

The Influence of Brand Image, Consumer Experience, and Service Quality on Consumer Loyalty at FIF Group Meulaboh, West Aceh

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ABSTRACT

This study aims to analyze the influence of Brand Image, Customer Experience, and Service Quality on Customer Loyalty at FIF Group Meulaboh, West Aceh. This research employed a quantitative approach with an associative research design. The population consisted of 150 customers of FIF Group Meulaboh, West Aceh, who make monthly credit installment payments. The sampling technique used was saturated sampling (census), in which the entire population was selected as the research sample. Data were collected through questionnaires using a Likert scale. The data analysis techniques included validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, t-tests, F-tests, and the coefficient of determination (R^2), with the assistance of IBM SPSS Statistics. The results showed that, partially, Brand Image, Customer Experience, and Service Quality had a positive and significant effect on Customer Loyalty at FIF Group Meulaboh, West Aceh. Simultaneously, Brand Image, Customer Experience, and Service Quality also had a positive and significant effect on Customer Loyalty. The coefficient of determination (R^2) of 0.780 indicates that 78.0% of the variation in Customer Loyalty can be explained by Brand Image, Customer Experience, and Service Quality, while the remaining 22.0% is influenced by other variables outside the scope of this study. Brand Image was found to be the most dominant variable affecting Customer Loyalty.

Keywords: Brand Image, Customer Experience, Service Quality, Customer Loyalty.

1. Introduction

The financing industry in Indonesia is currently experiencing fairly rapid growth, marked by the increasing number of financing companies offering various products and services to the public. One of the financing companies developing in Indonesia is FIF Group, which has an extensive network reaching various regions, including the Meulaboh area, West Aceh. This condition has resulted in increasingly intense competition among financing companies, requiring each company to be able to retain consumers and increase consumer loyalty so that they continue to use the services offered (Otoritas Jasa Keuangan, 2023).

Consumer loyalty is an important factor in the sustainability of a company because loyal consumers tend to make repeat transactions, are less likely to switch to other companies, and have the potential to recommend services to others. According to Tjiptono (2022), consumer loyalty is a consumer's commitment to continue using a

product or service consistently in the future. However, under conditions of intense competition, building consumer loyalty is not an easy task. Companies need to understand various factors that can influence consumer loyalty, such as Brand Image, consumer experience, and service quality (Kotler & Keller, 2021).

Brand Image is one of the important factors that can influence consumers' perceptions and decisions in choosing a product or service. A strong Brand Image will create a positive impression in consumers' minds, thereby increasing trust and loyalty. However, the phenomenon indicates that although FIF Group is widely known by the public, there are still consumers who compare the company's image with other financing institutions. This causes Brand Image to be not yet fully capable of building consumer loyalty sustainably (Keller, 2021).

In addition to Brand Image, consumer experience is also an important factor in creating long-

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term relationships between companies and consumers. Consumer experience reflects the overall interactions experienced by consumers while using the company's services, starting from the financing application process to the services provided by employees. According to Lemon and Verhoef (2021), a positive consumer experience can increase consumer satisfaction and loyalty. However, the phenomenon in the field indicates that consumer experience in some financing services is still not optimal, such as processes that are considered complicated or inconsistent services, which can affect consumer loyalty.

This research focuses on consumers of FIF GROUP Meulaboh, West Aceh. To strengthen the research phenomenon, the researcher conducted an initial survey of 30 respondents on May 30, 2026, through the distribution of questionnaires. This survey aimed to obtain an initial overview of consumer loyalty in using financing services and to determine consumers' perceptions of Brand Image, consumer experience, and the service quality provided by the company. In addition, this survey was also conducted to identify indications of the influence of these three factors on consumer loyalty at FIF GROUP Meulaboh, West Aceh.

The results of the initial survey of FIF GROUP Meulaboh, West Aceh consumers indicate that, regarding the Brand Image variable, some consumers gave a positive assessment of FIF GROUP's brand image, while there were still consumers who had a negative perception of the company's brand. Theoretically, Brand Image is the perception and belief formed in consumers' minds toward a brand. A positive brand image can increase consumer trust and encourage the formation of loyalty. However, the results of the initial survey indicate that FIF GROUP's Brand Image still needs to be strengthened in order to create a more positive perception among consumers.

Regarding the consumer experience variable, the survey results indicate that many consumers feel that their experience while using FIF GROUP services is not yet fully satisfactory. Theoretically, consumer experience is the overall experience perceived by consumers while interacting with a company, whether before, during, or after using its services. A positive experience will create satisfaction and encourage consumers to continue using the company's services. The conditions identified in the initial survey indicate that consumer experience still needs to be improved in order to provide a better impression and strengthen the relationship between consumers and the company.

Regarding the service quality variable, the initial survey results indicate that consumers' assessment of FIF GROUP's service quality tends to be relatively poor. Theoretically, service quality is the company's ability to provide services that meet consumer expectations. Good service quality can increase consumer satisfaction and trust, thereby contributing to increased loyalty. The results of the initial survey indicate that there are still several aspects of service that need to be improved in order to optimally meet consumer

expectations. On the other hand, service quality also plays an important role in influencing consumer loyalty. Service quality reflects the company's ability to meet consumer expectations through fast, accurate, and friendly services. According to Parasuraman et al. (2021), good service quality will increase satisfaction and ultimately encourage consumer loyalty. However, the phenomenon indicates that there are still consumer complaints regarding services, such as lengthy administrative processes or lack of employee responsiveness, which can affect consumers' perceptions of the company.

Regarding the consumer loyalty variable, the survey results indicate that the majority of consumers still have a relatively low level of loyalty. Theoretically, consumer loyalty is the commitment of consumers to continue using a company's products or services repeatedly and to recommend them to others. Loyal consumers tend not to switch easily to competing companies even when various alternatives are available. However, the results of the initial survey indicate that there are still consumers who do not fully have a commitment to continue using FIF GROUP services in the long term.

