# BRAND TRUST AS A MEDIATING VARIABLE OF BRAND SATISFACTION WITH BRAND LOYALTY

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#### ABSTRACT

This study was conducted to investigate the mediation function of the variable brand trust on the relationship between brand sastisfaction with brand loyalty; as well as to discover the attributes of brand trust that has the greatest role in strengthening customer satisfaction and establish brand loyalty. The research will be focused on testing the influence of brand trust and in particular the relationship with the antecedent elements held once a major asset on brand loyalty. Many empirical studies prove that it has an influence brand satisfaction on brand loyalty. However, the mediation function of brand trust on the relationship between brand satisfaction and brand loyalty are not a lot of attention of researchers, whereas brand trust is conceptually a picture of the emotional aspect of a customer to a brand that is consumed. Object of research in this study is consumers using the iPad in Surabaya. This study proves that brand trust has a partial mediating effct on the relationship between brand satisfaction with the brand loyalty and proves that brand trust has a direct influence on brand satisfaction and brand loyalty.

Keywords: brand satisfaction, brand trust, brand loyalty.

#### **1. INTRODUCTION**

Increasingly tight business competition requires companies to compete on a competitive basis for creating unique market offerings and can provide added value to maintain loyal customers. Brand is the main capital of the company to stand out in increasingly fierce market competition. Brand is oreganinealize that the brand is the most valuable assets in an effort to win market competition. Brand is the company's promise to consistently deliver values such as features, benefits at the same service to customers. The brand also regarded as internalization number of impressions received by customers resulted in the existence of a special position in the minds of customers to the benefits of the emotional as well as functional obtained from consuming a product from a brand, which is also defined as a name, term, sign, symbol, design or all of which combined and is intended to identify the goods or services offered so different from the products or services produced by competitor. Building a strong brand in the market competition is the main goal of many organizations because it allows the creation of profits for the company, including reduced risk, greater profits, cooperation with other parties that may increase as well as the need to do brand extension.

Thus, the question that arises then is what are the things that can cause the power of the brand. This question is the fundamental problem and become the main observations in the study of the brand at least in the past two decades, which ultimately results in a more powerful paradigm to study further the concept of brand equity. Most studies as performed by Falkenberg (1996), Hooley et al. (2005), Srivastava (1998) and Srivastava (2001) consider brand equity as a market-based assets that are interconnected because the brand equity actually be outside the company and lies in the relationship with the brand end user. At the same time, the emergence of relationship marketing as a starting point in a study conducted by researchers or marketing practitioners suggest that trust is a major factor in which the relationship between customer and brand it was. When connected between the principles of relations with resource-based approach to brand equity, Delgado et al. (2005) formulated the question is whether the problem of confidence in the brand effect on the relationship between satisfaction and loyalty? Trust in the brand is the willingness of customers to trust the brand

with all the risks and is regarded as something important and be the deciding factor in the development of brand loyalty. Customers called loyalty if they get satisfaction on a particular product or service, and then re-purchase the product, introduced at anyone they know, and supported by fidelity to use such products and services in the long term at the same time disseminate free information for companies, so that companies can reduce marketing costs to acquire new customers. Customer loyalty is a major factor and determinant for achieving corporate goals (Moon, 2006). The other party also mentions that loyalty is a condition in which consumers have a positive attitude to a brand, committed to the brand and intends to continuously repeat purchases in the future (Dharmmesta, 1999). Loyalty is meant by the Moon (2006) and Dharmmesta (1999) will only be created if there is confidence in the brand which is vital given the trusted brand will always be remembered by the customer and the risk of doing brand switching can be minimized (Chatterjee & Chaudhuri, 2005).

Brand characteristics described as brand reputation, brand prediction and brand competence (Siahainenia, 2008). While the characteristics of the brand-consumer consists of correspondence between the self-concept of consumers with the brand, a preference for the brand, the experience with the brand, satisfaction and external support. While the characteristics of an institution made up of confidence in the institution, the institution's reputation, perceived motives and integrity of the company. Confidence in the brand is important because a trusted brand will always be in the minds of customers and pose a barrier to switch to another brand (brand switching). Customer loyalty is a key driver and a critical determinant for the achievement of corporate goals. Loyalty is also defined as a condition where consumers have a positive attitude toward a brand, commitment to the brand and intends to continue purchasing in the future. The study of brand trust in the branding literature is not too much to do. According to Delgado et al. (2005) interest in the issue of brand trust is merely conceptual and theoretical course and very few empirical studies carried out to assess confidence in the brand.

