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Customer value as the engine of brand image: Evidence from HR competence, service quality, CRM, and banking technology at BRI Depok

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ABSTRACT

This study examines how internal capabilities and relationship processes—human resource competence, service quality, customer relationship management (CRM), and banking technology—shape customer value and, through it, brand image at PT Bank BRI (Persero) Tbk., Depok Branch. Using a cross-sectional survey of retail customers and Partial Least Squares Structural Equation Modeling (PLS-SEM), we validate reliable reflective measures for all constructs and test a mediation model positioning customer value as the central mechanism linking firm capabilities to brand outcomes. The structural results show that CRM is the strongest predictor of customer value (β ≈ 0.382), followed by human resource competence (β ≈ 0.266) and service quality (β ≈ 0.242); banking technology is positive but not significant once other drivers are controlled (β ≈ 0.095, n.s.). Customer value strongly influences brand image (β ≈ 0.740), explaining a substantial share of its variance ($R^2 \approx 0.547$), while the four antecedents jointly explain most of the variance in customer value ($R^2 \approx 0.787$). These findings indicate that brand building in banking is fundamentally a value-delivery challenge: day-to-day CRM discipline, service execution, and frontline competence translate into reputational gains more than technology per se—unless technology visibly improves the lived experience. Managerially, the priorities are to make CRM “felt,” coach people to remove customer effort, and keep SERVQUAL routines visible; technologically, target experience outcomes (e.g., resolution time, seamless handoffs) rather than features. Limitations and replication paths are discussed.

Keywords: customer value, brand image, CRM, service quality, banking technology

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1. INTRODUCTION

In today's rapidly changing business environment, firms are compelled to respond quickly and effectively to market shifts. The central managerial problem is no longer merely how to acquire customers, but how to both attract and retain them so the firm can survive and grow over time. Accelerating advances in information technology raise the bar further: companies must deliver timely, accurate, and tailored solutions that meet or exceed customer needs so that customers are satisfied and remain loyal subscribers to the firm's offerings. Within this context, marketing is not a peripheral function but a core activity that enables organizational continuity. Modern marketing has also undergone a paradigm shift, moving beyond transaction creation to cultivating durable, long-term relationships with customers as a route to sustained performance.

A prerequisite for such relationship-oriented marketing is a precise understanding of customer needs as an integral part of product and service development. The goal is not merely to meet expectations but to surpass them. Firms therefore require accurate information about what customers want from their products and services, so they can properly understand the behaviors of their target segments and craft strategies and programs that seize opportunities, build ongoing relationships with individual customers, and outperform rivals. To secure competitive advantage, companies must deliver high-quality products and services at attractive prices, with faster delivery and superior service than competitors. In service industries especially, service quality must be managed rigorously: it represents the level of excellence customers expect and the degree of control the firm exerts over that excellence to align with expectations.

Customer satisfaction is built by enhancing customer value and by offering clear product advantages. Customer value can be raised directly through service quality: as service quality improves, perceived customer value typically rises as well. Crucially, service quality outcomes depend on strong internal capabilities—especially the caliber of the firm's human resources. Product policy remains critical too: enterprises that offer innovative, high-quality products at competitive prices are better positioned to attract and retain customers. The more innovative a product is in addressing diverse needs, the higher the likelihood of customer satisfaction.

Product development therefore becomes a vital instrument for success and prosperity in modern firms. Given technological change, intensifying global competition, and fluid market needs, ongoing product development is non-optional. As Kotler et al (2004) argue, firms effectively face a binary: succeed in product development and produce superior offerings, or fail to meet business objectives with products that cannot compete. Empirical evidence supports this performance link: negative product performance erodes customer satisfaction, while positive product performance enhances it (Marthin et al., 2007).

Within this architecture, customer value is a strategic anchor for achieving superior performance and reducing complaints (Tjiptono, 2003). A large body of research treats the achievement of customer satisfaction—as both an outcome and a set of marketing activities—as an essential managerial task. Yet satisfaction is not achieved overnight; it requires systematic, continuous development of customer value as an organizing principle for marketing (Erida, 2009). Although customer value is central to satisfaction, the literature still calls for work that explicates the processes and mechanisms by which value translates into realized customer satisfaction outcomes.