Based on the results of the initial survey, it can be concluded that consumer loyalty at FIF GROUP Meulaboh, West Aceh, still needs to be improved. In addition, the conditions of Brand Image, consumer experience, and service quality also indicate several problems that may affect consumer loyalty. This phenomenon indicates that Brand Image, consumer experience, and service quality are suspected to play an important role in shaping consumer loyalty.

2. Literature Review

2.1 Brand Image

Brand Image is an important factor that can influence consumer perceptions and decisions in choosing a product or service. A strong Brand Image creates a positive impression in consumers' minds, thereby increasing consumer trust and loyalty. Brand Image represents consumers' perceptions, beliefs, and impressions of a brand formed through information, experience, quality, and company reputation. A positive Brand Image can create consumer trust, increase brand value, and encourage consumer loyalty.

According to Sri Lestari et al. (2025), Brand Image can be measured through several indicators, namely:

1. Strength of Brand Associations, referring to the extent to which consumers can easily remember and recognize a brand.
2. Brand Superiority, referring to consumers' positive perceptions of the brand, including its quality, benefits, and value.
3. Brand Uniqueness, referring to the extent to which a brand has distinctive characteristics compared with competitors.
4. Trust in the Brand, referring to the extent to which consumers believe that the brand can fulfill their expectations and provide the promised benefits.
5. Brand Reputation, referring to the general assessment of the brand by the public based

on experiences and information circulating about the brand.

In this study, Brand Image is measured using these five indicators because they are considered capable of describing consumers' perceptions of FIF GROUP Meulaboh, West Aceh, and how these perceptions can influence consumer loyalty.

2.2 Consumer Experience

Consumer Experience refers to the overall perception, assessment, and response formed through various interactions between consumers and a company, both directly and indirectly, during the process of using a product or service. According to Tjiptono (2022), consumer experience is the total experience perceived by consumers at every contact point with a company that influences consumer perceptions and satisfaction. A positive experience can create a favorable impression, increase satisfaction, build trust, and encourage consumers to reuse the company's services and become loyal.

According to Putri and Handayani (2024), Consumer Experience can be measured through the following indicators:

1. Sensory Experience, referring to experiences perceived through the five senses, such as visual appearance, environmental comfort, and service atmosphere.
2. Emotional Experience, referring to feelings that arise during interactions with the company, such as satisfaction, happiness, or disappointment.
3. Cognitive Experience, referring to experiences related to consumers' thoughts and assessments of products or services, such as the ease of understanding information and processes.
4. Behavioral Experience, referring to experiences that encourage consumer actions, such as the intention to reuse services or interact further with the company.
5. Relational Experience, referring to experiences related to social relationships between consumers and the company or other consumers.

These indicators are used to assess the extent to which consumers experience positive interactions with FIF GROUP Meulaboh, West Aceh, which may subsequently contribute to consumer loyalty.

2.3 Service Quality

Service Quality refers to the company's ability to provide services that meet or exceed consumer expectations. According to Tjiptono (2022), service quality is the expected level of excellence and the control over that level of excellence to fulfill consumer needs. Good service quality can create consumer satisfaction and trust and contribute to the establishment of long-term relationships with consumers.

According to Pratama et al. (2025), Service Quality can be measured through the following indicators:

1. Service Speed, referring to the company's ability to provide services quickly without making consumers wait too long.

2. Service Accuracy, referring to the suitability of the services provided to consumers' needs and expectations.
3. Employee Friendliness, referring to employees' polite, friendly, and respectful attitudes during the service process.
4. Ease of the Service Process, referring to the ease of service procedures so that consumers do not experience difficulties or feel burdened.
5. Responsiveness, referring to employees' readiness to assist consumers and respond quickly to their needs and complaints.

In this study, these five indicators are used because they describe the quality of services provided by FIF GROUP Meulaboh, West Aceh, particularly in terms of speed, accuracy, friendliness, ease of service procedures, and employee responsiveness.

2.4 Consumer Loyalty

Consumer Loyalty is an important factor in the sustainability of a company because loyal consumers tend to make repeat transactions, are less likely to switch to competing companies, and have the potential to recommend products or services to others. According to Tjiptono (2022), consumer loyalty is a consumer's commitment to continue using a product or service consistently in the future.

According to Mu'alimin et al. (2025), Consumer Loyalty can be measured through the following indicators:

1. Repeat Purchase, referring to consumers' behavior of repeatedly purchasing or using a product or service because they are satisfied and trust the quality provided.
2. Recommendation to Others (Word of Mouth), referring to consumers' willingness to recommend a product or service to others as a form of satisfaction and trust.
3. Commitment to the Product/Service, referring to consumers' attachment and loyalty to continue using a product or service over the long term.
4. Resistance to Switching to Competitors, referring to consumers' tendency to continue choosing the same product or service even when many alternatives from competitors are available.

These four indicators are used in this study because they are considered capable of describing consumer loyalty in using FIF GROUP Meulaboh, West Aceh's financing services and showing the level of consumer attachment to the company.

2.5 Theoretical Framework and Hypothesis Development

1. Theoretical Framework

Based on the theoretical review presented above and supported by several previous studies, the following conceptual framework can be proposed:

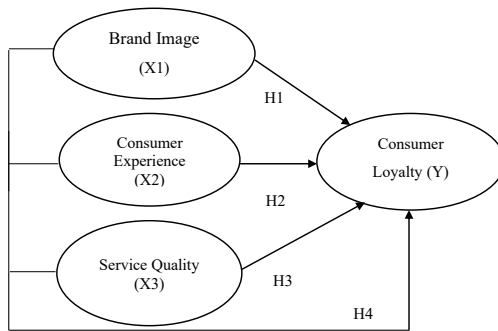


Figure 1. Theoretical Framework

2. Research Hypotheses

According to Sahir (2022), a hypothesis is an initial prediction in research that may describe a relationship between an independent variable and a dependent variable. Based on the conceptual framework presented in Figure 1, the hypotheses of this study are formulated as follows:

- H1: Brand Image has an effect on Consumer Loyalty at FIF Group Meulaboh, West Aceh.
 H2: Consumer Experience has an effect on Consumer Loyalty at FIF Group Meulaboh, West Aceh.
 H3: Service Quality has an effect on Consumer Loyalty at FIF Group Meulaboh, West Aceh.
 H4: Brand Image, Consumer Experience, and Service Quality have a simultaneous effect on Consumer Loyalty at FIF Group Meulaboh, West Aceh.

