

The Impact of Brand Image Towards Loyalty in the Indonesian Smartphone Sector: The Role of Trust as an Intervening Variable

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ABSTRACT

This study was conducted in order to determine the role of Brand Image in affecting Customer Loyalty in the Indonesian smartphone sector, both directly and indirectly through the existence of Trust as an intervening variable. A Quantitative-Survey method was utilized in this study, in which, questionnaires were distributed electronically to all respondents who participated in this study. Among 200 respondents participating in this study, as many as 189 usable data were further analyzed using PLS-SEM method in order to determine and obtain the results required for the completion of this study. Based on the results of data analysis, authors would like to conclude that there's a positive impact of brand image on customer loyalty, both directly and indirectly through the role of trust as an intervening variable.

Keywords: *Brand Image, Trust, Customer Loyalty, Smartphone Sector*

1. RESEARCH INTRODUCTION

Smartphone industry has become one of the fastest growing industries in Indonesia, especially when being compared to several other industries, such as the tourism industry, the food and beverage industry, and the aviation industry [1]. The rapid development in the smartphone industry can be clearly seen both from the increasing number of smartphone users from year to year, and the percentage of market penetration in the smartphone industry in Indonesia. Based on data obtained from Statista [2], the number of smartphone users in Indonesia has increased significantly on annual basis (at least in the last 5 years), in which, the number of smartphone users in Indonesia which initially was at 27.4 million people in 2013, increased to 44.7 million people in 2014, then increased to 53.86 million people in 2016, and then reached 70.22 people in 2018. This figure will subsequently be predicted to rise to 81.87 million people in 2020, and to 86.21 million people in 2021. Figure 1.1 depicts the rapid growth and development of smartphone users in Indonesia from the year 2013 to 2021. Loyalty has long been widely studied and considered as one of the most important variables for the company, not only in allowing companies to reap the maximum profit possible from the consumers, but also in order to maintain its existence, dominance, and market share within in an industry [1][3][4][5][6][7][8]. This is mainly because loyalty serves as one of the important factors in allowing

companies to maintain their customers (*customer retention*), which allow them to keep doing and making future transactional activities with the company, while ensuring that the consumers won't doing any transactional activities with the other competing companies that offer similar products / services [9]. Therefore, it can be understood that loyalty plays a massive role in helping companies to achieve their intended success or targets, considering that consumers are one of the most important factors in determining whether a company, product, or service will succeed or fail in an industry.

Customers who have a high level of loyalty towards a company, have a higher tendency to buy products or services from the same company in the future, as compared to those who have a low level of loyalty towards the company [5]. The role of loyalty will be further experienced by companies which are engaged in an industry that has a low level of entry barriers (low barrier-to-entry), a low level of initial investment (low initial investment), or an industry that has a small number of competitors, which sell similar products or services [10]. And, one of these industries is the smartphone industry. Smartphone industry is one of a few industries which is known to have a high level of entry barriers, require large investment capital, but has a high level of market penetration and has a small number of competitors. As a result, fierce competition between companies is unavoidable, considering the types, specifications, capabilities, and prices offered.

