

The Role of *Brand Image* and *Brand Trust* Mediate the Effect of *Perceived Quality* on *Brand Loyalty*

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Abstract: This research was conducted on XYZ BANK customers in Denpasar City, Bali Province. Data collection is done by survey method using questionnaire instruments. The method of determining the sample used is nonprobability sampling with a purposive sampling technique totaling 110 respondents. This study uses Partial Least Square (PLS) analysis techniques.

The results of the analysis show that perceived quality has a positive and significant effect on brand image, brand trust, and brand loyalty. Likewise, brand image and brand trust also have a positive and significant influence on brand loyalty. This study also found that brand image and brand trust significantly mediated perceived quality of brand loyalty. The theoretical implications of this research are expected to enrich references and science, and practically it is expected to be used for the management of XYZ BANK in planning a marketing strategy that as a whole is related to variables perceived quality, brand image, brand trust, and brand loyalty.

Keywords: Brand Image, Brand Trust, Perceived Quality, Brand Loyalty.

I. INTRODUCTION

The current development of globalization has led to changes in various business sectors. One of the business sectors that experienced change was the banking sector. The bank is simply a financial institution whose business activities include collecting public funds in the form of deposits which will then be channeled back to the people who need loans, which have functions as agent of trust, agent of deployment, and agent of service. This makes the performance of this institution rely on trust from both the customer and the community, so that the health level of the bank must be maintained (Santoso *et al.*, 2006; 9; Ismail, 2011: 9; Kasmir 2014: 24). In Indonesia, bank financial institutions also experienced significant growth and development. This condition caused the competition of banks in Indonesia to be very tight. Indonesia is also included in 34 countries that have started national banking reform by expanding the reach of sustainable loans.

The rise of skimming cases at XYZ BANK ATMs also has an impact on customers throughout Indonesia, including in Denpasar, Bali. The skimming case that occurred in a number of regions of Indonesia made the XYZ BANK start to stand by. Do not want a similar case to repeat itself, XYZ BANK makes preventive efforts in securing customer funds. This is certainly a form of responsibility given by XYZ BANK to improve its quality which will later form a perception of the customer and influence the level of trust and image of the company which leads to customer loyalty of XYZ BANK.

Based on the results of the pre-survey conducted by researchers, of the 15 respondents divided into 10 respondents were students and 5 respondents were entrepreneurs, 12 respondents said that the quality provided by XYZ BANK was good enough, while 3 respondents said there was a need for quality improvement by XYZ BANK both in terms of service, security, or facilities provided to customers. According to respondents who gave a positive assessment of the quality of the XYZ BANK, this was also their reason for trusting XYZ BANK as a financial institution, while respondents who gave

negative ratings, the majority of which came from business circles, some of whom stated that they continued to use XYZ BANK because they had interest rates higher savings and lower loan interest rates from other banks, and because they have a lot of branches so it's easy to find, and the rest say they don't trust XYZ BANK.

Banking is one industry that depends on its business income for customer loyalty. This can provide incremental information to the performance of companies in the banking sector (Rachmawati *et al.*, 2017). Loyalty in theory is one factor that can provide many benefits for marketers. Loyalty here is the behavior of post-purchase or use of a previous product. The form of loyalty that can be seen empirically is from repurchases and recommendations. Consumer loyalty to a product will not arise just like that, especially for convenience products. This causes the need for effort to build and maintain that loyalty (Budi *et al.*, 2011). Customer loyalty in a wider scope of space can be determined by trust in a brand, feelings or influences caused by the brand of a product. Acceptable quality will provide satisfaction because the expectations that consumers have on the company's performance can be achieved well. Impression or a good image of the brand of a product, whether sourced from the experience gained by the customer, will be the key for a company to get loyal customers (Subagio *et al.*, 2012). This causes in the banking sector with such intense competition, each bank must provide its own qualifications so as to make customers have a perception of the quality provided by XYZ BANK. The quality of a bank is not only reflected in service, but can also be seen in terms of security, product benefits, and facilities. These things can be interpreted that it is necessary to form a perception related to the quality of the bank itself which is the consumer's perception of the overall quality or superiority of a product or service that is the same as the intended purpose and also part of the evaluation carried out by consumers after consuming a product, where high perceptions of quality will be beneficial for brands such as to strengthen existence, become stimuli to attract consumer interest, and can strengthen differentiation and ultimately make consumers buy back (Solomon, 2004; Aaker, 2008: 17). Quality and excellence of the overall good products, services, benefits, facilities and security are very important to consider in an effort to maintain customer loyalty to the XYZ BANK. This is because in this sector it relates to transactions with varying amounts whether carried out between customers or with other parties who also use personal data.

