THE ROLE OF BRAND ATTITUDE IN MEDIATION OF THE INFLUENCE OF CELEBRITY ENDORSEMENT CREDIBILITY AND BRAND IMAGE ON BRAND LOYALTY

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ABSTRACT

The purpose of this research is to examine and explain the role of brand attitude in mediating the effect of celebrity endorsement credibility and brand image on the brand loyalty of BNI Mobile Banking users. The number of samples is 120 respondents who have the criteria that they have the last education level of high school, have used BNI Mobile Banking 3 times in the last month, and have seen BNI Mobile Banking advertisements in the last 6 months. Determination of the sample using a non-probability sampling method, namely purposive sampling. The data were analyzed using the SEM-PLS technique with the Smart PLS version 3.0 application. The results of this study indicate that celebrity endorsement credibility has a positive and significant effect on brand loyalty, brand image has a positive and significant effect on brand loyalty, celebrity endorsement credibility has a positive and significant effect on brand attitude, brand image has a positive and significant effect on brand attitude, and brand attitude is able to mediate the effect of celebrity endorsement credibility and brand image on brand loyalty.

KEY WORDS

Celebrity endorsement credibility, brand image, brand attitude, brand loyalty.

The development of information technology has led to an evolution that leads to digital banking services (digital banking). One form of digital banking is mobile banking (m-banking) (Karjaluoto et al., 2019). PT. Bank Negara Indonesia (Persero) Tbk. (BNI) launched mobile banking in 2014 (www.keuangan.kontan.co.id, 2014). Based on September 2021 data, BNI Mobile Banking users have reached 9.9 million people with a growth of 46.6 percent YoY. In addition to the significant increase in the number of users, the transaction value through BNI Mobile Banking has also reached Rp 447 trillion or an increase of 33.4 percent YoY (www.bni.co.id, 2021).

Table 1 – Top Brand Index of Mobile Banking in 2021

Brand	TBI 2021	Category
m-BCA	47.5%	TOP
BRI Mobile	17.0%	TOP
BNI Mobile	14.0%	TOP

Source: www. topbrand-award.com (2021).

The significant increase in the number of BNI Mobile Banking users has not been able to make BNI Mobile Banking a brand that is inherent in customer brand awareness (Top of mind) which in turn affects the cycle of repeated use and intention to buy or reuse (Future intention). where this relates to the factors of loyalty to a brand. Consumer loyalty can ensure continuity and maintain company profitability, so it is important to analyze the factors that influence loyalty (Das, 2014).

Previous research explains that understanding customer needs and building customer needs can increase loyalty and profitability in the long term (Omoregie et al., 2019). The level of customer loyalty is important because it is much cheaper to retain customers than to acquire new customers (Schiffman and Wisenblit, 2019:12). Research has proven that several variables that can affect loyalty such as brand image, perceived quality, price, promotion, and marketing communication mix (Kwon et al., 2021; Kim and Lee, 2020; Chan

and Mansori, 2016; Juniantara and Sukawati, 2018; Sukawati, 2021).

Marketing communication is a means used by companies to inform, persuade, and remind consumers directly or indirectly about the products and brands that the company sells. Advertising and publication have an important role in the awareness-building stage (Kotler et al., 2016). The attractiveness of advertising can be increased by using celebrity endorsements so that customer involvement in purchases will lead to brand loyalty (Schiffman and Wisenblit, 2019: 136). According to Giantari et al. (2013) students in Denpasar City shows that they tend to search for information (searching) on professional blogs in looking for products. Celebrity endorsement is one of the most effective promotional strategies used by marketers to build awareness of a brand or product in the market. There are 3 (three) components that affect endorser credibility, namely attractiveness, trustworthiness and expertise (Ohanian, 1990; Gupta et al., 2017). The credibility of the endorser will raise the value of brand credibility (Spry et al., 2011). Brand image describes the extrinsic nature of a product or service, including the way the brand tries to meet the psychological or social needs of customers (Kotler et al., 2016:330).

