

THE EFFECT OF BRAND IMAGE, BRAND TRUST AND BRAND PERSONALITY TOWARDS CUSTOMER LOYALTY (A STUDY ON SAMSUNG SMARTPHONE USERS IN UNIVERSITAS BRAWIJAYA)

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Abstract - This research aims to discover the impact of Brand Image, Brand Trust and Brand Personality towards Customer Loyalty of Samsung Smartphone user in Brawijaya University area. This explanatory research explains the relationship and the influence between one variable and another through hypothesis testing. This research collected sample of 160 respondents via online survey. The sample of this research consists of the respondents are currently use Samsung Smartphone and the students from Brawijaya University. The data analysis used in this research was the Multiple Linear Regression Analysis. From the results of testing seven hypotheses, it can be concluded that the variable of Brand Image, Brand Trust and Brand Personality have a significant influence on the Customer Loyalty. This research implied that proper maintenance of the Brand Image, Brand Trust and Brand Personality of Samsung Smartphone would increase their consumers' Customer Loyalty.

Keywords: *Brand Image, Brand Trust and Brand Personality, Customer Loyalty*

Abstrak - Penelitian ini bertujuan untuk mengetahui Pengaruh Citra Merek, Kepercayaan Merek dan Kepribadian Merek terhadap Loyalitas Konsumer studi pada pengguna Samsung Smartphone di lingkungan Universitas Brawijaya. Penelitian eksplanatori ini menjelaskan hubungan dan pengaruh antara satu variabel dengan variabel lainnya melalui pengujian hipotesis. Penelitian ini mengumpulkan sampel 160 responden melalui survei online. Sampel penelitian ini terdiri dari responden menggunakan Samsung Smartphone dan juga Mahasiswa Universitas Brawijaya. Analisis data yang digunakan dalam penelitian ini adalah Analisis Regresi Linier Berganda. Dari hasil pengujian tiga hipotesis, dapat disimpulkan bahwa variabel pengaruh Citra Merek, Kepercayaan Merek dan Kepribadian Merek berpengaruh signifikan terhadap Loyalitas Konsumer. Penelitian ini mengimplikasikan bahwa memerhatikan Citra Merek, Kepercayaan Merek dan Kepribadian Merek dari Samsung Smartphne yang tepat akan meningkatkan keputusan pembelian konsumennya

Kata kunci : *Pengaruh Citra Merek, Kepercayaan Merek dan Kepribadian Merek , Loyalitas Konsumer*

INTRODUCTION

Nowadays, the competition in the information and communication technology industry is very tight. This is proven by the growing business in the industry, both for small and large companies. One of them is the industry of mobile phones. The broad market allows this industry to acquire enormous potential. The development of mobile phones today is smartphone. It is a mobile phone with high-level capabilities, sometimes with functions that resemble a computer. There is no factory standard that determines the meaning of a smartphone. For some people, a smartphone is a phone that works with all operating system software that provides standard and basic relationships for application developers. For others, a smartphone is just a phone that presents advanced features such as e-mail, the internet, the ability to read such as e-books, and other media applications. In other words, a smartphone is a small computer that has the ability of a telephone in the whole package (techterms.com, accessed on 2020). Smartphone is the most popular

product at the moment. Various types and characteristics offered by vendors (companies) have entered the Indonesian market. Indonesia is a very promising market in the cellular phone industry because of its large population and waste. Each company tries to have an advantage to compete, both in terms of price, quality and try to differentiate its products in order to have its uniqueness and characteristics so that it can cause attraction. Currently, the competition of cellular phone company (Android smartphone) industry includes Samsung, Oppo, Xiaomi, Realme, Sony, Vivo, and others.

The picture above shows that Samsung occupied the first smartphone sales position in the third quarter of 2018 and 2019. Samsung smartphone sales reached 23.6% (Q3,2018) and 21.6% (Q3,2019) of the Indonesian market, then followed by Xiaomi with sales of 22.8% (in the highest year) and then followed by Oppo (22.7%), Vivo (16.6%), Realme (11.2%), and the other brand with the percentage of (21.3%). From this data, it can be interpreted that Samsung dominates Indonesia's market. It can also be inferred that Samsung's brand is becoming the

most favorite among the Indonesian people in terms of electronic devices, including a smartphone.