A good of perceived quality will certainly lead to positive actions later which will also lead to loyalty to a product brand such as Yang and Wang's (2010) study which states that perceived quality has a positive effect on individual store brand loyalty, but there are different results in research Hidayat *et al.* (2009) service quality does not have a direct significant effect on customer loyalty. Vertica *et al.* (2011) which states that perceived quality has a significant negative effect on brand loyalty; d'Astous *et al.* (2001) perceived imitation brand quality has a negative effect on brand loyalty brand imitation.

Based on the research gap between perceived quality and brand loyalty, a mediating variable of brand image and brand trust is needed. The reasons for including brand image and brand trust mediating variables are as follows: 1) increased perceived quality can increase brand image and brand image can increase brand loyalty. 2) increased perceived quality is also able to increase brand trust and brand trust can increase brand loyalty.

Brand image becomes a thing that must be achieved or targeted by a company if it already has perceived quality that is high enough in the eyes of consumers (Seric *et al.*, 2014). The number of similar product competition that is getting tighter will make it difficult for consumers to choose, therefore brand image can take a role in presenting a brand to the consumer's mind in accordance with the brand's wishes and expectations, and being able to distinguish from that brand with its competing brands (Dharmayanti *et al.*, 2014). Maria *et al.* (2017) states that in addition to perceived quality, brand image also influences consumers in creating brand loyalty. Brand image is a representation of the overall perception of the brand and is formed from information and past experience of the brand. This is supported by research by Alhaddad *et al.* (2015) stated that perceived quality has a significant positive effect on brand image. Kurniawan *et al.* (2017) states that perceived quality has a significant positive effect on brand image and brand image has a significant positive effect on brand loyalty.

Brand trust is a variable that must also be achieved by companies especially in the banking sector which is also influenced by perceived quality where brand trust is the perception of reliability from the consumer's point of view based on experience, or more in the sequence of transactions or interactions characterized by fulfilled expectations will be product performance and satisfaction (Ferinnadewi, 2008). Brand trust can be created as a result of the behavior of customers who are reluctant to try other brands because the risk factors of trying something new are uncertain, tend to have a high commitment to remain loyal to previous brands (Kotler *et al.*, 2016).

II. CONCEPTUAL MODEL AND HYPOTESIS DEVELOPMENT

Effect of perceived quality on brand loyalty

Subagio *et al.* (2012) in his research stated that the quality of products that can be accepted and provide satisfaction to customers because the performance given by the company in accordance with the expectations of the customer will create a good impression and perception in the eyes of the customer. This impression will be the key for a company to get loyal customers. The results of the research conducted by Yang and Wang (2010), Kurniawan *et al.* (2017) stated that perceived quality has a positive effect on brand loyalty, but in the study of Vertica *et al.* (2011) stated that perceived quality has a significant negative effect on brand loyalty. Based on the results of previous studies, the following hypotheses can be formulated:

H1: Perceived quality has a significant positive effect on brand loyalty

Effect of perceived quality on brand image

Brand image becomes a thing that must be achieved or targeted by a company if it already has high perceived quality in the eyes of consumers (Seric *et al.*, 2014). This is because if the perceived quality is high, the brand image of a company will also increase and so will its brand loyalty. Previous research conducted by Alhaddad *et al.* (2015) and Kurniawan *et al.* (2017) stated that perceived quality has a significant positive effect on brand image. Based on the results of previous studies which obtained positive results, the following hypotheses could be formulated:

