



**THE INFLUENCE OF SERVICE QUALITY, INNOVATION,
CORPORATE IMAGE, AND CUSTOMER SATISFACTION
ON REPURCHASE INTENTION THROUGH LOYALTY-BASED
SUSTAINABLE COMPETITIVE ADVANTAGE OF BRIGUNA
CREDIT CUSTOMERS AT BANK BRI IN THE TAPAL
KUDA REGION, EAST JAVA**

**PENGARUH KUALITAS LAYANAN, INOVASI, CITRA
PERUSAHAAN, DAN KEPUASAN PELANGGAN TERHADAP NIAT
PEMBELIAN ULANG MELALUI KEUNGGULAN KOMPETITIF
BERKELANJUTAN BERBASIS LOYALITAS DARI PELANGGAN
KREDIT BRIGUNA DI BANK BRI DI WILAYAH TAPAL
KUDA, JAWA TIMUR**

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Abstract

The existence of banking institutions has an important role in the country's economy. Banking institutions have three main functions, namely financial intermediary, agent of development and agent of trust. The existence and sustainability of banking institutions must be pursued as much as possible by bank managers, because their existence can improve the economy. One of the efforts made by banking institutions is to channel credit to parties in need to meet customer needs and obtain benefits for banking institutions. The research method includes explanatory-descriptive-quantitative research. The population is 24,675 consumer credit customers of BRIGuna Bank BRI in the horseshoe area, East Java. The sample is 250 customers who have received BRIGuna consumptive credit at least twice in a row, using non-probability sampling-purposive sampling on a quota basis. Analysis tools and techniques using SPSS, SEM, and AMOS version 24. Data collection techniques using a questionnaire / google form and interviews. Service quality and innovation of a bank will improve the company's image, sustainable competitive advantage based on loyalty and the intention to re-elect in one bank. Innovation also affects customer satisfaction, while loyalty-based sustainable competitive advantage is also influenced by the image of banking companies. Loyalty-based sustainable competitive advantage affects the intention to re-elect in a bank. Further research to be more specific on the quality of consumer credit services, requires a collaborative approach to customers which is social capital and focuses on innovation that provides convenience for customers while maintaining the company's image in the eyes of customers because this is the key to a loyalty-based sustainable competitive advantage.

Keywords : Loyalty-Based Sustainable Competitive Advantage, Service Quality, Corporate Image, Customer Satisfaction, Repurchase Intention.



Abstrak

Keberadaan lembaga perbankan memiliki peran penting dalam perekonomian negara. Lembaga perbankan memiliki tiga fungsi utama, yaitu sebagai perantara keuangan, agen pembangunan, dan agen kepercayaan. Keberadaan dan keberlanjutan lembaga perbankan harus diupayakan semaksimal mungkin oleh pengelola bank, karena keberadaan mereka dapat meningkatkan perekonomian. Salah satu upaya yang dilakukan oleh lembaga perbankan adalah menyalurkan kredit kepada pihak yang membutuhkan untuk memenuhi kebutuhan nasabah dan memperoleh keuntungan bagi lembaga perbankan. Metode penelitian meliputi penelitian eksploratif-deskriptif-kuantitatif. Populasi penelitian adalah 24.675 nasabah kredit konsumen Bank BRIGuna di wilayah Tapal Kuda, Jawa Timur. Sampel penelitian adalah 250 nasabah yang telah menerima kredit konsumen BRIGuna setidaknya dua kali berturut-turut, menggunakan metode pengambilan sampel non-probabilitas-purposive sampling berdasarkan kuota. Alat dan teknik analisis menggunakan SPSS, SEM, dan AMOS versi 24. Teknik pengumpulan data menggunakan kuesioner/Google Form dan wawancara. Kualitas layanan dan inovasi bank akan meningkatkan citra perusahaan, keunggulan kompetitif berkelanjutan berdasarkan loyalitas, dan niat untuk memilih kembali di satu bank. Inovasi juga memengaruhi kepuasan pelanggan, sementara keunggulan kompetitif berkelanjutan berbasis loyalitas juga dipengaruhi oleh citra perusahaan perbankan. Keunggulan kompetitif berkelanjutan berbasis loyalitas memengaruhi niat untuk memilih kembali nasabah di sebuah bank. Penelitian lebih lanjut yang lebih spesifik mengenai kualitas layanan kredit konsumen, membutuhkan pendekatan kolaboratif kepada pelanggan yang merupakan modal sosial dan berfokus pada inovasi yang memberikan kemudahan bagi pelanggan sekaligus menjaga citra perusahaan di mata pelanggan karena ini adalah kunci keunggulan kompetitif berkelanjutan berbasis loyalitas.