In increasingly competitive service markets, customer satisfaction is a key determinant of persistence and sustainability (Dalimunthe, 2008). The concept has been fully absorbed into marketing and consumer behavior scholarship, and it links directly to firm profitability at a macro level. Marketers therefore concentrate on customer behavior to mitigate the costly consequences of dissatisfaction. Indeed, satisfaction has become a non-negotiable requirement that customers demand from providers. Firms that fail to deliver superior value will be abandoned by their customers, underscoring the need for deeper inquiry into customer satisfaction drivers and pathways.

One persistent challenge is service quality measurement. Research by Jayachandran et al. (2005) and Robledo (2001) highlights notable gaps: customer expectations of service quality (SERVQUAL) are shifting, and many firms still fall short of those expectations. The canonical SERVQUAL dimensions—tangibles, reliability, responsiveness, assurance, and empathy—often remain unmet, and value delivered

through service is frequently below customer needs. This gap is a primary cause of dissatisfaction. As Grapentine (1999) contend, service quality grounded in a rigorous assessment of customer needs and expectations is an urgent imperative across firms. Even though more companies recognize this imperative, many continue to struggle in managing SERVQUAL effectively.

Banking, in particular, has pushed toward customer-focused and market-oriented strategies to access markets profitably and assure sustainable growth. Rising customer expectations, rapid technological change, and global competition all demand effective marketing strategies to preserve and extend competitive advantage. After Indonesia's prolonged economic crisis beginning in mid-1997, banking businesses faced structural constraints and consolidation pressures. Numerous mergers and acquisitions—such as PT Bank Bali with PT Bank Universal into Bank Permata, and PT Bank Danpac, PT Bank Pikko, and PT Bank CIC Internasional into PT Bank Century—were tactical responses to survive turbulence, with liquidations still occurring as late as 2004 (e.g., PT Bank Bali). In the post-crisis era, banks have had to define strategies that ensure survival and profitability amid intense rivalry; yet strategy alone is insufficient without support from internal resources and alignment with demanding customers who expect high performance.

The banking customer now encounters rapid innovation in technology, products, and service. What do customers truly want—brand prestige, credit capacity, promotions, or gifts? Evidence suggests that service quality remains the central criterion. Customers broadly expect good service; nonetheless, gaps persist between expectations and what banks actually deliver. In this climate of heightened competition, firms must prioritize customer satisfaction to compete and command market share.

Marketing success in banking cannot rely solely on touting service features; the decisive question is whether the offering meets customer needs and thereby enhances customer value. That outcome, in turn, depends on strategies that jointly involve the firm and the customer. As a service provider, a bank must deliver excellent (even "prime") service that exceeds expectations to foster satisfaction, generate loyalty, and trigger repeat patronage (Tjiptono, 2009). Bank BRI, for instance, pairs excellent service efforts with initiatives to build high customer value, satisfaction, and loyalty for profitability. A core enabler is the customer database: with robust data, firms can deploy Customer Relationship Management (CRM) programs to cultivate close relationships, build trust—a central element of successful relationships (Ganesan, 1994) and ultimately enhance customer profitability, retention, and relationship breadth.

CRM is now fully integrated into strategic management and marketing theory, concept, and modeling. As a strategic approach, CRM can determine the market success or failure of products and services. It supports Customer-to-Business and Customer-to-Customer contexts, enabling long-term performance when executed well. Yet many firms struggle to respond adequately; a common weakness is the inability to manage customer relationships effectively. Empirical work since the 1990s documents that rigorous CRM implementation improves organizational performance (Ismail et al., 2007). Because customers are essential assets, the present study focuses on constructs that explain CRM success. Sin et al. (2005) emphasize synergy among people (human resources), quality (of goods and services), process (technology), and customer focus as drivers of CRM outcomes.

Human resource competence is therefore a logical research construct: rising customer demands for quality and innovation impose heavy pressure on firms, and it is difficult to imagine high-quality products and services without commensurately competent resources. Quality itself is a strategic key to superior performance, created through the value the firm delivers to customers. Yet building and sustaining quality is a long-term endeavor and challenging to execute. Technology, as a process enabler, opens possibilities for market leadership, but it must be designed and delivered to meet customer expectations and needs. Customer focus remains essential for strong satisfaction and for minimizing organizational problems; satisfaction ultimately emerges from the firm's integrated strategies. Finally, a crucial issue is how to measure CRM's impact on performance and productivity. Conceptualizing customer behavior as an outcome of CRM performance becomes important; CRM is a long-term process that will be futile if it fails to produce customer behaviors aligned with firm goals.

