The Impact of Customer Trust to Brand Loyalty PT Sinar Mas Wisesa Balikpapan

Dewi Ismiyatiningsih
dewi_ismiyati@yahoo.com
Program Studi Manajemen Universitas Mulawarman

ABSTRACT

This study aimed to test the significance of the influence of consumer trust in the brand to brand loyalty PT Sinar Mas Wisesa in Balikpapan. The model used in this study is SEM (Structural Equation Model) with approach to PLS (Partial Least Square) that is useful to observe the direct and indirect influence of the variables brand reputation, brand competence, quality, trust in the company, brand liking, consumer trust in brand and brand loyalty. This study population are the owners or home buyers in the Balikpapan Baru, the sampling technique used a convenience sampling method in which sampling is done from the customer's most easily found or accessed, the amount of a sample of 128 respondents. The results of this study indicate that the presence of a significant effect of the construct of brand reputation, quality and trust in the company to consumer trust in the brand as well as a significant influence on consumer trust in brand to loyalty brand.

Keywords: Brand Reputation, Customer Satisfaction, Brand Loyalty

RESEARCH BACKGROUND

After the existence of regional autonomy, economic development in East Kalimantan, especially in the cities of Balikpapan and Samarinda is growing. Development in both cities is not only in housing but almost in all property subsectors such as shopping centers, shop complexes, apartments, and hotels. A surge in employees working in coal, oil, gas, plantations and industry in both cities has boosted demand for homes. Therefore, various housing in Balikpapan are quite in demand. According to REI East Kalimantan, even at the peak of the economic crisis, demand for houses continued to flow.

With the rapid population growth of Balikpapan and the large number of migrants from other regions which resulted in a high demand for residential housing needs encouraged more and more new housing developers to emerge in Balikpapan. With competitive prices, each developer actually has its own market share. For the upper middle class, this potential need was initially only captured by PT Sinar Mas Wisesa with the Balikpapan Baru housing project. For the past few years, Balikpapan Baru has almost no competitors in offering its housing products. However, with the rapid development of the city of Balikpapan, housing developers began to emerge who were competitors of the New Balikpapan housing.

Based on the facts mentioned above, coupled with so many competitors in the housing industry that can narrow the market share, PT Sinar Mas Wisesa must be observant to see opportunities as well as be vigilant. The consequences are how to attract and retain consumers to the brand and its services, how to make consumers accept and trust the brand and continue to use services, and how to continue to maintain consumers to be loyal or loyal to their brand.

There is an interesting phenomenon based on facts in the field observed and studied by researchers is that although competitors have begun to emerge from several housing developers that already have a reputation and are known nationally such as Citra Bukit Indah housing developed by Ciputra Group and Borneo Paradiso developed by Cowell which also targets the upper middle house market segment, but the sale of new houses in Balikpapan Baru is divided into several The cluster is

still warmly welcomed by prospective buyers. This is illustrated by the very good behavior of houses in Balikpapan Baru purchased by consumers and the number of consumers who are even willing to queue to be included in the waiting list for purchases. Even with a significant price difference when compared to the same type of house offered by competitors, consumers still choose to be able to own a house in Balikpapan Baru.

Another phenomenon that is no less interesting based on the results of interviews obtained information that some consumers admit that the purchase of a house in Balikpapan Baru is the second purchase where the consumer has previously purchased his first house in the same housing. These phenomena are considered interesting, researched and analyzed to determine the influence of what or what factors encourage consumers to trust Balikpapan Baru housing rather than other housing in the same class so that consumers are eager to buy a house there, even make their next purchase in Balikpapan Baru.

Consumer trust in the brand is obtained from various experiences in purchasing products, consuming and branding the products they like. When the past experience is pleasant towards a particular brand, consumers will show consistent behavior over time towards that brand (Anfal, 2020). Trust has an important role in marketing. The dynamics of the fast-paced business environment forces marketing companies to look for creative ways to build consumer trust in the company's brand (Damodaran, 2015). Trust is considered the most important way to build and maintain relationships with consumers in the long run. This is important because brand loyalty behavior can measure how much attention consumers pay to a brand. Consumer loyalty to the brand gives the company many benefits including repeat purchases and highly recommended brands to friends or others (Smith, S, 2016).

In relation to brand loyalty, O'Shaughnessy (1992: 154) found a trust link that always underlies loyalty, which is characterized by the ability to react or act without taking into account the gains or losses. Furthermore, loyalty to the brand also includes trusting the brand (Katsikeas, Leonidou, & Zeriti, 2020). Doney & Cannon (1997: 35) mentioned that trust is built on a person-by-person basis, trust in brands is different from people's trust in people because brands are symbols. Consumers who are loyal to a particular brand can be a guideline for company performance (Kor & Mahoney, 2004). At least loyalty is one of the benchmarks for the success of marketing activities. Brand loyalty can therefore be a long-term strategic market planning goal and it is important for companies to develop a sustainable competitive advantage (Ansari & Kashif, 2020).

