

The Influence of Brand Image, Service Quality and Digital Promotion on Decisions and Loyalty to Use CIMB Niaga Credit Cards

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ABSTRACT

This research purpose is find out and analyze whether Brand Image, Service Quality and Digital Promotion influence Loyalty in using the CIMB Niaga Credit Card with customer decision asintervening variable This research method is quantitative research with a sample size of 106 respondents. Collection data technique is questionnaire. Data analysis technique is SEM through SmartPLS software. Brand Image not affecting Customer Loyalty, Brand Image affecting significantly Customer Decisions, Service Quality affecting significantly Customer Loyalty, Service Quality affecting significantly Customer Decisions, Digital Promotion affecting significantly Customer Decisions, Digital Promotion affecting significantly Customer Loyalty, Customer Decisions affecting significantly Customer Loyalty, Brand Image affecting significantly Customer Loyalty with Customer Decision as intervening variable, Service Quality affecting significantly Customer Loyalty with customer decision the intervening variable, Digital Promotion affecting significantly Customer Loyalty with customer decision as intervening variable

INTRODUCTION

The credit card business is growing in Indonesia, one of which is marked by the number of supermarkets and small shops that have begun to accept credit cards as an alternative payment. Credit cards are one of the payment components that are quite attractive in society, because they provide transaction convenience and several advantages from several aspects such as ease of transactions, practicality, and economy both in terms of time and cost. According to Melia and Suprpti (2014) and Sumarto, et al (2011) suggest that a Credit Card is a payment instrument in lieu of cash, in the form of a card that provides Credit Card facilities to its owner, where at maturity it can be paid with a minimum amount and the rest is used as credit. These benefits can be felt personally for consumers who know how to use credit cards wisely and how to manage finances properly. The Brand Image of a company is very important in the development of a business because with good credibility consumers can be easily convinced that a product or service produced is of good quality even though consumers may not have experienced a good experience with the product or service themselves. This can stimulate consumers in making economic decisions.

A component that is no less important than Brand Image is Service Quality. With good service quality, consumers will use these products and services in the long term. Service is any activity or action that can be presented by a party to another party which is basically theoretical and does not cause responsibility Kotler and Keller (2016). Its creation may be connected to the actual product item. Service is the behavior of the maker to address customer problems and desires to achieve fulfillment for the actual buyer. Nowadays, companies not only compete with costs, but companies must be able to develop techniques to offer this type of assistance to customers, especially those that affect products and services.

According to Qoala.App, CIMB Niaga often gets positive appreciation from the public because it continues to provide privileges that continue every following year by introducing various other banking services online. Currently, CIMB Niaga has issued various banking service products, one of which is a Credit card product that offers facilities and ease of transactions for its users as well as various attractive promo offers. CIMB Niaga credit cards currently have the advantage of a fast online application process and can be used immediately for transactions. CIMB Niaga wants to provide a comprehensive digital transaction experience to users by integrating with the Octo Mobile Super App in collaboration with three principals namely JCB, Mastercard and Visa. The three principals are pleased and will continue to synergize with CIMB Niaga to continue education in increasing awareness and use of digital payments and banking in Indonesia.



Figure 1. CIMB Niaga Credit Card Holder

Based on data as of October 2023, the number of CIMB Niaga Credit Card holders is 2.7 million with a composition of 3% Premium Credit Card holders, 38% Mass-Affluent Credit Cards and 59% Mass Credit Cards including Octo Card Digital Credit Cards. Currently Bank CIMB Niaga has also collaborated with 3 foreign principals namely Mastercard, Visa and JCB. In addition to Brand Image and Product Quality, no less important is Digital Marketing Promotion. Digital Promotion is a widespread period of time due to advertising and marketing activities carried out regarding targeted, measurable, or interactive production but using products by using digital technology to obtain and provide trade channels due to customers and retain them (Kiran and Arumugam, 2021). Factors that influence decisions and loyalty to use CIMB Niaga Credit Cards include Brand Image, Service Quality and Digital Promotion. While external factors include other product advantages, better service quality and more complete product features. This research was conducted with the aim of:

1. Find an influence between Brand Image on Loyalty using the CIMB Niaga Credit Card
2. Find an influence between Brand Image on the Decision to use a CIMB Niaga Credit Card
3. Find an influence between Service Quality on Loyalty using the CIMB Niaga Credit Card
4. Find an influence between Service Quality on the Decision to use a CIMB Niaga Credit Card
5. Find an influence between Digital Promotion on the Decision to use a CIMB Niaga Credit Card
6. Find an influence between Digital Promotion on Loyalty using the CIMB Niaga Credit Card
7. Find an influence between the decision to use a CIMB Niaga Credit Card on loyalty to use a CIMB Niaga Credit Card.
8. Find an influence between Brand Image on the Decision to use a CIMB Niaga Credit Card which is Mediated by Loyalty to use a CIMB Niaga Credit Card
9. Find an influence between Service Quality on the Decision to use a CIMB Niaga Credit Card which is Mediated by Loyalty using a CIMB Niaga Credit Card.