Samsung is a brand from South Korea. It has been named as the second admired global brand in 2019 in the Global Super Brand award category cellphone and consumer good electronics in a survey conducted by YouGov in 2019. The data were collected between February 2019 and February 2020, while the first brand was Sony and Panasonic was the third. This survey was conducted in various countries throughout the world, including Europe, the Middle East, Latin America, and Asia. Moreover, amidst the Covid-19 pandemic, Samsung remains the first choice in the Indonesian market (CNBC.com, accessed in 2021).

The data above became the reason why the researcher was interested in choosing Samsung as an object of the research. Moreover, Samsung has been attracted to any generation of people. According to the (Yougov.com/accessed in 2019), Samsung has been used by Baby boomers, Generation X, Generation Y, Generation Z, and the Millenials with

the Generation Y and Z. It can be inferred the brand that Samsung built throughout the year is already strong among the generation.

The diversification of smartphone became so obvious within Samsung product. They not just focused on single segmentation. For example the Flagship that launched this year, Samsung Galaxy 21+. This product aimed to the high end class that can afford to buy the cost. While, the other product that more cheaper like Samsung M series. Samsung A series is targeted to the low-end class that can also classified to the students that can afford to buy that these serie. Other than that, Samsung also provide the suitable product for the student, college student especially to support their assignment and work. According to the *thinkcomputers.com* (accessed on 2021) Samsung is the top 5 useful smartphone among the students. Furthermore. the branding of particular product Samsung is targeted to the youngsters.

Among the marketing strategies to win the competition, the company is faced with branding the product. To create a strong brand, the company must build a mission and vision of how the brand is becoming a strong brand. Making a positive brand can be achieved with a strong marketing program by highlighting product strengths and differentiating them from other products. A positive brand image in consumers' minds will trigger consumers to refer it to others.

A brand is a name, term, design, symbol, or any other feature that identifies one seller's good or service as distinct from other sellers (American Marketing Association, accessed 2020). According to (Kotler & Armstrong, Marketing Management, 2015), a brand is an idea or image people have in mind when thinking about specific products, services, and activities of a company, both in a practical (e.g. "the shoe is light-weight") and emotional way (e.g. "the shoe makes me feel powerful"). Therefore, it is not just the physical features that create a brand but also the feelings consumers develop towards the company or its product. This combination of physical and emotional cues is triggered when

exposed to the name, the logo, the visual identity, or even the message communicated. Brand plays an essential role in the process of consumers choice of the product. A brand is an important link between the producer and the consumer, since it offers many features to the customers that meet customer's needs through purchase. The brand is the main thing which customer consider while purchasing the product or service. Most customers know to link the brand and loyalty. The brand's role is less significant than other features like price, packaging, technical characteristics in assessing the product or service (Serge, 2000).

Brand image is the perception and belief carried out by consumers, as reflected in the association that occurs in the consumer's memory. If the company succeeds in creating a positive and strong image, the results will be felt in the long run, especially if they can maintain it by consistently delivering and fulfilling the promise attached to the image that was intentionally formed. Brands with a good image will trigger consumers to do word of mouth because consumers trust the brand (Ismail & Spinelli, 2012) Trust is the agents' expectation involvement in a transaction and the risk related to the expectation and behavior (Rai & Srivasta, 2013). According to (Gurviez & Korchia,

2003), there are several things that could be identified from the trust. First, trust and commitment are the most important variables in maintaining long term relationships among partners in the business and industry. Second, explanation from trust and commitment in the relationship between company and consumers complement business theory, especially about transaction cost. Third, the greatest difficulties of constructing the trust concept are cognitive and affective. Several factors, such as brand, trust, commitment, and satisfaction affect the loyalty (Lassoued & Hoobs, 2015). According to Cakmak (2016), brand trust is described as a secure feeling which consumer feels that brand in question will meet their personal expectations. Moreover, trust can reduce the consumer's uncertainty because the consumer knows that brand can be worth trusting and thinks that a dependable, safe and honest consumption scenario is the important link of the brand trust (Chinomona & Maziriri, 2017). Drawing an inference from the above descriptions of brand (Cakmak, 2016) trust, it is arguable to elucidate that when customers have trust in the brand, repeat purchase behaviour will be created, which leads

to commitment to the brand, and the relationship between brand as well as customers can be built up.