Problems Statements

Brand loyalty is an important factor in companies, because brand loyalty has meaning as the future of sales. Today, to be successful in the marketplace marketers must focus on creating, shaping and maintaining consumer trust in the brand (Seiler, & Rudolf, 2014). Consumer trust in the brand is consumer trust in the use of the brand they have chosen is the best choice and provides a guarantee of not experiencing losses. Some indicators of consumer trust in the brand are brand reputation, brand competence, quality, trust in the company and liking for the brand (Ketchen, Snow, & Hoover, 2004). In this study, brand loyalty is conceptualized as the desire or need to remake a purchase, positive communication through oral communication or recommending others to buy the brand. In connection with the above problems, the formulation of the research problem can be formulated in detail as follows:

1. Whether brand reputation variables have a significant influence on consumer trust in the brand.
2. Whether brand competency variables have a significant influence on consumer trust in the brand.
3. Whether quality variables have a significant influence on consumer trust in the brand.
4. Whether the trust variable in the company has a significant influence on consumer trust in the brand.

5. Whether the brand liking variable has a significant influence on consumer trust in the brand.
6. Whether the variable of consumer trust in the brand has an influence in the formation of brand loyalty.

LITERATURE REVIEW
Brand

According to Kotler (1997: 13) the definition of brand is A brand is a name, term, sign, symbol or design or combination of them, intended to identify the goods or services of one seller of group of sellers and differentiate them from those of competitors. Hermawan Kertajaya (2004: 11) stated that a brand is not just a name, not just a logo or symbol. Brand is a value indicator that offers value to customers so as to strengthen their satisfaction and loyalty. Brand can be used as a measurement tool for the quality of value offered by the company (Sultan & Wong, 2010).

So it can be concluded that the brand delivers on a series of promises that concern trust, consistency, values and expectations. Therefore the brand is very important for both consumers and producers. For consumers, brands are useful for simplifying the purchase decision process and are a guarantee of quality. As for producers, brands can help to build quality and long-term and sustainable relationships with consumers (Lau, Cheung, Lam, & Chu, 2013):

1. First level: Unbranded Goods
   At the first level, goods or products are treated as commodities and many of them are unbranded.
2. Second Level: Brand as Reference
   Stimulation caused by competitive pressure forces manufacturers to distinguish their products from products produced by other manufacturers. Such differentiation achieves physical changes of product attributes. However, consumers still value brands by prioritizing the usefulness and value of the product.

According to Keller (1998: 94) the main components of brand knowledge consist of (Sulistyo & Gumilar, 2019):

1. Brand awareness, which consists of brand recall and brand recognition.
2. Brand images consist of types of brand association, favorability of brand association, strength of brand association and uniqueness of brand association.
3. Third Level: Brand as a Personality
   At this stage, the personality of the brand with consumers is united so that the value of a brand becomes expressed by itself.
4. Fourth level: Brand as a symbol (Brand as an Icon)
   Brands are "owned" by consumers. Consumers have a deeper knowledge of global brands and use them for their personal identity. To be able to enter the mind of consumers properly, the icon or symbol of value contained in the product, must have some associations both primary (about the product) and secondary.
5. Fifth Level: Brand as a Company
   At this level it is marked by a shift towards post-modern marketing. Here brands have complex identities and a lot of connectedness between consumers and brands. Since a brand is the same as a company, all shareholders should feel that the brand (company) is on the same mode.
6. Sixth Level: Brand as a Policy
   Some companies today have entered a level where they are distinguished from others for ethical, social and political reasons.

Aaker (1997: 22) describes brand assets that contribute to the creation of brand equity, namely (Katsikeas et al., 2020):

1. Brand Awareness, which is the ability of consumers to recognize or remember that a brand is a member of a certain product category.
2. Brand Association, which is everything related to the memory of a brand. Brand association is closely related to brand image, which is defined as a set of brand associations with a specific meaning.
3. Brand Perceived Quality (perception of brand quality) is a consumer assessment of the superiority or superiority of the product as a whole. Therefore, the perception of quality is based on the consumer's subjective evaluation of product quality.
4. Brand Loyalty is a measure of customer engagement to a brand. This measure is able to give an idea of whether or not a customer might switch to another brand.

Kapferer (2008:19) stated the brand values for customers on the table below (Katsikeas et al., 2020):

Table 1. Brand Values to Customers

No.	Functions	Values
1.	Identifications	Can be seen clearly, give meaning to the product, easily identify the product needed or sought
2.	Efficiency	Facilitate time and energy savings through identical repurchases and loyalty
3.	Guarantee	Provide assurance for consumers that they can get the same quality even if the purchase is made at different times and places
4.	Optimized	Provide certainty that consumers can purchase the best alternative in a particular product category and the best choice for a specific purpose
5.	Characterized	Get confirmation about the consumer's self-image or the image he displays to others
6.	Continuity	Satisfaction is realized through familiarity and intimacy with brands that customers have used or consumed for years
7.	Hedonistic	Satisfaction is related to the attractiveness of the brand, its logo and communication
8.	Ethics	Satisfaction related to the responsible behavior of the brand concerned in relation to society

Sources: Kapferer (2008:19) cited by Fandy Tjiptono (2011:44)

Customer Trust

Trust is a very important factor in turning buyers or consumers into first-time customers. Consumers who believe in a brand, tend to entrust the problem to the brand (Sanatigar, Hadi Peikani, & Gholamzadeh, 2017). Consumer trust in the brand will have an impact on the loyalty of consumer attitudes or behavior towards a brand. Brand trust is the confidence of consumers that the brand they want is reliable, provides guarantees that it is not harmful and that its performance is valuable or very useful (Chen & Aklikokou, 2020). Lau & Lee (1999: 344) trust in a brand can be understood as a willingness to believe in a brand even though it is directly related to risk, because the expectations of consumers who want the brand will produce positive or useful things according to their expectations. According to them, brand trust has 3 variable concepts, including (Nguyen Vinh et al., 2020):