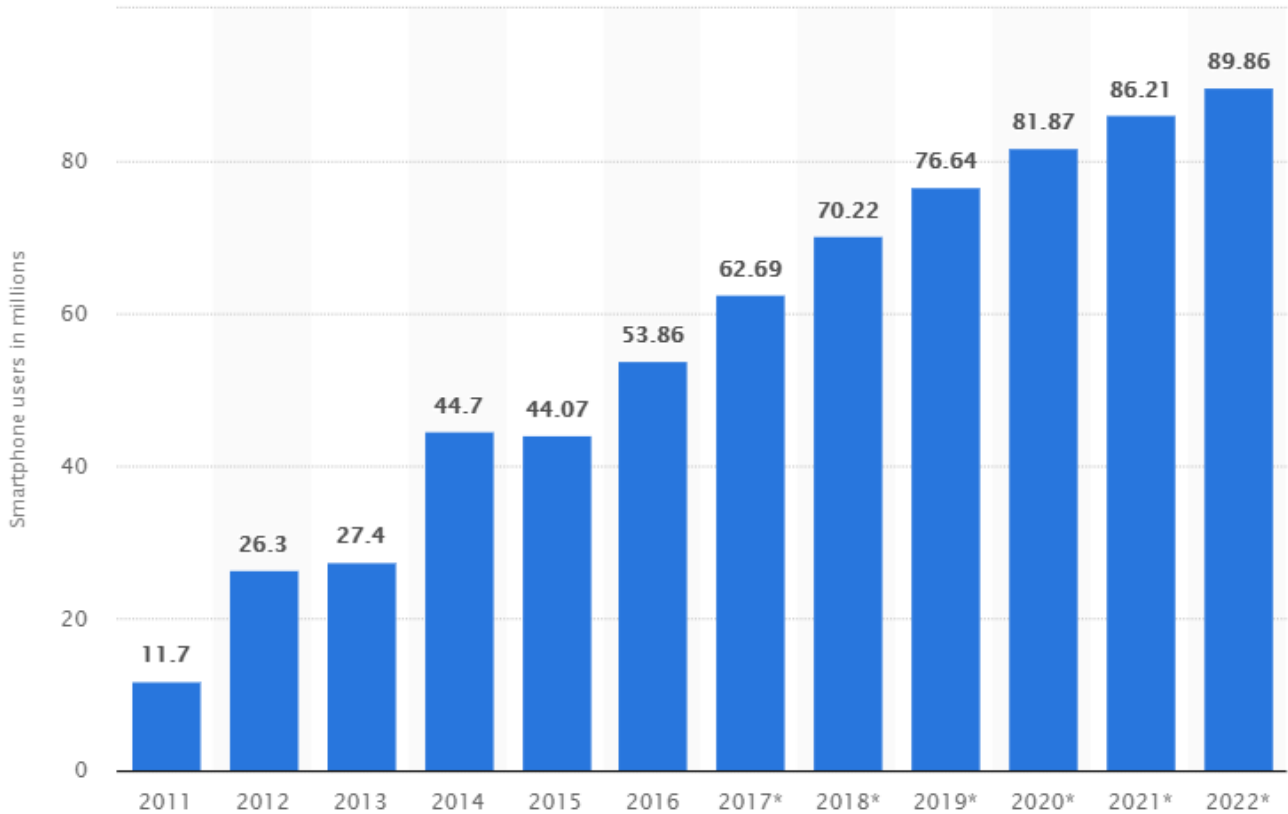


Figure 1 The Number of Smartphone Users in Indonesia
Source: Statista (2020)

In Indonesia, the existence and the entrance of several smartphone companies from China has changed the direction regarding the nature of competition in this industry in Indonesia, in which, these Chinese-branded smartphone companies will compete with 2 (two) of the most famous and well-known smartphone brands in the world which had taken a large amount of market share within the Indonesian smartphone sectors. These 2 (two) brands are Samsung and iPhone. However, despite of being threatened by the presence of competitors from China, as well as the declining market share of the two companies in Indonesia, both Apple and Samsung had successfully defended their position as the two strongest smartphone companies in Indonesia, in terms of popularity, market share, number of sales, and brand equity. And one of the most crucial factors which enable such high-end smartphone companies to maintain their dominance and market share from other smartphone companies which basically are selling smartphones at lower price than both Samsung and iPhone, is the strong brand image maintained by these two high-end companies.