Furthermore, to establish long-term consumer brand relationships and satisfy customers' needs, companies position their brands with unique personalities (Wilson, 2011) That is why brand personality attained enormous importance in the successful management of brands. Brand personality is a set of human characteristics associated with a brand. Moreover, (Kotler & Keller, Marketing Management, 2009) define brand personality as the attributes of a particular brand that derives from the mix of human traits. Simultaneously, (Schiffman & Kanuk, 2007) mention that all human characteristics associated with a brand are known as brand personality.

Nowadays, branding is something beyond the simple view. It is a collection of expectations, hopes, and relations from the company's product (Khadka & Maharjan, 2017). A brand connects customers' needs with company's output and investor's hopes (Ulrich, Brockbank, & Johnson, 2007). Renowned brands not only lower the purchase risks and research effort but also affect the consumer's viewing of a product. That is why branding has a high impact on consumer's buying behavior and purchase intentions.

Early research showed that brand image, brand trust, and brand personality have a strong impact on customer loyalty. According to previous research by (Ozdemir, Zhang, Gupta, & Bebek, 2020) affective trust mediates the effect of loyalty, and there is a positive influence. In (Cassia, Ugolini, & Cobelli, 2017)state that brand images have positive effects on loyalty, using b2b object. Lastly, (Garanti & Kissi, 2019)aim to unveil the indirect effects of brand personality on brand loyalty. In conclusion, it found evidence that stated the relationship of brand image, brand personality, and brand trust towards consumer loyalty.

^ In order to find out the effect of brand image, brand trust and brand personality on customer loyalty. The researcher believes that it is needed to conduct research on the effectiveness of some of the variables of brand strategies to maximizing profit. The goal is to determine the marketing strategies, branding strategies towards consumer loyalty and improving mobile phone company profitability. Based on the discussed problems and phenomenon above, the researcher proposed research entitled **“The Effect of Brand Image, Brand**

Trust, and Brand Personality Towards Customer Loyalty (A Study on Samsung Smartphone Users in Universitas Brawijaya).”

LITERATURE REVIEW

Brand Image represents the overall perception of the brand and is formed from information and past experience of the brand. The brand's image relates to attitudes in the form of beliefs and preferences towards a brand. Consumers who have a positive image of a brand will be more likely to make purchases (Bian & Moutinho). While according to (Lee, Ko, & Sagas, 2010) brand image is a description of the association and consumer confidence in a particular brand. In management sciences, one can come across numerous definitions, which explain brand image in a narrow and broadway. (Świtała, Reformat, & Gamrot, 2018), at the same time, underline that brand image is an impression made as a consequence of numerous factors (e.g., associations linked with a given brand name, the purchasing experience, the reputation of a given company, forms and measures of advertising, promotion, etc.), which means that from the perspective of various recipients it is a complex, inhomogeneous and a quite abstract category. Brand image is often linked with brand identity. . (Świtała, Reformat, & Gamrot, 2018) l definition treats brand identity as the configuration of words, images, ideas, and associations creating the total brand image in buyers. Numerous authors, including Pars &

Gulsel (2011), also draw the fact that brand identity is shaped consciously by its owners. It aims to determine the meaning, intent and calling of a given brand. In other words, this term constitutes a specific message about a given brand presented by a given company to its recipients using various marketing activities. From a marketing perspective, this term is defined among others by Kotler (2004), who uses it to describe an activity related to shaping the offer and image of an enterprise resulting in a clear and significant position of the brand in the memory of target recipients. In this definition, the author refers to marketing activities aimed at specific associations, that help differentiate the brand from other similar brands functioning on a given market (Kapferer, 2011) perceives positioning in a slightly different aspect; he highlights an important market function of positioning in his approach, referring to stimulation of competitiveness. Brand image can be analyzed through a prism of four key elements: verbal and visual identification, forms of brand promotion, i.e., marketing communication, and the system of behaviors of people (employees) linked to a given brand. These elements create a consistent system of activities, significantly impact brand image, i.e., its .