1. Brand characteristics (Brand characteristic), related to consumer trust in a brand. Indicator:
    a. Brands with a high reputation
    b. Public knowledge of the brand
    c. Positive news about public brands
    d. Consumer knowledge of the brand
    e. Brand performance can be anticipated
    f. A brand consistent with its quality
    g. Consumer expectations of the brand
    h. Different from other brands
    i. Product effectiveness compared to other brands
    j. Brands that can best meet the needs
2. The company characteristics behind the brand will affect brand loyalty. With indicators :
    a. Trust in the company
    b. The company will not deceive customers
    c. The company's attention to customers
    d. Customer confidence in the company's products
3. Consumer-brand characteristic is the totality of individual thoughts and feelings with reference to himself as an object. With indicators :
    a. There is a similarity of the brand with the emotions of customers
    b. Is a favorite brand
    c. Brands that match the customer's personality

So in building and developing brand trust, companies must understand these three important characteristics as determinants of customer trust, which will ultimately lead to customer loyalty. The three characteristics are described as follows:
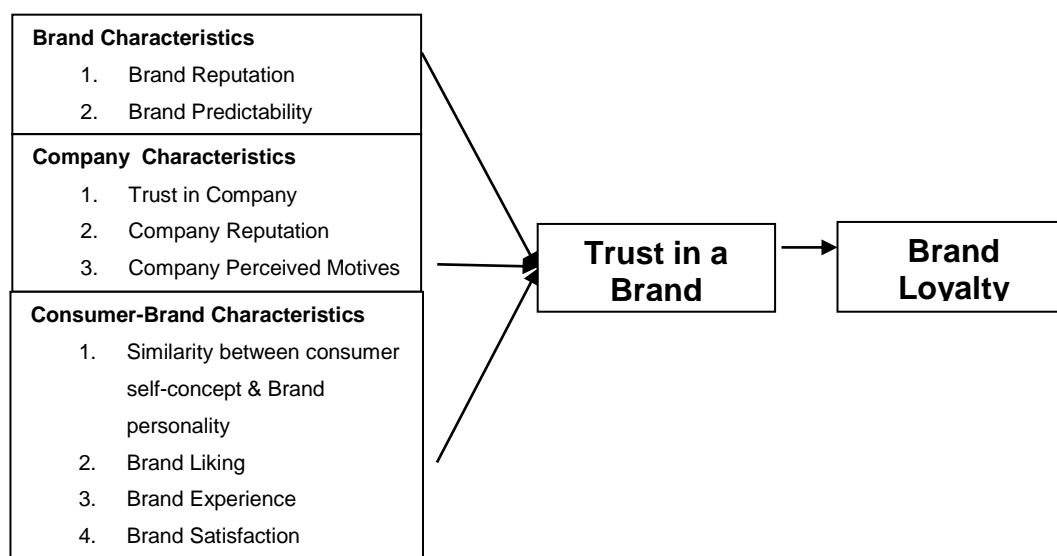

Figure 1. Characteristic Brand Loyalty Development

The variables that will be adopted in this study because they are considered in accordance with the phenomenon and object of our research are brand reputation, brand competence, quality, trust in the company and liking for the brand.

Brand Reputation

Brand reputation relates to the opinion of others that the brand is good and reliable. Brand reputation can be developed not only through advertising and public relations, but also influenced by product quality and performance. Consumers will perceive that a brand has a good reputation, if a brand can meet their expectations, then a good brand reputation will strengthen consumer trust. (Zhou, 2011).

While Ansari & Kashif, (2020) states that brand reputation plays a role in growing repeat purchases of the same brand. While Sandvik & Duhan (1996: 983) studied the indirect relationship between satisfaction and loyalty through brand reputation as a connecting variable. They tested the brand reputation variable in its effect on the formation of brand loyalty, and the result was that the variable had a significant effect.

It is said by Dam & Hoang, (n.d.) that brand reputation is a psychological capital that affects the perception of the quality of products or services provided by brands. Reputation is a combination of various images, where this reputation was built for a long time based on identity, performance and how people perceive the brand (Ansari & Kashif, 2020).

Brand Competence

According to Butler (1991: 19) a competent brand is one of the things that can offer solutions to consumer problems while bringing together the needs with the state (quality and performance) of the brand. Brand competence relates to ability, which refers to the skills and characteristics that can make one or more parties affected (Wanjiru, et al., 2019).

Cook & Wall (1980: 39) competence relates to product quality, product performance, and product ability to provide benefits and uses in accordance with respondents' expectations and needs. If consumers find that the brand is in line with their expectations then consumers will experience satisfaction, which will lead to the formation of trust in the brand. While brand competence according to Rully Arlan Tjahyadi (2006: 71) is when consumers know the competence of a brand from direct use, word of mouth communication and communication carried out by marketers for example through advertising and by comparing with other brands (Katsikeas et al., 2020).