3. Method

3.1 Research Design

This study uses a quantitative approach with an associative research design. The quantitative approach is used because the data collected in this study are in the form of numerical data obtained through questionnaires and analyzed using statistical methods. The associative design is used to examine the relationship and influence between the independent variables, namely Brand Image (X1), Consumer Experience (X2), and Service Quality (X3), and the dependent variable, namely Consumer Loyalty (Y).

The purpose of this study is to determine the partial and simultaneous effects of Brand Image, Consumer Experience, and Service Quality on Consumer Loyalty at FIF Group Meulaboh, West Aceh. Data analysis is conducted using statistical techniques to test the hypotheses that have been formulated based on the conceptual framework.

3.2 Research Location and Time

This research was conducted at FIF Group Meulaboh, West Aceh. The research was carried out from May to July 2026, covering the stages of initial observation, questionnaire preparation, data collection, data processing, and analysis.

3.3 Population and Sample

1. Population

According to Sugiyono (2020), a population is a general area consisting of objects or subjects that have certain qualities and characteristics determined by the researcher to be studied and subsequently used as the basis for drawing conclusions.

The population in this study consists of all consumers of FIF Group Meulaboh, West Aceh, who are monitored in the monthly credit installment payment process, with an average total of 150 consumers.

2. Sample

According to Sugiyono (2020), saturated sampling or census is a sampling technique in which all members of the population are included as research samples. This technique is used when the population size is relatively limited, allowing all members of the population to be selected as respondents.

Based on these considerations, this study uses a saturated sampling (census) technique, in which all members of the population are included as research samples. Therefore, the sample size in this study is 150 FIF Group Meulaboh, West Aceh consumers who make credit installment payments every month.

3.4 Research Instrument

The research instrument used in this study was a questionnaire. The questionnaire was developed based on the indicators of each research variable, namely Brand Image, Consumer Experience, Service Quality, and Consumer Loyalty. The questionnaire was distributed to FIF Group Meulaboh consumers who were selected as respondents.

The questionnaire items were measured using a five-point Likert scale, ranging from 1 to 5, with the following response categories: Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), and Strongly Agree (5). The use of the Likert scale was intended to measure respondents' perceptions and assessments of each research variable.

Before being used for data collection, the research instrument was tested for validity and reliability to ensure that each questionnaire item was capable of measuring the intended variable consistently and accurately.

3.5 Data Analysis Technique

The data obtained from this study were analyzed using statistical methods to determine the effects of Brand Image, Consumer Experience, and Service Quality on Consumer Loyalty. Based on the objectives and hypotheses proposed in this study, the data analysis method applied was multiple linear regression analysis.

According to Sahir (2022:52), "multiple linear regression is an analytical method consisting of more than two variables, namely two or more independent variables and one dependent variable. Through this technique, an overview of the influence of independent variables on the dependent variable can be obtained."

The multiple linear regression equation used in this study is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Where:

Y: Consumer Loyalty

a: Constant

X_1 : Brand Image

X_2 : Consumer Experience

X_3 : Service Quality

b_1, b_2, b_3 : Regression Coefficients

e: Standard Error

3.6 Data Testing

The data testing used in this study consists of validity and reliability tests, which aim to determine whether the designed questionnaire is appropriate for use as a research instrument or research tool. The statistical calculations for the validity and reliability tests were performed with the assistance of the SPSS software program.

1. Validity Test

Sahir (2022:31) states that "the validity test is a trial of research questions aimed at determining the extent to which respondents understand the questions posed by the researcher. If the results are invalid, it is possible that the respondents do not understand the questions asked. The validity test is related to the accuracy of the measuring instrument in achieving its intended objective. A measuring instrument is considered valid if the measurement results are accurate, actual, and correct. The validity test is conducted by calculating the correlation coefficient between the subjects on each question item and the score obtained from the questionnaire, namely by determining the correlation coefficient (r) for each question and comparing it with the critical value of the correlation table (r), with the following criteria for Consumer Loyalty:

1. If r calculated $> r$ table, the statement is declared valid.
2. If r calculated $< r$ table, the statement is declared invalid.

If these requirements are met, it can be concluded that the instrument has good construct validity. Meanwhile, invalid question items are eliminated and excluded from the instrument. After all question items have been declared valid, the instrument is considered appropriate for use as a research questionnaire.

2. Reliability Test

Sahir (2022:33) states that "reliability refers to testing the consistency of respondents' answers. Reliability is expressed in numerical form, usually as a coefficient. The higher the coefficient, the higher the reliability or consistency of the respondents' answers. The reliability test is used to measure the accuracy and consistency of an instrument or research tool by testing the reliability of the question items in the questionnaire. The question items that have been declared valid in the validity test are then tested for reliability based on the following criteria:

1. If r alpha is positive or $> r$ table, the statement is considered reliable.
2. If r alpha is negative or $< r$ table, the statement is considered unreliable.

A variable is considered reliable if it has a Cronbach's Alpha value > 0.60 ."

3. Classical Assumption Test

According to Riyanto and Hatmawan (2020), "the classical assumption test is a series of statistical tests used to ensure that a regression model meets the basic assumptions, thereby producing linear, unbiased, and consistent regression coefficient estimates. This test includes the normality test, multicollinearity test, and heteroscedasticity test."