Kata Kunci : Keunggulan Kompetitif Berkelanjutan Berbasis Loyalitas, Kualitas Layanan, Citra Perusahaan, Kepuasan Pelanggan, Niat Pembelian Kembali.

1. INTRODUCTION

The rapid development of information and communication technology has brought significant changes to social interaction patterns, including religious practices. Digital media, such as social media, video platforms, and communication applications, have become new spaces for the dissemination of religious values. In this context, digital media functions not only as a communication tool but also as a medium for shaping public understanding of religion on a broader scale. In Indonesia, a multicultural country with a high diversity of religions, religious moderation is a crucial concept for maintaining social harmony. Religious moderation emphasizes a balanced approach (tawassuth), tolerance (tasamuh), and justice (i'tidal) in religious practice. This concept is not solely derived from Islamic teachings but is also found across various religious traditions as a universal value for maintaining social balance. Research by Nisa et al. (2021) indicates that the values of religious moderation are present in multiple religious traditions and serve as an essential foundation in pluralistic societies (eJournal of Sunan Gunung Djati).

However, the growth of digital media presents serious challenges to the implementation of religious moderation. Digital media often becomes a space for spreading exclusive, intolerant, or even radical religious narratives. Mandala, Witro, and Juraidi (2024) found that the massive dissemination of radical and extremist content online is a major factor triggering social disintegration in pluralistic communities (Jurnal Bimas Islam). This demonstrates that digital media has a dual nature, presenting both opportunities and threats to the strengthening of religious moderation. Additionally, Laila (2025) revealed that the digital era offers significant potential for spreading tolerance through social media, but it also introduces challenges such as religious hoaxes, hate speech, and misinformation that may provoke social conflict (Rumah Jurnal). These findings underscore that without adequate digital literacy, digital media can actually exacerbate societal religious tensions.



In the context of social media, Saumantri (2023) showed that much content circulating on these platforms has the potential to incite interreligious conflict, such as hoaxes and hate speech. The study also emphasized that understanding religious moderation is key to preventing conflicts and maintaining social harmony in digital spaces (E-Journal Metro University). Thus, digital media cannot be separated from the need to reinforce the values of religious moderation. Meanwhile, research by Sazali and Mustafa (2023) highlights the role of new media platforms, such as YouTube, in supporting the strengthening of religious moderation. Their findings indicate that digital media can be strategically utilized by institutions, such as the Ministry of Religious Affairs, to disseminate narratives of moderation to the wider public (Journal Portal). This demonstrates the significant potential of digital media as a constructive religious education tool when managed effectively.

From a da'wah perspective, Al Jauzi and Hamidah (2023) emphasize that mass media play a vital role in delivering moderate and inclusive religious messages. Media-based da'wah can serve as a bridge to reduce conflict and foster a more harmonious religious understanding (UIR Press Journal). These findings reinforce the importance of media as an agent of social transformation in the religious context. Furthermore, research on digital literacy shows that interventions based on digital learning can enhance individuals' ability to recognize false or misleading information. Experimental studies demonstrate that digital media literacy programs can improve people's critical evaluation of information (arXiv). This underscores the importance of a digital learning-based approach in shaping critical and moderate attitudes. Recent studies on digital da'wah also show that platforms such as TikTok and Instagram differ in their effectiveness in conveying religious messages. TikTok is more effective in raising awareness, while Instagram is more effective in fostering deeper understanding (arXiv). These findings indicate that digital media platforms have distinct characteristics and require appropriate learning strategies to convey the values of religious moderation effectively.

Although previous studies have examined religious moderation in the context of digital media, most have focused on communication, da'wah, or media analysis. These studies have yet to comprehensively integrate religious moderation within a systematic learning design framework. In other words, there remains a gap between research on religious moderation in digital media and pedagogical approaches based on learning models. In the educational context, systematic learning approaches such as the Dick and Carey model are highly relevant to bridging this gap. This model emphasizes the importance of structured instructional design, from needs analysis to learning evaluation. Integrating religious moderation into digital media-based learning models is expected to produce a learning process that is not only informative but also transformative in fostering moderate attitudes.