Quality

The definition of quality in this discussion refers to the quality of products or services (Mochtar & San, 2020). The use of a name / brand for a long time will lead to loyalty, therefore the company or service provider must be responsible for maintaining the quality of the name or brand. Quality according to Hence is the quality of a product or service is the fitness of that product or service for meeting its intended used as required by the customer: While the quality dimensions (Kotler, 2000: 329) are as follows (Satria, 2017):

1. Performance: operating characteristics of a key product
2. Additional features or features
3. Reliability: the probability of a product not working or failed
4. Conformance to specification
5. Durability
6. Serviceability
7. Aesthetics (aesthetic) : how a product is perceived, perceived and
8. Heard
9. Perceived quality accuracy

Trust in the company

Trust in the company can be said to be consumer trust in the company that produces the purchased product. If consumers believe in the company, consumers will believe in the company's brand or product. Weigert (1985: 969) states that trust is not only related to predictive power but more to confidence in risk. Doney & Cannon (1997: 35) stated that consumer trust in a company is influenced

by several characteristics such as company size, length of time the company has been established, reputation and brand recognition (Blut & Wang, 2020).

Brand Favoritism

Bennet (1996: 417) suggests that to start a relationship, one party must be liked by the other. Likewise, when consumers will build relationships with brands, consumers must like the brand first. Dion (1995: 7) argues that if consumers like brands (meaning consumers find comfort and congruence between expectations and reality), then consumers will trust the brand more meaning consumers are willing to rely on the brand (Mitra Debnath, 2019).

Brand loyalty

Aaker (1997: 8) asserts that brand loyalty is consumer attachment to the high value of a brand. Brand loyalty indicates a bond between consumers and a particular brand and this is often characterized by repeat purchases or strongly recommending others about that particular brand. Oliver (1999:34) defines brand loyalty as a deep commitment to repurchase or subscribe to a product or service that is consistently preferred in the future or even highly recommended that the brand to others (highly recommended) that leads to the purchase of the same brand or collection of brands, regardless of situational influences (Fu, Chui, & Helander, 2006).

Freddy Rangkuti (2004: 61) divides brand loyalty into five levels as follows (Ansari & Kashif, 2020)**:**
1. Switchers are a group that does not care about brands, likes to switch brands.
2. Habitual buyers are groups who are loyal to a brand where the basis of loyalty is not satisfaction or familiarity and pride.
3. Satisfied buyer is a group of consumers who are satisfied with a brand. They are loyal because they take into account profit and loss or switching costs.
4. Liking the brand is a group of consumers who have not expressed their pride to others, love for products is limited to self-commitment and feels familiar with the brand.
5. Commited buyers are consumers who feel proud of the brand and promote the brand to others.

Factors affecting brand loyalty

Schiffman & Kanuk (2004: 145) mention the factors that influence the formation of brand loyalty, namely (Ansari & Kashif, 2020):
1. Perceived product superiority
2. Personal fortitude (the belief that a person has in the brand)
3. Bonding with the product or company
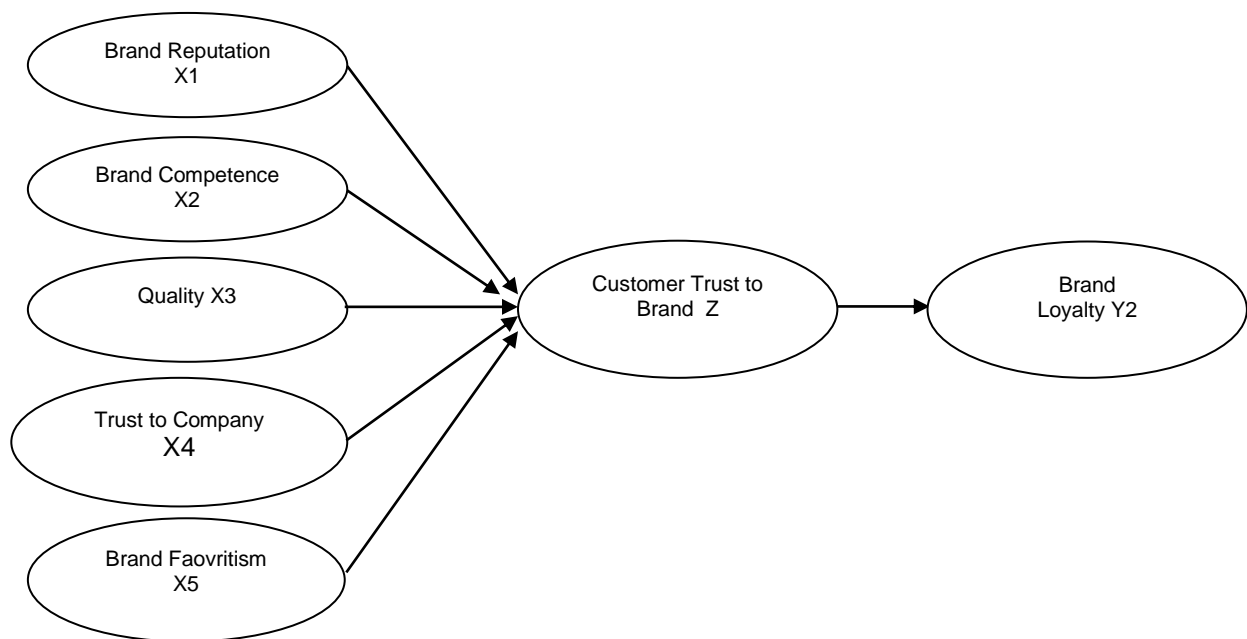4. Satisfaction obtained by consumers.

