

The Influence Of Brand Image, Brand Satisfaction And Brand Trust On H&M Customer Brand Loyalty In The Jabodetabek Area

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Article Info	ABSTRACT
Keywords: Brand Image, Brand Satisfaction, Brand Trust, Brand Loyalty	Fast fashion is a phenomenon in the clothing industry that offers the latest fashion trends at low prices and fast production times. one of the famous brands is H&M. In Indonesia, H&M has spread to 19 cities in the last 8 years. This study aims to analyze the effect of brand image brand satisfaction brand trust on H&M customer brand loyalty in the Jabodetabek area. Data collection was carried out by distributing online questionnaires via G-form. Multiple linear regression methods are used as data processing methods. The results of this study partially the Brand Image variable has no significant effect on brand loyalty, and the Brand Satisfaction variable, and Brand Trust have a significant positive effect on Brand Loyalty. Simultaneously all dependent variables affect the Brand Loyalty variable. In this study, all independent variables can influence the dependent variable by 58%.
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INTRODUCTION

Times continue to develop over time, one of which is experiencing rapid development is the world of Fashion. The world of fashion in the last decade is not only used to fulfill primary needs but has become a lifestyle that can symbolize socio-economic strata. In Indonesia itself, fashion trends have developed rapidly, in meeting the needs of lifestyle in the field of fashion companies are competing to make fashion products. Because this industry continues to grow rapidly, fast fashion trends are introduced.

One of the famous Fashion products in Indonesia is the H&M brand, H&M brand products originated from Sweden then in 1980-1990 the beginning of H&M global expansion. In 2013 H&M entered Indonesia and built its first store in Jakarta at Gandaria City Mall in 2014 and continued to grow and expand its branches in the city of Bandung, precisely at Paris Van Java Mall Bandung. Until now H&M has spread almost throughout Indonesia.

Since it first arrived in Indonesia, H&M has received rave reviews. This Swedish brand can be a fashion pioneer for everyone. In fact, H&M creates not only for women but also for men, fashionistas with many luxury products that everyone can now own. H&M has officially opened at least 50 official outlets in Indonesia, The number of H&M outlets spread across 19 cities in Indonesia in the last 8 years is proof of the increasing number of fashionistas in the country, and H&M will continue to introduce stylish fashion collections.

In Indonesia, the Top 5 Netizen Choices in the Fashion Brand Category based on the Netizen Brand Choice Award 2018 are, first place Nevada, second place Polo, followed by Zara in third place, and H&M in fourth place and followed by Uniqlo (Warta Ekonomi, 2018). With the existence of well-known competitors making very tight competition in the Indonesian Fashion industry, H&M needs to always evaluate and improvise the company in order to survive and continue to compete with its competitors and one of them is to form and maintain the loyalty of its customers.

Several factors that influence customer loyalty to a brand are consumer satisfaction with the brand or what is often called brand satisfaction (brand image) According to Coaker (2021) in Wardana et al., (2022) brand image is a perception of the brand formed from information and consumer experience with the brand. The better the company builds a corporate image, the more trust in the brand will be built so that customers will be loyal to the brand. Furthermore, brand satisfaction according to Kotler and Keller (2016) in Prawira et al (2021) brand satisfaction is a person's feeling that describes the feeling of satisfaction and disappointment from comparing the performance or results of the product that is felt in relation to expectations. The more satisfied consumers are, the more loyalty to a brand will be created.

Apart from brand satisfaction, there is one other factor that can affect customer loyalty to a brand, namely brand trust. According to Adiwidjaja (2017) et al in Sari et al., (2022) brand trust is the customer's desire to lean on a brand with the risks faced because of expectations that the brand will cause results that match expectations. If consumers already have trust in one brand, it will result in these consumers not seeing or being interested in other brands. According to Zaerofi (2020), there are three dimensions of brand trust, namely psychological, cognitive, and intentional.

The results of previous research conducted by Thamrin et al., (2020) brand satisfaction, has a positive effect while Brand Image has a negative effect on brand loyalty. Furthermore, Nurfitriana et al., (2020), brand image is not significant to consumer loyalty, then research by Bernarto et al., (2021), brand trust has a positive effect on brand loyalty. Next research by Prawira et al., (2020) brand images and brand satisfaction have a significant positive effect on brand loyalty while brand trust has a positive but insignificant effect on Brand Loyalty Amelia et al., (2020) indirectly brand image has no significant effect on brand loyalty. Next, research conducted by Gultom et al., (2021), brand satisfaction affects brand loyalty. Furthermore, Yowono et al., (2022) brand satisfaction has a positive effect on brand loyalty. Dahmiri et al., (2023) brand satisfaction and brand trust have an indirect effect on customer loyalty. Trisno et al., (2023) Research results that brand image, and satisfaction have a positive impact on loyalty.