Chaudhuri & Holbrook (2001) cover the lack of confidence in the brand studies with mention that the role of brand trust towards the process of improving brand equity have not been considered explicitly and concretely. But at least, the importance of brand trust in increasing brand equity has been recognized in the literature branding (Ambler, 1997; Sheth et al., 1995) and in the practice of brand management (Bainbridge, 1997; Camp, 1999 & Scott, 2000). Furthermore, the emergence of loyalty to a brand can not happen if the customer does not get satisfaction from consuming the products of a particular brand. Kottler & Keller (2009:164) states that satisfaction is a feeling of pleasure or disappointment of someone arises by comparing the results with the expectation of a product or performance are perceived on a product. If performance can not meet the expectations of customers are not satisfied, on the contrary if the performance of a brand can meet customer can be very satisfied and happy. Kottler (2005) states that the key to a brand can achieve customer loyalty is to provide high value to customers.

Furthermore, Kotler and Keller (2009) states that the perceived value of customers resulting from the difference between the assessment of the customers all the benefits and costs that have been incurred. In an increasingly competitive business competition, more and more buyers who behave rationally faced with many choices. The company will only be able to grab the attention of customers by creating value quality and able to give as well as to communicate to the customer. While Zeithaml (2009) considers the value as low prices and the value of all the things that are expected of a product, the value is also considered as received quality on the cost benefits customers as well as customers on all that has been sacrificed.

Customers feel there is the added value obtained after they are comfortable, happy in customer relations with a brand. Good relationships will provide comfort on the psychological aspects of the customer so that if suddenly appeared out of a problem, they will keep thinking positive on companies that have a brand (Manning & Reece, 2007). Creating a positive brand value will create a marketing program to be strong, loved and created a unique association to a brand in the minds of customers (Keller, 2008). Innovation of a brand can also make the products of the brand to be different with other brands for the same product. This difference formed a strong memory in the

minds of customers.

#### **Brand Loyalty**

Many studies have found that customer satisfaction affects the purchase intentions and attitudes of post- purchase. Having satisfied customers is not enough for today's competitive market though. A company wants to have a customer base that trusts the commitment of the brand image and reputation. Therefore, it is correct to say, customer loyalty to the brand is often a result of the trust (Lau and Han Lee Theng, 1999) and consumer satisfaction. Loyal customers tend to have confidence in the company's overall image. Brand loyalty will occur when there is a positive relationship between the various parties. Customer loyalty or brand loyalty is an expression intended behavior associated with a particular brand (Andreassen and Lindestad, 1997). Consumers may be faithful because of the high level of trust, satisfaction and image compatibility, but also because of high switching costs and the lack of real alternatives.

Measurement of customer loyalty to the brand can be done one of two ways (Hallowell, 1996). Retention measure only where customers were asked how long they consume a brand is a customer with a particular brand. Results of consumers who are loyal customers who continue to buy certain brands, increased purchasing scale, on another person or an intention to buy again. Another approach to the measurement of brand loyalty is the downstream and upstream approach proposed by Anderson (1994). Downstream approach is based on the observation that is consistent purchase of a brand during a period of time, whereas, upstream approach focuses more on the motive behind the repeat purchase of a brand. Anderson (1994) also argues that the commitment is an important factor for a better understanding of brand loyalty. Environmental organizations can affect the ability of management to develop and enhance the brand assets, thereby increasing the value of the company to increase cash flow, encourage a greater level of cash flow growth or reduce the volatility of cash flows. Wong and Garbarino & Johnson (1998) investigated this issue by exploring whether to be "brand oriented" influencing brand strength (measured with brand differentiation), the performance brand (shown by the brand awareness and loyalty) and financial performance (shown in market share and sales growth rate).