10. Find an influence between Digital Promotion on the decision to use which is mediated by loyalty using the CIMB Niaga Credit Card.

LITERATURE REVIEW

Usage Decision

Peter and Olson (2013) said that purchasing decisions are a process to merge knowledge as other behaviors and find the best of them. Kotler and Armstrong (2016) said that usage decisions are part of customer actions. The study of consumer behavior focuses on how people, groups, and organizations choose, buy, use, and satisfy their needs and wants through various commodities, services, concepts, and experiences. According to Wahyuni and Waloejo (2020) in Rinaldi et al, (2020) the decision to use is a process of using which refers to things that are consistent, especially those that focus on daily needs which are carried out in a wise way and can be done quickly to meet the needs and needs of consumers after going through various stages including recognition of needs, seeking information, and evaluating alternatives after use. Kotler and Keller (2016) determine the following indicators of service usage choices:

- a. Product Selection

The process of making a purchase involves consumers narrowing down their choices to the ones they believe are most suitable.

- b. Brand Choice

The brands that best align with consumers' preferred brand relationships and emotional aspects are the ones that drive their purchase decisions.

- c. Purchase Time

The frequency of purchases within a certain time span informs consumer decisions about what to buy.

- d. Purchase Quantity

The quantity of purchases made by consumers within a certain period of time affects their purchasing decisions.

- e. Payment Method

When deciding whether to use a product or service, consumers have the option of choosing which payment method to use

There are three layers of decision making according to Schiffman and Kanuk (2010), which are as follows:

- a. Extensive Problem Solving

In situations where customers have set standards for judging a product category, specific brands within that category, or do not limit the number of brands they will examine, the controllable part of the decision-making process can be categorized as a broad problem solution.

- b. Limited Problem Solving

Consumers have developed fundamental standards for assessing product categories and the various brands that fall within those categories at a problem-solving level.

- c. Routinized response behavior

Customers at this stage are familiar with the product categories and standards used to judge the brands they have in mind.

Consumer Loyalty

Customers are individuals who frequently visit a business to fulfill their needs by purchasing a good or service and making payment for it. Griffin (2016) defines loyal customers as people that make regular and repeated purchases from one store, they buy the same thing, they tell others how satisfied they are with a product/service and they reluctant to change store. Customer loyalty is defined as the continued repurchase of (or continued supportive behavior towards) the bank of choice, even with of the existence competitor offering better deal (Izogo, 2017).

According to Griffin in Mashuri (2020) loyal customer shows regular purchasing or there is a condition where customer buying again at least twice at particular time. Oliver (2016) argues that customer loyalty is a firm determination to repurchase a preferred product/service in next day, even in marketing campaigns that can influence behavior. Customer loyalty, as defined by Kotler & Keller (2016), is a promise to keep using a good or service even in the face of marketing campaigns that can persuade customers to change their behavior.

According to Oliver (2016), the indicators of consumer loyalty are as follows:

a. Behavioral Loyalty

Schiffman and Kanuk (2012) define loyal behavior as the repurchase of a brand in a particular product category by customers. According to Rundle-Thiele (2015), loyal behavior is the real tendency of customers to suggest and make repeat purchases.

b. Attitudinal Loyalty

According to Aaker (2015), attitude loyalty to a brand is a measure of customer relationship or loyalty to a brand.

c. Cognitive Loyalty

This dedication serves as a symbol for what consumers think. Customers' opinions, prejudices, and beliefs regarding a brand fall under the cognitive dimension.

Attitude loyalty separates purchases motivated by strong purchase attitudes due to situational limitations and concentrates on the cognitive basis of loyalty. Consumers who demonstrate loyalty are devoted to a particular brand or business and due to their strong internalized nature, they tend to make repeat purchases (Kruger et al., 2017). Consequently, the company's products and services, as well as the tendency to advocate and encourage others to use them, are examples of attitudinal loyalty (Kruger et al., 2017).

Brand Image

Kotler & Keller (2016) said that brand image is way of thinking of consumers that always remembered by costumers. These gathering will equalize and distinct similar products with another brands. Brand image is a distinctive image that is created and used as a ratio in these group. Keller (2013) explained brand image as consumers' perceptions as stated in the brand related stored in consumers thinking. positive brand image have higher chance to cope with a brand conjuncture or a decline in brand wealth. The consistence and united of the brand image is essential, as it determines how easily consumers can remembering available associations and responses and how easily they can remember responses to the brand in memory. Developing a good brand image in

consumers' memories goes along the brand awareness to develop customer's based brand equity.

