Proceeding Book of
The 2ⁿᵈ International Conference on Business and Banking Innovations (ICOBBI) 2020
"Nurturing Business and Banking Sustainability"

Surabaya, 14 - 15ᵗʰ August 2020

Master of Management of Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya Indonesia
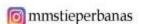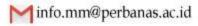
Collaboration with
Magister Manajemen Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya
Universitas 17 Agustus 1945 Surabaya
Universitas Surabaya
Universitas Dr. Soetomo Surabaya
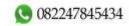Universitas Dian Nuswantoro Semarang
Sekolah Tinggi Ilmu Ekonomi 66 Kendari

mmstieperbanas   info.mm@perbanas.ac.id   082247845434

Proceeding Book of
The 2nd International Conference on Business and Banking Innovations (ICOBBI) 2020
"Nurturing Business and Banking Sustainability"

Steering Committee
Dr. Yudi Sutarso, S.E., M.Si.
Dr. Drs. Emanuel Kristijadi, M.M.
Dr. Basuki Rachmat, S.E., M.M.

Organizing Committee
Manager	: Prof. Dr. Dra. Tatik Suryani, Psi., M.M.
Vice Manager	: Dr. Ronny, S.Kom., M.Kom., M.H.
Secretary and Treasury	: Dewi Aliffanti, S.E.
	Tanza Dona Pratiwi, S.E.
Publication and Proceeding	: Munawaroh, S.S., M.Si,
	Dio Eka Prayitno, S.Sos.
Journal Networking	: Tri Suhartuti, S.S.
Technology Supporting	: Hariadi Yutanto, S.Kom., M.Kom.
	Risky Andriawan, S.T.
	Sumantri, S.Kom.
Supporting	: Riska Friski

Graduate Student Union
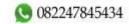|	
Steering Committee	: Farhan Hisyam, S.M.
Manager	: Nanda Diyah Syarifah, S.M.
Secretary	: Lidya Aviolitta, S.I.Kom
Sponsorship	: Citra Putri Ramadani, S.M.
	Gibson Randy Prathama, S.M.
	Atikah Resiana Fildzah, S.M.
Event Program	: Much. Zakariya Rosyid, S.Kom.I
	Uvy Dian Rizky, S.Sos.
	Ponta Dewa Saktiawan
	Amilia Jasmin Nabila
	Mochamad Arya Seta
Publication and Documentation	: Chowal Jundy Kumoro, S.M.
	Yesica Lola Arlinda, S.E.

Reviewers :

1. Prof. Angelica M., Baylon, Ph.D (Maritime Academy of Asia and the Pacific, Philippines)
2. Associate Prof. Dr. Ellisha Nasruddin (Universitas Sains Malaysia, Malaysia)
3. Prof. Reevani Bustami, Ph.D. (Universitas Sains Malaysia, Malaysia)
4. Associate Prof. Pallavi Paathak, Ph.D. (School of Management Sciences, Varanasi, India)
5. Chonlatis Darawong, Ph.D. (Sripatum Chonburi University - SPU Graduate School Bangkok, Thailand)
6. Prof. Dr. Dra. Tatik Suryani, Psi., M.M (STIE Perbanas Surabaya, Indonesia)
7. Dr. Soni Harsono, M.Si (STIE Perbanas Surabaya, Indonesia)
8. Prof. Abdul Mongid, Ph.D. (STIE Perbanas Surabaya, Indonesia)
9. Dr. Lutfi, M.Fin. (STIE Perbanas Surabaya, Indonesia)
10. Burhanudin, Ph.D. (STIE Perbanas Surabaya, Indonesia)
11. Mohammad Shihab, Ph.D. (Universitas 17 Agustus 1945 Surabaya, Indonesia)
12. Dr. Yudi Sutarso, M.Si (STIE Perbanas Surabaya, Indonesia)
13. Dr. Ronny., S.Kom., M.Kom (STIE Perbanas Surabaya, Indonesia)

