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ABSTRACT

Brand trust represents the willingness of consumers to rely on a brand while facing the risks with the expectation that the brand will provide positive outcomes. Brand loyalty explains brand commitment to enhance the willingness of consumers to rebuy certain products/services. This study aims to examine and discuss the effect of brand reputation, brand competence, company reputation, brand satisfaction, perceived credibility, consumer expectation and service quality on brand loyalty with brand trust as the intervening variable, on Honda motorcycles in Solo Raya (ex-Surakarta Residency). The owners/users of Honda motorcycles in this region became the population. The questionnaire was distributed to 255 respondents during the working hour period. Furthermore, only 210 respondents filled out well and completely. While 35 respondents filled in questionnaires were incomplete and 10 respondents were damaged so the questionnaire could not be used in data analysis.The Structural Equation Modeling (SEM) was used as the analytical tool to explain the structural relationships and factorial relationships of the model simultaneously. The findings of this study indicate that all variables, i.e., brand reputation, brand competence, company reputation, brand satisfaction, perceived credibility, consumer expectation and service quality, partially have significant effect on brand trust. The results of the test show that

as an intervening variable, brand trust significantly affects brand loyalty of Honda motorcycles in Solo Raya.

1. INTRODUCTION

The concept of branding aims at creating a mental structure that assists consumers in knowing a product or service, therefore it can explain consumer decision making and become the basis for consumers in giving assessment to the company. Brand trust can be built when marketers are able to create and maintain positive emotional attachment with consumers (Kotler & Keller, 2012). The current marketing activities are relatively focused on the efforts to build brand trust in product/service, in which since the beginning of branding process, brand should be able to provide trust to consumers in the long-term.

Akrout and Nagy (2018) suggested that trust has a significant effect on the relationship between the quality and the brand. Similarly, Susila et al. (2015) discussed political marketing of trust in public life. Trust in parties is a behavioral intention that leads to positive expectations and an assessment of other intentions.

The basic concept of brand trust is given by Morgan and Hunt (1994) on the significance of the variables of commitment and trust in which trust will determine consumer loyalty toward brand and trust, indicating their potential in creating high-valued relationships. Trust in the brand is perceived to be an essential aspect from the product attributes and one of the most desired products in the existence of two relationships, namely between company and consumer, and between brand and consumer. The concept of brand trust is given by Lau and Lee (2000). It is defined as a vital component of product attribute and the most expected quality in the relationship between company and consumer, and between brand and consumer. In addition, trust in a brand is a mediating variable that has effect on consumer behavior before and after the purchase of the product, and eventually leads to the consumer loyalty toward brand that will reinforce the connection between two parties.

Dhurup *et al.* (2018) explicates the relationship between brand trust and brand loyalty that demonstrates the positive and significant effect of brand trust on brand loyalty. It shows the positive effect of brand trust on brand loyalty. In addition, brand loyalty requires trust which becomes a major support that combines the relationship between brand and consumers over time. It also divulges that when consumers have a trust in a brand, consumers will perceive that the brand will meet their expectations continuously thus they are willing to be loyal to the brand (Ercis, Unal, Candan, & Yildirim (2012). Likewise, Setyawan, Kussudiyarsana and Imronudin (2015) have analyzed brand trust as the cognitive intervening variable between consumer behavior and reliability as well as intention. This study revealed that those variables have a significant and positive effect on customer loyalty.

The present study is carried out based on the concept of brand trust proposed by Morgan and Hunt (1994), and the findings reported by Chaudhuri and Holbrook (2001), Delgado-Ballester and Manuela-Aleman (2005), and Sahin, Zehir, and Kitapci (2011) that explain brand trust as the willingness of the average consumer to rely on the ability of the brand to perform its stated function. Branding entails the emotional factors of consumers and all brand attributes in accordance to the attempts to build brand trust, which are aimed at constructing brand loyalty.

Moreover, the establishment of brand trust in consumers will have a significant and long-term impact on brand loyalty (Lau & Lee, 2000; Atakora, 2014). Brand trust is a manifestation of customer behavior or trust toward product/brand, which is built by elements in the relationship between brand and consumer trust.