Elements of Brand Image Kotler and Keller (2016) stated Brand Image consists of the following components:

- a. Strength of Brand Affiliation
Specifically, how the association or affiliation sticks in the customer's mind. Customers' perceptions of a brand become more embedded in their minds the more often they use and understand these goods and services.
- b. Favorability of Brand Association
Specifically, how to consistently build brand reputation and outperform competitors when customers think they can benefit from the brand.
- c. Uniqueness of Brand Association
In other words, for a brand to become famous, it must stand out in the competition and be noticed by other customers. Customers who buy this brand have an advantage over those who buy other brands.

Service Quality

The entirety of a product's or service's attributes that enable it to meet a requirement is what defines quality (Kotler and Keller, 2016). Cashmere (2017) defines service quality as an individual or organizational activity intended to satisfy clients or staff members. The range of what customers expect and understand from a service is what defines service quality. Customer satisfaction results if it performs better than expected since the understood quality will be higher than the satisfaction level (Feng Li, et al, 2021). Service quality is one of the major concerns of any service organization. Not only is it important in gaining a competitive advantage over competing firms, service quality is simply a prerequisite for service institutions to survive (Zalatara, 2012). According to Tjiptono in Meithiana Indrasari (2019) The potential of processes, settings, people resources, and goods and services to either reach or beyond the required level of service quality makes service quality a dynamic state. It is stated that service quality is the fulfillment of customer needs and desires and the accuracy of their delivery to balance customer expectations. This definition of service quality is an effort to fulfill needs coupled with consumer desires and the accuracy of how to deliver them in order to meet customer expectations and satisfaction. Service Quality according to Rambat Lupiyoadi in Meithiana Indrasari (2019) The degree to which clients' expectations and the actual services they receive diverge is known as service quality. Customer views of the service they actually receive and the service they expect can be compared to determine the quality of service.

Service Quality Stage, Griffin (2012) states that a person goes through seven steps to become a loyal customer, which are as follows:

- a. Someone who has a possible buyer (Suspect) Everybody might buy anything that for sale.
- b. Someone Potentially Becoming a Consumer (Prospect), somebody that already need something and want to buy something and someone recommending the company, already know about the company, Prospect might know what the company sells but still reluctant to buy.
- c. A person with potential who does not become a consumer (disqualified), a potential customers who believe they have done enough research and cannot afford or do not need to buy the company's goods

- d. First Time Customer, a Customers make their first purchase from a business. Even if they do business with the corporation, they still do business with its competitors.
- e. Consumers Who Make Repeat Purchases (Repeat Customer), a people who buy two different items on two or more occasions, or people who buy the same product for the first time.
- f. Partner (Client), a customers buy everything that a business might need that it offers. Businesses need to work hard to build connections that will make them less attractive to competitors.
- g. Consumer Advocate, just like a partner, an advocate routinely buys everything that the business he or she is selling might need. An advocate will also try to persuade others to buy from the business. An advocate talks to the company, provides marketing for the company and attracts consumers to the company.

Digital Promotion

A marketing strategy known as promotion aims to inform, remind, and/or influence the target market about the company and its offerings so that they will be open to accepting, purchasing, and remaining devoted to the products that the company in question offers (Tjiptono). Promotion can be classified as part of the marketing mix which emphasizes many memorable product sales techniques, because promotion plays an important role in increasing sales. Promotion includes planning, implementing and controlling communication activities from organizations to consumers and other purposes. actions taken to market or offer goods or services in an effort to persuade prospective clients to purchase or use them. Producers and distributors anticipate higher sales numbers with promotion. The communication strategies used by marketers to enlighten consumers about their products are included in promotion. During a promotion, information may be communicated both orally and visually. In the context of sustainability, digital promotion is defined as a collection of integrated marketing communication measures. When used in marketing strategies, it helps consumers become more aware of the fundamentals of sustainability and brings about behavioral changes that not only increase demand from businesses but also advance social responsibility, the economy as a whole, and environmental preservation (Bormane and Batraga, 2018). Digital Promotion is a widespread period of time due to which advertising and marketing activities are carried out regarding targeted, measurable, or interactive productions but using products in a way using digital technology to get and provide trade channels due to customers and retain them (Kiran and Arumugam, 2021).