Brand image can be understood as the consumers' perception toward a brand or a company which could either be a negative or a positive perception. As people or consumers generally have their own perceptions toward a brand, therefore, it is incredibly possible that the image of a brand or company viewed by one individual might be

different with the image of a brand in the other's mind. Therefore, it becomes such an important thing for a company to be able to induce a positive perception and image in consumers' mind in regard with the brand developed by the company, as positive brand image could increase or enhance the level of trust that consumers have toward the company or a brand, in which, in the end, such increase in trust could lead to an increase in customer loyalty that enables the company to retain its customers in an easier way. Therefore, based on the introduction stated above, the authors would like to better and further understand the impact of brand image on customer loyalty in the Indonesian Smartphone Sector, either directly or indirectly through trust as an intervening variable.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

2.1. Brand Image

Brand image can be defined as people's perception of a brand, whereas the perception arises from the information obtained by the person [5] [11]. In addition, brand image is also defined as a person's perceptions and feelings towards a brand, in which such feeling or perception influences how consumers behave towards the brand [12] and also as a

people's thoughts, perceptions, and subjective behavior towards a brand that is influenced by a person's rational and emotional experiences with a particular brand [13][14]. It is also argued that brand image is one of the variables that are necessary to be understood by researchers, practitioners, and companies, because brand image is one of the variables that have a major role in enhancing brand equity [12].

In addition, it is also argued that brand equity can only be formed if the company is able to influence or build positive perceptions and images (positive brand image) in the minds of public towards these brands, whereas later this will positively affect consumer buying behavior towards the brand [3][5][15]. When this happens, the product's brand image and brand equity will increase. The success of a company in increasing the equity value of a brand (brand equity) will affect the increase in the level of sales, profits, market share, and the reputation of the company or brand [10][11][16][17].

2.2. Trust

Trust can be defined as "individual willingness to depend based on the beliefs in abilities, benevolence, and integrity" [18]. Trust can also be defined as "customers' willingness to be engaged in future transactions, reflecting confidence in the reliability of the seller's transactional behavior, leading to a perception of reduced future risk and probability of opportunism" [19]. Next, trust is also defined as a feeling of security and comfort that a person obtains when shopping or transacting with a particular company [7].

It is further argued that trust is necessary, and must be formed by every company, especially for the companies engaged in an industry that has a low level of entry barriers (low barrier-to-entry), a low initial investment level, as well as having a very high level of competition among companies that sell similar products or services (highly competitive market). Trust can be defined as customer perceptions of the minimum risk that occurs when making a purchase transaction [6][7]. This is because the trust level owned by consumers can prevent them from moving to competitors, and continue to buy the products or use the services offered by the company [6].

2.3. Customer Loyalty

Customer loyalty is defined as "consumers' consideration to purchase again a particular product." [20]. It is then further argued that customer loyalty is the customer's intention to carry out purchasing activities for the same product in the future, whereas this intention arises or is influenced by the experiences of consumers in relation to prior purchase experience [5].

It is further explained that customer loyalty is one of the variables that can determine the fate of a company, whereas, in terms of loyalty, it can determine whether a company can survive amid fierce competition between competitors, or actually fall and get knocked-out from the industry, because it failed to compete with other companies [5][21]. This is because loyalty is the main determinant on whether the

customers will return to trade in the same company in the future. If a customer returns to shop at the same company at a later date, it can be said that the customer loyalty towards the company has been achieved. But if the customer decides not to shop at the same company, and move to another company in the future, then it can be said that the customer loyalty to the company fails to form, and this indicates that there is a problem experienced by the company, which must immediately be resolved, overcome, or sought a solution in the hope that customer loyalty to the company will be formed again in the future [3][5][6][7][8][10][21] [22][24].

2.4. The Impact of Brand Image on Trust

Previous research found that brand image has a positive effect on customer loyalty [25]. In addition, other studies found that brand image has a positive influence in generating the trust of customers, whereas this trust would form customer loyalty for the company [26]. Furthermore, another study also found that brand image has a positive effect on trust [27]. Based on these results, the first hypothesis the researchers want to propose in this study was:

H₁: Brand Image has a positive impact on Trust.