## **Brand Trust**

The survival and prosperity of a company is determined by the company's ability to create superior value in the market competition. From the perspective of resource-based companies, the source of wealth creation found in donated resources that enable companies to effectively and efficiently produce market offerings that have value for various market segments (Hunt and Morgan, 1995). Opinion was supported by Falkenberg (1996) which states that, taking into consideration that, the company can achieve superior financial performance as reflected in the distribution of dividends and higher share value. According to Srivastava et al. (1998) there is a recognition that a significant organizational performance is determined by intangible assets, such as the quality and experience of personnel, organizational culture, knowledge, brand equity and so on, given the role of resources in improving the company's superior financial performance.

As well as other intangible assets, brand equity shows the qualities needed to create a sustainable competitive advantage. Brand equity also increased value for the customer, allowing the creation of competitive position defensible, requiring time for its development, is relatively complex and not easily transferred to other organizations so that the value of brand equity as an asset reflected in superior financial performance that enables the higher profits (Farquhar, 1989), the increase in sales volume and market share (Holey et al., 2005; Park & Srinivasan, 1994), advertising and promotion are more responsive (Keller, 1993), early market penetration (Robertson, 1992) and extension line of cheaper products (Keller and Aaker, 1992). As a result, the positive influence of brand equity on the value of the company was also discovered by Simon & Sullivan (1993).

Most theory (Hunt, 1997; Srivastava *et al.*, 1998, 2001) specifically considers the brand equity as an asset market-based interconnected, given that most of these values is the result of external relations brand with the value chain such as the distribution system and end users. Relationship is what makes the brand equity into the external assets of the company as brand equity is often a real but not owned

by the company. In other words, brand equity is explicitly to be in the market of a series of brand association and behaviors that develop on the study of the brand. As an introduction to the trust as the core of the relationship variables that can enrich understanding brand equity and generate the prediction and assessment of performance that is better than brand equity.

#### **Brand Satisfaction**

Customer satisfaction is at the core of marketing and operational activities. Lots of studies and literature that discusses the problem of customer satisfaction due to the understanding of customer satisfaction is an aspect that is crucial for marketers, even the government and the customers themselves. For marketers, customer satisfaction is seen as the main dimensions of market performance measurement considering increasing customer satisfaction could potentially lead to both short-term sales growth by increasing sales volume and long-term to achieve customer loyalty (Tjiptono, Chandra and Adriana, 2008). While dissatisfaction, in addition to unprofitable companies can also be used by marketers as a tool to identify factors that indicate a weakness of products or services that can not meet the expectations of customers. Results of such identification can be used as the basis for the modification of products and services or perform continuous improvements so that similar problems do not recur in the future.

Customer satisfaction can help the company in strengthening the competitive position of its products and services to identify the suitability of the product benefits to the customer expectations. For customers, the concept of customer satisfaction is useful to provide clearer information about how high the level of conformity of the product benefits with customer expectations so that customers can make more prudent consumption activity and are able to avoid the bad experiences of consumption activities. Thus, the company should conduct regular customer satisfaction measurements given primary key that led to the creation of customer retention is customer loyalty. High customer satisfaction in general will bring fidelity longer, buy more when companies introduce new products and develop long products, talk about the company and its products in a more positive, less attention to competing brands and are not sensitive to price as well as to find a more cost small to attract new customers because of existing customer transactions occur regularly (Kotler & Keller, 2006).

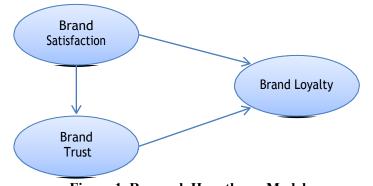
## 2. METHOD AND HYPOTHESIS

The conceptual framework elaborated study of formulation of the problem that has been described in the foregoing discussion and explanation of each variable and relationship patterns formed by these variables. Furthermore, the hypothesis will be tested empirically by using statistical test adapted to the issues and variables that were examined in this study and the obtained results of the study were to test the hypothesis that subsequently it was concluded research which results in the findings of empirical that can benefit both theoretical, empirical or practical benefits. The empirical study of previous research that is of Delgado *et al.* (2005), Delgado *et al.* (2004) and Delgado *et al.* (2003) became the main basis in this study because it reveals other elements of the relationship causal between brand satisfaction with the brand loyalty; that brand trust is seen in two variables: brand reliability and brand intention.