Normality Test

Sahir (2022:69) states that "the normality test is used to examine whether the independent and dependent variables are normally distributed or not. A good regression model should be assessed using both graphical analysis and statistical tests, with the following criteria:

1. If the significance value or probability value > 0.05 , the hypothesis is accepted because the data are normally distributed.
2. If the significance value or probability value < 0.05 , the hypothesis is rejected because the data are not normally distributed."

Multicollinearity Test

According to Imam Ghozali (2021), "the multicollinearity test aims to examine whether there is a correlation among the independent variables in the regression model. A good regression model should not experience multicollinearity, because it can cause the estimated regression coefficients to become unstable and make the interpretation of the model difficult. The presence or absence of multicollinearity in a regression model can be detected as follows:

1. The R^2 value produced by a regression model estimation is very high, but individually, many of the independent variables do not significantly affect the dependent variable.
2. Analyze the correlation matrix of the independent variables. If there is a sufficiently high correlation among the independent variables, this indicates the presence of multicollinearity.
3. Multicollinearity can also be identified by examining (1) the tolerance value and its counterpart, (2) the Variance Inflation Factor (VIF). The commonly used cutoff values to indicate the presence of multicollinearity are Tolerance > 0.10 or VIF < 10 ."

Heteroscedasticity Test

Sahir (2022:69) states, "The heteroscedasticity test is used to determine whether there is an inequality of variances among the residuals from one observation to another. The basis for decision-making is determined by examining the probability value, with the following criteria:

1. If the significance value or probability value > 0.05 , the hypothesis is accepted because the data do not exhibit heteroscedasticity.
2. If the significance value or probability value < 0.05 , the hypothesis is rejected because the data exhibit heteroscedasticity."

4. Simultaneous Test (F-Test)

Sahir (2022:53) states, "The simultaneous hypothesis test (F-test) is used to determine whether there is a simultaneous effect of the independent variables on the dependent variable. The F-test basically indicates whether all independent variables included in the model jointly affect the dependent variable. It is used to test the significance level of the independent variables (*Brand Image*, Consumer Experience, and Service Quality) simultaneously or as a whole on the dependent variable (Consumer Loyalty). The testing criteria are as follows:

1. If F calculated $> F$ table, then H_a is accepted and H_o is rejected.

2. If $F_{\text{calculated}} < F_{\text{table}}$, then H_0 is accepted, and H_a is rejected.

The hypothesis testing can be formulated as follows:

H_{04} : *Brand Image*, Consumer Experience, and Service Quality have no effect on Consumer Loyalty at FIF Group Meulaboh, West Aceh.

H_{a4} : *Brand Image*, Consumer Experience, and Service Quality have an effect on Consumer Loyalty at FIF Group Meulaboh, West Aceh.

5. t-Test

Sahir (2022:54) states, "The partial test or t-test is a test of the regression coefficients partially, used to determine the partial significance or the effect of each independent variable on the dependent variable. The t-test is intended to determine the extent to which each independent variable (*Brand Image*, Consumer Experience, and Service Quality) individually explains the dependent variable (Consumer Loyalty). The testing criteria are as follows:

1. If $t_{\text{calculated}} > t_{\text{table}}$, then H_a is accepted and H_0 is rejected.
2. If $t_{\text{calculated}} < t_{\text{table}}$, then H_0 is accepted, and H_a is rejected.

The hypotheses can be formulated as follows:

H_{01} : *Brand Image* has no effect on Consumer Loyalty at FIF Group Meulaboh, West Aceh.

H_{a1} : *Brand Image* has an effect on Consumer Loyalty at FIF Group Meulaboh, West Aceh.

H_{02} : Consumer Experience has no effect on Consumer Loyalty at FIF Group Meulaboh, West Aceh.

H_{a2} : Consumer Experience has an effect on Consumer Loyalty at FIF Group Meulaboh, West Aceh.

H_{03} : Service Quality has no effect on Consumer Loyalty at FIF Group Meulaboh, West Aceh.

H_{a3} : Service Quality has an effect on Consumer Loyalty at FIF Group Meulaboh, West Aceh.

4. Results and Discussion

4.1 Respondent Characteristics

The characteristics of the respondents describe the identities of the consumers who served as the subjects of this study. The respondent characteristic data in this study were obtained from 150 consumers of FIF Group Meulaboh, West Aceh. The characteristics analyzed include gender, age, and income, as shown in the figure below.

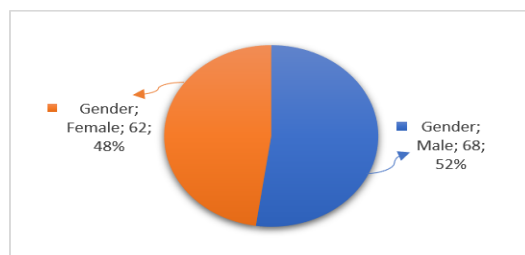


Figure 2. Respondent Characteristics Based on Gender

Based on Figure 4.1, it is known that, out of 150 respondents, the majority were male, consisting of 88 respondents (58.7%), while 62 respondents (41.3%) were female. This indicates that consumers of FIF Group Meulaboh, West Aceh, are predominantly male, although female consumers also represent a substantial proportion of those using financing services.

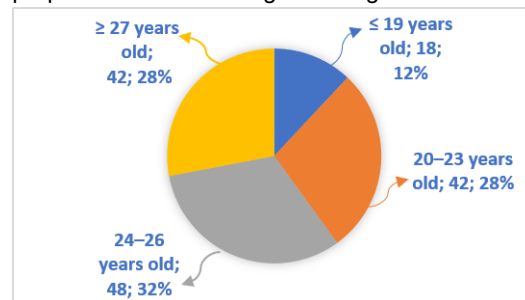


Figure 3. Respondent Characteristics Based on Age

Based on age, the majority of respondents were 24–26 years old, totaling 48 respondents (32.0%), followed by respondents aged 20–23 years, totaling 42 respondents (28.0%), respondents aged ≥27 years, totaling 42 respondents (28.0%), and respondents aged ≤19 years, totaling 18 respondents (12.0%). This indicates that most consumers are of productive age and have financing needs to support their activities and economic needs.