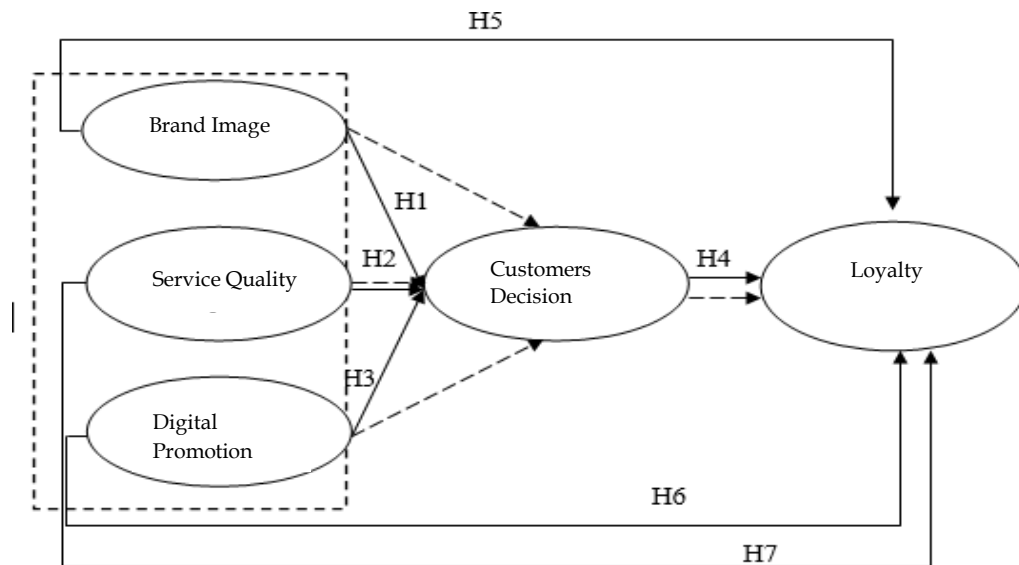


Figure 2. Digital Promotion

Hypothesis

H1 : Brand Image affects Loyalty Using the CIMB Niaga Credit Card

H2 : Brand Image affects the Decision to Use a CIMB Niaga Credit Card

H3 : Service Quality affects Loyalty Using the CIMB Niaga Credit Card

H4 : Service quality affects the decision to use a CIMB Niaga Credit Card.

H5 : Digital Promotion affects the Decision to Use a CIMB Niaga Credit Card

H6 : Digital Promotion affects Loyalty Using CIMB Niaga Credit Cards

H7 : Decision to Use CIMB Niaga Credit Card affects Loyalty to Use CIMB Niaga Credit Card

H8 : Brand Image affects the Decision to Use a CIMB Niaga Credit Card which is Mediated by Loyalty to Use a CIMB Niaga Credit Card.

H9 : Service Quality affects the Decision to Use a CIMB Niaga Credit Card which is mediated by Loyalty to Use a CIMB Niaga Credit Card.

H10 : Digital Promotion affects the Decision to Use a CIMB Niaga Credit Card which is mediated by Loyalty to Use a CIMB Niaga Credit Card.

METHODOLOGY

Researchers use correlation research to ascertain the degree of association between two or more variables without adding, modifying, or manipulating already-existing data (Arikunto, 2010). Correlation research is a component of this study. The unit of analysis in research includes what is taken into account as the subject of research. The unit of analysis in this study is an individual, namely the CIMB Niaga JCB Octo Card Credit Card user. The population in this study were 1631 users of the CIMB Niaga JCB Octo Card Credit Card. Sugiyono (2018) stated Probability sampling is a sampling method that offers every component or member of the population an equal chance of being chosen as a sample.

Researchers used probability sampling with the number of samples in this study are 106. a questionnaire in research is the method of data collecting. The questionnaire is a method for gathering data in which participants are provided with a set of questions or written statements to complete. The Partial Least Square-Structural Equation Modeling (PLS-SEM) method is used for statistical analysis.

According to Wright in Jogiyanto (2011) By combining factor analysis and path analysis, structural equation modeling (SEM) is a statistical method for determining and verifying causal links. The analysis outcome from SmartPLS software is Outer Model, Inner Model, and Hypothesis testing. Outer Model outcome is an information on the relationship among latent variables and their indicators consists of Convergent Validity, Discriminant Validity, and Composite Reliability. Inner Model is a structural model for predicting causality relationships between latent variables consist of R-Square, F-Square, and Q-Square. Hypothesis test that explained about direct effect and indirect effect on each variables.