2.5. The Impact of Brand Image on Customer Loyalty

Previous study found that brand image has a positive effect on consumer loyalty [28]. In addition, another study also found that brand image can positively affect customer loyalty, whereas a positive brand image or the brand image in the mind of customers towards a company can influence their intentions to return to shop at the same company later on [5]. Furthermore, another research found that brand image has a positive effect on generating or forming customer loyalty for the company [26]. The research conducted on private label brands in Karnataka also found that brand image has a positive effect on customer loyalty [27]. Based on previous research that has been stated above, the researchers wanted to propose the following hypothesis: **H₂: Brand Image has a positive effect on Customer Loyalty.**

2.6. The Impact of Trust on Customer Loyalty

Previous research found that trust can significantly affect customer loyalty [28]. In addition, previous research on the e-commerce industry in Indonesia also found that trust has a positive and significant effect on customer loyalty [7]. Another study found that trust has a positive effect in shaping customer loyalty in the mind of consumers towards the company [26][27]. Based on previous research that has been stated above, the researcher wants to propose a hypothesis as follow:

H₃: Trust has a positive effect on Customer Loyalty.

2.7. The Impact of Brand Image on Customer Loyalty through Trust

Previous research found that brand image has a positive effect on customer loyalty [27]. In addition, another study found that brand image has a positive effect on customer loyalty through trust, whereas a positive image held by a brand or company will enhance or provide a strong sense of trust towards the customers. This sense of trust will increase customer loyalty to the company [28]. Based on the previous researches that have been stated above, the researchers want to propose the next hypothesis as follow: **H4: Brand Image has a positive effect on Customer Loyalty through Trust.**

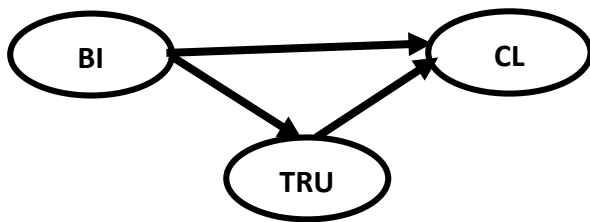


Figure 2 Research Model

3. RESEARCH METHODOLOGY

In this research, a survey method was utilized, in which questionnaires were used in order to gather the data from respondents. A total of 200 respondents have participated in this study, in which, after further assessment, a total of 11

data needs to be omitted because the data was found incomplete. All questionnaires were distributed, both physically and electronically, directly to the respondents. Furthermore, the questionnaires used in this research implement a five-point Likert-scale, with a response of “1” implying that respondents express their “Strong Disagreement”, “2” implying that respondents express their “Disagreement”; “3” implying that respondents express their “Neutrality”, “4” implying that respondents express their “Agreement” toward the statement, and “5” implying that respondents express their “Strong Agreement”. Furthermore, a total of 14 items representing 3 variables are presented in the questionnaire, in which, (five) indicators representing the variable of brand image, were adopted from [29] and [30]; 4 (four) indicators representing the variable of trust, were adopted from [23] and [25]; and 5 indicators representing the variable of customer loyalty were adopted from [23] and [31].

4. RESULTS AND DISCUSSIONS

A total of 189 data which had been deemed usable, was further analyzed using PLS-SEM method in order to determine the relationships among the variables discussed in this study. In conducting the data analysis using PLS-SEM method, both the outer model and the inner model analyses were conducted, not only to ensure both the validity and the reliability of the data, but also to determine the relationships among variables assessed in this study. Furthermore, the inner-model assessment could only be conducted if all of the criteria set or determined in the outer-model assessment had been fulfilled. The results of the outer-model assessment were presented on Table 1, Table 2, and Table 3 respectively.