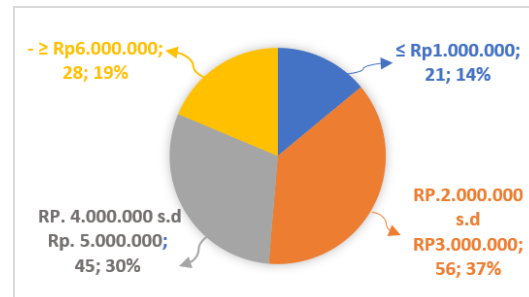


Figure 4. Respondent Characteristics Based on Income

Based on income, the majority of respondents had an income of Rp2,000,000–Rp3,000,000, totaling 56 respondents (37.3%), followed by respondents with an income of Rp4,000,000–Rp5,000,000, totaling 45 respondents (30.0%), respondents with an income of ≥Rp6,000,000, totaling 28 respondents (18.7%), and respondents with an income of ≤Rp1,000,000, totaling 21 respondents (14.0%). This indicates that most consumers of FIF Group Meulaboh, West Aceh, come from the middle-income group, making financing services one of the alternatives for meeting consumption and investment needs.

4.2 Data Analysis Results

1. Validity Test

The validity test in this study was conducted to determine the extent to which the research instrument was able to accurately measure the variables under investigation. The validity test was performed using the *Pearson Product Moment Correlation* with the assistance of IBM SPSS Statistics version 27. A statement item is declared valid if the calculated r -value is greater than the r -table value and has a significance val-

ue (Sig.) of less than 0.05. The r-table value was determined based on the degrees of freedom ($df = n - 2$). Thus, with a total of 150 respondents, the degrees of freedom were 148, and at a 5% significance level (*two-tailed*), the r-table value was 0.134.

Based on the results of the validity test, all statement items for the variables *Brand Image*, *Consumer Experience*, *Service Quality*, and *Consumer Loyalty* had significance values below 0.05 and calculated r-values greater than the r-table value (0.134). Therefore, all statement items met the validity criteria and were declared valid. Accordingly, all statement items were deemed appropriate for use as research instruments and could proceed to the reliability testing stage and subsequent data analysis. The complete results of the validity test are presented in Figure 5 below.

Question Item	Variable	Calculated r	r-table	Status
Item A1	Consumer Loyalty (Y)	0.834	0.134	Valid
Item A2		0.863	0.134	Valid
Item A3		0.820	0.134	Valid
Item A4		0.814	0.134	Valid
Item B1	Brand Image (X1)	0.810	0.134	Valid
Item B2		0.799	0.134	Valid
Item B3		0.848	0.134	Valid
Item B4		0.837	0.134	Valid
Item B5	Consumer Experience (X2)	0.784	0.134	Valid
Item C1		0.838	0.134	Valid
Item C2		0.787	0.134	Valid
Item C3		0.719	0.134	Valid
Item C4	Service Quality (X3)	0.829	0.134	Valid
Item C5		0.798	0.134	Valid
Item D1		0.824	0.134	Valid
Item D2		0.815	0.134	Valid
Item D3		0.802	0.134	Valid
Item D4		0.818	0.134	Valid
Item D5		0.842	0.134	Valid

Figure 5. Validity Test

Based on the results of the validity test presented in Table 4.1, it is known that all statement items for the variables *Consumer Loyalty (Y)*, *Brand Image (X1)*, *Consumer Experience (X2)*, and *Service Quality (X3)* have calculated r-values greater than the r-table value of 0.134. The calculated r-values for the *Consumer Loyalty (Y)* variable range from 0.814–0.863, *Brand Image (X1)* ranges from 0.784–0.848, *Consumer Experience (X2)* ranges from 0.719–0.838, and *Service Quality (X3)* ranges from 0.802–0.842. Since all calculated r-values > r-table (0.134), all statement items are declared valid. Therefore, the research instrument is capable of accurately measuring each variable and is appropriate for use as a data collection instrument. Thus, the research can proceed to the reliability test and subsequent data analysis.

2. Reliability Test

The reliability test was conducted to determine the level of reliability and consistency of the research instrument in measuring the variables under investigation. In this study, the reliability test used the *Cronbach's Alpha* method, which is commonly used in social science research. This analysis was used to assess the consistency of respondents' answers to each statement item in the questionnaire.

According to Sahir (2021:33), reliability refers to testing the consistency of respondents' answers. Reliability is expressed in the form of a coefficient, where the higher the coefficient value, the higher the level of reliability or consistency of respondents' answers. The reliability test is used to measure the accuracy and consistency of the

research instrument. A variable is declared reliable if it has a *Cronbach's Alpha* value > 0.60. The results of the reliability test for each variable are presented in the following table.

Table 1. Reliability Test

No	Variable	Alpha Value	Criterion	Status
1.	Consumer Loyalty (Y)	0.853	0,60	Reliabel
2.	Brand Image (X1)	0.874	0,60	Reliabel
3.	Consumer Experience (X2)	0.855	0,60	Reliabel
4.	Service Quality (X3)	0.878	0,60	Reliabel

Based on the results of the reliability test presented in Table 1, it is known that all research variables have *Cronbach's Alpha* values greater than the minimum criterion of 0.60, namely *Consumer Loyalty (Y)* at 0.853, *Brand Image (X1)* at 0.874, *Consumer Experience (X2)* at 0.855, and *Service Quality (X3)* at 0.878. Since all *Cronbach's Alpha* values are > 0.60, all variables are declared reliable. Furthermore, all alpha values are above 0.80, indicating that the research instrument has a high level of reliability. Therefore, all statement items for each variable have good consistency in measuring the constructs under investigation, making the research instrument appropriate for data collection and subsequent analysis.