Editor and Layout :
1. Dr. Ronny, S.Kom., M.Kom., M.H.
2. Dewi Aliffanti, S.E.
3. Tanza Dona Pratiwi, S.E.
4. Munawaroh, S.S., M.Si.
5. Dio Eka Prayitno, S.Sos.

mmstieperbanas   info.mm@perbanas.ac.id   082247845434

FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 2nd International Conference on Business and Banking Innovations (ICOBBI) with the topic "*Nurturing Business and Banking Sustainability*". This proceeding contains several researches articles from many fields in Marketing, Management Technology, Finance, Banking, Human Resources Management, Information System Management, and Islamic Economics.
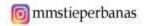
The 2nd International Conference on Business and Banking Innovations was held on 14th – 15th August 2020 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with six Higher Education Institutions in Indonesia and five Universities from Asia countries. Keynote speakers in this conference were: Prof. Angelica M..Baylon, Ph.D (Director of the Maritime Academy of Asia and the Pacific, Philippines), Chonlatis Darawong, Ph.D. (Head of the Master of Business Program Sripatum Chonburi University - SPU Graduate School Bangkok, Thailand), Prof. Madya Dr. Reevany Bustami (Director of Centre for Policy Research and International Studies Universiti Sains Malaysia), Associate Prof. Dr. Ellisha Nasruddin (Graduate School of Business Universiti Sains Malaysia), Associate Prof. Pallavi Pathak Ph.D. (School of Management Sciences, Varanasi, India) and Prof. Dr. Tatik Suryani (Head of the Master of Management Study Program of STIE Perbanas Surabaya, Indonesia).

I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the six universities, namely Universitas 17 Agustus Surabaya, Universitas Surabaya, Universitas Dr. Soetemo Universitas Dian Nuswantoro Semarang, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.
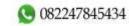
Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website https://pascasarjana.perbanas.ac.id.

Chair of the Master Management Study Program
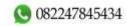STIE Perbanas Surabaya

Prof. Dr. Tatik Suryani, M.M.

Tabel of Content

Marketing

Financial

x

Developing Brand Loyalty

Estik Hari Prastiwi [1]

[1]*Departemen Management Faculty Economic Business Universitas 17 Agustus 1945 Surabaya*

A B S T R A C T

The development of cellular telephone technology (hand phone) has made the millennial generation familiar with the internet and various digital applications, especially social media. Students, as the millennial generation depends on cell phones for college, business, work, communication, and social media. Loyalty Consumers who loyal to one brand of the cellphone will repurchase the brand in the future or give recommendations to other people to buy that brand of cellphone. This study aims to determine the effects of brand identity and brand image on brand loyalty by the brand trust as a mediating variable. The data collection is used by distributing questionnaires randomly at 100 students. Data analysis uses Smart PLS. The results presented that the influence of Band Identity on Brand Loyalty was not significant, and the effect of Brand Image on Brand Loyalty was also not significant. Brand Trust mediates the influence of brand identity on Brand Loyalty and brand image on brand loyalty. The implication of this research is that Brand Trust can mediate Brand Image on Brand Loyalty but Brand Trust can not mediate effetc Brand Identity to Brand Loyalty

1.   INTRODUCTION

The market competition that is getting tighter with the entry of foreign products that are free to enter Indonesia encourages companies to maintain consumer loyalty to a brand. Brand Loyalty reflects customer loyalty to a brand by buying more products with that brand or giving recommendations to other people to buy a product with that brand. Brand loyalty has some critical strategic benefits for the company, such as increasing market share and new customers, empower brand expansion, lowering marketing costs and cost the brand to competitive threats. Customer loyalty is a base to deside for price premiums, respond to competitor innovations and to bully against competitive prices. Mao (2010) shows that brand loyalty has many benefits that are considered essential features; brand value reduces costs, is less sensitive to price, brings new loyal consumers, and benefit.