This research locates its problem space at two levels: industry phenomena and scholarly gaps. On the industry side, the banking sector is a relevant and high-leverage context. Several phenomena are salient.

First, the perspective in financial services has shifted away from a narrow Business-to-Business or Business-to-Customer orientation—focused mainly on firm profit or customer satisfaction—toward a Customer-to-Business/Customer-to-Customer mindset, where firm performance materializes through intentional customer actions that benefit the firm. Second, Bull (2003) ranks service firms' CRM practice in three tiers: only ~10% in the top group, ~40–50% in the middle, and <40% in the low group. Bull (2003) corroborates with evidence from 200 companies: only ~30% succeed at CRM, the rest fail. Third, banking is a suitable setting to assess the synergistic effects of constructs such as human resource competence, bank service quality, banking technology, customer satisfaction/behavior, and CRM performance.

Against this backdrop, the present study proposes to analyze the "Influence of Human Resource Competence, Service Quality, Customer Relationship Management (CRM), Banking Technology, and Customer Value on Brand Image at PT Bank BRI (Persero) Tbk., Depok Branch." Conceptually, the model posits that human resource competence, service quality, CRM practices, and banking technology shape customer value; in turn, customer value enhances brand image. A mediated path is therefore expected: organizational capabilities and relationship/technology processes operate through customer value to strengthen brand meaning and reputation in the market.

The study also derives three guiding research questions that operationalize this conceptual logic: (1) How do human resource competence, service quality, CRM, and banking technology influence customer value?; (2) How do human resource competence, service quality, CRM, and banking technology affect brand image through the mediation of customer value?; (3) How does customer value influence brand image?

2. METHOD

2.1 Research Design and Setting

This study adopts a cross-sectional, explanatory design to test how internal capabilities and relationship processes—human resource competence, service quality, CRM practices, and banking technology—shape customer value and, in turn, strengthen brand image. Consistent with the introduction's argument that sustained performance in banking hinges on relationship quality and technology-enabled service excellence, the empirical setting is PT Bank BRI (Persero) Tbk., Depok Branch, where competition, digitization, and rising expectations make customer value a pivotal mediator of brand outcomes.

The target population comprises retail customers of BRI Depok who have used at least one core service channel (branch counter, ATM, mobile/Internet banking, or call center) in the past six months. We employ non-probability purposive sampling to ensure respondents have fresh, relevant experiences with service processes and technology. A minimum sample size is determined using PLS-SEM rules of thumb (greater of: 10× the largest number of indicators forming a single construct or 10× the maximum number of structural paths pointing at any endogenous construct); to provide stable bootstrap estimates, we plan for a sample comfortably above that threshold. Screening questions verify eligibility and experience recency; incomplete or straight-lined responses are removed prior to modeling.

2.2 Instrument Development and Measures

Data collection combines (i) a structured review of prior empirical studies to anchor the operationalization and (ii) a self-administered questionnaire. The questionnaire contains closed and a small number of open questions. All latent constructs are measured reflectively on five-point Likert scales (1 = strongly disagree to 5 = strongly agree), as specified. Indicative content includes: (a) Human Resource Competence (bank staff knowledge, problem-solving, responsiveness, communication); (b) Service Quality (SERVQUAL logic) covering tangibles, reliability, responsiveness, assurance, and empathy, tailored to banking touchpoints; (c) Customer Relationship Management (CRM) (perceived personalization, relational communication, complaint handling, continuity programs); (d) Banking

Technology (perceived ease of use, reliability/uptime, security, speed, and integration across channels); € Customer Value (value-for-money, benefits relative to alternatives, transaction convenience, perceived net gains); (f) Brand Image (overall brand reputation, trustworthiness, modern/progressive image, and perceived fit with customer needs).

Item wording is adapted from established scales and refined to the BRI context through expert review. A pretest (n≈25–30) checks clarity, length, and face validity; minor edits address ambiguity and local terminology.