Figure 2. Conceptual Framework

RESEARCH METHODOLOGY

The subjects in this study were property buyers in Balikpapan Baru housing, by taking a sample of 128 respondents. The data collection uses questionnaires with weights to be analyzed. The data analysis used is the Structural Equation Model (SEM) with a Partial Least Square (PLS) approach.

Variable Descriptive Analysis

The results of respondents' answers to research variables which include brand reputation, brand competence, quality, trust in the company, brand liking, consumer trust in the brand and brand loyalty, will be explained as follows:

Respondents' responses to brand reputation variables can be seen in table 1 below:

Table 1 Descriptive Statistics of Brand Reputation Variables

| Ave | Indicators | Frequency (F) and Percentage (%) Respondents Opinion | | | | | | | | | | Ave |
| | | STS (1) | | TS (2) | | R (3) | | S (4) | | SS (5) | | |
		F	%	F	%	F	%	F	%	F	%	
Brand Reputation	X11	0	0,00	3	2,34	9	7,03	87	67,97	29	22,66	4,11
	X12	0	0,00	1	0,78	15	11,72	88	68,75	24	18,75	4,05
	X13	0	0,00	2	1,56	14	10,94	93	72,66	19	14,84	4,01
	X14	0	0,00	1	0,78	18	14,06	87	67,97	22	17,19	4,02
Total Ave												**4,05**

Sourced: SEM PLS (2020)

The results showed that the average respondents' answers were 4.11 to questions on the reputable indicator; 4.05 on question is generally reliable; 4.01 Never heard from others that it is reputable; and 4.02 never heard from others that trustworthy. This result shows that brand reputation for consumer trust in the brand by respondents is quite high, as seen from the total average of 4.05. Brand reputation strongly supports the emergence of consumer trust in the brand.

Respondents' responses to brand competency variables can be seen in table 2 below:

Table 2 Descriptive Statistics of Brand Competency Variables

Variable	Indicator	Frequency (F) dan Percentage (%) Respondents Opinions										AVE
		STS (1)		TS (2)		R (3)		S (4)		SS (5)		
		F	%	F	%	F	%	F	%	F	%	
Brand Competence (X2)	X21	0	0,00	1	0,78	25	19,53	65	50,78	37	28,91	4,08
	X22	0	0,00	2	1,56	35	27,34	67	52,34	24	18,75	3,88
	X23	0	0,00	2	1,56	40	31,25	65	50,78	21	16,41	3,82
	X24	0	0,00	4	3,13	48	37,50	65	50,78	11	8,59	3,65
	X25	0	0,00	7	5,47	50	39,06	59	46,09	12	9,38	3,59
	Total Ave											**3,80**

Sourced: SEM PLS (2020)

The results showed that the average respondents' answer was 4.08 to the indicator question which was the best of other housing complexes; 3.88 can better meet consumer needs than other housing complexes; 3.82 has better performance than other housing complexes; 3.65% is better able to deliver on its promise (usability) than other brands and 3.59% is no better housing complex. The results showed that brand competence towards consumer trust in the brand by respondents was quite high. This can be seen from the average value of respondents' answers produced at 3.80.

Respondents' responses to quality variables can be seen in table 3 below:

Table 3 Descriptive Statistics of Quality Variables

Variable	Indicator	Frequency (F) dan Percentage (%) Respondents Opinion										AVE
		STS (1)		TS (2)		R (3)		S (4)		SS (5)		
		F	%	F	%	F	%	F	%	F	%	
Quality (X3)	X31	0	0,00	2	1,56	62	48,44	52	40,63	12	9,38	3,58
	X32	0	0,00	2	1,56	51	39,84	60	46,88	15	11,72	3,69
	X33	0	0,00	9	7,03	55	42,97	56	43,75	8	6,25	3,49
	Total Ave											**3,59**

Sourced: SEM PLS (2020)

The results showed that the average respondent's answer was 3.58 to the question of brand name indicator means quality assurance; 3.69 house quality can be accounted for and 3.49 quality standards are standard or standard. The results showed that the quality of consumer trust in the brand by respondents was still quite high. This can be seen from the average value of respondents' answers produced at 3.59

Respondents' responses to the variable of trust in the company can be seen in table 4 below:

Table 4 Descriptive Statistics of Trust Variables in Companies

Variable	Indicator	Frequency (F) dan Percentage (%) Respondents Opinions										AVE
		STS (1)		TS (2)		R (3)		S (4)		SS (5)		
		F	%	F	%	F	%	F	%	F	%	
Trust to Company (X4)	X41	0	0,00	6	4,69	39	30,47	68	53,13	15	11,72	3,72
	X42	0	0,00	15	11,72	43	33,59	58	45,31	12	9,38	3,52
	X43	0	0,00	10	7,81	44	34,38	60	46,88	14	10,94	3,61
	X44	0	0,00	8	6,25	30	23,44	71	55,47	19	14,84	3,79
	Total AVE											**3,66**

Sourced: SEM PLS (2020)

The results showed that the average respondent's answer was 3.72 to the question of trusting the company; 3.52 believes the company will not cheat or deceive consumers; 3.61% trust the company and 3.79% believe the products the company produces are of good quality. The results showed that trust in companies in consumer trust in brands by respondents is still quite high. This can be seen from the average value of respondents' answers produced at 3.66.