Brand loyalty is needed as one of the company's strategies in order to survive to maintain brand loyalty a brand identity that shows a slogan or a company logo that is easy for consumers to remember brand image is the image of the product in the eyes of consumers so as to attract consumers to buy the product. A good impression from consumers about brand identity and brand image requires brand trust that the products offered by the company are quality products according to the consumer's brand image. Product differentiation by competitors will attract consumers to move to other brands with a good brand identity and brand image according to consumers will be able to increase barnd loyalty.

The era of the millennial generation, mobile phones have become a lifestyle and student's need for social media and lecture needs, especially during the COVID 19 pandemic where lectures are carried out online so that they require a mobile phone that can be used for zoom programs or other programs according to the agreement between students and lecturers. Students tend to be loyal to a brand of hand phone because if a student's trust in a brand of hand phone that is deemed appropriate to student needs will create student loyalty to a brand of hand phone, where students will repurchase the brand or recommend others to buy the brand—the hand phone. Apart from brand trust, another factor that influences brand loyalty is brand identity, namely the name, logo, or mobile phone slogan that shapes students' perceptions about their brand of hand phone and brand image, which is a good impression of a brand.

* *Corresponding author:* [1] *estik@untag-surabaya.ac.id*

Exogenous variables that influence brand loyalty include brand identity, brand image, and brand trust. The problem in this study is whether there is an effect of brand identity on brand loyalty, effect of brand image on loyalty, effect of brand identity on loyalty by mediating brand trust and whether there is an effect of brand image on brand loyalty by mediating brand trust.

This study aims to determine the influence of brand identity on brand loyalty, the effect of brand image on loyalty, the effect of brand identity on brand loyalty with mediation brand trust, and the influence of brand image on brand loyalty, mediation of brand trust.

2. THEORETICAL FRAMEWORK AND HYPOTHESES

Brand Identity

The identity brand consists of the name, logo, slogan of a brand, which depicts the company's image or product mentioned. With such an identity of a brand can be defined as the perception of the brand that is typical of a company that wants to be conveyed, companies that form the perception of consumers about the brand. The uniqueness of a brand's identity is defined by the consumer that the brand has a good reputation and a good reputation, the quality of which is good and gave prestige of its own for the consumer (Kirmani 1999).

Identity Brand is a set of features exclusive brand in terms of a motto, a promise and opportunities that are provided for customers and can create the identity of new or improve identity beforehand so that it can be said identity are one of the factors most important to stabilizing the brand and can lead to the direction of the market new and products (Keller, 2003).

Brand Image

Brand image can be interpreted as visions and beliefs buried in consumers' minds as a reflection of the associations held in consumers' memories (Kotler 2002).

According to Shimp in Radji (2009), brand image is measured by:

1. The characteristics or various aspects of the brand image needed attributes include things that are not related to the product (for example, price, packaging, users, and usage image) and things related to the product (for example, color, size, design).
2. Benefits Benefits are divided into three parts, namely, functional, symbolic, and experiential.
3. Evaluate the overall evaluation as a whole, namely the subjective value or importance that the customer adds to the consumption result.

Brand Trust

Brand trust is a brand's ability to be trusted (brand reliability), which comes from consumer confidence that the product can fulfill the promised value and brand intention, which is based on consumer belief that the brand can prioritize the interests of consumers (Delgado in Ferrinnadewi, 2008).

Ferrinadewi (2008) argues, there are three activities that companies can do to foster consumer trust, namely: 1. Achieving results, namely consumer expectations, are nothing but consumer promises that must be fulfilled if companies want to gain consumer trust. 2. Acting with integrity, namely acting with integrity, means that there is consistency between words and actions in every situation. The existence of integrity is a crucial factor for one party to believe in the sincerity of the other. 3. Demonstrate concern. Namely, the company's ability to show its concern for consumers to show an understanding attitude of consumers when facing problems with the product will foster trust with the brand.