METHODS

This study aims to see the effect of the independent variables (X1) *brand images*, (X2) *brand satisfaction*, (X3) *brand trust* on the dependent variable, namely (Y) brand loyalty. This research is quantitative research. The analysis method used is descriptive analysis by applying multiple linear regression with the following equation (Sugiyono, 2013):

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Where:

β_0	: Constant
$\beta_1, \beta_2, \beta_3$: regression coefficients
X_1	: <i>Brand Images</i>
X_2	: <i>Brand Satisfaction</i>
X_3	: <i>Brand Trust</i>
Y	: Brand Loyalty
e	: Galat

The sampling technique used is non-probability sampling, namely purposive sampling or samples with certain criteria. The research data is primary data collected by distributing questionnaires to 100 people with gform to H&M customers in the Jabodetabek area. Measurement of each statement item is carried out on a Likert scale 1 meaning strongly disagree to 5 strongly agree. Furthermore, data processing will be carried out with the SPSS 22 application, namely the validity test, and the reliability test will be carried out so that all statements used in the study are valid and reliable statements. Furthermore, hypothesis testing is carried out to prove variables.

Table 1. Variables, Indicators, Questionnaire Items

Variables	Indicator	Indicator Item
<i>Brand Images</i>	Specialty	The H&M brand has unique features
	Good grades	The H&M brand gives good value to its users
	Environment	The H&M brand gives me a good social outlook
	Feelings	The H&M brand helps me feel welcome in the neighborhood
<i>Brand Satisfaction</i>	Needs	I feel satisfied when I buy the H&M brand because I get what I need.
	Environment	An attractive store atmosphere increases my satisfaction when shopping at H&M
	Price	I feel satisfied with the H&M brand because I get products at the right price and affordable.
	Emotional	Satisfaction with the H&M brand makes me interested in H&M products
<i>Brand Trust</i>	Satisfaction	I am satisfied with the H&M brand so I trust it
	Emotional	I trust the H&M brand because I feel confident when I wear it.
	Motivation	Trust in the H&M brand motivates me to buy the same brand in the future
Brand Loyalty	Needs	I will always be loyal to the H&M brand when I get what I need.
	Positive perception, satisfaction	Positive perceptions and satisfaction influence me in making repurchase decisions on the H&M brand
	Emotional Attachment	I will always be loyal to the H&M brand because it creates emotional attachment

RESULTS AND DISCUSSION

H&M, which stands for Hennes & Mauritz, is one of the largest global clothing retailers originating from Sweden. The company was founded in 1947 by Erling Persson in Västerås, Sweden. Initially, the store sold only women's clothing and was named "Hennes", which means "hers" in Swedish, due to its focus on women's clothing.

In 1968, Hennes acquired a menswear company called Mauritz Widforss, which later changed the name to Hennes & Mauritz, or H&M. After this merger, H&M began offering clothing for men and children as well. Since its inception, H&M has grown rapidly globally by opening stores in various countries outside of Sweden. They are known for offering affordable fashion and being quick to follow emerging fashion trends. Their strong strategies in design, production, distribution, and marketing have helped them maintain their position as one of the world's leading clothing brands.

In the Jabodetabek area, the influence of Brand Image, Brand Satisfaction, and Brand Trust on H&M customer brand loyalty is important to understand. H&M's brand image in this region is reflected in consumers' perceptions of product style, quality, and brand reputation. The level of consumer satisfaction with the shopping experience at H&M is also a key factor in influencing loyalty, which is affected by product quality, customer service, and product availability. In addition, Brand Trust or consumer trust in H&M as a brand includes aspects of reputation, transparency, and commitment to ethical values and sustainability. A comprehensive analysis of these factors can provide valuable insights for H&M in developing strategies to maintain and increase customer loyalty in the Greater Jakarta area.