2.3 Data Collection Procedures and Ethics

Questionnaires are distributed on-site at the Depok branch and via a secure online link promoted to eligible customers. Respondents receive a short study brief and provide informed consent. Participation is voluntary, anonymous, and non-remunerated; no personally identifiable information is collected beyond basic demographics used for robustness checks (e.g., age band, service usage frequency).

To limit common method bias, we (a) assure anonymity, (b) vary item stems and anchors, (c) separate predictor and criterion blocks in the instrument flow, and (d) include a marker item. Post-hoc diagnostics include full-collinearity VIFs (<3.3 as a conservative benchmark) and a common latent factor check. Non-response bias is assessed via early- vs late-wave comparisons on key indicators. Missing data are minimal by design due to forced responses in the online form; any residual missingness is screened and handled before analysis.

2.4 Analysis Strategy: PLS-SEM

Given the model's predictive orientation and the mediating role of customer value, we use Partial Least Squares Structural Equation Modeling (PLS-SEM). Estimation proceeds in two stages: (a) Measurement Model Evaluation: Indicator reliability (outer loadings ≈≥0.70 preferred), internal consistency (Cronbach's α and Composite Reliability ≈≥0.70), convergent validity (Average Variance Extracted, AVE ≈≥0.50), and discriminant validity via HTMT (<0.85–0.90). Items with low loadings are considered for removal if theoretically nonessential and if doing so improves AVE/CR without harming content validity; (b) Structural Model Evaluation: Collinearity (inner VIFs), path coefficients and significance via nonparametric bootstrapping (5,000 resamples; two-tailed tests, α=0.05), explanatory power (R^2 for Customer Value and Brand Image), predictive relevance (Q^2 via blindfolding), effect sizes (f^2) to gauge the practical impact of exogenous constructs.

3. RESULT AND DISCUSSION

This section reports the empirical results from the PT Bank BRI (Persero) Tbk., Depok Branch study and discusses their meaning in light of the study's introduction and methods. We first summarize respondent characteristics and measurement quality, then present the structural model estimates and hypothesis tests, followed by theoretical and managerial implications, robustness, and limitations.

3.1 Result

3.1.1 Descriptive Results

A total of 130 bank customers participated as valid respondents. The sample is predominantly female (≈59.23%), with males accounting for ≈40.76%. Most respondents are individual customers rather than institutional clients (≈83.07% vs. 16.92%). In terms of product holding, savings relationships (savings, demand deposits, and time deposits) are more common (≈83.07%) than loan relationships (≈16.92%). Experience tenure is substantial: for savings, ≈33.84% have banked with BRI for 4–7 years and ≈27.69% for more than 7 years; for loans, the modal category is 4–7 years (≈42.30%). About 57.69% hold a savings account in another bank, underscoring a competitive, multi-bank context.

Item-level descriptive responses for exogenous constructs—Human Resource Competence, Service Quality, Customer Relationship Management (CRM), and Banking Technology—are strongly positive. The most favorable ratings include employees' ability to identify problems and provide appropriate solutions (Human Resource Competence), perceptions of fast, accurate, secure, and privacy-respecting service (Service Quality), stated loyalty intention to remain with BRI (CRM), and perceived benefits from BRI's banking technology. Negative responses, although low in magnitude, concentrate on word-of-mouth advocacy (not all respondents actively recommend BRI) and, to a lesser extent, tangibles such as the cleanliness and comfort of service areas.

Endogenous constructs—Customer Value and Brand Image—also receive high positive ratings. Customers judge the quality received as commensurate with their sacrifices, recognize BRI as a well-known bank, and perceive a distinctive image relative to competitors. Minor negatives appear in spontaneous brand recall for saving.

3.1.2 Measurement Model Quality

Reliability and validity diagnostics indicate sound measurement. All constructs exceed accepted thresholds for internal consistency: Composite Reliability (CR) values range approximately from 0.898 to 0.983 and Cronbach's alpha values from about 0.850 to 0.976. Convergent validity is supported with indicator loadings generally above 0.70, and discriminant validity is indicated by cross-loadings in which each indicator loads higher on its intended construct than on others. These diagnostics confirm that the reflective measures for Human Resource Competence, Service Quality, CRM, Banking Technology, Customer Value, and Brand Image are psychometrically adequate for structural analysis.

