

The Role of Brand Image and Brand Trust in Influenced Brand Loyalty (Survey of Matahari Department Store Cirebon Reward Card Users)

^{1st} Muhammad Fikry Januar¹ ^{2nd} Rosena Shintabella² ^{3rd} Zulfikar Fauzi³ ^{4th} Dede Ibrahim Maulana⁴ ^{5th} Solihin⁵

^{1st} Politeknik Mardira Indonesia, ^{2nd} Politeknik Mardira Indonesia, ^{3rd} Politeknik Mardira Indonesia ^{4th} Politeknik Mardira Indonesia ^{5th} Politeknik Mardira Indonesia

The problems identified in this study are the decreasing number of members using Matahari Reward member cards, as well as a decrease in sales which is suspected to indicate a decrease in customer loyalty to the Matahari Department Store brand in Cirebon. This study aims to examine the effect of brand image and brand trust on brand loyalty using quantitative methods. The population studied was 5,200,000 Matahari reward card users, with a sample of 200 respondents selected using probability sampling techniques, namely simple random sampling. Data analysis was carried out using descriptive and verification analysis. The results of the study indicate that brand image and brand trust have a significant influence on brand loyalty, both partially and simultaneously. This shows that consumers' positive perceptions of brand image and their level of trust in the brand contribute to influencing the level of consumer loyalty to the brand. This study provides an important contribution to the understanding of the factors that influence brand loyalty, especially in the context of Matahari Reward Card users. The implication of this finding is that companies can increase consumer loyalty by strengthening a positive brand image and building strong trust in the brand.

Keywords: Brand Image; Brand Trust; Brand Loyalty

Penelitian ini bertujuan untuk menguji pengaruh citra merek dan kepercayaan merek terhadap loyalitas merek menggunakan metode kuantitatif. Populasi yang diteliti adalah pengguna kartu reward matahari sebanyak 5.200.000 orang, dengan sampel sebanyak 200 responden yang dipilih menggunakan teknik sampling probability yaitu simple random sampling. Analisis data dilakukan dengan menggunakan analisis deskriptif dan verifikatif. Hasil penelitian menunjukkan bahwa citra merek dan kepercayaan merek memiliki pengaruh yang signifikan terhadap loyalitas merek, baik secara parsial maupun simultan. Hal ini menunjukkan bahwa persepsi positif konsumen terhadap citra merek dan tingkat kepercayaan mereka terhadap merek berkontribusi dalam memengaruhi tingkat loyalitas konsumen terhadap merek tersebut. Penelitian ini memberikan kontribusi penting bagi pemahaman tentang faktor-faktor yang mempengaruhi loyalitas merek, terutama dalam konteks pengguna kartu Kartu Reward Matahari. Implikasi dari temuan ini adalah perusahaan dapat meningkatkan loyalitas konsumen dengan memperkuat citra merek yang positif dan membangun kepercayaan yang kuat terhadap merek tersebut.

Kata Kunci: Citra Merek; Kepercayaan Merek; Loyalitas Merek

INTRODUCTION

Changes in Indonesian consumption patterns have shown a significant shift from traditional markets to modern retail and digital platforms. Nevertheless, modern retail, such as department stores, remains a preferred choice for consumers to meet their fashion and lifestyle needs. One important indicator for monitoring the development of this sector is the Real Sales Index (RSI), which showed a positive growth trend in 2022 after experiencing a contraction.

Matahari Department Store, a major player in the Indonesian fashion retail industry, has demonstrated market dominance by achieving the highest Top Brand Index for four consecutive years (2019–2022). However, the significant decline in revenue from the Matahari Rewards loyalty program during the same period indicates declining customer loyalty, particularly at the Matahari Cirebon store. This is reinforced by the decline in the number of loyalty card users and the increase in customer complaints.

The decline in customer loyalty is a strategic issue that requires further investigation, given that brand loyalty is a crucial asset in maintaining a company's existence and competitiveness. Brand loyalty is influenced by various factors, including brand image and brand trust. Several previous studies have shown a positive relationship between these two variables and brand loyalty, although some studies have shown the opposite.