Respondents' responses to the variables of liking for brands can be seen in table 5 below:

Table 5 Descriptive Statistics of Brand Favorability Variables

Variable	Indicator	Frequency (F) And Percentage (%) Respondents Opinion										AVE
		STS (1)		TS (2)		R (3)		S (4)		SS (5)		
		F	%	F	%	F	%	F	%	F	%	
Brand Favoritism (X5)	X51	0	0,00	2	1,56	43	33,59	76	59,38	7	5,47	3,69
	X52	0	0,00	10	7,81	53	41,41	54	42,19	11	8,59	3,52
	X53	0	0,00	20	15,63	47	36,72	51	39,84	10	7,81	3,4
	Total AVE											**3,54**

Sourced: SEM PLS (2020)

The results showed that the average respondents' answers were 3.69 on the question of brand like indicators; 3.52 prefer to choose this brand over other brands and 3.40 favorite brands. The results showed that brand liking for consumer trust in brands by respondents was not high enough. This can be seen from the average value of respondents' answers produced at 3.54.

Respondents' responses to the variable of consumer trust in the brand can be seen in the following table 6:

Table 6 Descriptive Statistics of Consumer Trust Variables in Brands

Variable	Indicator	STS (1)		TS (2)		R (3)		S (4)		SS (5)		AVE
		F	%	F	%	F	%	F	%	F	%	
Consumer Trust to Brand (Y1)	Y11	0	0,00	1	0,78	17	13,28	85	66,41	25	19,53	4,05
	Y12	0	0,00	2	1,56	38	29,69	71	55,47	17	13,28	3,8
	Y13	0	0,00	6	4,69	64	50,00	47	36,72	11	8,59	3,49
Total Ave												**3,78**

Sourced: SEM PLS (2020)

The results showed that the average respondents' answer was 4.05 to the question of the indicator of trust in the brand; 3.80 can see and measure and 3.49 trust the brand completely. The results showed that consumer trust in brands towards brand loyalty by respondents was quite high. This can be seen from the average value of respondents' answers produced at 3.78.

Respondents' responses to brand loyalty variables can be seen in table 7 below:

**Table 7 Descriptive Statistics of Brand Loyalty Variables**

Variable	Indicator	STS (1)		TS (2)		R (3)		S (4)		SS (5)		AVE
		F	%	F	%	F	%	F	%	F	%	
Brand Loyalty (Y2)	Y21	0	0,00	5	3,91	59	46,09	54	42,19	10	7,81	3,54
	Y22	0	0,00	4	3,13	78	60,94	40	31,25	6	4,69	3,38
	Y23	0	0,00	9	7,03	70	54,69	41	32,03	8	6,25	3.38
Total AVE												**2,31**

Sourced: SEM PLS (2020)

The results showed that the average respondent's answer was 3.54 to the indicator question of still buying even though other brands are cheaper or there are discounted prices; 3.38 keep looking for the same brand if it is in other places/other regions and 3.38 highly recommend Balikpapan Baru to others to buy it. The results showed that brand loyalty to consumer trust in the brand by respondents was not high. This can be seen from the average value of respondents' answers produced at 2.31. This means that brand loyalty is not only determined by consumer trust in the brand, there are other variables that support it.

DISCUSSIONS AND RESULTS

The test results with Partial Least Square (PLS) produce outer and inner loading as follows:
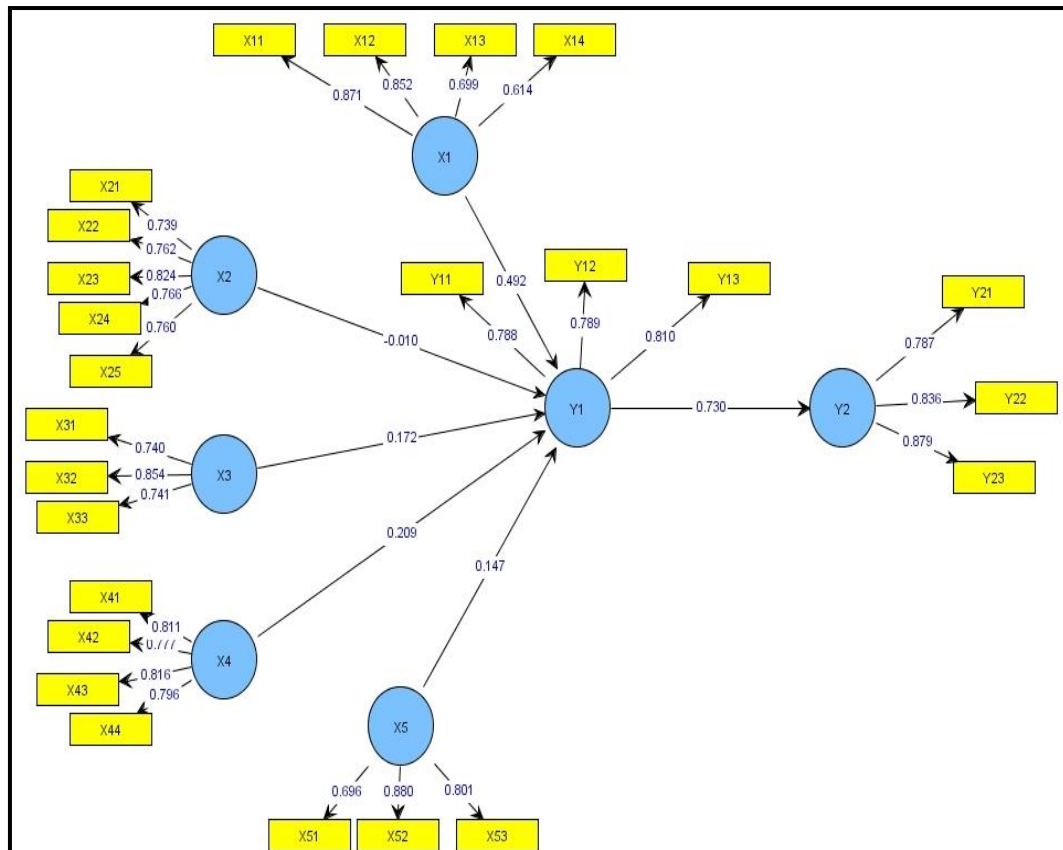
Sourced: SEM PLS (2020)