Additionally, constructivist theory emphasizes that learners build knowledge through experience and interaction, including via digital media. Meanwhile, Bandura's social learning theory asserts that individuals learn by observing models, including figures present in digital media. Both theories provide a foundation indicating that digital media can be an effective medium for internalizing the values of religious moderation if designed pedagogically. Based on the review of previous research, it can be concluded that digital media has significant potential to support religious moderation but also carries risks of spreading non-moderate ideologies. On the other hand, research that integrates religious moderation with digital media-based learning models remains very limited. Therefore, research is needed to specifically examine how religious moderation can be developed through systematic and effective digital media-based learning models. Thus, this study is important to fill the gap and contribute to the development of theory and practice in learning religious moderation in the digital era. The study is expected to produce a digital media-based learning model capable of instilling the values of religious moderation more effectively, particularly for young people as the primary users of digital media.

2. RESEARCH METHOD

This study used a quantitative research design with a causal explanatory approach. The population consisted of BRIGuna credit customers of Bank Rakyat Indonesia in the Tapal Kuda region,



East Java. Data were collected through questionnaires distributed to respondents selected using purposive sampling techniques. The variables examined included service quality, innovation, corporate image, customer satisfaction, loyalty-based sustainable competitive advantage, and intention to reselect. Data analysis was conducted using Structural Equation Modeling (SEM) with AMOS software. Prior to hypothesis testing, the model was evaluated through normality, outlier, multicollinearity, and goodness-of-fit tests to ensure the validity and reliability of the structural model.

3. RESULT AND DISCUSSION

1. Normality Test

Based on the results of the normality test of the Structural Equation Model (SEM) in Appendix 6, the critical skewness value was 1.706, and this value lies between $-1.96 \leq 1.706 \leq 1.96$. Based on this result, the research model was declared acceptable and could be used.

2. Outlier Test

Based on the outlier test results of the Structural Equation Model (SEM) in Appendix 6, the chi-square table value with $\alpha = 5\%$ and degree of freedom ($df = 250 - 1 = 249$) was 286.808. Based on the calculation results of Mahalanobis d-squared in Appendix 6, all values were < 286.808 . These results indicate that the research model was acceptable and could be used.

3. Multicollinearity Test

The multicollinearity test in Appendix 6 showed that the determinant of the sample covariance matrix was **59.063**, which is far from zero. Based on these results, the research model was declared acceptable and could be used.

Goodness of Fit Test Results

Criteria	Nilai Cut off	Calculation Results	Information
<i>Chi Square</i>	Expected to be small	253,596	Good
Probabilitas	$\geq 0,05$	0,053	Good
RMSEA	$\leq 0,80$	0,035	Good
GFI	$\geq 0,90$	0,916	Good
AGFI	$\geq 0,90$	0,911	Good
CMIN/DF	$\leq 2,00$	1,300	Good
TLI	$\geq 0,95$	0,976	Good
CFI	$\geq 0,95$	0,980	Good

The first criterion for testing model fit is the chi-square value, where the expected value should be small. Based on calculations using AMOS software, the chi-square value obtained was 253.596, indicating that the model was acceptable.

The second criterion is the probability value, where the cut-off value is ≥ 0.05 . The probability value obtained from AMOS was 0.053, indicating that the model was acceptable.

The third criterion is the RMSEA value, where the cut-off value is ≤ 0.08 . The RMSEA value obtained from AMOS was 0.035, indicating that the model was acceptable.

The fourth and fifth criteria are the GFI and AGFI values, where the cut-off value is ≥ 0.90 . The results from AMOS showed a GFI value of 0.916 and an AGFI value of 0.911, indicating that the model was acceptable.

The sixth criterion is the CMIN/DF value, where the cut-off value is ≤ 2.00 . The CMIN/DF value obtained from AMOS was 1.300, indicating that the model was acceptable.

The seventh and eighth criteria are the TLI and CFI values, where the cut-off value is ≥ 0.95 . The results from AMOS showed a TLI value of 0.976 and a CFI value of 0.980, indicating that the model was acceptable.