Table 1 Outer Model Assessment – Convergent Validity

Indicators	Variable	Factor Loadings	AVE	Cut-Off Value
BRI ₁	Brand Image	0.832	0.527	≥ 0.50
BRI ₂		0.726		
BRI ₃		0.733		
BRI ₄		0.719		
BRI ₅		0.788		
TRU ₁	Trust	0.754	0.539	≥ 0.50
TRU ₂		0.721		
TRU ₃		0.861		
TRU ₄		0.743		
CLY ₁	Customer Loyalty	0.812	0.545	≥ 0.50
CLY ₂		0.807		
CLY ₃		0.738		
CLY ₄		0.741		
CLY ₅		0.792		

Source: The Result of Data Analysis using Smart PLS

Table 2 Outer Model Assessment – Discriminant Validity

Variable	Trust	Brand Image	Customer Loyalty
Trust	0.829		
Brand Image	0.514	0.861	
Customer Loyalty	0.587	0.536	0.817

Source: The Result of Data Analysis using Smart PLS

Table 3 Outer Model Assessment – Reliability Analysis

Variabel	Cronbach’s Alpha	Composite Reliability	Conclusion
Brand Image	0.768	0.813	Reliable
Trust	0.791	0.837	Reliable
Customer Loyalty	0.804	0.868	Reliable

Source: The Result of Data Analysis using Smart PLS

Based on the results of the outer-model analyses presented in Table 1, Table 2, and Table 3, the authors would like to conclude that both the data and the model which was proposed in this study have fulfilled all of the outer-model criteria which had been determined before, in which, both the factor loadings and the AVE of each indicators and variable are greater than 0.50, both the Cronbach’s Alpha and the composite reliability of each variable are greater than 0.70, and the squared-root of AVE of each variable are

greater than the correlation values with the other variables. Therefore, it could be concluded that all the data and model have fulfilled the outer-model criteria. Furthermore, after completing the outer-model assessment, the inner-model assessment could be further conducted in order to determine the relationships between variables. The results of the inner-model assessment, along with the results of hypothesis tests are presented in Table 4, Table 5, and Table 6 respectively.

Table 4 R-Squared Results

Variable	R-Squared	Conclusion
<i>Trust</i>	0.386	Substantial Effect
<i>Customer Loyalty</i>	0.537	Substantial Effect

Source: The Result of Data Analysis using Smart PLS

Table 5 Predictive Relevance Results

Variable	Predictive Relevance (Q ²)	Conclusion
<i>Trust</i>	0.193	The Variable could Well-Predicted the Model
<i>Customer Loyalty</i>	0.162	The Variable could Well-Predicted the Model

Source: The Result of Data Analysis using Smart PLS

Table 6 Hypotheses Testing Results

	Hypotheses	t-Statistics	Conclusion
H ₁	Brand Image has a positive impact on Trust	2.865	Hypothesis was Supported
H ₂	Brand Image has a positive impact on Customer Loyalty	2.167	Hypothesis was Supported
H ₃	Trust has a positive impact on Customer Loyalty	2.024	Hypothesis was Supported
H ₄	Brand Image has a positive impact on Customer Loyalty through Trust	2.378	Hypothesis was Supported

Source: The Result of Data Analysis using Smart PLS

Based on the results of the inner-model assessment as presented on Table 4, Table 5, and Table 6 respectively, the authors would like to conclude that all the hypotheses in this study were supported. Therefore, the authors would like to conclude that there’s a positive impact of brand image

toward customer loyalty, both directly and indirectly through the existence of trust as an intervening variable, in the Indonesian smartphone sector.

The results obtained in this study are in line with those of previous studies conducted by [5] [32] [33] [34] [35] [36],

who also found that brand image has a positive effect on customer loyalty. In this regard, a positive image, that is able to be firmly implanted by consumers, will encourage them to continue using the same brand. However, when a company acts or implements the policies that are negative in nature, whereas those actions or policies actually lead to negative perceptions in the mind of public, then it is likely that people will try to "avoid" the brand and have a tendency not to use the products or services produced by the company or the brand in the future. As a result, companies that fail to maintain a positive image in the mind of public have a high risk of being left behind by competitors and consumers, which can affect the existence and sustainability of the company in the industry. Thus, it is important for every company to be able to maintain and enhance a positive brand image in the mind of public and consumers, to ensure that they will continue using the products or services marketed by the company for a period of time and do not use similar products or services marketed by competitors. Thus, it can be said that people's views related to the brand image of a company or brand can affect their intentions or behavior related to whether the same community will return to use the products or services offered by the same company or not.