2.4 Brand Trust

Brand trust has a very large influence

on the brand's sustainability because if a brand is no longer trusted by consumers, the product with that brand will be difficult to develop in the market. But on the contrary, if consumers trust the brand, then the product will continue to grow in the market. According to Keller (2008), brand trust is defined as a sense of security possessed by the product user in their interaction with a brand based on the perception that the brand can be trusted and pay attention to the interests and welfare of consumers. According to Guviez and Korchia (2014), several things can be identified from the trust variable, namely: trust and commitment are the most important and strategic variables to maintain long-term relationships between industry partners and businesses. There are some things that can be identified from the trust variable, namely: trust and commitment are the most important and strategic variables to maintain long-term relationships between industry partners and businesses. Explanation of the variables of trust and commitment in the relationship between companies and consumers provides supplements to economic theory, especially regarding transaction costs. An explanation of the variables of trust and commitment in the relationship between companies and consumers provides a supplement to economic theory, especially about

transaction costs. The greatest difficulty in conceptualizing trust is based on cognitive and affective. The research conducted by Tezinde et al. (2014) prove that trust, commitment, and satisfaction will influence relationships with consumers and loyalty

2.5 Brand Personality

A brand that has a brand personality superior and in accordance with the consumer personality of course, will create a bond between brands with these consumers. This is because brand personality can be useful for analysis behavior of a product or brand choice. Kotler & Armstrong (2006: 140) explains the basis the thought of brand personality is that both brands and humans have personalities, and humans as consumers tend choose a brand with the appropriate personality with his personality.

To establish long-term consumer brand relationships and satisfy customers' needs, companies position their brands with unique personalities (Weis & Huber, 2000), and that is why brand personality attained enormous importance in the successful management of brands. Brand personality is a set of human

characteristics associated with a brand and Kotler & Keller (2009) define brand personality as the attributes of a particular brand that derives from the mix of human traits. In comparison, Schiffman & Kanuk (2007) explain that all human characteristics associated with a brand are brand personality. According to Kotler & Keller (2015) this BPS consists of 42-item, and these items come up as a result of studying the personality scales from marketers, practitioners, and qualitative researchers. Brand Personality Scale (BPS), through which brand personality can be measured, is valid and reliable. on the dimensionality of the construct, paper, which more formally identified the dimensions of brand personality, marked a step change in interest in the topic by presenting a rigorously tested, multidimensional measure. The construct was defined as "the set of human characteristics associated with a brand", a definition we adopt throughout our paper. The measurement scale was designed to be generic, applicable to all brands. The five dimensions that emerged from a factor analysis of data from members of the US public asked to assess a number of consumer brands were labelled as (with example measurement traits in parentheses) as: sincerity (honest, genuine and cheerful); excitement (daring, imaginative and up-to-date); competence

(reliable, dependable and efficient); sophistication (glamorous, charming and romantic); and ruggedness (tough, strong and rugged). The well-known and established brands that

2.6 Consumer Loyalty

Customer loyalty is the customer attitude and behavior to prefer one brand over all competitor ones, due to satisfaction with the product or services. It encourages consumers to shop more consistently (Peiguss, 2012). Customer loyalty is defined as the willingness of any given customer to purchase the company's goods or services over competitive ones available in the marketplace (Singh & Khan, 2012). Since loyalty is the result of developing past positive experiences with the customers and having them return to the company various times due to these experiences, customers will return to do business with the company; regardless of whether it may not have the best product, price or service delivery. Ghavami & Olyaei (2006) demonstrate that loyalty is more than a repetition of behavior. Customers can demonstrate loyalty to price, brand, company, and other customers. However, customer satisfaction is important to any company and it