Celebrity's credibility has a positive relationship with brand loyalty (Dwivedi et al., 2015). Research by Chetioui et al. (2020) stated that the perception of credibility has a positive impact on brand attitudes through attitudes towards fashion product influencers which in turn has a positive impact on purchase intentions. celebrity endorser and brand image have positive and significant effect on purchase intention (Dewi and Giantari, 2020; Wiryantari and Sukawati, 2016). Research conducted by Ibidunni et al. (2018) on telecommunications services in Negeria found that celebrity endorsement has a positive and significant effect on brand loyalty. However, different results were found by Vidyanata and Hadiwidjojo (2018) that celebrity endorsements are proven to be unable to directly generate purchase intentions.

Research by Parwati et al. (2021) found that the higher the celebrity's capability to support the brand, which leads to a more positive attitude towards the brand. The attractiveness of advertising had a positive and significant impact on the brand attitude (Praschita and Giantari, 2019). However, different results were found by Herawati (2016), the credibility of celebrity endorsers partially has no effect on the brand attitude variable, while the advertising attractiveness variable has a partial effect on the brand attitude variable.

According to Kashif et al. (2015); Diputra and Yasa (2021); Brangsinga and Sukawati (2019), brand image has a direct positive influence on brand loyalty. Brand image is known to have a positive and strong effect on brand loyalty in festival destination research (Kim et al., 2018). Research conducted by Alif Fianto et al. (2014) found that brand image significantly influences buying behavior (puchasing behavior). Brand image has a positive and significant impact on purchase intention (Sujana and Giantari, 2017; Yohana et al., 2020; Pertiwi and Sukawati, 2017). There is a difference in the results of research by Nugroho and Sarah (2021) who found that brand image has no significant effect on purchasing decisions.

The brand image variable has a significant influence on consumer attitudes (Tamaka, 2013). Dulek and Saydan's research (2019) found a positive and significant relationship between brand image and brand attitude.

Based on business phenomena and research gaps in the form of inconsistent results on marketing communications using celebrity endorsers to build brand loyalty with attitudes as mediation so that research topics can be designed to determine the effect of using celebrity endorsers with brand attitudes as mediation to determine brand loyalty of BNI Mobile Banking users. to the people of Denpasar, Bali.

METHODS OF RESEARCH

The research design of this research is associative and causal research with quantitative methods. This research is located in Denpasar because according to data from the online news site Lokadata (2019), it is stated that the 2018 BPS National Socio-Economic Survey (Susenas), the largest internet penetration is centered on the islands of Java and Bali.

As for this study, the exogenous variables are celebrity endorsement credibility (X1) and brand image (X2). In this study, the dependent variable is brand attitude (Y1) and brand loyalty (Y2). As for this research, the mediating variable is brand attitude (Y1).

The population in this study are all BNI Mobile Banking service users in Denpasar who have used BNI Mobile Banking at least 3 (three) times in the last 1 (one) month with an unknown amount (infinite). The sampling method used in this research is non-probability sampling with purposive sampling technique. This study uses 120 (6x20) respondents that by using 120 respondents is expected to produce accurate output or results.

Methods Data collection was carried out using a questionnaire method with a questionnaire instrument. This research uses Structural Equation Modeling (SEM) with Partial Least Square (PLS) approach.

RESULTS AND DISCUSSION

The results of the validity test show that all research instruments used to measure the variable celebrity endorsement credibility, brand image, brand attitude, and brand loyalty have a correlation coefficient value with a total score of all statement items greater than 0.361 which indicates that the statement items in the research instrument it is valid and worthy.

The results of the reliability tests that have been carried out show that all research instruments have a Cronbach's Alpha coefficient of more than 0.6. So it can be stated that all variables have met the requirements of reliability or reliability so that they can be used to conduct research.

The validity test carried out in this study showed that all AVE values of convergent validity were greater than 0.5. Thus it can be stated that the data in the study are valid, meaning that the latent variable is able to explain more than half of the variance of the indicators in the average.