Testing the inner model or structural model is carried out to see the relationship between the construct, significance value and R-square of the research model, The following is described the regression weight value of the relationship between the construct, significance value and R-square of the research model.

Table 8. Regression weight value is the relationship between constructs, and statistical significance values (t-statistics)

Impact Among Variable	Original sample Estimate	Mean of Subsamples	Standard Deviation	t-Statistic
$X_1 \rightarrow Y_1$	0.492	0.473	0.116	4.227
$X_2 \rightarrow Y_1$	-0.010	0.008	0.124	0.078
$X_3 \rightarrow Y_1$	0.172	0.182	0.096	1.798
$X_4 \rightarrow Y_1$	0.209	0.213	0.127	1.651
$X_5 \rightarrow Y_1$	0.147	0.162	0.099	1.480
$Y_1 \rightarrow Y_2$	0.730	0.733	0.070	10.422

*significant at level 5%, one tail

Dewi Ismiyatiningsih:
The Impact of Customer Trust to Brand Loyalty
PT Sinar Mas Wisesa Balikpapan

The PLS analysis produces a regression weight value of the relationship between constructs that 4 relationships between constructs are influential, while the remaining 2 relationships are not influential with the results of the analysis as follows:

1. Brand reputation affects consumer trust in the brand with a coefficient of 0.492 supported by a t-statistic value of 4.227 (greater than 1.640). These results show a significant influence of brand reputation constructs on consumer trust in brands. Thus, the H¬1 research hypothesis that brand reputation has a significant effect on consumer trust in the brand is proven.

2. Brand competence has no effect on consumer trust in the brand with a coefficient of -0.010 supported by a t-statistic value of 0.078 (less than 1.640). These results show that the regression coefficient obtained has shown no significant influence of the brand competency construct on consumer confidence in the brand. Thus, the H¬2 research hypothesis that brand competence has a significant effect on consumer trust in brands is not proven.

3. Quality affects consumer trust in the brand with a coefficient of 0.172 supported by a t-statistic value of 1.798 (greater than 1.640). These results show a significant influence of quality constructs on consumer trust in brands. Thus, the H¬3 research hypothesis that quality has a significant effect on consumer trust in brands is proven.

4. Trust in the company affects consumer trust in the brand with a coefficient of 0.209 supported by a t-statistic value of 1.651 (greater than 1.640). These results show a significant influence of the trust construct on the company on consumer trust in the brand. Thus, the H¬4 research hypothesis that trust in companies has a significant effect on consumer trust in brands is proven.

5. Brand liking has no effect on consumer trust in the brand with a coefficient of 0.147 supported by a t-statistic value of 1.480 (smaller than 1.640). These results show no significant influence of the brand favorability construct on consumer trust in the brand. Thus, the H¬5 research hypothesis that brand liking has a significant effect on consumer trust in brands is not proven.

6. Consumer trust in the brand affects brand loyalty with a coefficient of 0.730 supported by a t-statistic value of 10.422 (greater than 1.640). These results show a significant influence of the construct of consumer trust in brands on brand loyalty. Thus, the H¬6 research hypothesis that consumer trust in brands has a significant effect on brand loyalty is proven.

CONCLUSIONS AND SUGGESTIONS

Based on the results of hypothesis testing and discussion of this study, it can be concluded that reputation, quality and trust in the company affect consumer trust in the brand which will ultimately encourage the formation of brand loyalty. While brand competence and liking for the brand do not affect consumer trust in the brand. Suggestions for further research are to compare each brand by mentioning its producst name and direct selling versus each target, and also adding another mediating variables e.g. marketing mix.

REFERENCES

Anfal, Al. (2020). Pengaruh Kualitas Pelayanan Dan Citra Rumah Sakit Terhadap Tingkat Kepuasan Pasien Rawat Inap Rumah Sakit Umum Sundari Medan Tahun 2018. *Excellent Midwifery Journal*, *3*(2), 1–19. https://doi.org/10.55541/emj.v3i2.130

Ansari, Aisha Rehman, & Kashif, Muhammad. (2020). Few glitters are original gold: Strengthening brand citizenship through identification, knowledge, and ownership in a mediating role of brand pride. *Asia Pacific Journal of Marketing and Logistics*, *32*(3), 747–767. https://doi.org/10.1108/APJML-04-2018-0158

Blut, Markus, & Wang, Cheng. (2020). Technology readiness: a meta-analysis of conceptualizations of the construct and its impact on technology usage. *Journal of the Academy of Marketing Science*, *48*(4), 649–669. https://doi.org/10.1007/s11747-019-00680-8

Chen, Lijun, & Aklikokou, Apetogbo Komlan. (2020). Determinants of E-government Adoption: Testing the Mediating Effects of Perceived Usefulness and Perceived Ease of Use. *International Journal of Public Administration*, *43*(10), 850–865. https://doi.org/10.1080/01900692.2019.1660989

Dam, Thuy, & Hoang, Luong. (n.d.). *Customer behavioral intentions in accepting technology-based ride-hailing service : Empirical study from Vietnam*. https://doi.org/10.2478/mmcks-2022-0015.Introduction

Damodaran, Aswath. (2015). Applied Corporate Finance Fourth Edition. In *John Wiley & Sons, Inc. All*.