affect clients repeatedly coming back to the company due to its service. Therefore, the crucial factors that affected customer loyalty are customer satisfaction, emotional bonding, trust, choice reduction/habit, and company history (Gurviez, Patricia, 2012). Therefore, customer satisfaction with a company's products or services could be considered the key to a company's success and long-term competitiveness. Customer satisfaction is viewed as a central determinant of customer retention. Peiguss (2012) pointed out that satisfaction is not enough because less than half of the company-satisfied customers will come back. The company needs to transfer satisfied customer to loyal customers. It is so important because it costs so much to influence customers to buy and so little to induce a repurchase. Customer loyalty is a result of a positive emotional experience, physical attribute-based satisfaction and perceived value of an experience, which includes the product or services. Oliver (2010) states that loyalty is a customer commitment to endure in depth to subscribe return or make a repurchase selected products/services consistently on future, despite the influence marketing situations and efforts have the potential to cause behavioral change. Kotler and Keller (2012) state that customer loyalty represents a situation that customers

consistently spend the entire existing budget to buy a product service from the same seller. Consumer loyalty occurs within several phases according to (Oliver, 2010):

- 1) Cognitive loyalty or loyalty based solely on brand belief.
- 2) Affective loyalty or liking or attitude towards a brand based on opportunity using satisfaction regularly.
- 3) Conative loyalty shows a loyalty condition that contains what the first occurrence shows deep commitment to buy.
- 4) Action loyalty, where the intent is converted to action.

HYPOTHESES

H1: Brand Image (X1) has a positive significant effect on the Customer Loyalty

H2: Brand Trust (X2) has a positive significant effect on the Customer Loyalty

H3: Brand Personality (X3) has a positive significant effect on the Customer Loyalty

According to Sugiyono (2014), quantitative research method can be define as a research method that is based on the philosophy of positivism sample and is used to examine the population or a particular sample using the research data, an instrument of research, quantitative data analysis or statistics with the aim to test the hypothesis that has been set. Furthermore,

This research used the quantitative method and research design that the researcher used is explanatory research. The explanatory research is used to understand and became clear to define each variable that investigated

dependent variables and the independent variable. The independent variables used for this research are Store Atmosphere, Price, and Location, while the dependent variable of this research is Purchase Decision.

According to Sugiyono (2014), population is a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions. In this research, the population was consumers who visit Roketto Coffee & Co Malang.

Sample is part of population that have relatively similar characteristics can be considered representative population (Singarimbun, Masri, & Effendi, 2008) the technique used in sampling this research is purposive sampling. This research use samples to study, because when using populations the numbers are too large for the researchers ability, but the samples taken must be representative.

Data analysis methods use in this research are descriptive statistical tests, classic assumption tests, goodness of fit tests, coefficient of

determination (R^2), multiple linear regression, and hypothesis testing with t test. Data analysis and hypothesis testing tools use Statistical Product and Service Solutions (SPSS) software.

FINDING AND DISCUSSION

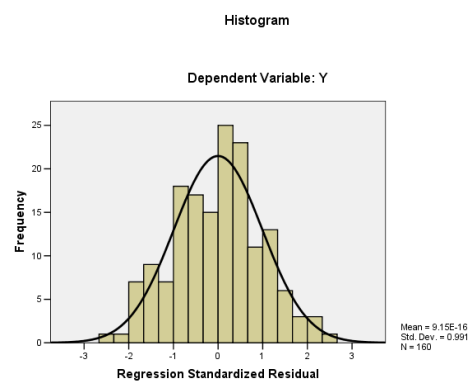
Classic Assumption

Test The classic assumption tests used in this research are the normality test, the multicollinearity test, and the heteroscedasticity test.

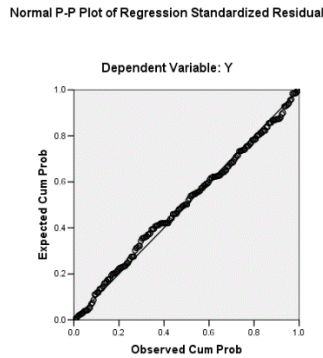
Normality Test

Source: Primary Data Processed, 2021

Figure 2. Histogram Graph Result



Based on Figure 2, it can be seen that the residual frequency was mostly collected at the value of 0, or the data distribution value was in accordance with the normal curve, it can be said that the residual had spread normally.



