The Influence of Trust, Service Quality and Brand Image on Customer Decisions: A Case Study of Prudential in Babura Sunggal Village

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Abstract—**This study aims to understand and analyze the impact of trust, service quality, and brand image on Prudential customer decisions in Babura Sunggal Village. Applying quantitative methods, the researcher selected 99 respondents from a total of 11,330 residents using purposive sampling techniques, then analyzed the data through multiple linear regression. The results of the study show that the three variables have a significant influence on customer decisions. Trust shows the greatest influence with a significance value of 0.000, which indicates a very strong relationship. Service quality has a significant influence with a significance value of 0.035. Meanwhile, brand image shows an important influence with a significance value of 0.026 and a calculated t value of 2.266, which exceeds the t table of 1.985. Together, trust, service quality, and brand image are proven to have a significant impact on customer choice. This can be seen from the calculated F value which is higher than the critical F and the significance level of 0.000. This finding confirms that these three factors are strategic elements that are crucial for insurance companies in designing marketing strategies, attracting new customers, and improving customer satisfaction.**

Keywords : Brand Image, Customer Decision, Service Quality, Trust

1. INTRODUCTION

In the current era of globalization, Indonesia has experienced considerable economic growth, supported in part by the increasing number of midlle-class citizens. This socioeconomic group, characterized by relatively higher income levels, contributes significantly to national economic development. According to [1], middle-class individuals are more likely to consider future uncertainties, including financial risks. While minor losses may be managed through personal savings, more substantial risks often require formal risk mitigation instruments such as insurance. [2] assert, insurance serves as a critical mechanism for individuals seeking protection from unforeseen financial losses.

Despite the recognized importance of insurance, challenges remain, particularly regarding customer trust. Some online consumer reviews express dissatisfaction with Prudential Indonesia, notably concerning unfulfilled insurance claims. These perceptions suggest a perceived breach of trust, wherein customers claim the company has not honored its commitments. Such situations may damage the company's reputation and erode long-standing customer relationships. Trust, as emphasized by [3] is shaped by competence, benevolence, and integrity—all of which are essential in maintaining positive consumer relationships.

Another critical factor affecting customer decisions is service quality. Reports have emerged from policyholders or their families citing delays in claim processing, with some claims reportedly unresolved even after several years. In certain instances, bereaved families have received poor or inadequate responses from customer service personnel. Such cases can negatively influence public perception and diminish interest in insurance products. Poor service delivery not only affects customer satisfaction but can also lead to broader organizational consequences, including branch closures. Several Prudential branch offices in Indonesia have reportedly shut down following an accumulation of customer complaints and reputational damage, some of which involve alleged fraudulent activity. These events have led to financial setbacks, prompting the company to streamline operations by closing underperforming branches.

2. THEORETICAL REVIEW

2.1 Definition of Customer Decision

The purchasing decisions discussed in this study are consumer decisions. Based on the explanation by [4], a decision is a process of choosing from two or more options. [5] state that purchasing decisions involve situations where consumers must determine whether they want to buy the products offered by manufacturers. In addition, purchasing decisions also involve steps to find the best option for solving a problem. This process begins with identifying the problem, searching for information, comparing options, making a decision, and evaluating the decision after making the purchase [16].

2.2 Trust

Trust is an intangible asset in the form of belief that the Company will always fulfill its promises regarding the products or services offered [6]. Trust is the belief that underlies consumer decisions in choosing a product or service, which is based on expectations of meeting needs and satisfaction [7].Trust is a form of belief or an expectation that a consumer or group of consumers has in making transactions with the hope that the product can fulfill consumer desires [8]. Meanwhile, according to [9] , trust is the highest level of trust that can be achieved by a business, where consumers have absolute confidence in the integrity and performance of the business.

2.3 Service Quality

Service quality is the experience that customers get from the products and services provided by producers, as well as the needs of producers related to products and services, taking into account the capabilities and limitations that exist at that time, while providing comfort for customers based on the characteristics of the products and services offered [10]. On the other people, service quality is an indicator of the expected service excellence, which is related to price changes or the comparison between customer expectations of service quality and customer-perceived performance from the company, thus allowing price adjustments [5].