In the present study, analysis is emphasized on the attempts to create brand loyalty based on the elements of brand trust, i.e., brand reputation, brand competence, company reputation, brand satisfaction, perceived credibility, consumer expectation and service quality. The framework is devised based on the studies carried out by Lau and Lee (2000), Erdem and Swait (2004), Sahin et al. (2011), and Ercis et al. (2012). The research object was Honda motorcycle and the respondents were the owners/users of Honda motorcycles. Honda is one of the most popular brands with a higher and increasingly sales volume compared to its competitors.

2. THEORETICAL FRAMEWORK

2.1. Brand Loyalty

Brand loyalty consists of attitudinal and behavioral elements. Purchase behavior response reflects the decision to choose one brand from several alternative brands over time. From the perspective of marketing strategies, brand loyalty is a vital concept in which loyal consumers is crucial for a company in order to survive. It is a behavior where the cognitive process has a powerful influence in the development and maintenance of such behavior. It represents a favorable attitude toward and consistent purchase of a single brand over time (Assael, 2001). It is also defined as the outcome of extensive cognitive and decision making activities (Peter & Olson, 2010).

In relation with the marketing of products, the focus has been emphasized on the creation of brand loyalty. Therefore, as a key element of brand equity, brand loyalty becomes a central idea in marketing. Brand loyalty is a held commitment to rebuy or repatronize a product or service consistently in the future (Oliver, 1999). Nevertheless, it must be measured by attitudes toward a brand rather than consistent re-purchase (Schiffman & Kanuk, 2007). Meanwhile, Peter and Olson (2010) suggest brand loyalty as a commitment in rebuying a special brand. Griffin (2003) explicates two components of brand loyalty: behavioral loyalty of repeat purchase behavior and attitudinal loyalty of positive feeling towards a product of a brand or company accompanied by a consistent intention to purchase products in the future. Furthermore, Kotler and Armstrong (2003) defined brand loyalty as a deeply held commitment to repurchase or repatronize a preferred product or service consistently in the future despite situational influences and marketing efforts having the potential to cause switching behavior.

Brand loyalty is rather unpredicted in relation with the purchase behavior response yet it is expressed through the decision making process to rebuy products that belong to one brand. Loyal consumers will continually buy specific brand despite a variety of alternative products from competitors that may offer superior features. Measurement of brand loyalty consists of measuring attitude and behavior towards a brand. Essentially, this measurement will involve the three components of attitude, namely cognitive, affective, and conative components; as well as the behavioral component (Schiffman & Kanuk, 2007). Brand loyalty is one of the five variables of brand equity where it becomes a key factor in brand building (Aaker, 2009).

2.2. Brand Trust

Empirically, brand trust plays a vital role in creating consumer loyalty to a particular brand trust. Excessive brand trust has a huge impact on the sustainability of a product. The less the brand trust, the more difficult the brand building in the market will be. On the contrary, the higher the brand trust, the higher the chance of the brand will be popular and established in the

market. Trust in a brand can be constructed when marketers are creative in building and maintaining positive emotional attachments with consumers and consistently carried out them with various comprehensive product attributes (Lau & Lee, 2000). Meanwhile, according to Morgan and Hunt (1994), brand trust determines brand loyalty in which it will potentially construct a highly valued relationship. The higher the similarity of the values between the brand and the consumers, the higher the level of brand trust is.

Trust in a brand is the willingness of consumers to rely on the brand in the face of risk that it will provide positive outcomes (Lau & Lee, 2004). In addition, Chaudhuri and Holbrook (2001) define it as the willingness of the consumers to rely on the ability of the brand to perform its stated function.

Furthermore, Chi, Yeh, and Yang (2009) claim that brand trust shows the condition of consumers who perceive that a brand possesses a specialty of a very reliable product in terms of complete functions, quality assurance, and service quality. Brand trust is a key factor that has a relevance to purchasing decision making and eventually leads to brand loyalty. It is an important intermediary of consumer behavior before and after buying a product. Moreover, it elicits long-term loyalty and strengthens the relationship between two parties (Liu, Guo, & Le, 2011).

Based on the definitions of brand trust as explained previously, it can be stated that brand trust is a consumer behavior in which interaction between consumer and brand is expected to be reliable, responsible and leads to positive outcomes. From the viewpoint of the brand trust, such relationship should be based on consensus with consumers, in the sense that conveying more relevant information to consumers will have a positive impact to brand trust. Brand trust is relatively higher when the behavior, information, and communication related to a brand are suitable for the perceived value of consumers. The higher the similarity of the values of the brand with the value of consumers, the higher the level of brand trust is. Moreover, this level will be augmented when consumers evaluate the behavior and communication of a product/brand is credible (perceived credibility) (Funder & Morgan, 2015; Baroughi, & ZAREI, 2013).