4.3 Classical Assumption Test

1. Normality Test

The normality assumption test was conducted to examine whether the data of the independent variables (X) and dependent variable (Y) in the resulting regression equation were normally distributed or not normally distributed. If the data are normally distributed, data analysis and hypothesis testing are conducted using parametric statistics. The normality of the data was tested using the Kolmogorov-Smirnov *One-Sample Test* with the following testing criterion: if the significance probability is > 0.05, the data are normally distributed. The data processing in this study produced the following results:

Table 2. Normality Test

Normality	Residual
Kolmogorov-Smirnov Z	0.200
Sig.	0.463

Based on the results of the normality test using the Kolmogorov-Smirnov method presented in Table 2, the Kolmogorov-Smirnov Z value was 0.200, with a significance value (Asymp. Sig.) of 0.463. Based on the decision-making criterion, if the significance value is greater than 0.05, the residual data are declared to be normally

distributed. Since the significance value of 0.463 > 0.05, it can be concluded that the residual data in the regression model are normally distributed. Therefore, the normality assumption has been fulfilled, and the regression model is appropriate for further analysis.

2. Multicollinearity Test

Table 3. Multicollinearity Test

Variable	Collinearity	
	Tolerance	VIF
Brand Image (X1)	0.146	6.864
Consumer Experience (X2)	0.157	6.389
Service Quality (X3)	0.135	7.425

Based on the results of the multicollinearity test presented in Table 3, it is known that the *Brand Image* (X1) variable has a Tolerance value of 0.146 and a Variance Inflation Factor (VIF) value of 6.864, the Consumer Experience (X2) variable has a Tolerance value of 0.157 and a VIF value of 6.389, while the Service Quality (X3) variable has a Tolerance value of 0.135 and a VIF value of 7.425. Based on the decision-making criteria, a regression model is considered free from multicollinearity if it has a Tolerance value > 0.10 and a VIF value < 10. Since all variables have Tolerance values greater than 0.10 and VIF values less than 10, it can be concluded that the regression model does not experience multicollinearity. Therefore, there is no high correlation among the independent variables, indicating that the regression model fulfills one of the classical assumptions and is appropriate for further regression analysis.

3. Heteroscedasticity Test

Sahir (2021:69) states, "The heteroscedasticity test is used to determine whether there is an inequality of variance among the residuals from one observation to another. If the residuals have the same variance, it is referred to as homoscedasticity, whereas if they do not, it is referred to as heteroscedasticity. A good regression equation should not exhibit heteroscedasticity. This analysis was conducted using SPSS Version 27.0 through a scatterplot graph between the predicted value (ZPRED) for the independent variables and the residual value (SRESID). The results of the data processing for the homoscedasticity test can be seen in the following graph:

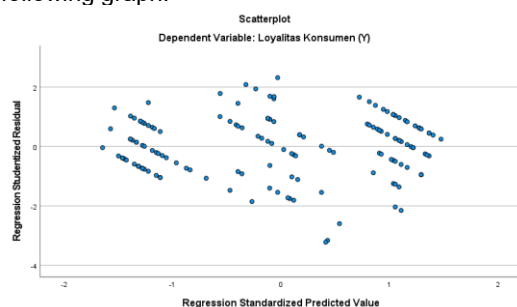


Figure 6. Heteroscedasticity Test

Based on Figure 6, the results of the heteroscedasticity test indicate that the residual points in the scatterplot are randomly distributed above and below the zero value and do not form any particular pattern. This indicates that heteroscedasticity does not occur in the regression model. Therefore, the classical assumption of homoscedasticity has been fulfilled; the residual variance is constant, and the regression model is appropriate for further analysis and valid and reliable hypothesis testing.

4.4 Hypothesis Testing Results

1. Effect of Independent Variables on the Dependent Variable

In accordance with the research questions and hypotheses, this analysis aims to determine the effects of *Brand Image* (X1), Consumer Experience (X2), and Service Quality (X3) as independent variables on Consumer Loyalty (Y) as the dependent variable, both partially and simultaneously. The testing was conducted using multiple linear regression analysis to determine the magnitude of the effect of each independent variable on the dependent variable. The results of the multiple linear regression analysis are presented in the following table.

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	0.606	0.691		0.877
	<i>Brand Image</i> (X1)	0.315	0.084	0.382	3.756
	Consumer Experience (X2)	0.268	0.084	0.313	3.196
	Service Quality (X3)	0.179	0.087	0.218	2.063

a. Dependent Variable: Consumer Loyalty (Y)

Figure 7. Multiple Linear Regression Analysis Results

Based on the results of the multiple linear regression analysis presented in Table 4.9, the regression equation is obtained as follows:

$$Y = 0.606 + 0.315X_1 + 0.268X_2 + 0.179X_3$$

Based on the results of the multiple linear regression analysis, the effects of each variable can be explained as follows:

A. Constant

The constant value is 0.606 with a significance value of 0.382. The constant indicates that when the variables *Brand Image* (X1), Consumer Experience (X2), and Service Quality (X3) are assumed to be constant or equal to zero, the value of Consumer Loyalty (Y) is 0.606. However, because the significance value of the constant is 0.382 > 0.05, the constant is not statistically significant.

B. Brand Image (X1)

The *Brand Image* (X1) variable has a regression coefficient of 0.315, a calculated t-value of 3.756, and a significance value of 0.000. The positive regression coefficient indicates that every one-unit increase in *Brand Image* will increase Consumer Loyalty by 0.315 units, assuming that the other variables remain constant. Since the calculated t-value (3.756) > the t-table value and the significance value of 0.000 < 0.05, *Brand Image* has a positive and significant effect on Consumer Loyalty.