Table 2. Validity and reliability test results

Variables	Statement Item	r-Count	Significant	Cronchbach alpha
Brand Images	X1.1	0,706	0,000	0.848
	X1.2	0,752	0,000	
	X1.3	0,647	0,000	
	X1.4	0,685	0,000	
Brand Images	X2.1	0,665	0,000	0.715
	X2.2	0,304	0,000	
	X2.3	0,794	0,000	
	X2.4	0,702	0,000	
Brand Trust	X3.1	0,665	0,000	0.755
	X3.2	0,715	0,000	
	X3.3	0,710	0,000	
Purchase Decision	Y1.1	0,736	0,000	0.827
	Y1.2	0,683	0,000	
	Y1.3	0,765	0,000	

Source: Data processed (2024)

Note: *Valid if r count > r table (0.195) or sig < 0.05

** Reliable if *Cronbach's Alpha* >0.60

Table 2 shows that all statement items have a calculated r value greater than the r table value of 0.195 and a significant value <0.05, so it is concluded that all statement items

are valid. Furthermore, the reliability test, all variables have a *Cronbach's Alpha* value greater than 0.60, it is also concluded that all variables are reliable.

Normality Test

Tabel 3. Normality test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,85349817
Most Extreme Differences	Absolute	,049
	Positive	,036
	Negative	-,049
Test Statistic		,049
Asymp. Sig. (2-tailed)		,200 ^{c,d}

Sumber: Data diolah (2024)

Note: *Normal if Asymp. Sig. (2-tailed) > 0.05

The Kolmogorov Smirnov normality test result is 0.200. This figure is higher than the 0.05. This means that the data used is normally distributed

Heteroscedasticity Test

The regression analysis shows some interesting results. First, the constant of this model is 1.744 with a standard error of 0.569, and a t-value of 3.067 ($p = 0.003$), indicating that this constant is statistically significant. The X1 variable has a coefficient of -0.020 with a standard error of 0.043 and a t-value of -0.472 ($p = 0.638$), indicating that the X1 variable has no significant effect on the dependent variable in this model. The X2 variable has a coefficient of 0.003 with a standard error of 0.052 and a t-value of 0.058 ($p = 0.954$), indicating that the X2 variable is also insignificant in influencing the dependent variable. Likewise, the X3 variable, which has a coefficient of -0.009 with a standard error of 0.071 and a t-value of -0.128 ($p = 0.898$), indicates that the X3 variable is not significant in this model.

Overall, the results of this regression analysis show that only the model constant has a significant effect on the dependent variable, while X1, X2, and X3 have no significant effect based on the t test and p value. The Glejser test results show that all independent variables have a $\text{sig.} > 0.05$ value. This means that no statistically significant independent variable affects the dependent variable ABS_RES1. It is concluded that the regression model does not have any symptoms of heteroscedasticity.

Multicollinearity Test

The results of the collinearity statistical analysis show some important findings related to this regression model. The variables in the model have a fairly low tolerance value, namely X1 of 0.518, X2 of 0.544, and X3 of 0.466. This low tolerance value indicates a level of collinearity between these variables. In addition, the Variance Inflation Factor (VIF) values

obtained for each variable also confirm these findings, with X1 having a VIF of 1.932, X2 of 1.838, and X3 of 2.146. VIF values above 10 are usually considered an indication of significant collinearity, although in this case, although the values do not reach 10, the low tolerance values indicate that there is a potential collinearity issue that needs to be considered in the interpretation of these regression results.

In a practical context, collinearity can complicate the interpretation of regression coefficients as it makes it difficult to assess the relative contribution of each independent variable to the dependent variable. This can lead to uncertainty in interpreting the influence of these variables on the results observed in the regression model. Therefore, in analyzing and using this model, it is important to consider the effect of collinearity and take appropriate steps to manage or overcome the problem so that the analysis results become more reliable and informative. Based on table 5, it can be concluded that there is no high multicollinearity between variables, because the VIF value of each independent variable is below 10.

The reference of this research is research conducted by Alya Nursakinah, Afif Zaerofi Shofi Arofatul Marits (2024) which states that the multicollinearity test aims to test whether there is a strong or definite linear correlation between several independent variables in the regression model. The existence of multicollinearity can cause problems in regression analysis, such as unstable regression coefficients and standard errors that become infinite. This can lead to bias in the regression model. The multicollinearity test is carried out by looking at the tolerance value or variance inflation factor (VIF) of each independent variable.

Multiple Linear Regression Equation

The regression analysis results for this model show some significance. The constant of this model is -1.177 with a standard error of 0.939, which indicates that this constant is not significantly different from zero. The X1 variable has a coefficient of 0.007 with a standard error of 0.071, indicating that the X1 variable has no significant effect on the dependent variable in this model. On the other hand, the X2 variable has a coefficient of 0.515 with a standard error of 0.086, which indicates that the X2 variable has a significant effect on the dependent variable. This is reinforced by a fairly high t-value, indicating that the relationship between X2 and the dependent variable is statistically significant.