Table 1. Research Object

No.	Age	Total	Percentage
1	20-30 Years	58	55%
2	> 30-40 Years	28	26%
3	> 40-50 Years	12	11%
4	> 50-60 Years	8	8%
Total		106	100%
No.	Gender	Total	Percentage
	Men	37	35%
2	Women	69	65%
Total		106	100%
No.	Marital Status	Total	Percentage
1	Unmarried	57	54%
2	Marry	43	41%
3	Widower/Widow	4	4%
4	Not Married	2	2%
Total		106	100%
No.	Last Education	Total	Percentage
1	HIGH SCHOOL	23	22%
2	Diploma (1/2/3/BA)	18	17%
3	S1 / S2 / S3	65	61%
Total		106	100%
No.	Jobs	Total	Percentage
1	PNS	23	22%
2	Private	57	54%
3	TNI/Polri	4	4%
4	Entrepreneurship	22	21%
Total		106	100%

RESEARCH RESULT
Outer Model Evaluation

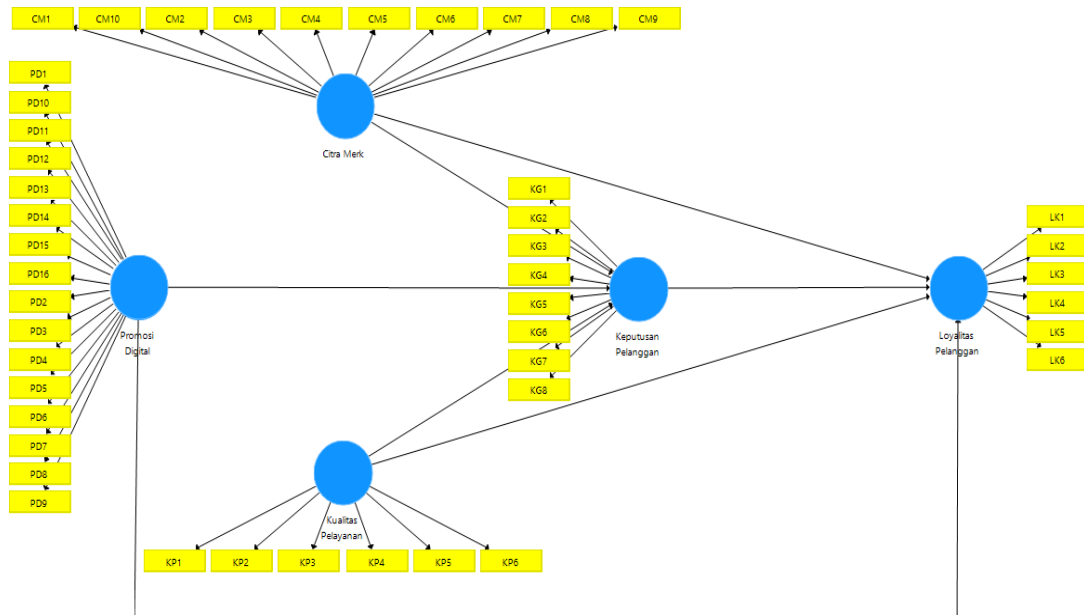


Figure 3. Outer Loading

Table 2. Indicator Validity Test

Item	Brand Image	Customer Decision	Service Quality	Customer Loyalty	Digital Promotion
CM1	0,773				
CM10	0,749				
CM2	0,781				
CM3	0,774				
CM4	0,726				
CM5	0,741				
CM6	0,740				
CM7	0,746				
CM8	0,739				
CM9	0,791				
KG1		0,803			
KG2		0,772			
KG3		0,736			
KG4		0,757			
KG5		0,735			
KG6		0,741			
KG7		0,741			
KG8		0,774			
KP1			0,766		
KP2			0,797		
KP3			0,720		
KP4			0,769		
KP5			0,823		
KP6			0,813		
LK1				0,785	
LK2				0,816	

LK3				0,783	
LK4				0,753	
LK5				0,749	
LK6				0,833	
PD1					0,729
PD10					0,767
PD11					0,721
PD12					0,742
PD13					0,784
PD14					0,802
PD15					0,722
PD16					0,767
PD2					0,724
PD3					0,761
PD4					0,711
PD5					0,723
PD6					0,741
PD7					0,757
PD8					0,743
PD9					0,741

From the table above, it can be concluded that all 46 indicators range in value from 0.711 to 0.833, with an outer loading value greater than 0.7. This demonstrates either how well these indicators correlate with their constructions or how all of the indicators satisfy the requirements to be considered valid indicators.

Table 3. Internal Reliability Test

Variables	Cronbach's Alpha	Composite Reliability	Description
Brand Image	0,917	0,930	Reliable
Customer Decision	0,894	0,915	Reliable
Service Quality	0,873	0,904	Reliable
Customer Loyalty	0,877	0,907	Reliable
Digital Promotion	0,947	0,953	Reliable

All research variables have composite reliability values better than 0.6, ranging from 0.907 to 0.953, and all variables have Cronbach's alpha values greater than 0.7, ranging from 0.873 to 0.947, as can be seen in the above table. Semua rumus atau formula juga harus diberi nomor.