C. Consumer Experience (X2)

The Consumer Experience (X2) variable has a regression coefficient of 0.268, a calculated t-value of 3.196, and a significance value of 0.002. This indicates that every one-unit increase in Consumer Experience will increase Consumer Loyalty by 0.268 units, assuming that the other variables remain constant. Since the calculated t-value (3.196) > the t-table value and the significance value of 0.002 < 0.05, Consumer Experience has a positive and significant effect on Consumer Loyalty.

D. Service Quality (X3)

The Service Quality (X3) variable has a regression coefficient of 0.179, a calculated t-value of 2.063, and a significance value of 0.041. The positive regression coefficient indicates that every one-unit increase in Service Quality will increase Consumer Loyalty by 0.179 units, assuming that the other variables remain constant. Since the calculated t-value (2.063) > t-table value and the significance value of 0.041 < 0.05, Service Quality has a positive and significant effect on Consumer Loyalty.

4.5 Correlation and Coefficient of Determination

The coefficient of determination, denoted by (R^2), aims to determine the extent to which the independent variables contribute to the variation in the dependent variable based on the regression equation. The results of the coefficient of determination test are presented as follows.

Model Summary ^b				
Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.883 ^a	0.780	0.776	1.312
a. Predictors: (Constant), Service Quality (X3), Consumer Experience (X2), Brand Image (X1)				
b. Dependent Variable: Consumer Loyalty (Y)				

Figure 8. Coefficient of Determination Test

A. Correlation Coefficient (R)

The Correlation Coefficient (R) value of 0.883 indicates a very strong and positive relationship between the variables *Brand Image* (X1), Consumer Experience (X2), and Service Quality (X3) collectively and Consumer Loyalty (Y). This indicates that the better the *Brand Image*, Consumer Experience, and Service Quality provided, the more likely Consumer Loyalty is to increase.

B. Coefficient of Determination (R^2)

The R Square (R^2) value of 0.780 indicates that 78.0% of the variation in Consumer Loyalty can be explained by *Brand Image*, Consumer Experience, and Service Quality. Meanwhile, the remaining 22.0% is influenced by other factors that are not included in this research model.

C. Adjusted R Square

The Adjusted R Square value of 0.776 indicates that after adjustment for the number of independent variables and the sample size, the ability of *Brand Image*, Consumer Experience, and Service Quality to explain the variation in Consumer Loyalty is 77.6%, while the remaining 22.4% is influenced by other variables outside the research model.

D. Std. Error of the Estimate

The Std. Error of the Estimate value of 1.312 indicates that the prediction error of the regression model is relatively small. The smaller the Std. Error of the Estimate, the better the ability of

the regression model to predict the dependent variable. Thus, the regression model used in this study has a good level of accuracy in explaining the relationship between *Brand Image*, Consumer Experience, and Service Quality and Consumer Loyalty.

Partial Testing (t-Test)

Table 4. Partial Testing (t-Test)

No	Variable Independent	t-value	t-table	Sig
1.	Brand Image (X1)	4.128	1.655	0.000
2.	Consumer Experience (X2)	4.239	1.655	0.002
3.	Service Quality (X3)	2.895	1.655	0.041

Based on Table 4, Partial Test (t-test), the effects of each independent variable on the dependent variable can be explained as follows:

a. Brand Image (X1)

Brand Image (X1) obtained a calculated t-value of 4.128, which is greater than the t-table value of 1.655, with a significance value of 0.000. Since the calculated t-value (4.128) > the t-table value (1.655) and the significance value of 0.000 < 0.05, it can be concluded that Brand Image has a positive and significant effect on Consumer Loyalty (Y). This indicates that the better the brand image possessed by the company, the higher the level of consumer loyalty.

b. Consumer Experience (X2)

Consumer Experience (X2) obtained a calculated t-value of 4.239, which is greater than the t-table value of 1.655, with a significance value of 0.002. Since the calculated t-value (4.239) > the t-table value (1.655) and the significance value of 0.002 < 0.05, it can be concluded that Consumer Experience has a positive and significant effect on Consumer Loyalty (Y). This means that positive experiences perceived by consumers while using the products or services will increase their loyalty to the company.

c. Service Quality (X3)

Service Quality (X3) obtained a calculated t-value of 2.895, which is greater than the t-table value of 1.655, with a significance value of 0.041. Since the calculated t-value (2.895) > the t-table value (1.655) and the significance value of 0.041 < 0.05, it can be concluded that Service Quality has a positive and significant effect on Consumer Loyalty (Y). This indicates that the better the quality of service provided to consumers, the higher the level of consumer loyalty.

Overall, the results of the partial test indicate that *Brand Image* (X1), Consumer Experience (X2), and Service Quality (X3) each have a positive and significant effect on Consumer Loyalty (Y). Therefore, all partial hypotheses in this study are accepted, as each variable has a calculated t-value greater than the t-table value and a significance value less than 0.05.

Simultaneous Testing (F-Test)

The simultaneous test was conducted to determine whether *Brand Image* (X1), Consumer Experience (X2), and Service Quality (X3) jointly (simultaneously) affect Consumer Loyalty (Y) at FIF Group Meulaboh, West Aceh. The results of the simultaneous test (F-test) are presented in the following table.

Table 5. Simultaneous Testing (F-Test)

Model		Sum of Squares	Df	Mean Squares	F-value	F-Table	Sig.
1	Regression	891.018	3	297.006	172.640	2.670	0.000
	Residual	251.175	146	1.720			
	Total	1142.193	149				

Based on the results of the simultaneous test (F-test) presented in Table 5, the calculated F-value was 172.640, while the F-table value was 2.670, with a significance value (Sig.) of 0.000. Since the calculated F-value (172.640) > the F-table value (2.670) and the significance value of 0.000 < 0.05, H_0 is rejected and H_a is accepted. This indicates that, simultaneously or jointly, *Brand Image* (X1), Consumer Experience (X2), and Service Quality (X3) have a positive and significant effect on Consumer Loyalty (Y).