Another empirical study which of Santouridis & Trivellas (2010); Choo, Moon, Kim, and Yoon (2012); Gerpott (2010); Edward & Sahadev (2011); Deng, Lu, Wei, and Zhang (2010); Bayraktar, Tatoglu, Turkyilmaz, Delen, & Zaim (2012); Haverila (2011); Lai, Griffin, & Babin (2009); and Karjaluto et al (2012) directs the flow of thought according to which due to inductive reasoning of the empirical study is a generalization activities of the things that is specific and the conclusion of a general nature.

Theoretical concepts proposed by Kotler and Keller (2012), Kotler and Keller (2006), Cannon, Perreault & McCarthy (2009), Elliot, Rundle-Thiele, and Waller (2012), Hasan (2008), Kotler & Armstrong (2008), Mohr, Sengupta, and Slater (2010), Assael (2004), Hawkins, Best & Coney (2004), and Schiffman & Kanuk (2010) which brand loyalty, brand trust and brand satisfaction; directing the flow of thought the concept of this study is based on deductive reasoning given theory has a universal nature that can be used to analyze specific matters obtained from research data.

Various research and studies are used to form the construct of the concept that is built to prove the effect of brand satisfaction on brand loyalty mediated by brand trust. On the basis of the relationship is built like a research conceptual framework in Figure 1.



**Figure 1. Research Hypotheses Model** Sources: Delgado *et al.* (2005). Chaudhuri & Holbrook (2001) and Purnama (2006)

The above model will make an overview of the model hypotheses on the effect of brand satisfaction, brand trust and brand loyalty. Customer loyalty is a major factor and determinant for achieving corporate goals (Moon, 2006). The other party also mentions that loyalty is a condition in which consumers have a positive attitude to a brand, committed to the brand and intends to continuously repeat purchases in the future (Dharmmesta, 1999). This view resulted in the first hypothesis, namely:

H1 : Brand Satisfaction has positive and significant influence on Brand Loyalty

Trust in the brand is the willingness of customers to trust them with all the risks and is regarded as something important and be the deciding factor in the development of brand loyalty. Customers called loyalty if they get satisfaction on a particular product or service, and then re-purchase the product, introduced at anyone they know, and supported by fidelity to use such products and services in the long term at the same time disseminate free information for companies, so that companies can reduce marketing costs to acquire new customers. The second hypothesis in this study are as follows:

H2 : Brand Satisfaction has positive and significant influence on Brand Trust

In a managerial perspective, the company also began to consider the idea of grabbing the customer's trust with the aim to build a relationship. In the consumer market, there are many customers who are anonymous, making the company be difficult to establish a more intimate relationship with every customer. Based on this idea, Delgado *et al.* (2005) formulated the hypothesis assumes that the confidence in the brand will affect the emergence of brand loyalty as an expression of a successful relationship between customers and brands. The third hypothesis of this study are as follows:

H3 : Brand Trust has positive and significant influence on Brand Loyalty

#### Population

Population is the total combination of all the elements that have similar characteristics include rules used in data collection efforts to find answers to research problems (Malhotra, 2010; Render, Stair Jr., & Hanna, 2006; Ferdinand, 2011; Ferdinand, 2002). The population in this study were all students of iPad users whose number is not known. The number of iPad users in Indonesia can be seen from the sales of the 4th quarter of 2013 from Apple Inc. that describes the current number of customers iPad in Indonesia reached about 38,000 users. While the sample according to Malhotra (2010), Ferdinand (2011), Sugiarto *et al.* (2001) are some of the characteristics possessed by the amount of the population.