H2: Perceived quality has a significant positive effect on brand image

Effect of perceived quality on brand trust

Brand trust can be created as a result of the behavior of customers who are reluctant to try other brands because the risk factors of trying something new are uncertain, tend to have a high commitment to remain loyal to previous brands (Kotler *et al.*, 2016). A trust in a brand can be created because of previous experience in consuming certain brand products that give satisfaction to the customer's mind and it will stick and become a good perception in the eyes of the customer. The research conducted by Kemp *et al.* (2014), Maulina *et al.* (2015) and Kurniawan *et al.* (2017) stated that perceived quality has a positive effect on brand trust. Based on the results of previous studies which obtained positive results, the following hypotheses could be formulated:

H3: Perceived quality has a significant positive effect on brand trust

Effect of brand image on brand loyalty

Brand image is a representation of the overall perception of the brand and is formed from information and past experience of the brand. According to Keller (2003) a positive brand image can increase the likelihood of consumers choosing a particular brand. The brand image association can be a platform for consumers to make decisions to be loyal to the brand, therefore a company must build a brand image to make consumers loyal to the company's brand (Eka and Ratna, 2014). Kurniawan *et al.* (2017) and Temengkol *et al.* (2017) states that brand image has a significant positive effect on brand loyalty. Based on the results of previous studies which obtained positive results, the following hypotheses could be formulated:

H4: Brand image has a significant positive effect on brand loyalty

Effect of brand trust on brand loyalty

Brand trust is one variable that has a close relationship with the commitment of consumer relations with the brand of a product, it is an important step to build a brand loyalty (Kurniawan *et al.*, 2017). Previous research conducted by Kurniawan *et al.* (2017) and Muttaqien *et al.* (2017) found that there was a significant positive relationship between brand trust and brand loyalty. Based on the results of previous studies which obtained positive results, the following hypotheses could be arranged:

H5: Brand trust has a significant positive effect on brand loyalty

The role of brand image in mediating the effect of perceived quality on brand loyalty

High perceived quality can be beneficial for a brand such as to strengthen existence, become a basis for consumers to be willing to pay high prices, become a stimulus to attract consumers, and can strengthen differentiation and ultimately make

consumers buy back (Aaker, 2008) Brand image becomes a thing that must be achieved or targeted by a company if it already has perceived quality that is high enough in the eyes of consumers (Seric *et al.*, 2014). The higher the brand image of a company, it will affect their loyalty to a product brand, especially for those who are indeed addicted to certain product brands. This is evidenced by research conducted by Temengkol *et al.* (2017) and Kurniawan *et al.* (2017) states that perceived quality has a significant positive effect on brand image. Positive perceived quality will be able to increase the brand image of a particular product brand, this is due to the view of the customer itself regarding a particular product brand whether it gives satisfaction or not, this will also lead to customer loyalty to the product brand. Based on the results of previous studies which obtained positive results, the following hypotheses could be formulated:

H6: Brand image significantly plays a role in mediating the effect of perceived quality on brand loyalty

The role of brand trust in mediating the effect of perceived quality on brand loyalty

Customers who are loyal to a particular brand are started because their trust in the brand is good at providing satisfaction to customers both in terms of facilities and quality provided. Impressions and good perceptions of customers regarding the quality of the company, will lead to positive actions whether they repurchase and or continue to use certain product brands without being affected by the competitor's brand, and this also applies if the customer's perception of a brand is bad. This is supported by research conducted by Gecti *et al.* (2013), where brand trust is said to be an important mediator factor on consumer behavior both before and after they make a product purchase, it can also shape customer loyalty and strengthen relations between the two parties. Previous research conducted by Muttaqien *et al.* (2017) also found that there was a significant positive effect between brand trust and brand loyalty. Kurniawan *et al.* (2017) found that there was a significant positive relationship between perceived quality to brand trust. This explains that the good or bad of a quality in the minds of customers will affect the level of trust in a product brand, which later will also be related to the loyalty of the customer itself. Based on the results of previous studies which obtained positive results, the following hypotheses could be formulated:

H7: Brand trust has a significant role in mediating the effect of perceived quality on brand loyalty

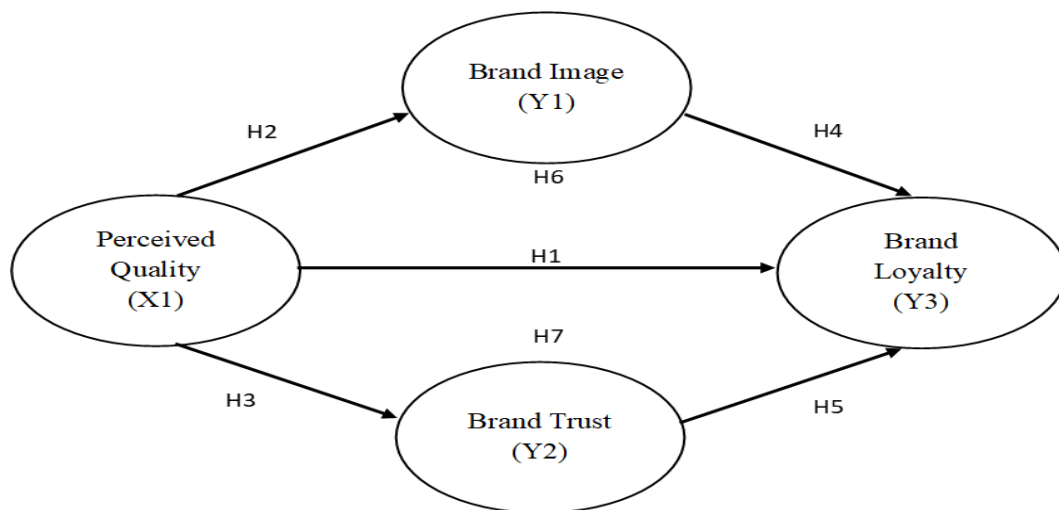


Figure 1: Conceptual Model

III. RESEARCH METHODOLOGY

This research is classified into associative research, namely a study that aims to examine and explain the relationship between perceived quality positive variables on brand loyalty of Bank XYZ customers in Denpasar City which is mediated by brand image and brand trust variables. The population in this study is the people of Denpasar City who are XYZ BANK customers with an unknown amount of infinite. Medote determination of the sample in this study using non-probability sampling sample collection techniques with purposive sampling method. The sample used in this study was 110 respondents with data collection methods using a questionnaire. The data analysis technique uses Partial Least Square (PLS) Test. All variables studied along with their respective symbols and indicators are summarized in Table 1

TABLE 1: RESEARCH VARIABLE INDICATORS

Variable	Indicator	Reference
Perceived Quality (X₁)	1) Security (X _{1,1})	Bruhn <i>et al.</i> (in Grebitus <i>et al.</i> , 2007:218); Wu and Chen (2014).
	2) Good quality baik (X _{1,2})	
	3) Adequate facilities (X _{1,3})	
	4) Having lots of networks (X _{1,4})	
	5) Appropriate and appropriate information (X _{1,5})	
	6) Friendly service (X _{1,6})	
Brand Image (Y₁)	1) Guarantee (Y _{1,1})	Venessa and Arifin (2017); Rangkuti (2002) ; Rumengan <i>et al.</i> (2015)
	2) High corporate popularity (Y _{1,2})	
	3) High corporate credibility (Y _{1,3})	
	4) Good corporate image (Y _{1,4})	
	5) Attention to customers (Y _{1,5})	
	6) Professional (Y _{1,6})	
Brand Trust (Y₂)	1) Trustworthy (Y _{2,1})	Gecti and Zengin (2013) ; Calvin and Samuel (2014)
	2) Have commitment (Y _{2,2})	
	3) Having existence (Y _{2,3})	
	4) provide security to customers (Y _{2,4})	
Brand Loyalty (Y₃)	1) Brand choosing habits (Y _{3,1})	Sukaatmadja and Ratih (2017) serta Rangkuti (2009)
	2) High brand switching costs (Y _{3,2})	
	3) Brand satisfaction (Y _{3,3})	
	4) Brand bigotry (Y _{3,4})	
	5) Brand preference (Y _{3,5})	
	6) Recommend brands to others (Y _{3,6})	