2.4 Brand Image

Brand image is the image that a company has designed to influence consumer behavior in making choices [11]. Brand image is a picture of information and experiences related to the use of a brand [12]. On the other argument said that brand image is consumers' understanding of what they feel and think when they see or hear the brand [13]. Brand image can also be interpreted as a warning or memory related to the brand. This memory includes consumers' understanding of the features, advantages, and characteristics of the company offering the product or service [13]. From this explanation, it can be concluded that the brand image of a product is very important for leaving a positive impression, so that consumers can have a good experience when they learn about the product [17].
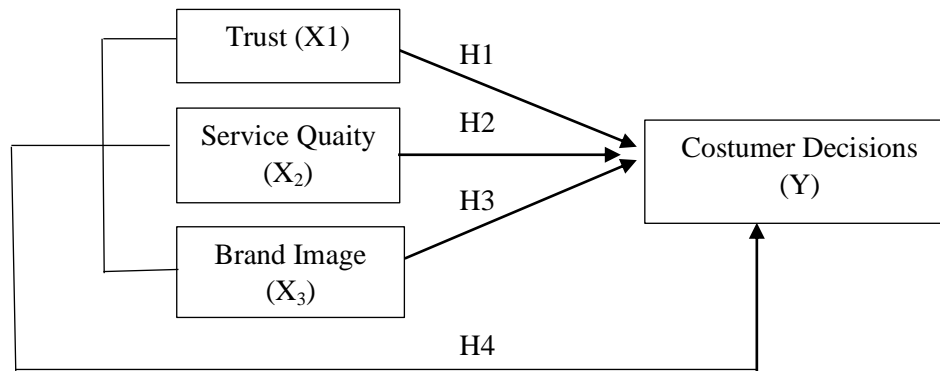
Figure 1. Research Framework

3. RESEARCH METHODS

This study aims to determine the various factors that influence the decision of the Babura Sunggal Village community in choosing Prudential insurance. Through quantitative methods, researchers collect data in the form of numbers to analyze the relationship between variables that influence customer decisions. The population in this study is Babura Sunggal Village residents who have a total of 11,330 residents. The researcher selected 99 people as samples using the Slovin formula. The respondents involved were selected based on the criteria of being between 25 to 45 years old, already being a Prudential product user, and living in the village area. The selection was done by purposive sampling method in accordance with the needs of the research, which allowed the respondents to give a rating in the form of levels. This study prioritizes three important variables: trust in the company, service quality, and Prudential brand reputation. Before conducting the analysis, the researcher tested the quality of the measurement tools. The reliability test showed that each variable had a Cronbach's Alpha value above 0.6, which means the questionnaire is reliable [18]. The researcher also conducted three classical assumption tests, namely normality, multicollinearity, and heteroscedasticity tests, to ensure that the regression model used is valid and the research results obtained are accurate [19].

4. RESULTS AND DISCUSSION
4.1 RESULTS

Table 1 Partial Significance Test (t Test)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.856	3.678		.233	.816
	X1	.625	.063	.705	9.913	.000
	X2	.183	.086	.167	2.136	.035
	X3	.193	.085	.174	2.266	.026

Source: Data processed by the author (2025)

a. The trust factor has a significant impact on the choices made by customers. This can be seen from the significant value (0.000), which is lower than the t-table value (1.985).
b. The service quality factor has an important impact on customer choices. This can be observed from the significant value (0.035) compared to the t-table (1.985).
c. The brand image factor has a significant impact on customer choices. This can be seen from the significant value (0.026) compared to the t-table (1.985).

Table 2 Simultaneous Significance Test (F Test)

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.856	3.678		.233	.816
X1	.625	.063	.705	9.913	.000
X2	.183	.086	.167	2.136	.035
X3	.193	.085	.174	2.266	.026
a. Dependent Variable: Y					

Source: Data processed by the author (2025)

This shows that the F-count value is 36.566 with a significance level of 0.000. Meanwhile, the F-table value at the 95% confidence level ($\alpha = 0.05$) is 2.700. Therefore, in both calculations, the calculated F-value is greater than the F-value found in the table, and the significance level is 0.000. This shows that simultaneously, the variables of trust, service quality, and brand image have a significant influence on customer decisions.

Table 3 the Coefficient of Determination (R2)

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.732[a]	.536	.521	4.12122
a. Predictors: (Constant), X3, X1, X2				
b. Dependent Variable: Y				

Source: Data processed by the author (2025)

It should be noted that the Adjusted R Square value reached 0.521 (52.1%), indicating that customer decisions can be explained by trust (x1), service quality (x2), and brand image (x3). Meanwhile, the remaining 47.9% is explained by other variables not examined in this study.

4.2 DISCUSSION
4.2.1 The Influence of Trust on Customer Decisions
The results of the titestishowithatitheitrustivariable has a significant effect on customer decisions with a significance value of 0.000 and a t table of 1.985. The null hypothesis (H0) is not accepted and the alternative hypothesis (H1) is accepted, which indicates that each one unit increase in trust will lead to an increase in customer decisions by 0.625. The survey showed that 10 people who answered strongly agreed with the statement "choosing Prudential as a financial storage location." This indicates a level of dependence on Prudential. This indicates the level of dependency of customers who view insurance as the primary location to store their funds. Babura Sunggal residents recognize that saving with Prudential is a safe method to plan for the long-term future [20]. They choose to use Prudential because they believe that they will get a favorable policy value. This confidence is fueled by the company's commitment to safety and benefits. However, relying on insurance as the only source of financial savings shows a lack of variety in good investments for customers [19].