Brand Loyalty

According to Schiffman and Kanuk (2009), brand loyalty is a consistent consumer preference to make purchases on the same brand for a specific product or service category. Brand loyalty is a strong commitment to subscribing or buying a brand consistently in the future.

Menurut Rundle Thiele & Bennete (2001), brand loyalty dapat dilkasifikasikan menurut tipe pasar yaitu :

1. Consumable good markets
   The type of market includes fast moving customer goods dan business to business market. Brand loyalty shows behavior loyalty iclude share of category requirements and allegiance.
2. Durable goods markets
   Product manufacture that is economically long, usually lebid from one year and can be used repeatedly.
3. Service markets

Customers are usually loyal to certain brands, usually for beauty services, education, accounting , consultancy, and others.

The influence of Brand Identity on loyalty

Research by Tingkir (2014), Bravo (2016) shows that brand identity has a significant effect on brand loyalty. The better the brand identity in the perception of consumers in the form of a catchy slogan or logo, the better it will be to increase brand loyalty.

H1: Brand identity has a significant effect on brand loyalty

The influence of brand image on loyalty.

The brand image of a mobile phone can be seen from the color, size, and design that suits the needs and desires of consumers, which will increase the brand loyalty of the handphone. Research results from Song (2019), Alhadad (2015) show that brand image has a significant effect on brand loyalty.

H2: Brand image has a positive effect on brand loyalty.

The influence of brand identity on brand loyalty by mediating brand trust

Proper brand identity in consumers' eyes will create brand trust in these products so that it can increase loyalty. The results of Tingkir's research (2014) Brand Identity have a significant effect on brand loyalty, and brand identity has a significant effect on brand trust, brand trust has a significant effect on brand loyalty. Tinker does not examine brand trust as a mediation of brand identity towards brand loyalty.

H3: Brand identity has a significant effect on brand loyalty by mediating brand trust.

The influence of brand image on brand loyalty by mediating brand trust

Alhadad's research (2015) shows that brand image has a significant effect on brand trust and brand trust has a significant effect on brand loyalty. However, Alhadad did not examine brand trust as a mediation of brand image towards loyalty. Tingkir (2014) brand image has a significant effect on brand loyalty, and brand image has a significant effect on brand trust. Brand trust has a significant effect on brand loyalty. However, Tinker did not test brand trust as a mediation of brand image's influence on brand loyalty

3.   RESEARCH METHOD

Indicator research variable :

Brand Identity : logo brand and slogan brand.

Brand Image : color hand phone, size hand phone and design hand phone.

Brand Trust : consumer confidence that the product can fulfill the promised value and brand intention

Brand Loyalty : repurchase brand hand phone or recomendation other customer repurchase brand hand phone.

Data collection method is giving quisionery to responden with scala likert 1 – 5, really doesn't agree until really agree.

The research sample used a random sampling of 100 students of the University of 17 August 1945 Surabaya, and the questionnaires were returned 93 questionnaires. Age of respondents 19 years to 25 years. Composition of women 78.9% and men 21.1%. Respondents mostly used Oppo brand mobile phones, followed by Vivo mobile phones, Xiaomi mobile phones, Samsung mobile phones, and Iphone brands. Respondents have used a cell phone brand between 1 and 3 years. Data analysis uses smart PLS to see the outer model and inner model.

4. DATA ANALYSIS, RESULT, AND DISCUSSION

Data Analysis

The results of the analysis using smart PLS show that brand identity's effect on brand loyalty is significant, the effect of brand image on brand loyalty is significant, the effect of brand identity on brand trust is significant, and the effect of brand image on brand trust is significant. The effect of brand trust on brand loyalty is also significant. This can be seen from all p values below 0.05

Research Model

Evaluasi Model SmartPLS

Outer model evaluation consists of:

1. Indicator reliability

The outer loading of all indicator variables is above 0.3, so all indicator variables are maintained.