Fu, Yuan Qiu, Chui, Ping Yoon, & Helander, Martin G. (2006). Knowledge identification and management in product design. *Journal of Knowledge Management*, *10*(6), 50–63. https://doi.org/10.1108/13673270610709215

Katsikeas, Constantine, Leonidou, Leonidas, & Zeriti, Athina. (2020). Revisiting international marketing strategy in a digital era: Opportunities, challenges, and research directions. *International Marketing Review*, *37*(3), 405–424. https://doi.org/10.1108/IMR-02-2019-0080

Ketchen, David J., Snow, Charles C., & Hoover, Vera L. (2004). Research on competitive dynamics: Recent accomplishments and future challenges. *Journal of Management*, *30*(6), 779–804. https://doi.org/10.1016/j.jm.2004.06.002

Kor, Yasemin Y., & Mahoney, Joseph T. (2004). Edith Penrose's (1959) Contributions to the Resource-based View of Strategic Management. *Journal of Management Studies*, *41*(1), 183–191. https://doi.org/10.1111/j.1467-6486.2004.00427.x

Lau, Mei Mei, Cheung, Ronnie, Lam, Aris Y. C., & Chu, Yuen Ting. (2013). Measuring Service Quality in the Banking Industry: A Hong Kong Based Study. *Contemporary Management Research*, *9*(3), 263–282. https://doi.org/10.7903/cmr.11060

Mitra Debnath, Roma. (2019). Enhancing customer satisfaction using Kaizen: a case study of Imperial Tobacco Company (ITC). *Journal of Advances in Management Research*, *16*(3), 277–293. https://doi.org/10.1108/JAMR-01-2018-0009

Mochtar, Jenny, & San, Gan Shu. (2020). Challenges in Quality Assurance: A Ten-Year Journey. *SHS Web of Conferences*, *76*, 01016. https://doi.org/10.1051/shsconf/20207601016

Nguyen Vinh, Khuong, Minh Thu, Le Phan, Bao Han, Luong, Minh Dan, Nguyen Thuy, Mai, Pham Truc, & Hieu Thao, Tran Nguyen. (2020). The Impact of Business Strategy on Firm Performance of Listed Firms in Vietnam. *VNU Journal of Science: Economics and Business*, *36*(5E). https://doi.org/10.25073/2588-1108/vnueab.4407

Sanatigar, Hoda, Hadi Peikani, Mehraban, & Gholamzadeh, Daryoosh. (2017). Identifying organizational agility and leadership dimensions using Delphi technique and factor analysis. *International Journal of Public Leadership*, *13*(4), 276–294. https://doi.org/10.1108/ijpl-01-2017-0005

Satria, Arief Adi. (2017). Pengaruh Harga, Promosi Dan Kualitas Produk Terhadap Minat Beli Konsumen Pada Perusahaan A-36. *Jurnal Manajemen Dan Start-Up Bisnis*, *2*(1).

Seiler, Volker, & Rudolf, Markus. (2014). Customer Satisfaction in Private Banking. *Credit and Capital Markets – Kredit Und Kapital*, *47*(3), 485–520. https://doi.org/10.3790/ccm.47.3.485

Smith, S, A. (2016). *Exploring Marketing Performance Measurement Systems and Organizational Performance in Higher Education : A Multiple Case Study Dissertation Manuscript Submitted to Northcentral University Graduate Faculty of the School of Business & Technology Management*.

Sulistyo, Agung, & Gumilar, Aris. (2019). Studi Citra Rumah Sakit Dan Kualitas Pelayanan Terhadap Loyalitas Pelanggan Melalui Kepuasan Pelanggan Pada Rumah Sakit Awal Bros Tangerang. *JMB : Jurnal Manajemen Dan Bisnis*, *8*(2). https://doi.org/10.31000/jmb.v8i2.1604

Sultan, Parves, & Wong, ho Yin. (2010). Service quality in higher education – a review and research agenda. *International Journal of Quality and Service Sciences*, *2*(2), 259–272. https://doi.org/10.1108/17566691011057393

Wanjiru, Alexander I., Muathe, Stephen M., & WKinyua-Njuguna, Jane. (2019). The Mediating Effect of Competitive Advantage on the Relationship between Corporate Strategies and Performance of Manufacturing Firms in Nairobi City County, Kenya. *IOSR Journal of Business and Management*, *21*(4), 7–15. https://doi.org/10.9790/487X-2104010715

Zhou, Tao. (2011). An empirical examination of initial trust in mobile banking. *Internet Research*, *21*(5), 527–540. https://doi.org/10.1108/10662241111176353