Based on the reliability test performed, it shows that all cross loading values for each indicator on each variable are greater than 0.5. Thus, it can be stated that the data in the research is valid, meaning that the latent variable has become a good comparison for the research model or it means that the combined set of indicators is not unidimensional.

Table 2 – Cronbach's Alpha Reliability Test Results and Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability	Information
Attractiveness	0,877	0,924	Reliable
Brand Attitude	0,918	0,948	Reliable
Brand Image	0,909	0,936	Reliable
Brand Loyalty	0,924	0,947	Reliable
Celebrity Endorsement Credibility	0,944	0,953	Reliable
Expertise	0,850	0,909	Reliable
Trustworthiness	0,880	0,926	Reliable

Source: Primary data processed, 2022.

Based on Table 2. it can be seen that the entire value of Cronbach's alpha and composite reliability in each construct is greater than 0.7. This states that the data in the research are reliable and all constructs have good internal consistency to be used in the test of this model.

Table 3 – R-square test results

	R Square	R Square Adjusted
Brand Attitude	0,564	0,557
Brand Loyalty	0,876	0,873

Source: Primary data processed, 2022.

Based on Table 3. the R-square value for the variable celebrity endorsement credibility and brand image on brand attitude is 0.564 which shows that it has an influence of 0.564 x 100 percent = 56.4 percent. The R-Square (R^2) value of brand attitude is 0.564, including a fairly strong model, meaning that the celebrity endorsement variable and brand image are able to explain the brand attitude variable by 56.4 percent and the remaining 43.6 percent is explained by other factors outside the model. The R-square value for the variable celebrity endorsement credibility, brand image and brand attitude towards brand loyalty is 0.876 which shows an effect of 0.876 x 100 percent = 87.6 percent. The R-Square (R^2) value of brand loyalty is 0.876, including a fairly strong model, meaning that the variable celebrity endorsement credibility, brand image and brand attitude can explain the brand loyalty variable by 87.6 percent and the remaining 12.4 percent is explained by other factors outside model.

Based on the calculations, the Q-square value of 0.946 is obtained, which is greater than 0 (zero), so it can be explained that the model has predictive relevance or the model deserves to be said to have relevant predictive values. The results of this test prove that the structural model is classified as very good. Based on the value of Q-square (Q^2) it can be interpreted that 94.6 percent of endogenous constructs can be explained by variations of exogenous constructs, while the remaining 5.4 percent is explained by other variables not included in the model.

Table 4 – Direct Effect Test Results

	Path Coef.	t statistics	P Values	Information
Celebrity Endorsement Credibility (X_1) -> Brand Loyalty (Y_2)	0,267	3,303	0,001	Significant
Brand Image (X_2) -> Brand Loyalty (Y_2)	0,167	2,816	0,005	Significant
Celebrity Endorsement Credibility (X_1) -> Brand Attitude (Y_1)	0,417	3,437	0,001	Significant
Brand Image (X_2) -> Brand Attitude (Y_1)	0,408	3,139	0.002	Significant
Brand Attitude (Y_1)-> Brand Loyalty (Y_2)	0,601	7,596	0.000	Significant