Source: previous research study

IV. RESEARCH FINDING AND DISCUSSION

This study involved 110 respondents who fit the sample criteria. The identities of respondents who took part in this study included gender, age, and occupation which will be described as follows.

TABLE 2: CHARACTERISTICS OF RESPONDENT DEMOGRAPHY

Criteria	Classification	Respondent	%
Gender	Male	41	37,27
	Female	69	62,73
Total		110	100
Age	17-25	25	22,73
	26-30	36	32,73
	>30	49	44,54
Total		110	100
Occupation	Student	15	13,64
	Private Employees	40	32,73
	Entrepreneur	19	17,27
	Civil Servants	36	36,36
Total		110	100

Source: Data processed, 2018

XYZ BANK customers in Denpasar City are dominated by female respondents. This information illustrates that female customers are more active in carrying out transactions using XYZ BANK than men, both to make buying and selling transactions online or to save money. Most of the XYZ BANK customers in Denpasar are more than 30 years old. XYZ BANK active customers in Denpasar City who already have more than 30 years of age, of course already have a job and are more active in trading on XYZ BANK such as business transactions, regarding jobs, savings or loans.

The results show the majority of respondents as XYZ BANK customers in Denpasar City already have jobs, both working as private employees, civil servants or entrepreneurs. Customers who already have a job must have fixed income every month, so they are able to open a bank account and be able to save regularly on XYZ BANK.

Questionnaires are declared valid if the statement contained in the questionnaire can measure what the researcher wants to measure. The minimum requirement for a questionnaire to fulfill validity is if r is greater than 0.30. In this study all the statement indicators in the variable brand image, brand trust, perceived quality, brand loyalty have a pearson correlation that is greater than 0.3 so that it can be concluded that the statement in the questionnaire has met the data validity requirements. Questionnaires are declared reliable if the results of Cronbach Alpha produce alpha values above 0.6, then the instruments used are said to be reliable. In this study all statement indicators in the brand image, brand trust, perceived quality, brand loyalty variables have Cronbach Alpha which is greater than 0.6 so it can be concluded that all variable indicators in this study are reliable, so that they can be used as research instruments.

This study uses the Partial Least Square (PLS) analysis approach to test the research hypothesis that was stated earlier. PLS is a powerful analysis method because it can be applied to all data scales, does not require many assumptions, sample size does not have to be large, and is used to confirm the theory, and is used to build relationships that have no theoretical basis (Solimun, 2010: 23). The results of the analysis of the empirical model of research using Partial Least Square (PLS) analysis can be seen in Figure 2