The X3 variable also shows a significant effect with a coefficient of 0.379 and a standard error of 0.117. Although the standard error of X3 is higher than that of X2, the positive t-value indicates that the X3 variable has a significant contribution to the dependent variable in this model. Overall, the results of this regression analysis show that variables X2 and X3 have a significant influence on the dependent variable, while variable X1 has no significant effect in this model. Further interpretation can be done by considering the standard error and t-value of each variable to understand the strength and direction of their relationship to the dependent variable. Based on the table above, the multiple linear regression equation is obtained as follows: $Y = -1.177 + 0.007 X1 + 0.515 X2 + 0.379 X3$.

Testing

Tabel 4. T test

Model	T	Sig.
1 (Constant)	-1,253	,213
X1	,097	,923
X2	6,022	,000
X3	3,249	,002

Source: Data processed (2024)

Notes: *H1 is accepted if $t \text{ count} > t \text{ table} (1.985)$ or $\text{Sig.} < 0.05$

In the model output provided, there are regression results that show the effect of the variables on the dependent variable (T). This regression model includes several independent variables (Brand Image, Brand Satisfaction, and Brand Trust) and a constant. First of all, the constant of the regression model (Constant) has a t-statistic value of -1.253 with a significance (Sig.) of 0.213. A significance value greater than the commonly chosen significance level (usually 0.05) indicates that the constant is not statistically significant to the dependent variable T at the commonly used confidence level.

The variable X1 has a regression coefficient of 0.097 with a significance of 0.923. The small t-statistic value for X1, together with the high significance, indicates that the variable X1 has no significant effect on the dependent variable T in this model. On the other hand, the X2 variable shows a regression coefficient of 6.022 with a significance of 0.000. This indicates that X2 has a highly significant influence on the dependent variable T in this model. The high t-statistic value and low significance indicate that the relationship between X2 and T is statistically very strong.

The X3 variable also shows a significant influence on the dependent variable T with a regression coefficient of 3.249 and a significance of 0.002. Although not as strong as X2, X3 still makes a significant contribution to the model. Overall, this output gives an idea of which variables have a significant influence on the dependent variable T in this regression model. The variables X2 and X3 are shown to have a significant influence, while the constant and X1 show no significant influence in the context of this model.

With alpha level = 0.05. The t value of the *brand images* variable is smaller than 1.985, namely 0.97 and a significant value of 0.923 so that partially brand images or X1 does not significantly affect brand loyalty. However, the brand satisfaction variable has a calculated t value of 6.022 which is greater than the t table value of 1.985 and a sig value of 0.000 smaller than 0.05 so that the brand satisfaction variable is as positive as the brand trust variable with a calculated t value of 3.249 greater than the t table of 1.985 and a sig value of 0.002 smaller than 0.05. So that H1 is rejected but H2, H3 is accepted, which means that *brand images* partially do not significantly affect brand *satisfaction or brand loyalty*, and *brand trust* has a partially significant positive effect on brand loyalty.

F test

Table 5. F Test

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	500,050	3	166,683	47,048	,000 ^b
Residual	340,110	96	3,543		
Total	840,160	99			

Source: Data processed (2024)

Notes: *H1 is accepted if $f_{count} > f_{table}$ (2.966) or $Sig. < 0.05$

With *alpha* level = 0.05. The degree of freedom (df) (N1) = $k-1 = 3$ and (df) (N2) = $n-k = 96$. The calculated F value of 112.917 is greater than the F table 2.70, then the sig value of 0.000 is smaller than 0.05, then H4 is accepted, which means that *Brand Images*, *Brand Satisfaction*, *Brand Trust* have a significant positive effect simultaneously on purchasing decisions.

Test Coefficient of Determination (R)²

Table 6. Test Coefficient of Determination (R²)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,771 ^a	,595	,583	1,88224

Source: Data processed (2024)

The Adj R Square value is 0.583 or 58%. The coefficient of determination shows that the *Brand Images*, *Brand Satisfaction*, and *Brand Trust* variables can explain the H&M brand loyalty variable by 58%, while the remaining 42% is explained by other variables.

Discussion

This study aims to investigate the effect of brand images, brand satisfaction, and brand trust on brand loyalty. The results showed that the brand images variable had an insignificant effect on H&M brand loyalty, brand satisfaction, and brand trust had a significant positive effect on H&M brand loyalty. According to Afif Zaerofi (2020) brand trust is defined in a broader scope. If in the previous decade, brand trust referred to a person (personal relationship), in this decade brand trust is considered a shared trust between partners or parties (organizational relationship). Meanwhile, according to research conducted by Alya Nursakinah, Afif Zaerofi Shofi Arofatul Marits (2024) suggests that when consumers are looking for information about local skincare products, consumers tend to pay attention to online reviews or recommendations from other consumers on social media. Positive reviews left by other consumers have a significant influence in building trust in a brand. Which means consumers tend to trust the experiences and opinions of other consumers in choosing local skincare products. Positive reviews given by consumers can give other consumers confidence that the brand is reliable and provides good results.