4. Hypothesis Testing Results

Variable	Path Coefficient	CR	Probabilitas	Information
KL terhadap CT	0,158	2,258	0,024	Significant



Variable	Path Coefficient	CR	Probabilitas	Information
KL terhadap KNS	0,343	3,850	0,000	Significant
KL terhadap LBSCA	0,036	2,363	0,021	Significant
KL terhadap KPS	0,090	1,243	0,214	Not Significant
IN terhadap CT	0,365	3,942	0,000	Significant
IN terhadap LBSCA	0,191	2,197	0,028	Significant
IN terhadap KNS	0,827	5,440	0,000	Significant
IN terhadap KPS	0,312	3,512	0,000	Significant
CT terhadap LBSCA	0,189	2,528	0,001	Significant
CT terhadap KNS	0,073	0,739	0,460	Not Significant
KPS terhadap CT	0,030	-0,379	0,705	Not Significant
KPS terhadap LBSCA	0,043	0,576	0,565	Not Significant
KPS terhadap KNS	0,036	-0,373	0,709	Not Significant
LBSCA terhadap KNS	0,013	2,408	0,018	Significant

Based on Table 4.15, service quality has a significant effect on the image of Bank Rakyat Indonesia in the Horseshoe Area region because the probability value is $0.024 < 0.05$. Service quality also has a significant effect on the intention to reselect Bank Rakyat Indonesia in the Horseshoe Area because the probability value is $0.000 < 0.05$. Furthermore, service quality has a significant effect on loyalty-based sustainable competitive advantage of Bank Rakyat Indonesia in the Horseshoe Area because the probability value is $0.021 < 0.05$. However, service quality has no significant effect on customer satisfaction of Bank Rakyat Indonesia in the Horseshoe Area because the probability value is $0.214 > 0.05$.

Direct Effect

No	Direct Influence	Estimasi
1	KL ==> KNS	0,208
2	IN ==> KNS	0,875
3	CT ==> KNS	0,040
4	KPS ==> KNS	0,021

The data obtained show that the service quality (KL) variable has an estimated direct effect on LBSCA of 44.91%. The direct effect of the KL variable on KNS has an estimated value of 20.8%. The direct effect of intention (IN) on LBSCA is estimated at 55.9%, while the direct effect of IN on KNS is 87.5%.

The direct effect of image (CT) on LBSCA and KNS is estimated at 23.3% and 4%, respectively. The direct effect of satisfaction (KPS) on LBSCA has an estimated value of 5.5%, while its direct effect on KNS is 2.1%.

The path coefficient values obtained for each relationship among variables (significance and probability values) describe the estimated percentage of direct effects among the variables used.

Indirect Effect

Testing of indirect effects was conducted to examine the interrelated relationships among the variables used. In this study, indirect effect testing was carried out in two stages: first, testing indirect effects based on their estimated values, and second, conducting the Sobel test. The results of the indirect effect testing among variables can be seen in Table 4.17 below:

No.	Pengaruh Tidak Langsung	Estimasi
1	KL ==> LBSCA ==> KNS	0,109
2	IN ==> LBSCA ==> KNS	0,119
3	CT ==> LBSCA ==> KNS	0,101
4	KPS ==> LBSCA ==> KNS	0,101



The results of the indirect effect test in this study indicate that the variable acting as a mediator is LBSCA. The LBSCA variable mediates the relationship between the KL and KNS variables with an estimated value of 10.9%. The LBSCA variable mediates the relationship between the IN and KNS variables with an estimated value of 11.9%. The LBSCA variable mediates the relationship between CT and KPS with KNS with an estimated value of 10.1%. The next test for indirect effects is the Sobbel test. The results of the Sobbel test can be seen in Table below:

No.	Indirect Influence	Variabel	Nilai	information
		Mediasi	z	
1	KL => LBSCA => KNS	LBSCA	2,084	Able to mediate
2	IN => LBSCA => KNS	LBSCA	2,108	Able to mediate
3	CT => LBSCA => KNS	LBSCA	2,037	Able to mediate
4	KPS => LBSCA => KNS	LBSCA	0,565	Unable to mediate

The Sobbel test results indicate that the mediating variable used is LBSCA. The z-value obtained for the LBSCA mediator for the KL and KNS variables is positive (2.084 > 1.96), indicating that it is capable of mediating the KL and KNS variables. The LBSCA mediator has a positive z-value of 2.108 > 1.96, indicating that it is capable of mediating the IN and KNS variables. The LBSCA mediator has a positive z-value of 2.037 > 1.96, indicating that it is capable of mediating the CT and KNS variables. The LBSCA mediator has a positive z-value of 0.565 < 1.96, indicating that it is unable to mediate the KPS and KNS variables.