Source: Primary Data Processed, 2021

Figure 3. P-P Plot Diagram Result

Based on Figure 3, it can be seen that the points of the data spread around the diagonal line as well as following the direction of the diagonal line. It can be concluded that the data in this study were normally distributed.

**Table 1
One-Sample Kolmogorov-Smirnov Test**

Table 4.13
Normality Test Result
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		160
Normal Parameters(a,b)	Mean	.0000000
	Std. Deviation	1.33754832
Most Extreme Differences	Absolute	.055
	Positive	.038
	Negative	-.055
Kolmogorov-Smirnov Z		.692
Asymp. Sig. (2-tailed)		.724

Source: Primary Data Analysis (2021)

Source: Primary Data Processed, 2021

From the calculation results based on Table 1, the significance value was

0.140 where the value was greater than 0.05; then the provision of H0 was accepted which means that the data on this study were normally distributed.

Multicollinearity Test

This multicollinearity test was conducted with SPSS the result can be seen in Table 3.

**Table 2
Multicollinearity test result**

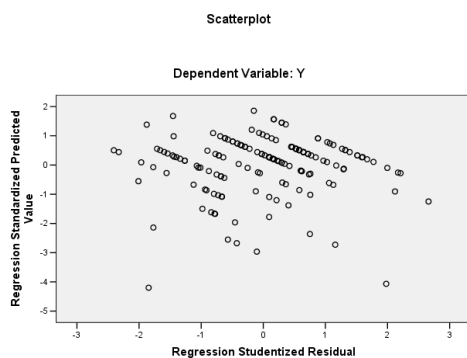
Variable Independent	Collinearity Statistics	
	Tolerance	VIF
Brand Image	0.388	2.576
Brand Trust	0.432	2.316
Brand Personality	0.378	2.649

Source: Primary Data Processed, 2021

Based on the results in Table 3 it is known that in this study, the independent variables which are Store Atmosphere, Price, and Location produce VIF value ≤ 10 and produce a tolerance value ≥ 0.1 . Thus, the independent variable in the regression model in this study stated no multicollinear symptoms occur. It means that the assumption of multicollinearity is fulfilled.

Heteroscedasticity Test

The Heteroscedasticity test was conducted with SPSS. The results of heteroscedasticity test can be seen in Figure 4.



Source: Primary Data Processed, 2021

Figure 4. Scatterplot Test Result

Testing the assumption of heteroscedasticity regarding the effect of Atmosphere, Price, and Location on Purchase Decision shows a randomly distributed residual observation condition. The test results show that the residuals are declared to have homogeneous variations. Thus, the assumption of heteroscedasticity is fulfilled.

Result of F Test (Goodness of Fit)

According to Table 4.15, F test is 62.425. While F Table ($\alpha = 0.05$; df Regression = 3 : df residual = .136) is 2.603. Because F test > F Table, which

is $62.425 > 2.603$ or sig. F (0.000) < $\alpha = 0.05$, then regression model analysis is significant. It means H_0 is rejected and H_1 accepted. Thus, the dependent variable (Customer Loyalty) is significantly influenced by the independent variable (Brand Image, Brand Trust and Brand Personal). Then, the results of the regression model analysis is fit.

Multiple Linear Regression Analysis

Multiple linear regression analysis is a tool for forecasting the influence of two or more independent variables on one dependent variable.

**Table 4
Result of Multiple Linear
Regression Analysis**

Dependent Variable	Independent Variable	Unstandardized Coefficients	Standardized Coefficients (Beta)	t	Sig.	Result
Y	(Constant)	0.562		0.639	0.524	
	X1	0.258	0.222	2.561	0.011	Significant
	X2	0.264	0.363	4.415	0.000	Significant
	X3	0.167	0.234	2.666	0.008	Significant
R : 0.739 R Square : 0.546 Adjusted R Square : 0.537 F Count : 62.425 Sig. F : 0.000						F table : 2.603 t table : 1.975

Source : Primary data processed (2021)

Source: Primary Data Processed, 2021

Regarding the interpretation above, Brand Image (X1), Brand Trust (X2),

and Brand Personality (X3) have a positive influence on Customer Loyalty (Y). In other words, if there is an increase in Brand Image (X1), Brand Trust (X2), and Brand Personality (X3), then it will be followed with the escalation of Customer Loyalty (Y).