Thus, based on the results of data processing and empirical analysis based on literatures and the results of previous studies, it can be concluded that brand image positively affects customer loyalty in the smartphone industry in Indonesia, both directly and indirectly through trust. Overall, it can be concluded that all the hypotheses formulated in this study were accepted.

5. CONCLUSIONS AND IMPLICATIONS

Based on the results of the data analysis, the authors would like to conclude that brand image has a positive impact on customer loyalty, both directly and indirectly through trust in the Indonesian smartphone sector. Based on this result, authors would like to suggest to Apple to maintain its consistency of all business and marketing activities in order to maintain the image or positive perception held by the public towards iPhone products. For example, since it was first marketed and launched, Apple has positioned the iPhone as a smartphone with design, specifications, and a high level of security, which then makes iPhone users no longer need to worry that all the data within will be burglarized by outsiders. In addition, Apple has also positioned the iPhone as an "expensive, high-tech smartphone, and aimed to the middle and upper-class", which is what forms the brand image of the iPhone in the mind of public until now.

Thus, related to the explanation above, because the brand image of iPhone has been formed for a long time and has been deeply embedded in the mind of public, the authors suggest that Apple should continue maintaining and strengthening this brand image. Instead, the problems will arise if Apple adopts a strategy that has the potential to change the direction of community perception of the iPhone. For example, suppose if Apple launches a new

iPhone product, that is sold at a relatively affordable price to enable it to compete with other smartphone companies that run their business in the lower-middle market. Although the business aspect of Apple's move is actually right in developing the market, but, as a brand, this strategy has the potential to damage the brand image of iPhone products. In this regard, and related to the above illustration, if Apple launches an iPhone that is sold at a price that tends to be affordable, this will also cause confusion in the mind of public and consumers. This is because long time ago, the iPhone was known as an expensive and different product compared to other smartphone brands. However, because Apple is now launching a low-priced iPhone product, there is a risk that the positive perception that has always been owned by public regarding the iPhone brand will change, in which, when Apple releases a low-priced iPhone product, many people will begin to question about its quality and brand image.

For example, when an iPhone which is usually expensive is sold at an affordable price, then there is the potential that there will be people who think that the quality of iPhone has decreased due to price reduction. Or, in fact many people will "stop" or "move" to use other brands, because when the iPhone is sold at a cheaper price, then the prestigious aspect of the iPhone is considered to have decreased or even disappeared. These scenarios have the potential to harm Apple, if Apple wrongly implements a strategy, which can actually destroy or damage the brand image of iPhone.

Thus, it is important for Apple, not only to keep maintaining and improving the perception and image of the iPhone in the mind of public, but also to keep maintaining the brand image of iPhone as it was formed from the beginning. This is because a slight change in the perception or brand image of iPhone that occurs, can affect the level of trust of the community towards the iPhone brand, in which, this will subsequently have a negative impact on customer loyalty to continue using the iPhone products in the future.

6. LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH

Despite the rigorous nature of this study, this study wasn't free from limitations. First, respondents who participated in this study, lived in Jakarta and Tangerang. Given the possibility of differences in the characteristics of customers who live in other regions, it is recommended for future researchers to conduct research on respondents from other cities in Indonesia, especially from other islands outside Java. Second, the respondents who participated in this study were Indonesian citizens. Given the differences in characteristics between Indonesians and individuals from other countries, it is strongly recommended that future researchers could conduct the research using this topic by selecting the respondents from other countries as well.

Furthermore, the number of samples used in this study was 200. It is recommended for subsequent researchers to develop the research on this topic by increasing the number of samples in order to increase the variability of the research results. Moreover, it is highly recommended to develop the

research model that has been prepared in this study, by adding other variables that can affect customer loyalty and apply this research model to other industries besides the smartphone industry.

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