Based on this background, this study aims to determine the influence of brand image and brand trust on brand loyalty, with Matahari Rewards card users at Matahari Department Store Cirebon as the target audience. This research is crucial to provide a deeper understanding of the factors influencing customer loyalty in the modern fashion retail industry in Indonesia.

METHODOLOGY

This research employed a quantitative approach with descriptive and verification methods. This approach was used to determine and explain the influence of brand image and brand trust on customer loyalty. This method is suitable for statistically testing the relationship between variables based on data from relevant respondents.

The object of this study was customer loyalty of Matahari Rewards card users, with the research subjects being customers of Matahari Department Store Cirebon who used the card. The sampling technique used purposive sampling with the following criteria: being at least 17 years old, having used a Matahari Rewards card, and having made at least two purchases in the last six months. The number of respondents was determined at 100 using the Lemeshow formula.

The data used were primary and secondary. Primary data were obtained through a questionnaire using a Likert scale, while secondary data were obtained from company documents, journals, and other literature. Data analysis was performed using SPSS software, including validity and reliability tests, multiple linear regression, t-tests, F-tests, and coefficients of determination to examine the influence of variables partially and simultaneously.

The questionnaire instrument was designed based on indicators for each research variable. Brand image variables are measured using the dimensions of brand prominence, strength of brand associations, and uniqueness of consumer perceptions. Brand trust is measured using the dimensions of reliability and integrity, while customer loyalty is measured using the dimensions of repeat purchases, brand preference, and recommendations to others. Each indicator is measured using a five-point Likert scale, ranging from "strongly disagree" to "strongly agree".

RESULT AND DISCUSSION

Validity Test

A validity test is used to measure the validity of a questionnaire. A questionnaire is considered valid if its questions accurately reveal what it is intended to measure. Validity can therefore be used to assess whether the questionnaire questions truly measure what it purports to measure (Ghozali, 2018). Convergent validity is based on the principle that the measures (manifest variables) of a construct should be highly correlated. Convergent validity is assessed based on the loading factor and the Average Variance Extracted (AVE) value. The rule of thumb used in convergent validity testing is a loading factor value > 0.5 and an AVE value > 0.5 (R. W. Batubara, 2018) (Imam Ghozali & Henky Laten 2015). Based on the table above, it can be concluded that the AVE (Average Variance Extracted) value for each variable is greater than 0.5. It is concluded that the AVE (Average Variant Extracted) of the brand image variable is $0.717 > 0.5$ with a path coefficient value of $0.0.947 > 0.5$. Furthermore, for the brand trust variable, the AVE (Average Variant Extracted) value is $0.592 > 0.5$ with a path coefficient value of $0.050 > 0.5$. For the brand loyalty variable, the AVE (Average Variant Extracted) value is $0.588 > 0.5$. Thus, it can be concluded that the variables or constructs used are valid. The AVE (Average Variant Extracted) results are presented in the following table:

Results AVE (Average Variant Extracted)

Variabel	Path Loading/Coefficients	Average Variance Extracted (AVE)	Hasil Uji
Brand Image	0.0.947	0.717	Valid
Brand Trust	0.050	0.592	Valid
Brand Loyalty		0.588	Valid

Based on the table above, it is concluded that the AVE (Average Variant Extracted) value of each variable is greater than 0.5. It is concluded that the AVE (Average Variant Extracted) of the brand image variable is $0.717 > 0.5$. Furthermore, in the brand trust variable, it is concluded that the AVE (Average Variant Extracted) value is $0.592 > 0.5$. In the brand loyalty variable, the AVE (Average Variant Extracted) value is $0.588 > 0.5$. Thus, it can be concluded that the variables or constructs used are valid.

Reliability Test

According to (Ghozali, 2018), reliability is a tool for measuring a questionnaire, which is an indicator of a variable or construct. A questionnaire is said to be reliable if a person's answers to statements are consistent or stable over time. Reliability testing is used to measure the consistency of measurement results from questionnaires in repeated use. Respondents' answers to questions are said to be reliable if each question is answered consistently or the answers should not be random. Reliability testing in PLS can use two methods: Cronbach's alpha and composite reliability. Cronbach's alpha measures the lower limit of a construct's reliability value. The rule of thumb used for composite reliability values is greater than 0.6 and Cronbach's alpha values are greater than 0.60. With this measurement, if the achieved value is > 0.60 , it can be said that the construct has high reliability. The results of the reliability test for both methods can be seen in the following table:

Results Reliability Test

Variabel/Konstruk	Cronbach's Alpha	Composite Reliability	Hasil Uji
Brand Image	0,803	0,884	Reliabel
Brand Trust	0,786	0,852	Reliabel
Brand Loyalty	0,826	0,876	Reliabel

Based on the data presented in the table above, it can be concluded that each research variable has a Cronbach's alpha and composite reliability value > 0.06. Based on these results, it can be stated that the variables used in the study are reliable. The results of the calculation of the Composite Reliability (CR), Average Variant Extracted (AVE), and Cronbach's Alpha values all indicate that the measurement model for the brand image, brand trust, and brand loyalty variables has met the model fit. In other words, all manifest variables are valid and reliable in measuring all variables.

R Square Analysis

R-square is a measure of the proportion of variation in the influenced (endogenous) value that can be explained by the influencing variables (exogenous). This is useful for predicting whether the model is good or bad. The R-square result for the endogenous latent variable of 0.75 indicates that the model is substantial (good), 0.50 indicates that the model is moderate (medium) and 0.25 indicates that the model is weak (bad), (Juliandi, 2018). Based on the data processing that has been done using the smart PLS 3.0 program, the R-square value is obtained which can be seen in the following table:

Results R Square Analysis

	R Square	R Square Adjusted
Y	0,931	0,930

From the table above, it is known that the influence of brand image and brand trust on brand loyalty with the R-square value indicates that the variation in brand loyalty value can be explained by the variation in brand image and brand trust value of 93.0% or in other words, the model is substantial (good), and 7% is influenced by other variables.

Effect Size (f²)

This formula is used to determine whether endogenous latent variables are strongly influenced by exogenous latent variables. It can be processed as follows: (Ghozali and Latan, 2015).

$$f^2 = \frac{R^2_{include} - R^2_{exclude}}{1 - R^2_{include}}$$

If the f² value is 0.02, the effect is small, a value of 0.15 is medium, and a value of 0.35 means the influence of the exogenous latent variable is declared large (Ghozali and Latan, 2015:81). The output results are as follows:

Results Value F Square

	Citra Merek	Kepercayaan Merek	Loyalitas Merek
Brand Image			11.627
Brand Trust			8.796
Brand Loyalty			

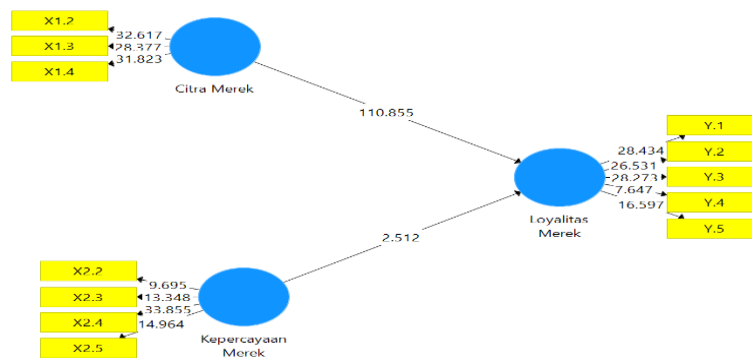
From the output above, we can see:

1. The brand image variable has a significant effect on brand loyalty with an F-square value of 11.627. The F-square value of 11.627 is greater than 0.35, indicating that 11.627 is greater than the critical threshold of 0.35. This means that the influence of the brand image variable on brand loyalty in this study is considered "significant." This indicates that brand image has a significant effect on consumer loyalty to the brand. Overall, improved brand image has a strong positive correlation with increased consumer loyalty to the brand. These results can be an important consideration for companies in managing and enhancing their brand image to strengthen customer loyalty and the brand's long-term success in the market.
2. The brand trust variable has a significant effect on brand loyalty with an F-square value of 8.796. The F-square value of 8.796 is greater than the critical threshold of 0.35. This means that the influence of the brand trust variable on brand loyalty in this study is considered "large." These results indicate that the level of consumer trust in a brand has a significant and

strong influence on the level of consumer loyalty to that brand. The higher the level of consumer trust in a brand, the more likely they are to remain loyal and faithful to that brand.