3.1.3 Structural Model Results

The model explains a large proportion of variance in the mediator and a moderate-to-substantial proportion of variance in the outcome. Specifically, Customer Value achieves $R^2 \approx 0.787$, indicating that the four antecedents (Human Resource Competence, Service Quality, CRM, and Banking Technology) jointly account for about 78.7% of its variance. Brand Image attains $R^2 \approx 0.547$, suggesting that Customer Value alone explains approximately 54.7% of the variance in brand image.

Path coefficients are positive in the expected directions for all links except the path from Banking Technology to Customer Value, which is small and statistically non-significant. The strongest driver of Customer Value is CRM ($\beta \approx 0.382$; $t \approx 3.85$), followed by Human Resource Competence ($\beta \approx 0.266$; $t \approx 2.93$) and Service Quality ($\beta \approx 0.242$; $t \approx 3.00$). The path from Banking Technology to Customer Value is positive but non-significant ($\beta \approx 0.095$; $t \approx 0.96$). Customer Value exerts a strong, positive effect on Brand Image ($\beta \approx 0.740$; $t \approx 9.85$). See Table 1 for more explanation

Table 1. summarizes the key PLS-SEM results.

Path	β (Original)	t-statistic	Significance	Interpretation
CRM → Customer Value	≈ 0.382	≈ 3.85	Significant ($p < .001$)	CRM strongly elevates perceived value
Service Quality → Customer Value	≈ 0.242	≈ 3.00	Significant ($p < .01$)	SERVQUAL facets raise value
HR Competence → Customer Value	≈ 0.266	≈ 2.93	Significant ($p < .01$)	Staff capability increases value
Banking Technology → Customer Value	≈ 0.095	≈ 0.96	n.s.	Tech perceived as hygiene/saturated
Customer Value → Brand Image	≈ 0.740	≈ 9.85	Significant ($p < .001$)	Value strongly boosts brand image
R^2 (Customer Value)	0.787	—	—	High explanatory power
R^2 (Brand Image)	0.547	—	—	Moderate-to-substantial

3.2 Discussion

The results closely align with the study's introduction and theoretical framing. In a competitive, digitizing banking market, value creation in the eyes of customers hinges on relational processes and organizational capabilities rather than technology alone. That CRM emerges as the strongest antecedent of Customer Value corroborates the commitment–trust logic of relationship marketing and the performance benefits of well-implemented CRM programs. Customers reward banks that personalize communications, handle complaints effectively, and sustain continuity in the relationship with higher perceived net benefits. This is consistent with the idea that relationship quality and relational information processes are central to value formation and downstream outcomes.

Human Resource Competence also exerts a sizable effect on Customer Value. This finding validates the introduction's emphasis on staff knowledge, problem-solving, responsiveness, and communication. In service contexts with substantial human contact—even when digital channels are present—well-trained, empowered employees remain a critical source of differentiation. When front-line personnel identify problems swiftly and provide accurate solutions, customers experience lower friction and greater perceived value.

Service Quality's significant impact indicates that reliability, responsiveness, assurance, empathy, and tangibles—adapted here to banking touchpoints—continue to matter. Even modest shortfalls in physical tangibles (e.g., cleanliness, comfort) show up in the most negative responses, suggesting that table-stakes elements can still undermine overall value perceptions if neglected. The managerial implication is to sustain and monitor service-quality routines systematically, with explicit ownership of both process and environment.

That Banking Technology does not significantly predict Customer Value, despite positive descriptive sentiments, invites explanation. One plausible account is saturation: as digital banking becomes ubiquitous, baseline expectations have risen, rendering technology a hygiene factor rather than a differentiator. Another possibility is that customers weight technology primarily through the relational and service-quality lenses—ease of use, uptime, security, and speed are assumed, so perceived benefits are credited to the relationship and service experience rather than to 'technology' per se. Measurement can also play a role: technology items may have captured availability more than experiential value capture (e.g., cross-channel integration, proactive nudges), muting the structural effect.

The strong path from Customer Value to Brand Image confirms the study's conceptual backbone: value operates as the mechanism through which internal capabilities (people, service routines, relationship programs, and technology) translate into brand meaning in the market. When customers judge that BRI delivers benefits commensurate with or exceeding their sacrifices, they infer reputational qualities—trustworthiness, modernity, and a distinctive identity—that fortify the brand's image. Marketing, therefore, should manage brand building not as a communications exercise alone, but as an integrated value-delivery system.