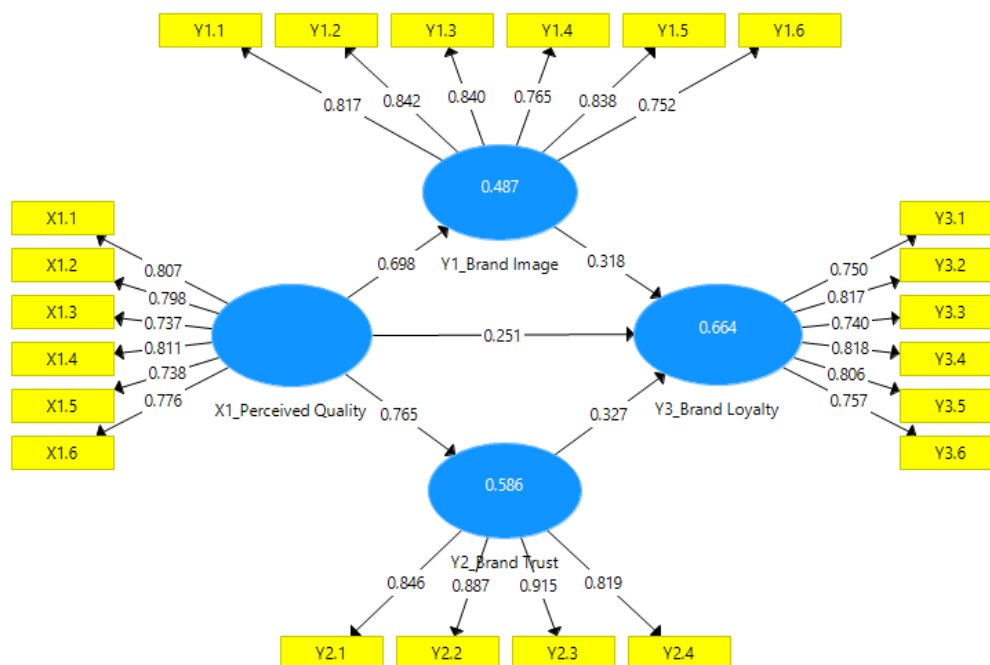


Figure 2: Research of Empirical Model

In Figure 2, it is explained that perceived quality has a direct effect on brand image with a coefficient of 0.698. Perceived quality has a direct effect on brand trust with a coefficient of 0.765. Perceived quality directly influences brand loyalty with a coefficient of 0.251. Brand image has a direct effect on brand loyalty with a coefficient of 0.318 and brand trust has a direct effect on brand loyalty with a coefficient of 0.327.

TABLE 3: PATH COEFFICIENTS

Inter Variable Path Coefficient	Path Coefficient	t Statistics	Description
Perceived quality (X ₁) → Brand Image (Y ₁)	0,698	16,724	Significant
Perceived quality (X ₁) → Brand trust (Y ₂)	0,765	19,912	Significant
Perceived quality (X ₁) → Brand loyalty (Y ₃)	0,251	2,206	Significant
Brand image (Y ₁) → Brand loyalty (Y ₃)	0,318	2,397	Significant
Brand trust (Y ₂) → Brand loyalty (Y ₃)	0,327	2,817	Significant

Source: Primary data processed

Based on the results of the path coefficients in Table 3, the results of testing the hypothesis can be determined as described in the following description:

- 1) Testing the hypothesis on the effect of perceived quality on brand loyalty results in a correlation coefficient of 0.251. The t value of Statistics is obtained at 2.206 (> t-critical 1.96), then the effect of perceived quality on brand loyalty is significant. Thus, the hypothesis 1 (H1) which states that perceived quality has a significant positive effect on brand loyalty is accepted.
- 2) Testing the hypothesis on the effect of perceived quality on brand image produces a correlation coefficient of 0.698. The t-value of Statistics is obtained at 16.724 (> t-critical 1.96), then the effect of perceived quality on the brand image is significant. Thus, the hypothesis 2 (H2) which states that perceived quality has a significant positive effect on the brand image is accepted.
- 3) Testing the hypothesis on the effect of perceived quality on brand trust produces a correlation coefficient of 0.765. The value of t Statistics is 19.912 (> t-critical 1.96), then the effect of perceived quality on brand trust is significant. Thus, hypothesis 3 (H3) which states that perceived quality has a positive and significant effect on brand trust is accepted.
- 4) Testing the hypothesis on the effect of brand image on brand loyalty produces a correlation coefficient of 0.318. The t value of Statistics is 2,397 (> t-critical 1.96), so the effect of brand image on brand loyalty is significant. Thus, hypothesis 4 (H4) states that brand image has a significant positive effect on brand loyalty.
- 5) Testing the hypothesis on the effect of brand trust on brand loyalty results in a correlation coefficient of 0.327. The value of t Statistics is 2.817 (> t-critical 1.96), so the effect of brand trust on brand loyalty is significant. Thus, hypothesis 5 (H5) states that brand trust has a significant positive effect on brand loyalty.