#### Samples and Samples Collection Method

The sampling method used in this research is purposive sampling method that is a sampling technique with special considerations that deserve to be sampled based on certain criteria (Noor, 2011; Sugiarto *et al.*, 2001). The number of samples to be used as research subjects for further

observation is determined based on the requirements of data analysis techniques based GSCA and the number of samples of at least 30 units or respondents.

Sampling was conducted at some campuses located in Surabaya. Respondents who participated in this study were students from the three universities. Furthermore, the number of respondents who participated consisted of 30 students who were enrolled at three universities in Surabaya. All students who were respondents comprised 24 men and 6 women spread over several semesters. About 22 students have a place to stay in Surabaya and the rest comes from outside Surabaya. Then about 17 students less than one year using the iPad and 13 students use the iPad for more than a year. Then students who use Apple Inc. products other than the iPad, there are about 11 students and the rest were 19 students only use the iPad only.

#### **Data Analysis**

The data obtained in this study processed and analyzed using techniques Generalied Structured Component Analysis (GSCA) which aims to replace the factors with a linear combination of indicators (manifest variables) in the analysis of Structural Equation Modeling (SEM). GSCA is developed with the aim to overcome the weaknesses Partially Least Square (PLS) because it is equipped with a global optimization procedure and retaining local optimization procedures as in PLS (Solimun, 2012). GSCA method can also be applied to the relationship between variables that are relatively complex either recursive or not, involve higher-order components and multigroup comparison. GSCA is a new method of SEM-based components, it is very important and can be used for score calculation and can be applied to a very small sample. Additionally, GSCA can also be used in the structural model that includes variables with indicator reflexive and/or formative. In practice, GSCA allow multicollinearity, wherein there is a strong correlation between the exogenous variables.

### **Goodness of Fit Identification**

FIT shows the total variance of all the variables that can be explained by the particular model. FIT value ranges between 0 and 1 so that the model established can explain all the variables that exist in the amount of 0.533. Brand diversity satisfaction, Customer Value, Customer Satisfaction, Brand Trust and Brand Loyalty can be explained by the model was 53.3% and the rest is explained by other variables. It means the structural model that is unfavorable to explain the phenomenon studied. AFIT or also known as Adjusted FIT is the FIT adjusted that have been corrected. Variables that affect brand loyalty behavior is more than one then it is better to use interpretation AFIT because the many variables that affect the value of the FIT will be even greater because of the proportion of diversity will also be increased so as to conform with existing variables can use AFIT. If seen from AFIT value, diversity of variables that can be explained by the model is 52.9% while the remaining 47.1% can be explained other variables.

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l able 1. Model Fit			
Model Fit			
FIT	0,533		
AFIT	0,529		
GFI	0,989		
SRMR	0,144		
NPAR	29		

# Structural Model Assumption Test Result

This study was conducted to analyze the mediated influence of brand trust in the relationship between brand satisfaction with brand loyalty. This study uses a quantitative approach with the help of Generalized Structured Component Analysis (GSCA). The structural model in this study can be seen in Figure 2 below:

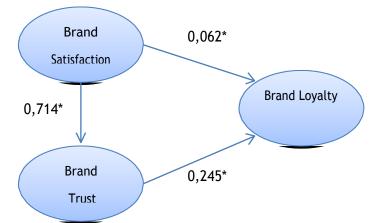


Figure 2. Structural Model and Analysis Results using GSCA

Table 2	. Path	Analysis	Result
		1 1100 3 515	

Path Coefficients					
Estimate	SE	CR			
0,062	0,042	1,36*			
0,714	0,038	$18,78^{*}$			
0,245	0,099	2,48*			
	0,062 0,714	0,062 0,042   0,714 0,038			

 $CR^* = significant at .05 level$ 

## **3. RESULTS AND DISCUSSION**

Testing the hypothesis in this study using Generalized aid Structured Component Analysis (GSCA). The test results with GSCA techniques in this study can be seen in Figure 2. It can be seen that all relationships between variables are significant. This means that the independent variable in this study has contributed to affect the dependent variable. Based on the results of the path analysis can be done proving the hypothesis, as described in the following sections:

H1 : Brand Satisfaction has positive and significant influence on Brand Loyalty

H2 : Brand Satisfaction has positive and significant influence on Brand Trust

H3 : Brand Trust has positive and significant influence on Brand Loyalty

Results of this study demonstrated through proof of causality between the constructs or latent variables. Found that the attribution over the good intentions of the brand in conjunction with the customer's interest is seen from the impression arises that a brand has always put the interests of students by providing good quality is the indicator with the strongest interaction capability in the form of brand loyalty. Delgado et al. (2005) states that the trust in the brand is an expectation that reliable over its reliability and ability to meet customer expectations. Brand trust and then conceptualized two measurements indicate that the view is not the same as a brand considered to be reliable. In indicator of reliability, found that trust in the brand is also influenced by the indicator. So it can be called that the indicators used by Delgado et al. (2005) and Morgan and Hunt (1994), namely reliability and intentions can also be used to see the mediation function in the role of brand trust affects brand loyalty. The existence of brand trust turns in this study also found that brand trust has the function of mediating between the brand satisfaction and brand loyalty behavior. Brand satisfaction of brand technology products describe everything positive about the performance of these products, giving rise to a conviction in the minds of consumers that can meet all expectations in the future. The belief that ultimately underlie consumer loyalty to a particular brand or pose a willingness to consume a certain brand.

This empirical study is able to strengthen the concept of brand loyalty is influenced by two variables: brand satisfaction and brand trust, while finding that the two variables were also to be mediated by other variables that brand trust. This empirical study is able to strengthen the concept of brand satisfaction as measured by indicators of saliency, reputation, familiarity, trustworthy and service excellence. Familiarity variable has a dominant contribution to measuring brand satisfaction in this case shows consumer perceptions of a brand technology products. When viewed from the loading, the other dominant element that can be used to measure satisfaction is brand saliency. From this it can be said that consumers who in this case is also very concerned about the student aspect of the hallmarks of a brand technology products. The next aspect is the reputation of a brand that can be used to measure brand satisfaction. While the rest is trustworthy and service excellence.

This empirical study was also able to strengthen the concept of brand trust were measured using two indicators namely reliability that operated with the impression that a brand is believed to have reliability in providing good quality to consumers; and intentions are operated with the impression that the brand is believed to have a willingness to meet the expectations of consumers. Further aspects of product reliability technologies that illustrates the brand trust. Although it has a different loading values between indicators of reliability and intentions, but this study proves that the overall ability of each of the indicators in the variable representing the brand trust is very strong, because both have a loading value greater than 0.5. Thus, theoretically this study strengthens the measurement of brand trust by using indicators of reliability and intentions. This study found that through the two indicators, brand trust variables proved to have a role mediating the relationship between values with brand loyalty behavior and brand satisfaction with the brand loyalty behavior. This is indicated by the results of path analysis, all of which are significant, even though the mediation role of mediation is not full.

# 4. CONCLUSION

Based on the purpose of research, analysis of the relationship between variables and hypothesis testing, it can be drawn some conclusions of the study. Consumer behavior is influenced by brand satisfaction that can also be mediated by aspects of consumer confidence in a product. Products having positive image in the minds of students can bring the students confidence in a product, so that the relationship between satisfaction with the brand behavior, brand loyalty can be mediated by brand trust. Consumers who have a positive impression in his mind will trust a brand if the brand is able to meet his expectations about the positive images that exist in the minds of consumers. The emerging belief will encourage consumers to make a specific purchase behavior.

Brand trust is considered as a relational asset markets has implications for the development and maintenance of trust to the brand, because it is a key characteristic of a successful longterm relationship. Ideas used in this study is that trust is a key driver of brand loyalty behavior because it creates a valuable long-term relationships. Although in this study the influence brand trust does not have a full mediation, but it can be said that in a managerial perspective, a brand must also consider the idea of grabbing consumer confidence to build a relationship. It was precisely the main purpose of marketing is to generate intense relationship between the customer and the institution and the main supporting element underlying this relationship is trust. This study though capable of generating a theoretical model of inter-relationship between brand trust and brand satisfaction with the brand loyalty and brand trust mediating role to the relationship, but it has limitations as mentioned in the previous section.

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