These findings also fit the literature that distinguishes transaction-oriented tactics from relationship-oriented strategies. Rather than assuming that more features or promotions automatically strengthen brand image, the data show that sustained relationship processes and consistent service execution better explain perceived value—and through value, brand image. The introduction's review of quality and CRM research anticipated precisely this pattern.

Managerially, three priorities stand out. First, strengthen CRM programs that demonstrably improve personalization, complaint recovery, and continuity (e.g., lifecycle communications, retention offers that feel earned rather than generic). Second, continue to invest in people—coaching for diagnostic problem-solving, communication, and ownership of the customer journey—because human competence directly uplifts value perceptions. Third, keep SERVQUAL routines visible: reliability and responsiveness are core, but do not neglect tangibles; small wins in cleanliness and comfort can remove annoyance and amplify perceived value.

On technology, the non-significant path should not be read as a cue to under-invest, but rather to re-target. Technology becomes value-relevant when customers feel the gains: faster resolution, fewer steps, seamless channel handoffs, predictive alerts that prevent problems, and transparent security. Banks can therefore pursue 'experience-centric' digital KPIs—task completion time, first-contact resolution across channels, queue time differentials—so that technology investments show up in perceived value and loyalty metrics.

Robustness considerations support the model's credibility. Measurement reliability is high, convergent and discriminant validity are in place, and structural paths are statistically stable with strong t-values for the main effects. The substantial R^2 for Customer Value and the strong effect on Brand Image indicate that the model captures the core drivers relevant to the Depok context. Future work can enrich the model with additional mediators (e.g., trust, satisfaction) or moderators (e.g., digital-heavy vs. branch-heavy users) and replicate across branches to estimate generalizability.

Finally, the small pockets of negative sentiment in word-of-mouth and tangibles are strategically informative. To convert more customers into active advocates, managers can design systematic referral triggers that are timely and value-adding—after a successful service recovery or a milestone event—rather than generic 'tell-a-friend' appeals. For tangibles, routine audits and quick-hit fixes (e.g., cleaning cycles, seating comfort, acoustics) can yield visible gains at modest cost. Such adjustments align with the introduction's thesis that enduring brand strength comes from meeting and surpassing expectations in moments that matter.

4. CONCLUSION

The evidence is clear: in the BRI Depok context, customer value is the linchpin that converts organizational capabilities and relationship processes into a stronger brand image. Among the antecedents, CRM is the largest and most consistent lever, indicating that personalization, complaint recovery, and relationship continuity are what customers recognize as net benefits. Human resource competence and service quality also matter materially—competent, empowered frontline staff and reliable, responsive, empathic service routines reduce friction and elevate perceived fairness, which customers translate into higher value judgments. Banking technology, while appreciated descriptively, does not significantly shift value once CRM, people, and service quality are accounted for—suggesting technology has become a hygiene factor unless it tangibly improves the experience.

For managers, the implication is straightforward: treat brand building as an operational discipline centered on value delivery, not just a communications exercise. Make CRM a daily operating system (not a software label) with closed-loop complaint handling, trigger-based lifecycle contacts, and continuity so customers never repeat their stories. Invest in people—selection, coaching, and empowerment around diagnostic problem-solving and plain-language explanations. Keep SERVQUAL routines visible with ownership for reliability and responsiveness, and fix tangibles (cleanliness, comfort) fast; small wins here compound.

For technologists, reframe investments around lived outcomes: fewer steps, faster resolution, seamless channel handoffs, proactive alerts, and transparent security. Measure these outcomes (e.g., task completion time, first-contact resolution across channels) and tie them to value and loyalty metrics so digital spending shows up where it counts.

This study's strengths include a theory-consistent mediation model, strong measurement quality, and substantial explained variance. Limitations include a single-branch, cross-sectional sample and self-report data. Future work should replicate across branches, include moderators (e.g., digital-heavy vs. branch-heavy users), test parallel mediators such as trust and satisfaction, and adopt longitudinal designs to verify whether CRM and competence improvements drive durable gains in value and brand image over time.

Ethical Approval
Not Applicable

Informed Consent Statement
Not Applicable

Disclosure Statement
The Authors declare that they have no conflict of interest

Data Availability Statement
The data presented in this study are available upon request from the corresponding author for privacy.

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Notes on Contributors

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