Result of Determination Coefficient (R²)

Table 5
Coefficient of correlation and determination

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.759 ^a	.576	.567	1.45703

a. Predictors: (Constant), Store Atmosphere, Price, Location

b. Dependent Variable: Purchase Decision

Source: Primary Data Processed, 2021

The coefficient of determination is used to calculate the influence or contribution of the independent variable toward the dependent variable. From the analysis of Table 4.14, the results of adjusted R² (Coefficient Determination) is 0.537. It means that 53.7% of Customer Loyalty variable will be influenced by another independent variable which is: Brand Image (X1), Brand Trust(X2), and Brand Personality (X3). Whereas the other 46.3% of the Purchase Decision variable will be influenced by other variables undescribed in this study.

Besides coefficient of determination, the coefficient of correlation is also obtained. It shows the relation of each independent variables Brand Image (X1), Brand Trust (X2), and Brand Personality (X3) with Customer Loyalty(Y) variable, and the R value is 0.759. Correlation value indicating the relation of independent with the dependent variable is considered in high category because it exists in the range of 0.60-0.799.

Test Hypothesis

Result of t Test

Table 6
t test Partial

Variable	t test	Sig.	t Table
X1	2.561	0.000	1.975
X2	4.415	0.000	1.975
X3	2.666	0.001	1.975

Source: Primary Data Processed, 2021

According to Table 6, the following result obtain:

- t test between X1 (Brand Image) and Y (Customer Loyalty) indicates t test = 2.561. While t Table ($\alpha = 0.05$; df residual = 136) is 1.975. Because t test > t Table that is $2.561 > 1.975$ or sig t (0.000) < $\alpha = 0.05$ then the influence of X1 (Brand Image) toward Customer Loyalty is significant. It means it

rejects H₀, and accepts H₁. In short, Customer Loyalty can be significantly influenced by Brand Image or by increasing Brand Image, Customer Loyalty will significantly increase.

2. t test between X₂ (Brand Trust) and Y (Customer Loyalty) indicates t test

=4.415. While t Table ($\alpha = 0.05$; df residual = 136) is 1.975. Because t test > t Table is 4.415 > 1.975 or sig t (0.000) < $\alpha = 0.05$ then the influence of X₂ (Price) toward Customer Loyalty is significant. It means it rejects H₀ and accepts H₁. In short, Customer Loyalty can be significantly influenced by Brand Trust or by increasing Brand Trust, Customer Loyalty will significantly increase.

3. t test between X₃ (Brand Personality) and Y (Purchase Decision) indicates t test

= 2.666. While t Table ($\alpha = 0.05$; df residual = 136) is 1.975. Because t test > t Table that is 2.666 > 1.975 or sig t (0.001) < $\alpha = 0.05$, then the influence of X₃ (Brand Personality) toward Customer Loyalty is significant. It

means it rejects H₀ and H₁. In short, Customer Loyalty can be significantly influenced by Brand Personality, or by increasing Brand Personality, Customer Loyalty will significantly increase.

DISCUSSION RESEARCH

The Effect of Brand Image Towards Customer Loyalty

From the results of the research above, it can be seen that the first hypothesis of Brand Image has a significant influence on Customer Loyalty. Brand Image is a representation of the overall perception of the brand and is formed from information and past experience of the brand. The image of the brand relates to attitudes in the form of beliefs and preferences towards a brand. Consumers who have a positive image of a brand will be more likely to make purchases (Bian and Moutinho, 2011). While according to Lee et al. (2011), brand image is a description of the association and consumer confidence in a particular brand. It is in line with the previous research that state the brand image. The vision and mission of Samsung also unconsciously making the image of Samsung as leading innovation in technologies in

particularly Smartphone. Through their annual press release of his new brand every year, he explained Samsung's strategy to maintain branding. Samsung is making a bold investment in the Research and Development area. Investments amount to approximately 40 billion US dollars per day and with more than 70,000 employees worldwide involved in the Research and Development team. So the image of Samsung as innovation leader had already put in mind of Smartphone in general.