Table 4. AVE Value

Variables	Average Variance Extracted (AVE)	Description
Brand Image	0,572	Reliable
Customer Decision	0,574	Reliable
Service Quality	0,612	Reliable
Customer Loyalty	0,619	Reliable
Digital Promotion	0,557	Reliable

Table above explain all variables have an AVE score of more than 0.5 with values ranging from 0.572 to 0.619. As a result, each variable has strong convergent validity.

Table 5. Discriminant Validity Test

Item	Brand Image	Customer Decision	Service Quality	Customer Loyalty	Digital Promotion
CM1	0,773	0,759	0,619	0,692	0,741
CM10	0,749	0,749	0,691	0,701	0,726
CM2	0,781	0,769	0,710	0,750	0,748
CM3	0,774	0,736	0,624	0,709	0,744
CM4	0,726	0,705	0,620	0,645	0,697
CM5	0,741	0,736	0,675	0,695	0,721
CM6	0,740	0,734	0,667	0,708	0,707
CM7	0,746	0,733	0,669	0,689	0,710
CM8	0,739	0,699	0,657	0,685	0,691
CM9	0,791	0,745	0,681	0,719	0,718
KG1	0,810	0,834	0,729	0,775	0,792
KG2	0,766	0,779	0,647	0,693	0,778
KG3	0,712	0,758	0,639	0,747	0,698
KG4	0,721	0,757	0,721	0,747	0,726
KG5	0,688	0,735	0,701	0,693	0,691
KG6	0,689	0,741	0,739	0,699	0,697
KG7	0,737	0,741	0,678	0,673	0,686
KG8	0,758	0,774	0,677	0,713	0,761
KP1	0,758	0,705	0,766	0,765	0,752
KP2	0,690	0,728	0,797	0,701	0,673
KP3	0,563	0,583	0,720	0,627	0,560
KP4	0,680	0,714	0,769	0,729	0,677
KP5	0,707	0,744	0,823	0,714	0,724
KP6	0,687	0,722	0,813	0,707	0,693
LK1	0,739	0,741	0,684	0,785	0,677
LK2	0,743	0,773	0,753	0,816	0,729
LK3	0,742	0,765	0,735	0,783	0,722
LK4	0,670	0,685	0,672	0,753	0,626
LK5	0,705	0,727	0,714	0,749	0,692
LK6	0,768	0,779	0,722	0,833	0,737
PD1	0,705	0,718	0,675	0,666	0,729
PD10	0,761	0,752	0,634	0,699	0,767
PD11	0,647	0,679	0,652	0,633	0,721
PD12	0,718	0,721	0,638	0,670	0,742
PD13	0,724	0,769	0,706	0,721	0,784
PD14	0,743	0,785	0,788	0,727	0,802
PD15	0,676	0,664	0,559	0,592	0,722
PD16	0,747	0,743	0,686	0,667	0,767
PD2	0,715	0,703	0,630	0,659	0,724
PD3	0,748	0,755	0,654	0,694	0,761
PD4	0,716	0,715	0,585	0,661	0,717
PD5	0,698	0,689	0,682	0,650	0,723
PD6	0,705	0,709	0,679	0,666	0,741
PD7	0,720	0,716	0,648	0,652	0,757
PD8	0,677	0,683	0,589	0,622	0,743
PD9	0,667	0,678	0,602	0,592	0,741

Judging from the value of other variables whose cross loading value is more than 0.7, ranging from 0.711 to 0.833, it can be seen from the table above that the bolded cross loading value got highest value for the variable it creates. Thus, we can say that all indicators meet the requirements and are suitable for additional testing.

Inner Model Evaluation

Table 6. Coefficient of Determination (R²)

	R Square	R Square Adjusted
Customer Decision	0,971	0,971
Customer Loyalty	0,919	0,916

In the Customer Decision variable which is affected by the Brand Image, Service Quality, and Digital Promotion variables, the R-Square value is 0.971. In the Customer Loyalty variable which is influenced by the Brand Image, Service Quality, Digital Promotion, and Customer Decisions variables, the R-Square value is 0.919.

Table 7. Q-Square Predictive Relevance

Variables	SSO	SSE	Q ² (=1-SSE/SSO)
Brand Image	1060,000	564,966	0,467
Customer Decision	848,000	475,829	0,439
Service Quality	636,000	347,244	0,454
Customer Loyalty	636,000	342,134	0,462
Digital Promotion	1696,000	868,740	0,488

It is considered to have a good predictive relevance value if the Q square value is greater than zero. This study's observation value is good because the calculated Q² value is higher than zero.