	B Identity	B Image	B Trust	Brand Loyalty
X12	0.778			
X14	0.839			
X21			0.794	
X23			0.765	
X31		0.749		
X34		0.850		
Y1				0.970
Y4				0.968

All indicator outer Loading show ≥ 3, that mean it fulfill the criteria .

93

2. Discriminant validity
The Fornell Larcker value for each variable has been higher than the   correlation among variables.

Discriminant Validity

	Fornell-Larcker Criteri...	Cross Loadings	Heterotrait-Monotrait R...	Hete

	B Identity	B Image	B Trust	Brand Loyalty
B Identity	0.809			
B Image	0.227	0.801		
B Trust	0.316	0.377	0.780	
Brand Loyalty	0.310	0.337	0.381	0.969

3. Internal consistency
Composite Reliability is used to evaluate internal consistency. Based on the result of Composite Reliability assessment of above 0.7 .

Variabel	Composite Reliability
Brand Identity	0.791
Brand Image	0.781
Brand Trust	0,756
Brand Loyalty	0.968

Composite variable all variable ≥ 0.7 therefor fulfill the criteria

4. Convergent validity
The Average Variance Extracted values are presented in table from which the values are above 0.5, which means that all variables do not have any convergent validity problem.

Variabel	AVE
Brand Identity	0.654
Brand Image	0.642
Brand Trust	0.608
Brand Loyalty	0.938

Inner model evaluation consists of:
1. Koefisien Determinasi (R)

Variabel	R
Brand Trust	0.198
Brand Loyalty	0.220

R = 0.198 in the trust variable shows how significant the brand identity variable is, brand image explains 19.8% of the variance of the trust variable. R = 0.220 in the variable identity, brand image, brand trust explaining 22% of the variance of loyalty.

2. Significance (p value)

Variabel	P value	Significant
Brand Identity → Brand Loyalty	< 0.007	Significant
Brand Image → Brand Loyalty	< 0.001	Significant
Brand Identity →Brand Trust → Brand Loyalty	0.076	Significant
Brand Image → Brand Trust → Brand Loyalty	0.049	significant

RESULT
Hypothesis 1: Brand identity has a significant effect on Brand Loyalty
The p-value of brand identity on brand loyalty is <0.007, which means it is significant because it is higher than 0.005, which means that the brand identity hypothesis affects brand loyalty being accepted. The results of this study support Tingkir (2014) research, Bravo (2016) shows that brand identity has a significant effect on brand loyalty.

Hypothesis 2: Brand Image has a significant effect on brand loyalty
The p-value of brand image on brand loyalty is <0.001, which means it is significant because it is higher than 0.05, which means that the hypothesis of a brand image affects brand loyalty being accepted. The results of this study support the research of Song (2019), Alhadad (2015), and Tingkir (2014), which show that brand image has a significant effect on brand loyalty.

Hypothesis 3: Brand identity has a significant effect on brand loyalty by mediating brand trust
The p-value of brand identity for brand loyalty with brand trust mediation is 0.076, which means it is not significant because it is greater than 0.05 so that the hypothesis of brand identity on brand loyalty with brand trust mediation is rejected.

Hypothesis 4: Brand image has a significant effect on brand loyalty by mediating brand trust
The p-value of brand image for brand loyalty with brand trust mediation is 0.049, which means it is significant because it is more than 0.05 so that the hypothesis of brand image has a significant effect on brand loyalty by mediating brand trust.
The results showed that brand trust mediates the effect of brand image on brand loyalty. Meanwhile, in the influence of brand identity on brand loyalty, brand trust cannot be a mediation. This is because the respondent asses that the respondent's trust in the cellphone brand does not depend on the slogan or logo displayed by the mobile phone company so that the respondent is loyal to the brand of the hand phone used, but the respondent will trust the brand image of the hand phone used so that the respondent remains loyal to the hand brand. The phone used. Each mobile phone has its image, for example, the brand Oppo image that appears in the community Oppo has a good camera for selfies, Vivo mobile phones are more resistant and not easily damaged if they fall. Samsung mobile phones are more durable and not easily damaged.