4.2.2 Effect of Service Quality on Customer Decisions
Based on the t analysis, the brand image variable shows an important impact on consumer choice. This situation can be understood from the significant value (0.026) compared to the t-table value (1.985). This shows that the null hypothesis (H0) is rejected and the alternative hypothesis (H1) is accepted, which shows that if the brand image has increased by one unit, the customer's decision will increase by 0.193. Based on the results of the distribution of answers from the survey conducted, it is known that the statements submitted by researchers are negative. Which means that, if the respondent answers "agree", then it shows that there is a problem or issue that occurs. One of the negative

statements in the survey was "I chose Prudential because this brand is well known and I don't think about the problems that occur". From the data obtained, there were 15 respondents who said "strongly agree" with this statement [16]. This can be interpreted that these 15 respondents showed dependence on well-known insurance and did not think about the problems that occurred. Recognition of the act of choosing well-known insurance and not thinking about the problems that occur in prudential is one of the safe ways for customers is recognized by several Prudential insurance user communities in Babura Sunggal Village, Medan Sunggal District. They stated that it was a good action to think about their long-term future.

4.2.3 The Effect of Brand Image on Customer Decisions

According to the t-test results, the brand image factor has an important impact on customer decisions. This can be witnessed from the significant value (0. 026) compared to the t-table value (1.985). The survey showed an interesting finding where 15 respondents strongly agreed with the statement "choosing Prudential because of the brand's well-known reputation without considering the issues. " This indicates an over-reliance on brand popularity. Babura Sunggal residents are more likely to choose Prudential because of its reputation and commitment to safety, without conducting in-depth analysis. To solve this problem, solutions such as explaining the risks in detail and comparing Prudential with other insurance companies are needed. Relying on a well-known reputation does not guarantee security and trust. The results of this study are consistent with the study conducted by [14] .

4.2.4 The Effect of Trust, Service Quality and Brand Image on Customer Decisions

Based on the F-test, the F-count result reached 36. 566 with a significance level of 0.000. On the other hand, the F-table at the 95% confidence level ($\alpha = 0.05$) is 2. 700. So, in both calculations, the F-count is greater than the F-table and the significance level (0.000), it shows that the effect of the independent variables Trust (X1) Service Quality (X2) and Brand Image (X3) simultaneously is significant on Customer Decisions (Y). Based on the distribution of answers given by respondents, on the Trust variable(X1) there is a low mean of 2.98 in the statement "I believe that Prudential will always be ready to help its customers when needed", with 65% of respondents saying disagreement. This shows that Prudential is not ready to help its customers when needed, although there is significant support, there are still votes that need to be considered to get a more complete picture of Prudential insurance.

Based on the distribution of respondents' answers, in the Service Quality variable (X2) there is the lowest mean of 3.68 in the statement "The officer I met was very friendly, competent, and gave a clear explanation of the product I was interested in", with 42% of respondents saying disagreement. This shows that if customers join Prudential insurance, it will not guarantee security in the future, and customers also feel that Prudential does not meet their expectations in terms of service or security obtained. To overcome these problems, there are several solutions that can be applied such as, creating a customer community, then explaining in full to customers about using Prudential insurance, the benefits, risks and costs associated, and providing new product recommendations that best suit the needs and risk profile of customers. This research is in line with the research of [15].

5. CONCLUSION

The Effect of Trust, Service Quality and Brand Image on Customer Decisions Based on the F analysis, the F-count value is 36.566 with a significance value of 0.000. Meanwhile, the F-table with a confidence level of 95% ($\alpha = 0.05$) is 2. 700. Thus, based on these two calculations, it can be concluded that F-count is greater than Ftable and the significance value is at 0.000. Despite the strength of the results obtained, this study has some limitations. The research location, which is only in Babura Sunggal Village, may

hinder the ability to generalize the results to a wider or more diverse population. In addition, the purposive sampling method may lead to bias, as respondents were selected based on certain criteria rather than randomly. Future research should consider expanding the area to include multiple sites and a larger, more representative sample. Adding qualitative approaches, such as interviews or focus groups, could also provide a deeper understanding of customer views and motivations. From a practical perspective, insurance companies—particularly Prudential—should prioritize building and maintaining trust through transparent communication and consistent fulfillment of service promises. This includes timely claim processing, accurate policy information, and proactive customer engagement. To enhance service quality, companies should invest in staff training programs that emphasize responsiveness, empathy, and professionalism in customer interactions. Furthermore, reinforcing the brand image through public relations initiatives and customer testimonials can help rebuild confidence and attract new clients.

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