Table 8. The f-square value

Variables	Customer Decision	Customer Loyalty
Brand Image	0,808	0,029
Service Quality	0,326	0,139
Digital Promotion	0,242	0,120

Values of 0.02 (weak influence), 0.15 (medium influence) and 0.35 (large influence) at the structural level (Ghozali, 2015). On the effect of Brand Image on Customer Decisions, the F² value is 0.808 with a high influence effect, on the effect of Brand Image on Customer Loyalty, the F² value is 0.029 with a low influence effect, on the effect of Service Quality on Customer Decisions, the F² value is 0.326 with a high influence effect, On the effect of Service Quality on Customer Loyalty, obtained an F² value of 0.139 low effect of influence, On the effect of Digital Promotion on Customer Decisions, obtained an F² value of 0.242 high effect of influence, On the effect of Digital Promotion on Customer Loyalty, obtained an F² value of 0.120 low effect of influence.

Hypothesis Test

Table 9. Hypothesis Test of Direct Effect

Path	Coefficient	T Statistics	P Values	Description
Brand Image -> Customer Decision	0,522	6,770	0,000	Significant
Brand Image -> Customer Loyalty	0,225	1,099	0,272	Not Significant
Customer Decision -> Customer Loyalty	0,851	3,968	0,000	Significant
Service Quality -> Customer Decision	0,207	3,445	0,001	Significant
Service Quality -> Customer Loyalty	0,262	3,006	0,003	Significant
Digital Promotion -> Customer Decision	0,284	4,474	0,000	Significant
Digital Promotion -> Customer Loyalty	0,375	2,722	0,007	Significant

- Brand Image to Customer Decision
Coefficient value 0.522 (positive), T-Statistics value (6.770) > (1.984) t table, P-value (0.000) < 0.05.
- Brand Image to Customer Loyalty
Coefficient value 0.225 (positive), T-Statistics value (1.009) < (1.984) t table, P-value (0.272) > 0.05.
- Service Quality on Customer Decision
Coefficient value 0.207 (positive), T-Statistics value (3.445) > (1.984) t table, P-value (0.001) < 0.05.
- Service Quality on Customer Loyalty
Coefficient value 0.262 (positive), T-Statistics value (3.006) > (1.984) t table, P-value (0.003) < 0.05.
- Digital Promotion on Customer Decision
Coefficient value 0.284 (positive), T-Statistics value (4.474) > (1.984) t table, P-value (0.000) < 0.05.
- Digital Promotion on Customer Loyalty
Coefficient value 0.375 (positive), T-Statistics value (2.722) > (1.984) t table, P-value (0.007) < 0.05.
- Customer Decision to Customer Loyalty
Coefficient value 0.851 (positive), T-Statistics value (3.968) > (1.984) t table, P-value (0.007) < 0.05.

Table 10. Hypothesis Test of Indirect Effect

Path	Coefficient	T Statistics	P Values	Description
Brand Image -> Customer Decision -> Customer Loyalty	0,444	3,708	0,000	Significant
Service Quality -> Customer Decision -> Customer Loyalty	0,176	2,737	0,006	Significant
Digital Promotion -> Customer Decision -> Customer Loyalty	0,242	2,661	0,008	Significant

- Brand Image on Customer Loyalty through Customer Decisions
Coefficient value 0.444 (positive), T-Statistics value (3.708) > (1.984) t table, P-value (0.000) < 0.05.
- Service Quality on Customer Loyalty through Customer Decisions
Coefficient value 0.176 (positive), T-Statistics value (2.737) > (1.984) t table, P-value (0.006) < 0.05.
- Digital Promotion on Customer Loyalty through Customer Decisions
Coefficient value 0.242 (positive), T-Statistics value (2.661) > (1.984) t table, P-value (0.008) < 0.05.

DISCUSSION

The Influence Between Brand Image on Loyalty to Use CIMB Niaga Credit Card

The path coefficient value in this study's hypothesis testing results is positive by 0.225. The H₀ hypothesis is accepted because the T-Statistics value (1.099) is less than the T table value (1.984) and the P-value (0.272), which is greater than 0.05. This indicates that brand image has no bearing on customer loyalty.

The Influence Between Brand Image on the Decision to Use a CIMB Niaga Credit Card

After doing hypothesis testing, a positive path coefficient value of 0.522 was found in this investigation. Furthermore, the T-Statistics value (6.770) is higher than the T table value (1.984) and the P-value (0.000) is less than 0.05, indicating that the H₁ hypothesis is accepted and the H₀ hypothesis is rejected. This indicates that brand image has a significant positive influence on customer decisions.