5. CONCLUSION, IMPLICATION, SUGGESTION AND LIMITATIONS
CONCLUSION
Brand identity has a significant effect on brand loyalty, and the Brand image has a significant effect on brand loyalty, Brand identity has no significant effect on brand loyalty through brand trust, the Brand image has a significant effect on brand loyalty through brand trust. Respondents have more confidence in a mobile phone brand with the right camera image, more durable, not easily damaged if it falls, a brand image that is by consumer desires will make consumers loyal to the brand of hand phone that consumers use so far. However, consumers do not believe in cell phone brands that provide attractive slogans or logos, which makes consumers disloyal to hand phone brands because of logos or slogans. Consumers believe more in a brand image than brand identity to keep consumers using the brand of the hand phone they are using.
This research has theoretical implications for the theory of brand loyalty, where brand trust is a mediation of brand image on brand loyalty, but brand trust cannot mediate the effect of brand identity on brand loyalty. Consumers have more confidence in brands in society about the advantages and disadvantages of a mobile phone brand compared to an attractive slogan or logo displayed by the company (brand identity).

IMPLICATION
This research has theoretical implications for the theory of brand loyalty where brand trust is a mediation of brand image on brand loyalty, but brand trust cannot mediate the effect of brand identity on brand loyalty. Consumers have more confidence in brands in society about the advantages and disadvantages of a mobile phone brand compared to an attractive slogan or logo displayed by the company (brand identity).

Practical implications for mobile phone companies to pay more attention to the image created by consumers about the advantages and disadvantages of existing mobile phone brands, so that the company can provide a good image for consumers. This is due to the consumer's brand trust in the existing image compared to brand identity

SUGGESTION

This research has theoretical implications for the theory of brand loyalty, where brand trust is a mediation of brand image on brand loyalty, but brand trust cannot mediate the effect of brand identity on brand loyalty. Consumers have more confidence in brands in society about the advantages and disadvantages of a mobile phone brand compared to an attractive slogan or logo displayed by the company (brand identity).

The practical implications of this study are or mobile phone companies to pay more attention to the image created by consumers about the advantages and disadvantages of existing mobile phone brands so that the company can provide the right image for consumers. This is due to the consumer's brand trust in the existing image compared to brand identity.

LIMITATIONS

Companies often conduct surveys on consumers to determine the brand image that circulates to consumers, the advantages and disadvantages of the mobile phone brands used by consumers, and this is to increase the right brand image. A good brand image will make consumers believe in using the mobile phone brand to increase brand loyalty.

REFERENCES

Aaker, D. (1994) 'Building a brand: The saturn Story. *California Management Review*, 36(2), pp. 104-113.

Aaker, D. (2009) '*Manajemen Ekuitas Merek'*. Jakarta: Spektrum.

Aaker, D., and Joachimsthaler, E. (2000) *Brand leadership*. New York: The Free Press.

Abdullah Alhaddad. (2015), Perceived Quality, Brand Image and Brand Trust as Determinants of Brand Loyalty, *Quest Journals Journal of Research in Business and Management Volume 3 ~ Issue 4(2015) pp: 01-08*, *ISSN(Online) : 2347-3002* . www.questjournals.org

Bhattacharya. C. B., and Ahearne, M. (2005) 'Antece-dents and consequences of c-c identification expanding the role of relationship marketing. *Journal of American Psychological Association*. 90(3), pp. 574–585.

Chaudhuri, A., and Holbrook, M. (2001) The chain of effects from brand trust and brand affect to brand performance. The role of brand loyalty. *Journal of Marketing.* 37(11), pp. 1762-1800.

Chin *et al*. (2010) A partial least squares latent variable model approach for measuring interacttion effects: results from a monte carlo simula-tion study and electronic mail emotion. *Information Systems Research*, 14, pp 353-363.