The results of this study indicate that consumer loyalty is not influenced by a single variable alone, but rather by a combination of *Brand Image*, Consumer Experience, and Service Quality. These three variables complement one another in shaping consumer perceptions and satisfaction, thereby contributing to increased loyalty toward the products or services offered. Thus, the research hypothesis stating that *Brand Image*, Consumer Experience, and Service Quality simultaneously have a significant effect on Consumer Loyalty is accepted.

4.6 Discussion

1 Effect of *Brand Image* (X1), Consumer Experience (X2), and Service Quality (X3) on Consumer Loyalty (Y)

Based on the simultaneous test (F-test), the calculated F-value was 172.640 > the F-table value of 2.670, with a significance value of 0.000 < 0.05. Thus, *Brand Image* (X1), Consumer Experience (X2), and Service Quality (X3) simultaneously have a positive and significant effect on Consumer Loyalty (Y). The R value of 0.883 indicates a very strong relationship, while the R^2 value of 0.780 indicates that 78.0% of the variation in Consumer Loyalty is explained by the three variables, with the remaining 22.0% influenced by other factors outside the study.

These results indicate that consumer loyalty is formed through the combination of a strong brand image, positive consumer experiences, and satisfactory service quality. Therefore, these three variables need to be managed simultaneously to maintain and increase consumer loyalty in the long term.

2. Effect of *Brand Image* (X1) on Consumer Loyalty (Y)

The partial test (t-test) shows that *Brand Image* (X1) has a regression coefficient of 0.315, a calculated t-value of 4.128, and a significance value of 0.000. Since 4.128 > 1.655 and 0.000 < 0.05, *Brand Image* has a positive and significant effect on Consumer Loyalty. The coefficient indicates that every one-unit increase in *Brand Image* increases Consumer Loyalty by 0.315 units, assuming other variables remain constant. The Standardized Beta of 0.382 indicates that *Brand Image* has the greatest effect on Consumer Loyalty.

This finding shows that a positive brand image can increase consumer trust and encourage repeat purchases, recommendations, and resistance to competitors. Therefore, the company needs to maintain its brand reputation through product quality, appropriate marketing strategies, and consistent brand communication.

3. Effect of Consumer Experience (X2) on Consumer Loyalty (Y)

The partial test shows that Consumer Experience (X2) has a regression coefficient of 0.268, a calculated t-value of 4.239, and a significance value of 0.002. Since 4.239 > 1.655 and 0.002 < 0.05, Consumer Experience has a positive and significant effect on Consumer Loyalty. Every one-unit increase in Consumer Experience increases Consumer Loyalty by 0.268 units, assuming other variables remain constant. The Standardized Beta of 0.313 indicates that Consumer Experience is the second-most influential variable after *Brand Image*.

This finding indicates that positive experiences before, during, and after using products or services can increase satisfaction, strengthen consumer relationships with the company, and encourage repeat purchases and loyalty.

4. Effect of Service Quality (X3) on Consumer Loyalty (Y)

The partial test shows that Service Quality (X3) has a regression coefficient of 0.179, a calculated t-value of 2.895, and a significance value of 0.041. Since 2.895 > 1.655 and 0.041 < 0.05, Service Quality has a positive and significant effect on Consumer Loyalty. Every one-unit increase in Service Quality increases Consumer Loyalty by 0.179 units, assuming other variables remain constant. The Standardized Beta of 0.218 indicates that its effect is smaller than that of *Brand Image* and Consumer Experience.

This finding shows that fast, friendly, responsive, and high-quality service can increase consumer trust and satisfaction, encourage continued use of the company's products or services, and generate recommendations. Therefore, service quality needs to be continuously improved to maintain consumer loyalty.

5. Conclusion and Suggestions

Based on the results of the study on the effect of *Brand Image*, Consumer Experience, and Service Quality on Consumer Loyalty at FIF GROUP Meulaboh, West Aceh, the following conclusions can be drawn:

1. *Brand Image* has a positive and significant effect on Consumer Loyalty at FIF GROUP Meulaboh, West Aceh. This indicates that the

better the company's *Brand Image*, the higher the Consumer Loyalty.

2. Consumer Experience has a positive and significant effect on Consumer Loyalty at FIF GROUP Meulaboh, West Aceh. This indicates that better Consumer Experience leads to higher Consumer Loyalty.
3. Service Quality has a positive and significant effect on Consumer Loyalty at FIF GROUP Meulaboh, West Aceh. This indicates that better Service Quality provided by the company leads to higher Consumer Loyalty.
4. *Brand Image*, Consumer Experience, and Service Quality simultaneously have a positive and significant effect on Consumer Loyalty at FIF GROUP Meulaboh, West Aceh. This indicates that better *Brand Image*, Consumer Experience, and Service Quality collectively lead to higher Consumer Loyalty.

5.2 Suggestions

Based on the research findings, the researcher provides the following suggestions:

1. PT Federal International Finance (FIFGROUP), Meulaboh Branch, West Aceh is advised to increase Consumer Loyalty by encouraging repeat purchases through loyalty programs, customer promotions, and maintaining good relationships with consumers.
2. The company is advised to strengthen its *Brand Image* through consistent promotion, strengthening brand identity, and maintaining a positive corporate image so that the brand is easier to remember and distinguish from competitors.
3. The company is advised to improve Consumer Experience by providing easier, more comfortable, and responsive services and simplifying service processes to provide consumers with a better experience.
4. The company is advised to improve Service Quality, particularly service speed, through service process simplification, employee training, and the use of technology.
5. Future Research. Future studies are advised to include other variables, such as consumer satisfaction, consumer trust, price, or product quality, to produce more comprehensive research findings.

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