Effect of Brand Images on Brand Loyalty

The results show that partially brand images do not have a significant effect with a t value of 0.97 smaller than 1.985 and a sig value of 9.23 greater than 0.05 in line with the results of research conducted by Nurfitriana et al., (2020), but not in line with research Prawira et al., (2020) Amelia et al., (2020) Steven et al., (2020). This indicates that the brand images built in the Jabodetabek community are not appropriate, or not good. The test results also show that the indicators used are specialty, good value, the most influential feeling environment is good value. It can be concluded that if there are more good values in H&M products, it will improve the H&M brand image. In order for the H&M brand clothing to continue to grow, the company must continue to develop good value indicators, one of which is by maintaining quality.

The Effect of Brand Satisfaction on Brand Loyalty

The results showed that partially brand satisfaction has an effect on brand loyalty with a t value of 6.022 greater than the t table of 1.985 and when viewed from a sig value of 0.000 it is smaller than the significant value, which is in line with the results of research conducted by Thamrin et al., (2020) Prawira et al., (2020) Gultom et al., (2021), Trisno et al., (2023), Saragih et al., (2023), and Hayuni et al. (2023) which states that brand images have a significant positive effect on brand loyalty. This shows that the better the brand satisfaction, the more customer purchasing decisions for H&M products in the Jabodetabek area will increase. But on the other hand there is research by Yowono et al., (2021) and Dahmiri et al., (2023) which has research results that brand satisfaction does not have a significant effect on brand loyalty. The test results show that the indicators, namely needs, environment, price, and emotional, which have the most influence are price indicators. This means that if the price is getting cheaper, the satisfaction with the brand will increase which can affect H&M brand loyalty.

The Effect of Brand Trust on Brand Loyalty

The results showed that partially brand trust affects brand loyalty with a t value of 3.249 greater than the t table value of 1.985 and if seen from the sig value of 0.002 smaller than 0.05 in line with the results of research conducted by Thamrin et al., (2020) Bernarto et al., (2020) Dahmiri et al., (2023), Hayuni et al., (2023) and Saragih et al., (2023) which states that brand images have a significant positive effect on purchasing decisions. this shows that the better the brand images, the more brand loyalty will increase in the Jabodetabek area. However, the results of the study contradict the results of the study by Prawira et al., (2020), Trisno et al., (2023) which state that brand trust does not affect brand loyalty. The test results show that the loading factor value or indicators, namely satisfaction, emotional, and motivation, the results show that emotional factors have the most influence on brand loyalty. Emotional attachment in this study strongly influences brand trust and ultimately affects H&M brand loyalty.

According to Zaerofi (2020) previous research, brand trust consists of three dimensions: psychological, cognitive, and intentional. Beliefs or perceptions are emotion-based beliefs, which are quite personal and situational. Cognitive-based trust refers to consumer judgment in deciding whether a brand can meet their expectations. Intentional

trust refers to the belief that a brand will not take advantage of consumers. The research conducted by Alya Nursakinah, Afif Zaerofi Shofi Arofatul Marits (2024) also showed that:

1. Customer Experience has a significant positive effect on Brand Trust
2. Electronic Word of Mouth has a significant positive effect on Brand Trust
3. Customer Experience and Electronic Word of Mouth simultaneously have a significant positive effect on Brand Trust.
4. Customer experience is the variable that has the greatest influence on brand trust

CONCLUSION

Based on the results of this study, it can be concluded that brand images do not significantly affect brand loyalty. However, brand satisfaction, brand trust have a positive and significant impact on H&M brand loyalty. Therefore, companies should pay attention to brand satisfaction and brand trust because they greatly influence purchasing decisions which in turn will help increase profitability and a positive image of the company. Although the results of this study provide new knowledge, it still has limitations that need to be considered for future research. One of the research limitations is limited geographic coverage, which is only in the Jabodetabek area. Future research can expand the scope of the research area to get a more representative picture of the brand and loyalty relationship in various contexts. In addition, future research can also involve more relevant variables, *brand awareness*, *e- WOM*, *customer experience*, promotion to further deepen understanding of the factors that influence loyalty in the textile production industry.

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