multicollinearity between Service quality and Brand trust in the model. This means that both independent variables can be used simultaneously in the regression analysis without causing high correlation problems that can affect the stability and interpretation of the model. This strengthens the validity of Structure 2 as a suitable model for testing the simultaneous influence on Brand loyalty.

#### Heteroscedasticity Test

**Table 12.** Heteroscedasticity Test (Glejser Test).

Equality	Model	T	Sig	Information
Structure 1	Service Quality	-0.332	0.741	There is no heteroscedasticity
Structure 2	Service Quality	-1,572	0.121	There is no heteroscedasticity
	Brand Trust	1,334	0.187	There is no heteroscedasticity

*Source: Processed by the author, 2025.*

Based on Figures 13, which represent the results of the heteroskedasticity tests for Structure 1 and Structure 2, the residual points are randomly dispersed around the horizontal axis without forming any systematic pattern. There is no indication of spreading, narrowing, or clustering patterns that would suggest non-constant residual variance. Therefore, it can be concluded that the regression models for both structures meet the classical heteroskedasticity assumption, indicating that the estimated parameters are efficient and unbiased.

#### Sobel test

The mediation hypothesis testing in this study was conducted using the Sobel test procedure, as developed by Sobel (1982) and explained by Utama (2016:169). This test aims to determine the strength of the indirect influence of the service quality variable (X) on brand loyalty (Y) through the mediating variable brand trust (M). Based on the results of the regression analysis, the path coefficient from service quality to brand trust was obtained at  $a = 0.401$  with a standard error of  $Sa = 0.061$ , and the path coefficient from brand trust to brand loyalty was  $b = 0.202$  with a standard error of  $Sb = 0.091$ .

The indirect effect is calculated by multiplying the coefficients  $a$  and  $b$ :

$$= 0.401 \times 0.202 = 0.081ab$$

Next, the standard error of the indirect effect ( $Sab$ ) is calculated using the formula:

$$S_{ab} = \sqrt{b^2 Sa^2 - a^2 Sb^2}$$

$$S_{ab} = \sqrt{0,202^2 0,061^2 - 0,401^2 0,091^2}$$

$$S_{ab} = \sqrt{0,001484} \approx 0,0385$$

With the  $ab$  and  $Sab$  values, the Z statistic value can be calculated as follows:

$$Z = \frac{ab}{S_{ab}} = \frac{0,081}{0,0385} \approx 2,10$$

The Z-value of 2.10 exceeds the critical value of 1.96 at the 5% significance level, indicating that  $H_0$  is rejected. This means that brand trust significantly mediates the effect of service quality on brand loyalty, and the mediation hypothesis is accepted. These findings indicate that improvements in service quality not only have a direct effect on brand loyalty but also an indirect effect through increased brand trust, reinforcing the role of brand trust as an intervening variable in the conceptual model.

## **Discussion**

### ***Effect of Service Quality on Brand Loyalty***

This study found that service quality has a positive and significant effect on brand loyalty, indicating that better service quality leads to higher customer loyalty toward the brand. This finding is consistent with Bengtsson et al. (2020), who stated that service quality is positively associated with brand loyalty, particularly when service performance reaches optimal levels. Arman & Shabbir (2020) similarly emphasized that consistent improvements in service quality strengthen customer loyalty. This study also supports Tammubua (2021), who argued that high-quality service not only retains customers but also motivates them to recommend the brand to others. Therefore, this study supports the first hypothesis (H1) that service quality is a key factor in building brand loyalty.

### ***Effect of Service Quality on Brand Trust***

The results of this study show that service quality has a positive and significant effect on brand trust. This implies that high-quality service enhances customer trust in the brand. The finding aligns with Natanael (2019), who emphasized that service responsiveness and transaction convenience contribute to the formation of brand trust. Nasir et al. (2020) highlighted that continuous improvement in service quality strengthens consumer trust. This study also supports Mariana et al. (2021) and Anshori et al. (2022), who showed that service dimensions such as tangibility, reliability, and empathy significantly influence brand trust. Thus, the second hypothesis (H2) is accepted, confirming the strategic role of service quality in building brand trust.

### ***Effect of Brand Trust on Brand Loyalty***

The findings indicate that brand trust has a positive and significant effect on brand loyalty, meaning that higher consumer trust increases the likelihood of loyalty. This result is consistent with Pamungkas & Ishak (2023), who identified brand trust as a key predictor of loyalty. Dwi & Agus (2022) also found that brand trust is positively correlated with consumer loyalty. Furthermore, the results support Kennedi & Lady (2023), who argued that consumers' positive reactions driven by trust contribute to strong and sustained loyalty. Therefore, the third hypothesis (H3) is accepted.

### ***The Mediating Role of Brand Trust in the Relationship between Service Quality and Brand Loyalty***

The findings show that brand trust mediates the effect of service quality on brand loyalty. This indicates that service quality influences brand loyalty not only directly but also indirectly through brand trust. This result supports the findings of Natanael (2019), who noted that service quality enhances brand trust, which subsequently strengthens brand loyalty. Nasir et al. (2020) also emphasized that effective service strategies foster brand trust and contribute to long-term loyalty. The significant indirect effect confirmed by the Sobel test reinforces the fourth hypothesis (H4), establishing brand trust as a mediating variable in the relationship between service quality and brand loyalty.

#### 4. Conclusion

The conclusions drawn from this study are as follows:

1. Service quality has a positive and significant effect on brand trust. This indicates that partners' perceptions of service delivery form the foundation of their trust in the company. Therefore, consistency and professionalism in service are essential for building brand trust.
2. Service quality has a positive and significant effect on brand loyalty. Partners who perceive high-quality service tend to remain loyal to the company. This highlights the importance of maintaining service quality at every interaction point to support long-term collaboration.
3. Brand trust has a positive and significant effect on brand loyalty. This finding confirms that trust is a crucial determinant of partner loyalty. When partners trust the company's integrity and commitment, they are more likely to stay and recommend the service to others.
4. Brand trust mediates the effect of service quality on brand loyalty. This means that service quality alone does not optimally build loyalty without strong trust. Maintaining transparency, effective communication, and genuine concern for partners strengthens this mediating relationship and enhances the overall impact of service quality on brand loyalty.

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