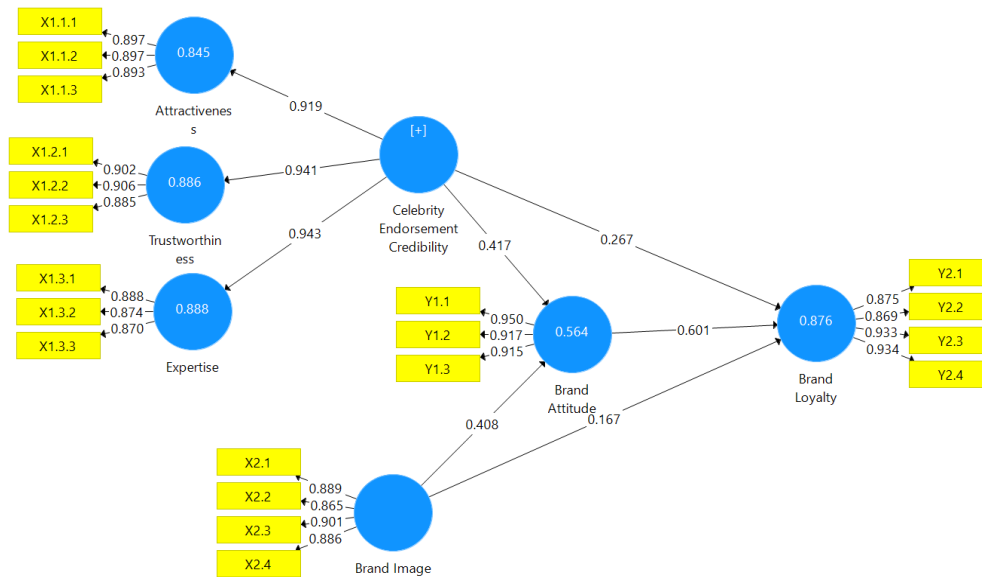*Source: Primary data processed, 2022.*

Figure 1 – Structural Model (Source: Primary data processed, 2022)

Testing the hypothesis on the effect of celebrity endorsement credibility on brand loyalty produces a regression coefficient of 0.267, so celebrity endorsement credibility has a positive effect on brand loyalty. The P-Values value of 0.000 which is smaller than 0.05 (0.000 < 0.05) indicates that celebrity endorsement credibility has a significant effect on brand loyalty. Thus, hypothesis 1 (H1) which states that celebrity endorsement credibility has a positive and significant effect on brand loyalty is accepted. The results of this study are in accordance with the results of previous studies conducted by Dwivedi et al. (2015) on sports

drinks in the United States which states that celebrity endorsement credibility has a positive and significant effect on brand loyalty. This research is also supported by the results of Oh and Park's (2020) research on the use of professional models in the low-cost airline industry, namely the professional model attributes positively and significantly affect brand loyalty. Research conducted by Ibidunni et al. (2018) on telecommunications services in Negeria support the results of the study, namely finding that celebrity endorsement has a positive and significant effect on brand loyalty.

Hypothesis testing on the effect of brand image on brand loyalty produces a regression coefficient of 0.167, so brand image has a positive effect on brand loyalty. The P-Values value of 0.005 which is smaller than 0.05 (0.005 < 0.05) indicates that brand image has a significant effect on brand loyalty. Thus, hypothesis 2 (H2) which states that brand image has a positive and significant effect on brand loyalty is accepted. The results of this study are in accordance with the results of Putra and Sulistyawati's research (2019) which found that brand image has a positive and significant effect on brand loyalty. These results are also in accordance with research by Setini et al. (2020); Sutrisna and Yasa (2021); Putri and Yasa (2020); Kato (2021) which states that for mass brand products, brand image has a positive and significant effect on brand loyalty.

Hypothesis testing on the influence of celebrity endorsement credibility on brand attitude produces a regression coefficient value of 0.417, so celebrity endorsement credibility has a positive effect on brand attitude. The P-Values value of 0.001 which is smaller than 0.05 (0.001 < 0.05) indicates that celebrity endorsement credibility has a significant effect on brand attitude. Thus, hypothesis 3 (H3) which states that celebrity endorsement credibility has a positive and significant effect on brand attitude is accepted. These results are also in accordance with the results of research which states that celebrity endorsement credibility (attractiveness, expertise and trustworthiness) has a positive and significant effect on brand attitude (Dissanayake and Ismail, 2015; Vidyanata and Hadiwidjojo, 2018; Muda et al., 2014; Khan and Zaman , 2021; Vien et al., 2017; Wang et al., 2017).