In the effort to create brand trust, marketers should emphasize more on the consumer's first experience in using the product since this experience will be the root for consumers to trust the product. Brand trust must be maintained incessantly since it will generate customer loyalty to the brand. Several factors can be used to create brand trust. In addition there are some elements of brand trust, namely brand reputation, brand competence, company reputation, brand satisfaction, perceived credibility, consumer expectation, and service quality.

2.2.1. Brand Reputation

Brand reputation is a behavior that represents the consumer's opinion toward a brand that refers to the opinion of others about the goodness and reliability of a brand (good reputation) hence consumer tends to trust the brand and purchase it (Lau & Lee, 2000). In addition, a brand with a good reputation represents consumer's feeling toward the brand and their perception that the product has good quality, less risk, and less cost to gather information before buying it (Erdem, Swait, & Valenzuela, 2006; Setyawan et al. 2015). Therefore, the hypothesis is:

H1 : Brand reputation has significant effect on brand trust.

2.2.2. Brand Competence

Brand competence is a brand that has the ability to solve consumers' problem or meet their needs. A consumer may find out about brand competency through direct investment or word-of-mouth communication. Once consumers are convinced that the brand is able to solve the

problem, they may be willing to rely on that brand (Lau & Lee, 2000; Setyawan et al., 2015; Porral and Mangin., 2016; Molinillo et al., 2017). The hypothesis is:

H2 : Brand competence has significant effect on brand trust.

2.2.3. Company Reputation

Company reputation is a condition when consumers feel that others think the company behind the brand is open or honest and fair hence consumers feel more secure in buying and using the company brands (Lau & Lee, 2000; Verhoef et al., 2002; Sahin et al., 2011). The hypothesis is drawn as follows:

H3 : Company reputation has significant effect on brand trust.

2.2.4. Brand Satisfaction

Brand satisfaction is the outcome of the subjective evaluation that the selected alternative brand meets or exceeds expectations (Bloemer & Kasper, 1995). Consumer satisfaction after using a brand is similar to fulfilling the promise of the brand to the consumers in which the consumers are ultimately convinced for trusting the brand more (Lau & Lee, 2000). The hypothesis is drawn as follows:

H4 : Brand satisfaction has significant effect on brand trust.

2.2.5. Perceived Credibility

Perceived credibility is trustworthiness on brand in which a brand will deliver what has been promised in building perceived credibility in accordance with the conveyed information. Trust refers to the willingness of companies to continually fulfill what has been promised to consumers (Erdem & Swait, 2004; Sallam, 2015; Jaramillo, 2018). The hypothesis is:

H5 : Perceived credibility has significant effect on brand trust.

2.3. Consumer Expectation

Consumer expectation is the relationship between service quality and customer satisfaction. In evaluating a brand, customers tend to set their expectations as a standard or reference. Thus, customer expectation is the reason why two brands in the same business may have different value as evaluated by the consumers (Zeithamal et al., 1971; Keller, 2013; Selomo, & Govender, 2016). The hypothesis is drawn as follows:

H6 : Consumer expectation has significant effect on brand trust.

2.3.1. Service Quality

Service quality is an indicator to what extent a product/service meets the customer expectation. Its implementation must be compliant with customer expectation in a regular basis (Parasuraman et al., 1985; Keller, 2013). The hypothesis is:

H7 : Service quality has significant effect on brand trust.

2.4. Brand Trust as an Intervening Variable

Brand trust should be built based on specific and expected values and desires of consumers, in terms of product attributes and performance. To maintain consumer expectation, companies will seek for creative approaches through collaborative relationships with consumers (Lau & Lee, 2000). Brand trust is an important element that has relevance to consumer purchasing decisions and leads to brand loyalty. It is an intermediary between consumer behavior before and after the purchase. It eventually leads to long-term loyalty and reinforces the relationship between the two parties (Liu et al, 2011). Therefore, the hypothesis is drawn as follows:

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H8 : Brand trust has significant effect on brand loyalty.
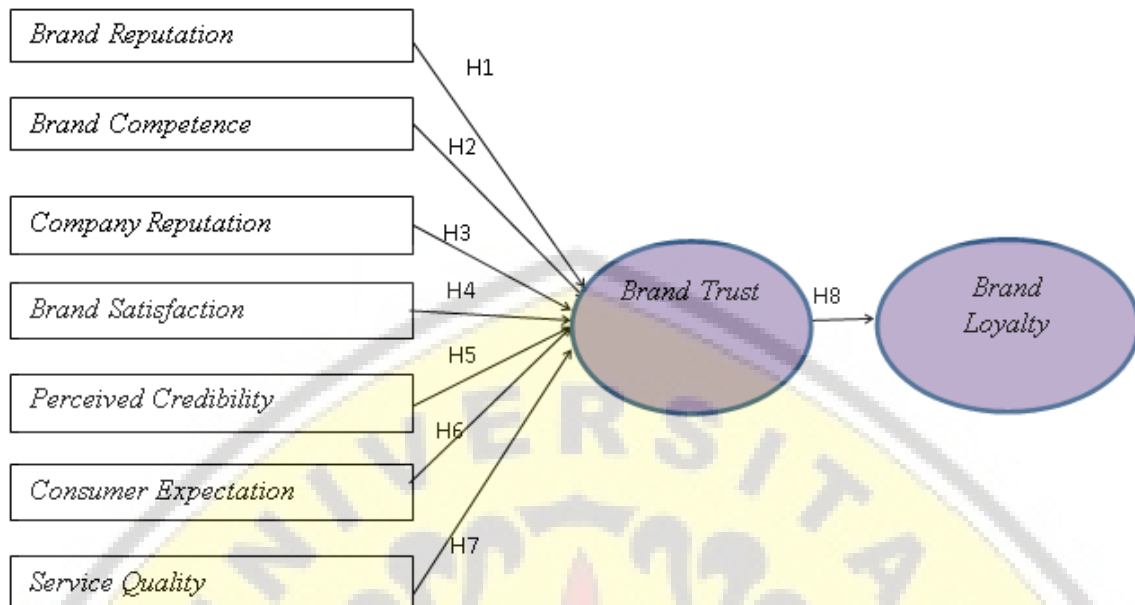
3. CONCEPTUAL FRAMEWORK

Figure 1 Conceptual Framework

Source: Lau & Lee (2000); Rampl & Peter (2014); Anik & Putri (2015); Setyawan et al. (2015)

4. METHODOLOGY

4.1. Population and Sampling

The owners/users of Honda motorcycles who visit the AHASS official Honda service in Solo Raya (ex-Surakarta Residency) become the population in this study. The sampling technique referred to Ferdinand (2014), namely a non-probability sampling with purposive sampling method. This technique is selected by considering the criteria of the respondents, namely: owning a Honda motorcycle, having a domicile in Solo Raya (ex-Surakarta Residency), and using the services provided by AHASS in this region.

4.2. Sample Size

The determination of sample size is done by considering non-specific number of the population. Therefore, sample size is determined based on Ferdinand (2014), namely 25 times the independent variable. In the present study, there are seven independent variables thus there must be at least 25 x 7 = 175 respondents. Furthermore, in order to fulfill the SEM analysis, as many as 80 respondents were added thus there was a total of 255 respondents involved in this study

4.3. Data Collection Technique

Data collection technique used in this study is questionnaire technique consisting of 75 close-ended questions. It was devised based on a Likert scale. The questionnaires were distributed to 255 respondents during the working hour period. Furthermore, only 210 respondents filled out well and completely. While 35 respondents filled in questionnaires were incomplete and 10 respondents were damaged so the questionnaire could not be used in data analysis.

5. RESULTS

5.1. Validity Assessment

The instrument (questionnaire) validity assessment was carried out using the construct validity test developed by Ghozali (2018). This test aimed to measure the validity of the items in the questionnaire in explicating construct variables. It was done using Pearson correlation-product moment analysis. The result is presented in Table 1 below:

Table 1 Result of Validity Assessment

No	Variable	r value	r table	
1	*Brand Reputation1*	.892	.1354	Valid
	Brand Reputation2	.880	.1354	Valid
2	*Brand Competence1*	.888	.1354	Valid
	Brand Competence2	.886	.1354	Valid
3	*Company Reputation1*	.915	.1354	Valid
	Company Reputation2	.915	.1354	Valid
4	*Brand Satisfaction1*	.853	.1354	Valid
	Brand Satisfaction2	.855	.1354	Valid
	Brand Satisfaction3	.841	.1354	Valid
5	*Perceived Credibility1*	.753	.1354	Valid
	Perceived Credibility2	.785	.1354	Valid
	Perceived Credibility3	.713	.1354	Valid
6	*Consumer Expectation1*	.866	.1354	Valid
	Consumer Expectation2	.787	.1354	Valid
	Consumer Expectation3	.835	.1354	Valid
7	*Service Quality1*	.835	.1354	Valid
	Service Quality2	.808	.1354	Valid
	Service Quality3	.820	.1354	Valid
8	*Brand Trust1*	.817	.1354	Valid
	Brand Trust2	.854	.1354	Valid
9	*Brand Loyalty1*	.662	.1354	Valid
	Brand Loyalty2	.840	.1354	Valid

Source: Processed primary data (2019)

Table 1 shows the r value for each variable is greater than the value of r in the table ($r_{value} > r_{table}$). It means that all questions on each variable are valid hence all variables can be included in the subsequent analysis process. The test results also show that after several stages of validity assessment, only 55 out of the 75 items in the questionnaire can be used for data collection.

5.2. Reliability Assessment

Reliability assessment is intended to determine the reliability of the instrument (questionnaire). The assessment is done based on Cronbach's Alpha with reference to Hair et al, (2010) in which each item is reliable if it has a correlation value above 0.6. The results show the reliability value of several variables as presented in Table 2 below.

Table 2 Result of Reliability Assessment

Variable	Cronbach's Alpha		Description
BR	0.726	0.6	Reliable
BC	0.729	0.6	Reliable
CR	0.806	0.6	Reliable
BS	0.797	0.6	Reliable
PC	0.610	0.6	Reliable
CE	0.772	0.6	Reliable
SQ	0.756	0.6	Reliable
BT	0.666	0.6	Reliable
BL	0.796	0.6	Reliable

Source: Processed primary data (2019)

5.3. Normality Test, Multicollinearity Test, and Outliers Test

The normality test indicates the result of Kolmogorov Smirnov test for each variable with Sig. (2-tailed) is greater than 0.05. Therefore, it can be stated that the data involved in the present study are normally distributed. Meanwhile, the result of multicollinearity test indicates that each variable has a tolerance value above 0.10 and a VIF value less than 10. It can be stated that there is no multicollinearity. Furthermore, the outlier test using the Z score is carried out by calculating the number of respondents collected the questionnaire, namely 255 respondents while 45 respondents are affected by the outlier and thus not reliable. Therefore, the data of these 45 respondents are not used in data analysis and only 210 data are finally processed.

5.4. Result of Structural Equation Model (SEM) Analysis

SEM analysis is carried out based on the significance level of each calculated regression coefficient as indicated by the probability at the significance level α = 1%, α = 5%, and α = 10% (Ferdinand, 2014). Specifically, the result of SEM analysis is presented in the Appendix and the result is presented in Table 3.

Table 3 Result of SEM Analysis

			Estimate	S.E	C.R.	P	
BT	<------	BR	0.179	0.084	2.131	0.035**	Significant
BT	<------	BC	0.382	0.117	3.265	0.001***	Significant
BT	<------	CR	0.018	0.040	3.486	0.000***	Significant
BT	<------	BS	0.165	0.123	2.154	0.030**	Significant
BT	<------	PC	2.808	0.634	4.431	0.000***	Significant
BT	<------	SQ	0.300	0.122	2.457	0.014**	Significant
BT	<------	CE	0.001	0.089	3.484	0.000***	Significant
BL	<------	BT	0.589	0.097	6.068	0.000***	Significant

Source: Processed primary data (2019)

Description:

*** = Significant at the 0.01 level (α = 1%)

** = Significant at the 0.05 level (α = 5%)

** = Significant at the 0.1 level (α = 10%)

The hypothesis testing shows that all variables, including brand reputation (H1), brand competence (H2), company reputation (H3), brand satisfaction (H4), perceived credibility (H5), consumer expectation (H6) and service quality (H7) have positive and significant effect on brand trust. Furthermore, as an intervening variable, brand trust has positive and significant effect on brand loyalty (H8). Based on the SEM analysis, all variables have a significant probability value at α 1% (0.01) and significant at α 5% (0.05). Therefore, all the hypotheses in this study are proven.