The Effect of Brand Trust Toward Customer Loyalty

From the results of the research above, it can be seen that the first hypothesis of Trust has a significant influence on Customer Loyalty and the highest value in terms affecting Customer Loyalty. Brand trust is something portrayed that can be crucial factor affecting to the loyalty of the customer (Guviez and Korchia 2014) so it is in line with the result. Also according to Guviez and Korchia (2014), there are several things that can be identified from the Trust variable, namely: trust and commitment. Those are the most

important and strategic variables to maintain long-term relationships between industry partners and businesses. Explanation of the variables of trust and commitment in the relationship between companies and consumers provides supplements to economic theory, especially regarding transaction costs. When consumer does not have trust in the particular product or brand, they will not be loyal customers. So the company must create strategies in order to building a consumer trust toward the brand. For an enterprise or company, consumer confidence toward the brand is an important target to be achieved and have a positive effect on the profits of company

The Effect of Brand Personality Toward Customer Loyalty

From the results of the research above, it can be seen that the first hypothesis of Brand Personality has a significant influence on Customer Loyalty. According to Lin (2010), brand personality contributes to customer loyalty. Favorable and promising brand personality helps in product evaluation and behavioural intention in order to make customers become loyal.

Research Implication

After conducting research related to brand image, brand trust, and brand personality towards customer loyalty, the results of descriptive statistics and theories contained in this study hopefully can be used as references and additional information for Samsung to develop their strategic management. In this study, several implications could be considered in order to attract more customers to become loyal to the product that they purchased. Brand image is portrayed and believed one of the crucial factors in terms to increase the loyalty of consumer to continuously uses the product. Once the company has a good image in public, consumers will move to the “trust” position which will increase the level of loyalty of the consumers. Based on the data from Yougov.com (accessed in 2021) collected from October 2020, Samsung is still the most popular brand in terms of consumer electronics brands and the third most famous of all among the category. Moreover, Samsung can still improve to increase their brand image by doing their signature marketing strategies such as collaboration with the famous key opinion leader or influencer.

Based on the result of this study, brand trust has the most significant effect on customer loyalty. It means that once the consumer already trusts the company and also the product, it will be affecting the behavior of the purchase decision of the consumers. These results support the research conducted by Dewi (2010) shows that product attributes affect purchasing decisions. This study result is in accordance with the opinion of Tjiptono (2008: 72), which states that attributes products are product elements that are considered important by consumers and are made as to the basis of decision making. The product attributes to the purchase decision are very closely related. It is because before making a purchase, consumers place the product attributes as an important consideration in purchasing decision makers.

Brand personality also has a significant effect on customer loyalty. As a theory, this attribute is slightly similar to brand image but more complex. Brand image is an identity that something portrayed to the public. Brand personality is more like the character of the brand that they reflect the brand (Rutter et al., 2019). According to the dimension, the result of this study gets the higher score on sophistication. As we know, Samsung always develops its product by locating

many R&D centers in many parts of the world. So, the characteristic of Samsung, especially on sophisticated, is already attached to users' perception

CONCLUSION AND SUGGESTION

Conclusion

This study was conducted to determine which variables have an influence on Customer Loyalty. In this study, the independent variables used were Brand Image, Brand Trust, and Brand Personality, while the dependent variable used was Customer Loyalty. Based on the calculation of multiple linear regression analysis, it can be seen:

Based on the above conclusions, some suggestions can be put forward, which are expected to benefit the company and other parties. The suggestions given include:

As we know, Samsung is popular among smartphone users. They have tight competition with other smartphone brands, such as iPhone. It is expected that Samsung can maintain their good brand image in the market due to competition in this industry.

It is expected that Samsung can maintain and improve brand trust, because Brand Trust variable has a dominant influence on Customer Loyalty. Trust has big role in the success of Samsung, which is proved by the data of Samsung as the 2nd Best Brand of Smartphone 2017-present (yougov.com). It means the level of trust for using this brand is high. Maintenance and innovation is one of the best ways for Samsung to increase brand trust

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