Total Effect

No.	Total Influence	Estimasi
1	LBSCA <== KL ==> LBSCA==> KNS	0,013 ; 0,199
2	LBSCA <== IN ==> LBSCA==> KNS	0,652 ; 0,894
3	LBSCA <== CT ==> LBSCA==> KNS	0,233 ; 0,041
4	LBSCA <== KPS ==> LBSCA==> KNS	0,048 ; 0,022

The results of the total influence test in this study indicate that the KL variable on LBSCA has an estimate of 1.3%, while for the KL variable on KNS as a whole has an estimate of 19.9%. The total influence for the IN variable with LBSCA has an estimate of 65.2%, while for the IN variable with KNS as a whole has an estimate of 89.4%. The total influence for the CT variable with LBSCA has an estimate of 23.3%, while for the CT variable with KNS as a whole has an estimate of 4.1%. The total influence for the KPS variable with LBSCA has an estimate of 4.8%, while for the KPS variable with KNS as a whole has an estimate of 2.2%.

Discussion

This study aims to analyze the causal relationships between variables to test hypotheses regarding the intention to re-select banking services, linking these findings with existing theories and previous empirical research. The primary focus is on Bank BRI in the Tapal Kuda region, specifically regarding their "BRIGuna" consumer credit products. Facing intense competition, Bank BRI strives to retain customers through a loyalty-based sustainable competitive advantage approach, ensuring that existing customers choose to return to their services upon the maturity of their loans.

The results indicate that the intention to re-select is influenced by five key factors: service quality, product innovation, corporate image, customer satisfaction, and sustainable competitive advantage. Service quality and innovation are proven to have both direct and indirect effects on re-selection intention through mediating variables such as image and satisfaction. This conceptual framework synthesizes various theories encompassing 14 causal relationships to strengthen the bank's marketing strategies in maintaining potential customers.

Service quality—comprising tangibles, reliability, responsiveness, assurance, and empathy—was found to have a significant impact on Bank BRI's corporate image. Adequate physical facilities, comfortable waiting areas, and employee professionalism in processing credit transactions have met customer expectations. The positive image formed by high service quality is crucial, as customer



perceptions of management honesty and reputation are primary determinants in winning public trust within the dynamic banking industry.

Furthermore, service quality directly impacts the customer's intention to re-select BRIGuna credit services. The customer's decision to engage in repeat transactions is rooted in trust in the bank's integrity and professional risk management. Positive experiences during administrative processes and interactions with friendly staff create psychological comfort. This proves that consistent fulfillment of service standards is key to a customer's decision to use the bank's products again in the future.

The research also reveals that service quality plays a vital role in creating a loyalty-based sustainable competitive advantage. By providing services that are difficult for competitors to replicate, Bank BRI can utilize its internal resources (Resource-Based View) as a strategic strength. Customers who are satisfied with the service quality tend to exhibit loyal behavior, such as providing positive remarks and recommending BRIGuna products to others, which serves as organic promotion for the bank.

Overall, the integration of superior service quality and effective corporate image management significantly enhances customer satisfaction. The resulting loyalty is no longer just about momentary satisfaction but represents a long-term commitment to continue using Bank BRI's services. These findings support modern marketing theories suggesting that sustainable competitive advantage in the banking industry relies heavily on a bank's ability to manage customer relationships and the overall quality of the customer experience.

4. CONCLUSION

This study concludes that service quality, innovation, corporate image, customer satisfaction, and loyalty-based sustainable competitive advantage play important roles in influencing the repurchase intention of BRIGuna credit customers at Bank BRI in the Tapal Kuda Region, East Java. The Structural Equation Modeling (SEM) results indicate that service quality significantly affects corporate image, loyalty-based sustainable competitive advantage, and repurchase intention. Innovation also has a significant positive effect on corporate image, customer satisfaction, loyalty-based sustainable competitive advantage, and repurchase intention. These findings show that better services and continuous innovation are essential factors in encouraging customers to reuse BRIGuna credit facilities.

Furthermore, corporate image was proven to significantly influence loyalty-based sustainable competitive advantage, although it did not directly affect repurchase intention. Customer satisfaction was found to have no significant direct effect on corporate image, loyalty-based sustainable competitive advantage, or repurchase intention. This indicates that satisfaction alone is not sufficient to encourage customers to reselect BRIGuna credit unless it is supported by stronger strategic factors such as innovation, service excellence, and company reputation.

Finally, loyalty-based sustainable competitive advantage was found to significantly influence repurchase intention and successfully mediate the relationships between service quality, innovation, corporate image, and repurchase intention. Therefore, Bank BRI should strengthen customer loyalty by consistently improving service quality, developing innovative credit products, and maintaining a positive corporate image. These strategies will help create long-term competitive advantage and increase customers' intention to repeatedly choose BRIGuna credit services in the future.

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