5.5. Result of Goodness of Fit (GOF)

The results of model evaluation with 210 samples and eight tested variables show the value of chi-square of 397.282 at significance $0.091 \geq 0.05$ is 'good' because it is significant at 0.000. It implies that there is no significant difference between the sample covariance matrix and the population examined in this study. Furthermore, the RMSEA value of $0.052 \leq 0.80$ is classified 'good'. The GFI value of 0.915 and AGFI value of 0.960 are 'good'. The CMIN/DF value of 3.072 is also 'good' because it is less than 5.00. The TLI value of 0.714 is less than the cut-off value (≥ 0.95) thus it is classified 'moderate'. Meanwhile, the CFI value of 0.758 is less than the cut-off value (≥ 0.90), which is also classified 'moderate'. The empirical model evaluation shows that almost all criteria are either good or moderate, indicating that the empirical structural model is fit, and it fulfills the requirements for further analysis.

6. DISCUSSION

Based on the results of hypothesis testing, it can be declared that the hypotheses in this study, H1 to H8, are proven. It means that the consumers perceive brand reputation (X1), brand competence (X2), company reputation (X3), brand satisfaction (X4), perceived credibility (X5), consumer expectation (X6), and service quality (X7) are continually improved. It will further enhance consumer trust in Honda motorcycles in Solo Raya. Furthermore, the strengthening of consumer brand trust, this will encourage creating brand loyalty to consumers at Solo Raya for Honda motorcycles.

The findings of the present study confirm Lau and Lee (2000) as well as Rampl and Peter (2014); Anik and Putri (2015); Setyawan et al. (2015); Jean and Mangin (2016), Molinillo et al. (2017), and Song et al. (2019) about the significant effect of brand reputation (X1), brand competence (X2), company reputation (X3), brand satisfaction (X4), perceived credibility (X5), consumer expectation (X6), and service quality (X7) on brand trust. It explains that all elements of the brand are potential in enhancing brand trust toward Honda motorcycles in Solo Raya (ex-Surakarta Residency). In addition, these elements play a vital role in building brand trust in which these variables can explain whether a consumer decides whether or not to trust a brand and ultimately they are loyal to the brand. Therefore, the brand manager (AHM) of Central Java should pay attention in building brand trust in consumers in this region through various policies and activities that may strengthen brand trust and in the long-term may create brand loyalty to Honda motorcycle in Solo Raya.

7. CONCLUSION

Based on the hypothesis testing and discussion the independent variables of brand reputation, brand competence, company reputation, brand satisfaction, perceived credibility, consumer expectation and service quality toward brand loyalty with brand trust as the intervening variable of Honda motorcycles in Solo Raya (ex-Surakarta Residency). Several conclusions can be drawn from this study:

1. The hypothesis (H1) that brand reputation has a significant effect on brand trust is proven.

2. The hypothesis (H2) that brand competence has significant effect on brand trust is proven.

3. The hypothesis (H3) that company reputation has a significant effect on brand trust is proven.

4. The hypothesis (H4) that brand satisfaction has a significant effect on brand trust is proven.

5. The hypothesis (H5) that perceived credibility has a significant effect on brand trust is proven.

6. The hypothesis (H6) that consumer expectation has a significant effect on brand trust is proven.

7. The hypothesis (H7) that service quality has a significant effect on brand trust is proven.

8. In general, hypothesis testing reveals that as an intervening variable, brand trust has a significant effect on brand loyalty.

7.1. Practical Implication

The present study has practical implication as the inputs for the management of Honda (AHM), namely:

1. To perform re-assessment on the brand management policies that have been carried out based on the elements of the brand to build brand trust and enhance brand loyalty. In addition, the implementation of advanced technology to improve product's performance and distinguish it from other brands based on consumer expectation is required to eventually strengthen brand trust.

2. To maintain and increase the perceived credibility through attractive and trustworthy information system in accordance with company's promise and 'one hearth' slogan, and accompanied by the continued improvement of service quality as well as reliable and trusted workshop staffs on product maintenance.

The brand manager must establish and sustain an emotional attachment with the local communities through the policies and engagement in local culture and social activities to increase the positive feeling toward the brand and raise the sense of proximity. It is expected to enhance the loyalty toward the brand (brand loyalty).

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