TABLE 4: THE RESULT OF INDIRECT EFFECT TEST

No.	Relations between variables	Path Coefficient (Bootstrapping)	T Statistic	P values	Description
1	Perceived quality (X ₁) → Brand Image (Y ₁) → Brand loyalty (Y ₃)	0,222	2,320	0,021	Significant
2	Perceived quality (X ₁) → Brand trust (Y ₂) → Brand loyalty (Y ₃)	0,250	2,767	0,006	Significant

Source: Primary data processed

The information that can be obtained from Table 4 is the result of testing the mediation variables which are presented in the following description:

- 1) Brand image is proven to be able to mediate positively and significantly on the indirect effect of perceived quality on brand loyalty. This result is shown by the path coefficient which is positive at 0.222 with a t-statistic of 2.320 (t-statistic > 1.96), thus, hypothesis 6 (H6) which states that the brand image significantly plays a role in mediating the effect of perceived quality on the brand loyalty can be proven. The results obtained can be interpreted that the higher the brand image sourced from good perceived quality, it will be able to increase brand loyalty to XYZ BANK customers
- 2) Brand trust is proven to be able to mediate positively and significantly on the indirect effect of perceived quality on brand loyalty. This result is indicated by the path coefficient which is positive at 0.250 with t-statistic of 2.767 (t-statistic > 1.96), thus, hypothesis 7 (H7) which states that brand trust significantly plays a role in mediating the effect of perceived quality on the brand loyalty can be proven. The results obtained can be interpreted that the higher the brand trust that comes from good perceived quality, it will be able to increase brand loyalty to XYZ BANK customers.

V. CONCLUSIONS AND SUGGESTIONS

Based on the results of the research analysis and the results of the discussion in the previous chapter, the conclusions from this study are as follows:

- 1) Perceived quality has a positive and significant effect on brand loyalty. This result means that the higher the level of perceived quality possessed by XYZ BANK customers will be able to increase brand loyalty.
- 2) Perceived quality has a positive and significant effect on the brand image. This result means that the higher the level of perceived quality possessed by XYZ BANK customers will be able to improve the brand image of XYZ BANK.

- 3) Perceived quality has a positive and significant effect on brand trust. This result means that the higher the level of perceived quality possessed by XYZ BANK customers will be able to increase the brand trust of XYZ BANK.
- 4) Brand image has a positive and significant effect on brand loyalty. This result means that the higher the level of brand image possessed by XYZ BANK customers will be able to increase brand loyalty from XYZ BANK.
- 5) Brand trust has a positive and significant effect on brand loyalty. This result means that the higher the level of brand trust possessed by XYZ BANK customers will be able to increase brand loyalty from XYZ BANK.
- 6) Brand image significantly plays a role in mediating the effect of perceived quality on brand loyalty. This result means that the higher the level of perceived quality possessed by XYZ BANK customers will be able to form a positive brand image for customers and this will increase brand loyalty to XYZ BANK.
- 7) Brand trust significantly plays a role in mediating the effect of perceived quality on brand loyalty. This result means that the higher the level of perceived quality possessed by XYZ BANK customers will be able to form positive brand trust for customers and this will increase brand loyalty to XYZ BANK.

Based on the discussion of the results of the research and conclusions that have been described, the suggestions that can be submitted are as follows:

1) XYZ BANK

The corporate is expected to improve the overall quality provided, especially in terms of security, because security in this sector is the most important thing needed by customers, so that it will improve both the image and trust of the customer which will also affect loyalty to XYZ BANK. Another thing that should also be considered by corporate is the convenience of customers in conducting transactions with XYZ BANK as well as the delivery of information related to problems or constraints that will later affect the customers themselves which will certainly affect customer loyalty using XYZ BANK.

2) For further researchers

For further researchers it is expected to expand the research area, not only for XYZ BANK customers in Denpasar City but can cover a wider area with more samples, and also can add other variables that are also influential in the banking sector so that the results obtained are more representative and improve the quality of data to be analyzed through interview methods or direct observation to the respondent in order to strengthen the results of the study.

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