Cindy Fransisca Tingkir (2014) Pengaruh identitas merek terhadap loyalitas merek melalui citra merek dan kepercayaan merk toyota. Jurnal Manajemen Pemasaran, Vol 8, No 2, oktober 2014: doi: 10.9744/pemasaran.8.2.62-69

Choong Lyong H. (1998) The theory of reasoned action applied to brand loyalty. Journal of Product & Brand Management, Vol 7 No 1 1998, pp 51-61

Davis, S.M., and Chun, R. (2006) *Coorporate repu-tation and competitiveness*. London : Routledge.

Delgado, B., Elena, dan Jose. (1999) Brand trust in the context of consumer loyalty. *European Journal of Marketing*, 35(11/12), pp. 1238-1258.

Delgado. B., dan Manuera-Aleman. (2005). Does brand trust matter to brand equity. *The Journal of Product and Brand Management*, 14(2/3), pp. 187-196.
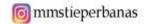
Doney, P.M., dan Canon, J.P. (1997). An examination of the nature of trust in buyer seller relationships. *Jounal of Marketing*, 46, pp. 92-101.
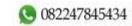
Ferdinand, A. (2002). *Strctural equation modelling dalam penelitian manajemen* (2nd ed). Semarang: BP Undip.

Ghozali, I. (2011). *Aplikasi analisis multivariate dengan program SPSS*. Semarang. Universitas Diponegoro.

Gurviez, Patricia, and M. Korchia. (2003). Test of a consumer-brand relationship model including trust and three consequences. *Makalah Seminar dalam 30 tahun International Research Seminar in Marketing*.

Hong-Youl Ha. (2004). Factors influencing consumer perceptions of brand trust online. Journal of Product & Brand Management Volume 13 ·Number 5 2004 ·pp. 329–342

Jørgensen Finn, et all. (2016). Brand loyalty among Norwegian car owners. Journal of RetailingandConsumerServices31(2016)256–264

Kirmani, A., Sood, S., dan Bridges, S. (1999). *The ownership effect in consumer responses to brand line stretches*. New Jersey: Prentice Hall.

Kotler, P. (2002). *Manjemen pemasaran*. Jakarta: Salemba.

Kotler, P., dan Armstrong, G. (2003). *Dasar-dasar pemasaran.* Jakarta: Erlangga Kotler, P., dan Pfoertsch, W. (2008). *B2B brand management*. Jakarta: PT. Bhuana Ilmu Populer. Malhotra, N.K. (2012). *Marketing research*: *inte-gration of social media (4th ed).* London: Orien-tation Prentice Hall.

Neria, M. (2012). *Pengaruh citra merek terhadap loyalitas konsumen maskapai penerbangan garuda Indonesia*. Jakarta: Universitas Indonesia

Rizan, S. (2012). Pengaruh brand image dan brand trust terhadap brand loyalty teh botol sosro. *Jurnal Riset Manajemen Sains Indonesia*. Jakar-ta: Universitas Negeri Jakarta.

Rully Arlan Tjahyadi. (2006). *Brand Trust* dalam konteks Loyalitas merek: Peran karakteristik merek, karakteristik perusahaan dan karakteristik hubungan pelanggan-merek**.** Jurnal Manajemen, Vol. 6, No. 1, Nov 2006

Silalahi, G. (2003). *Metodologi dan studi kasus*. (1st ed). Jakarta: CV. Citramedia.

Song Hak, et all (2019). Effect of image, satisfaction, trust, love, and respect on loyalty formation for name-brand coffee shops. International Journal of Hospitality Management 79 (2019) 50–59

Sugiyono. (2012). *Memahami penelitian kualitatif.* Bandung: ALFABETA

Tjiptono Fandy (2011). Pemasaran Jasa, Banyu Media Publishing

World, H. (1980). *Panduan teknik statistik SEM & PLS dengan SPSS AMOS.* Yogyakarta: Mustafa.