Hypothesis testing on the effect of brand image on brand attitude produces a regression coefficient value of 0.408, so brand image has a positive effect on brand attitude. The P-Values value of 0.002 which is smaller than 0.05 (0.002 < 0.05) indicates that brand image has a significant effect on brand attitude. Thus, hypothesis 4 (H4) which states that brand image has a positive and significant effect on brand attitude is accepted. The results of this study are in accordance with the results of research by Arghashi et al., 2021 which examined the effect of brand love on social media in Turkey. They found that brand image had a positive and significant effect on brand attitude. Research on the effect of celebrity endorsement on generation Y in Malaysia shows that brand image has a positive and significant effect on brand attitude (Vien et al., 2017). These results are also consistent with research that shows a positive and significant influence of brand image on brand attitude (Tamaka, 2013; Ain and Ratnasari, 2015; Shin et al., 2014; Pratiwi and Yasa, 2019; Saydan and Dulek, 2019; Ramesh et al., 2019; Liu et al., 2020).

Testing the hypothesis on the effect of brand attitude on brand loyalty produces a regression coefficient value of 0.601, then brand attitude has a positive effect on brand loyalty. The P-Values value of 0.000 which is smaller than 0.05 (0.000 < 0.05) indicates that brand attitude has a significant effect on brand loyalty. Thus, hypothesis 5 (H5) which states that brand attitude has a positive and significant effect on brand loyalty is accepted. The results of this study are in accordance with the results of research conducted by Sohaib et al. (2022) who conducted research on the hospitality industry, consumer behavior prediction and green marketing in China which stated that green brand attitude had a positive and significant effect on green brand loyalty. The results of this study are also in accordance with the results of research by Hwang et al., (2021) who examined human baristas and robot baristas in South Korea found that brand attitude has a positive and significant effect on brand loyalty. These results are also in accordance with research that shows a positive and significant effect of brand attitude on brand loyalty (Oh and Park, 2020; Keni and Davin, 2017; Bilal et al., 2020; Heryana and Yasa, 2020; Parwati et al., 2021; Saydan and Dulek, 2019; Chuenban et al., 2021).

Table 5 – Recapitulation of Mediation Variable Test Results

Variables	Effect				Information
	(a)	(b)	(c)	(d)	
Celebrity Endorsement Credibility (X$_1$) -> *Brand Attitude* (Y$_1$) -> *Brand Loyalty* (Y$_2$)	0,250 *(Sig.)*	0,267 *(Sig.)*	0,417 *(Sig.)*	0,601 *(Sig.)*	*Partial Mediation*
Brand Image (X$_2$) -> *Brand Attitude* (Y$_1$) -> *Brand Loyalty* (Y2)	0,245 *(Sig.)*	0,167 *(Sig.)*	0,408 *(Sig.)*	0,601 *(Sig.)*	*Partial Mediation*

Source: Data Processing Results, 2022.
Description: significance (Sig.) = t-statistic ≥ 1,96 at α= 5%.

Brand attitude is able to mediate the influence of celebrity endorsement credibility on brand loyalty. This result is shown from the mediation test carried out, which shows that the effects of a, b, c and d have a significant value. Thus, the brand attitude is able to mediate partially (partial mediated) on the influence of celebrity endorsement credibility on brand loyalty. This means that the higher celebrity endorsement credibility will increase brand attitude, then brand attitude will increase consumer brand loyalty.

Brand attitude is able to mediate the influence of brand image on brand loyalty. This result is shown from the mediation test carried out, which shows that the effects of a, b, c and d have a significant value. Thus, the brand attitude is able to partially mediated the influence of brand image on brand loyalty. Based on these results, it can be interpreted that the higher the brand image, the higher the brand attitude, so that in the end brand loyalty will increase.

The criteria for assessing the mediating effect can be based on the VAF value. If the value of VAF > 80% then the mediation variable is full mediation, if 20% ≤ VAF ≤ 80% then the mediation variable is partial mediation and if < 20% then the mediation variable is not a mediator.