Hypothesis Test

This test is used to determine the path coefficients of the structural model. The goal is to test the significance of all relationships or hypotheses. Based on data processing performed using the smart PLS 3.0 program, the results of the direct and indirect influence hypothesis tests can be seen in the following path coefficient and outer loading tables:



A structural model is a model that connects exogenous latent variables with endogenous latent variables or the relationship between endogenous variables and other endogenous variables. Based on this structural model, the equation in this study can be formulated as follows:

$$LM: 110.855 CM + 2.512 KM$$

The results of the PLS calculation related to the calculation model for brand image and brand trust on brand loyalty are depicted in the figure above.

Hypothesis Testing of the Influence Between Variables

Overall, the path and significance calculations for this model as a test of hypotheses one and two can be summarized as follows:

Path Coefficient

Model	Original Sample (O)/Jalur	Sample Mean (M)	Standard Deviation (STDEV)	t-Statistic	p-Value	Signifikansi
Y Brand Image -> Brand Loyalty	0,947	0,948	0,009	110,168	0,000	Significant
Brand Trust -> Brand loyalty	0,505	0,052	0,020	2,512	0,012	Significant

Based on the table above, the hypothesis testing can be stated as follows:

1. The effect of brand image on brand loyalty has a path coefficient of 0.947. This indicates that the better the brand image, the higher the brand loyalty at Matahari Dept.Store Cirebon. This effect has a probability value (p-value) of $0.000 < 0.05$, indicating that brand image has a significant effect on brand loyalty at Matahari Dept.Store Cirebon.
2. The effect of brand trust on brand loyalty has a path coefficient of 0.505. This indicates that the better the brand trust, the higher the brand loyalty at Matahari Dept.Store Cirebon. This effect has a probability value (p-value) of $0.012 < 0.05$, indicating that brand trust has a significant effect on brand loyalty at Matahari Dept.Store Cirebon.

CONCLUSIONS AND SUGGESTIONS

Based on the research results, it can be concluded that brand image and brand trust have a positive and significant influence on brand loyalty among Matahari Reward Card users in Cirebon. PT. Matahari Department Store's brand image is generally considered very good, especially in terms of brand behavior, although there is still room for improvement in the brand benefits and competency dimensions. Consumer trust in the brand is also high, especially in terms of the brand's characteristics, although trust in the company still needs to be improved. Consumer loyalty is formed through satisfaction, commitment, and the perception of high switching costs. This study also shows that consumers value product quality, competitive prices, and sincere and reliable

service more than simply a luxurious image or a sense of security. Therefore, to strengthen loyalty, companies need to continue to maintain brand image and trust through consistent and relevant services to consumer needs. By understanding that brand image and brand trust are the main factors that shape customer loyalty, PT. Matahari Department Store needs to focus on marketing strategies that can strengthen consumers' positive perceptions of the brand. This can be done by increasing competitive advantage through product innovation, superior service, consistent brand communication, and building emotional connections with consumers. Strengthening reliability, sincerity, and meeting customer needs has proven more effective in fostering trust and loyalty than relying solely on a luxurious image. This allows companies to retain existing customers while attracting new ones in the increasingly competitive retail industry.