The Influence of Service Quality on Loyalty Using CIMB Niaga Credit Cards

After doing hypothesis testing, a positive path coefficient value of 0.262 was found in this investigation. Additionally, the H₀ hypothesis is rejected and the H₁ hypothesis is accepted because the T-Statistics value (3.006) is higher than the T table value (1.984) and the P-value (0.003) is less than 0.05. This indicates that Customer Loyalty is significantly impacted positively by Service Quality

The Influence Between Service Quality on the Decision to use a CIMB Niaga Credit Card

The study yielded a positive path coefficient value of 0.207 through hypothesis testing. Additionally, it is known that the P-value (0.001) is less than 0.05 and the T-Statistics value (3.445) is greater than the T table value (1.984),

meaning that the hypothesis H0 is rejected and the hypothesis H1 is accepted. This indicates that customer decisions are significantly impacted favorably by service quality in a unidirectional manner

The Influence Between Digital Promotion on the Decision to Use a CIMB Niaga Credit Card

In this research, a positive path coefficient value of 0.284 was found in the hypothesis testing results. Additionally, it is known that the P-value (0.000), which is less than 0.05, and the T-Statistics value (4.474) are greater than the T table value (1.984) and the hypothesis H0 is rejected. As a result, H1 is accepted. This indicates that digital promotion has a significant positive impact on customer decisions.

The Influence Between Digital Promotion on Loyalty to Use CIMB Niaga Credit Card

After doing hypothesis testing, a positive path coefficient value of 0.375 was found in this investigation. Additionally, the H0 hypothesis is rejected and the H1 hypothesis is accepted because the T-Statistics value (2.722) is greater than the T table value (1.984) and the P-value (0.007) is less than 0.05. This indicates that digital promotion significantly improves customer loyalty.

The Influence Between the Decision to Use a CIMB Niaga Credit Card on Loyalty to Use a CIMB Niaga Credit Card

An outcome of the hypothesis test in this investigation was a positive path coefficient value of 0.851. The H0 hypothesis is rejected and the H1 hypothesis is accepted since the T-Statistics value (3.968) is bigger than the T table value (1.984) and the P-value (0.007) is less than 0.05. This indicates that customer decisions have a significant beneficial impact on customer loyalty

The Influence Between Brand Image on the Decision to Use a CIMB Niaga Credit Card which is Mediated by Loyalty to Use a CIMB Niaga Credit Card

After doing hypothesis testing, a positive path coefficient value of 0.444 was found in this investigation. The H0 hypothesis is rejected and the H1 hypothesis is accepted because, as is also known, the T-Statistics value (3.708) is more than the T table value (1.984) and the P-value (0.000), which is less than 0.05. This indicates that either the Customer Decision variable can mediate between Brand Image and Customer Loyalty, or there is a significant positive influence of Brand Image on Customer Loyalty through Customer Decisions.

The Influence Between Service Quality on Decisions to Use CIMB Niaga Credit Cards which are Mediated by Loyalty to Use CIMB Niaga Credit Cards

An outcome of the hypothesis test in this investigation was a positive path coefficient value of 0.176. The H0 hypothesis is rejected and the H1 hypothesis is accepted since, as is also known, the T-Statistics value (2.737) is bigger than the T table value (1.984) and the P-value (0.006) is less than 0.05. This indicates that either the customer decision variable can act as an intermediary between service quality and customer loyalty, or there is a significant positive influence of service quality on customer loyalty through customer decisions.

The Influence Between Digital Promotion on the Decision to Use a CIMB Niaga Credit Card which is Mediated by Loyalty to Use a CIMB Niaga Credit Card

After doing hypothesis testing, a positive path coefficient value of 0.242 was found in this investigation. Additionally, the H0 hypothesis is rejected and the H1 hypothesis is accepted because the T-Statistics value (2.661) is higher than the T table value (1.984) and the P-value (0.008) is less than 0.05. This indicates that either the Customer Decision variable can act as a mediator between Digital Promotion and Customer Loyalty, or there is a significant positive impact of Digital Promotion on Customer Loyalty through Customer Decisions.

CONCLUSIONS

1. Brand Image not affecting Customer Loyalty.
2. Brand Image affecting significantly Customer Decisions.
3. Service Quality affecting significantly Customer Loyalty.
4. Service Quality affecting significantly Customer Decisions.
5. Digital Promotion affecting significantly Customer Decisions.
6. Digital Promotion affecting significantly Customer Loyalty.
7. Customer Decisions affecting significantly Customer Loyalty.
8. Brand Image affecting significantly Customer Loyalty with Customer Decision as intervening variable
9. Service Quality affecting significantly Customer Loyalty with customer decision the intervening variable
10. Digital Promotion affecting significantly Customer Loyalty with customer decision as intervening variable

The suggestion in this study is that CIMB Niaga is expected to continue to strive to improve and improve a positive brand image and is believed by consumers to meet their needs and desires, which in itself will foster customer loyalty to a brand.

FURTHER STUDY

This research still has limitations so further research needs to be carried out regarding the topic The Influence of Brand Image, Service Quality and Digital Promotion on Decisions and Loyalty to Use Cimb Niaga Credit Cards. To perfect this research and increase insight for readers.

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