Table 6 – Direct Effect, Indirect Effect, Total Variable Effect, and VAF Calculation

Variables	Direct Effect Coef. Correlation	*t-Statistics*
Celebrity Endorsement Credibility (X$_1$) -> *Brand Loyalty* (Y$_2$)	0,267	3,303
Brand Image (X$_2$) -> *Brand Loyalty* (Y$_2$)	0,167	2,816
Celebrity Endorsement Credibility (X$_1$) -> *Brand Attitude* (Y$_1$)	0,417	3,437
Brand Image (X$_2$) -> *Brand Attitude* (Y$_1$)	0,408	3,139
Brand Attitude (Y$_1$)-> *Brand Loyalty* (Y$_2$)	0,601	7,596
Variables	Indirect Effect Coef. Correlation	*t-Statistics*
Celebrity Endorsement Credibility (X$_1$) -> *Brand Attitude* (Y$_1$) -> *Brand Loyalty* (Y$_2$)	0,250	3,425
Brand Image (X$_2$) -> *Brand Attitude* (Y$_1$) -> *Brand Loyalty* (Y$_2$)	0,245	2,656
Variables	Total effect Coef. Correlation	*t-Statistics*
Celebrity Endorsement Credibility (X$_1$) -> *Brand Loyalty* (Y$_2$)	0,517	5,309
Brand Image (X$_2$) -> *Brand Loyalty* (Y$_2$)	0,413	4,368
Celebrity Endorsement Credibility (X$_1$) -> *Brand Attitude* (Y$_1$)	0,417	3,437
Brand Image (X$_2$) -> *Brand Attitude* (Y$_1$)	0,408	3,139
Brand Attitude (Y$_1$)-> *Brand Loyalty* (Y$_2$)	0,601	7,596
VAF -> Indirect effect / Total effect (0,250/0,517)	0,484	
VAF -> Indirect effect / Total effect (0,245/0,413)	0,593	

Source: Data Processing Results, 2022.

The mediating role of the brand attitude variable is shown in Table 6. Initially the coefficient value of the direct influence of celebrity endorsement credibility on brand loyalty was 0.267. The addition of the brand attitude variable as a mediating variable has a different effect on the total celebrity endorsement credibility with brand loyalty. Table 6 shows that the VAF value is 0.484. The mediation value of 48.4 percent is between 20 percent and 80 percent. This means that the variable is classified as a partial mediation variable. In

conclusion, the results in this study indicate that brand attitude can partially mediate the effect of celebrity endorsement credibility on brand loyalty.

The mediating role of the brand attitude variable is shown in Table 6. Initially, the coefficient value of the direct influence of brand image on brand loyalty was 0.167. The addition of the brand attitude variable as a mediating variable has a different effect on the effect of total brand image with brand loyalty. Table 5.17 shows that the VAF value is 0.593. The mediation value of 59.3 percent is in the range of 20 percent to 80 percent. This means that the variable is classified as a partial mediation variable. In conclusion, the results in this study indicate that brand attitude can partially mediate the effect of brand image on brand loyalty.

CONCLUSION

Based on the results of research analysis and the results of the discussion in the previous chapter, the conclusions of this study are as follows: Celebrity endorsement credibility has a positive and significant effect on brand loyalty of BNI Mobile Banking users. Brand image has a positive and significant effect on the brand loyalty of BNI Mobile Banking users. Celebrity endorsement credibility has a positive and significant effect on the brand attitude of BNI Mobile Banking users. Brand image has a positive and significant effect on the brand attitude of BNI Mobile Banking users. Brand attitude has a positive and significant effect on the brand loyalty of BNI Mobile Banking users. Brand attitude is able to mediate the effect of celebrity endorsement credibility on the brand loyalty of BNI Mobile Banking users. Brand attitude is able to mediate the influence of brand image on the brand loyalty of BNI Mobile Banking users.

Based on the results of research analysis, discussion and conclusions, there are several suggestions that can be used as consideration in determining policies related to maintaining and increasing brand loyalty of BNI Mobile Banking users in the future, including: BNI management is more massive in marketing communications while maintaining celebrity endorsement credibility and strengthen the BNI Mobile Banking brand image so that BNI Mobile Banking services can become top of mind in the mobile service industry. Further research can add constructs other than celebrity endorsement credibility and brand image to be able to identify more deeply about brand attitude and brand loyalty.

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