BIBLIOGRAPHY

- Abdul Ghofur, & Supriyono. (2021). Pengaruh Citra Merek dan Kepercayaan Merek Terhadap Loyalitas Merek Sego Njamoer (Studi pada Gerai Sego Njamoer Foodcourt Royal Plaza Surabaya). *Jurnal E-Bis (Ekonomi-Bisnis)*, 5(2), 380–394. <https://doi.org/10.37339/e-bis.v5i2.700>
- Amilia, S., & Nst, M. O. A. (2017). Pengaruh Citra Merek, Harga, dan Kualitas Produk terhadap Keputusan Pembelian Handphone Merek Xiaomi di Kota Langsa. *Jurnal Manajemen Dan Keuangan Unsam*, 6(1), 660–669.
- Atulkar, S. (2020b). Brand trust and brand loyalty in mall shoppers. *Marketing Intelligence and Planning*, 38(5), 559–572. <https://doi.org/10.1108/MIP-02-2019-0095>
- Bastian, D. A. (2014). Analisa Pengaruh Citra Merek (Brand Image) dan Kepercayaan Merek (Brand Trust) Terhadap Loyalitas Merek (Brand Loyalty) ADES PT. Ades Alfindo Putra Setia. *Jurnal Manajemen Pemasaran Petra*, 2(1), 1–9.
- Chang, W. J. (2021a). Experiential marketing, brand image and brand loyalty: a case study of Starbucks. *British Food Journal*, 123(1), 209–223. <https://doi.org/10.1108/BFJ-01-2020-0014>
- Darmadi, R., Silitonga, P., & Kristiadi, A. A. (2021). Pengaruh Citra Merek Terhadap Loyalitas Perguruan Tinggi Melalui Social Media Customer Engagement dan Kepuasan Pelanggan. *Jurnal Ilmu Manajemen*, 11(1), 11. <https://doi.org/10.32502/jimn.v11i1.3430>
- Diallo, M. F., Moulins, J. L., & Roux, E. (2021b). Unpacking brand loyalty in retailing: a three-dimensional approach to customer–brand relationships. *International Journal of Retail and Distribution Management*, 49(2), 204–222. <https://doi.org/10.1108/IJRDM-03-2020-0115>
- Ervina, & Kurniawati, M. (2022). Pengaruh citra merek dan kepercayaan merek terhadap loyalitas merek peralatan kebersihan rumah tangga merek X. *Seri Seminar Nasional Ke-IV Universitas Tarumanagara*, 703–708.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25 Edisi 9*.
- Irwinsyah, H., Nurlatifah, H., Studi, P., Pemasaran, M., Ekonomi, F., Bisnis, D., Kunci -Kepercayaan, K., Merk, F., Produk, P., Penjualan, K., Pembelian, D., & Loyalitas, K. (2020). Analisis Pengaruh Brand Trust, Product Factor, dan Sales Promotion Terhadap Customer Loyalty Melalui Purchase Decision di Matahari Departement Store. In *Jurnal Al Azhar Keller, K. L., & Swaminathan, V. (2020). Strategic Brand Management : Building, Measuring, and Managing Brand Equity Fifth Edition*.
- Kotler, P., & Keller, K. L. (2012). *MARKETING MANAGEMENT*. In S. Yagan (Ed.), *Marketing Management* (14th ed., p. 5). Pearson Education, Inc.
- Kotler, P., & Keller, K. L. (2016). *Principles Of Marketing* (15th ed.). Pearson Education, Inc.
- Neupane, R. (2015). The Effects of Brand Image on Customer Satisfaction and Loyalty Intention in Retail Super Market Chain UK. *International Journal of Social Sciences and Management*, 2(1), 9–26. <https://doi.org/10.3126/ijssm.v2i1.11814>
- Nisa, K. (2020). ANALISIS PERILAKU KONSUMEN DALAM MEMILIH TEMPAT BELANJA (Studi Kasus Minimarket Dan Toko Kelontong Di Kelurahan Kali Rungkut Kecamatan Rungkut Kota Surabaya). *Jurnal Inovasi Penelitian*, 1(3), 599–597.
- Venessa, I., & Arifin, Z. (2017a). PENGARUH CITRA MEREK (BRAND IMAGE) DAN HARGA TERHADAP KEPUTUSAN PEMBELIAN KONSUMEN (Survei pada Mahasiswa Program Studi Administrasi Bisnis Fakultas Ilmu Administrasi Universitas Brawijaya Malang Tahun Angkatan 2013/2014 dan 2014/2015 Pengguna Kartu Pra-B. *Jurnal Administrasi Bisnis (JAB)|Vol, 51(1)*, 44–48.
- Wicaksana, S., & dkk. (2022). *Perilaku Konsumen: Kunci Memenangkan Bisnis* (Issue September).
- Widianti, W. (2022). Pengaruh Citra Merek, Komunikasi Merek, Kepuasan Dan Pengalaman Merek Terhadap Loyalitas Merek Yang Dimediasi Oleh Kepercayaan Merek. *Jurnal Ilmiah MEA (Manajemen, Ekonomi, & Akuntansi)*, 6(1), 803–828. <http://journal.stiemb.ac.id/index.php/mea/article/view/1954>