

The Effect of Brand Trust on Customer Loyalty (Case Study of MViCall Application Users in Jabodetabek)

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Abstract

The progression of technological sophistication in application development has resulted in tools designed to optimize user accessibility and requirement fulfillment. Video tone applications, functioning as ring tone substitutes, represent one category of mobile applications attracting substantial user interest, as demonstrated by the MViCall feature developed by PT. Indonesia Satu Tujuh, a content provider enterprise. Empirical observation reveals a systematic decline in active MViCall users throughout 2022, with figures decreasing from 6,791 active subscribers in January to 2,831 in September. This attrition has been identified as resulting from customer perceptions of involuntary subscription enrollment accompanied by unauthorized credit deductions. The objective of this investigation is to elucidate brand trust and customer loyalty constructs associated with MViCall in the Greater Jakarta region, and to determine the causal relationship between brand trust and loyalty. Data acquisition for this study was conducted through questionnaire administration to 97 respondents constituting MViCall application customers in Jabodetabek, with data processing executed using Excel and IBM SPSS Version 26. Methodological approaches employed encompassed quantitative descriptive analysis, hypothesis testing, simple linear regression analysis, and coefficient of determination assessment. Empirical results indicate that the brand trust variable exhibits a mean value of 3.84, corresponding to a high categorical classification, while the loyalty variable similarly demonstrates high categorization with a mean value of 3.81, with statistical analysis confirming a significant effect of brand trust on loyalty. The research concludes with the recommendation that PT. Indonesia Satu Tujuh (MViCall) implement measures to enhance brand trust.

Keywords: Brand Trust, Customer Loyalty, Digital Services, Mobile Application.

1. Introduction

The development process of an increasingly sophisticated technological advancement makes mobile phones or now also called smartphones arguably unavoidable for their users. Various needs can be completed easily with a smartphone, making it easier for users to meet their needs, through an application. This creates a new opportunity for the entertainment business.

A strong and positive brand image often precedes and reinforces consumer trust, which then directly contributes to enhanced customer loyalty and repeat engagement (Basrowi et al., 2023; Hasibuan & Dirbawanto, 2024). This phenomenon is particularly evident in the digital environment, where e-service quality and user satisfaction play crucial roles in shaping brand trust and, consequently, customer loyalty (Ali et al., 2024). Therefore, understanding how brand trust mediates the relationship between various antecedents, such as e-service quality and brand image, and customer loyalty is crucial for sustainable business growth in competitive markets (Affandi et al., 2023).



One of the mobile phone applications that is in demand by the public is a mobile phone application with telecommunication features in the form of video tones as a replacement for ringtones. Because with this feature, people can more easily connect quickly and efficiently with each other. One of the mobile phone applications with telecommunication features made in Indonesia that is in demand by the public is MViCall. MViCall was created and developed by PT Indonesia Satu Tujuh, a company engaged in content provision and responsible for generating content for public distribution. PT. Indonesia Satu Tujuh has several products in the form of applications and in the form of HTML5 (websites). MviCall is one of the application products from PT. Indonesia Satu Tujuh which has the most customers.

MVicall itself is a paid subscription application through customer credit. With a unique feature, namely displaying the customer's selected video on the smartphone screen of other customers when calling. In Figure 1, data on active MViCall users is presented, decreasing every month in 2022.

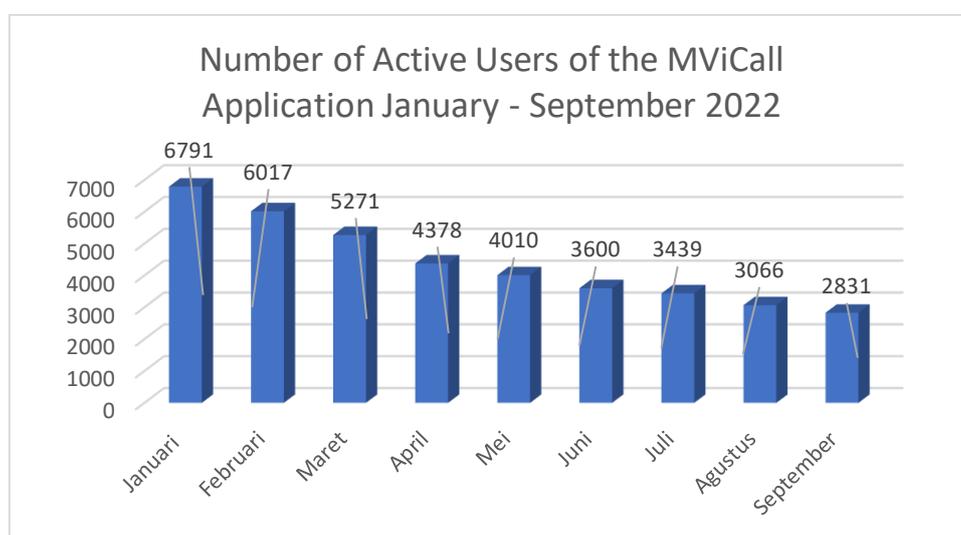


Figure 1. Number of Active Users of the MViCall Application January - September 2022

Source: PT. Indonesia Satu Tujuh (MViCall)

In Figure 1, it can be seen that the number of active MViCall users continues to decline. In January, there were 6,791 active MViCall Application customers, and it can be seen that in September there were 2,831 active MViCall Application customers left.

Customers in the behavior of consuming or using a product, if they have a high level of trust in a brand, can be proven by their loyal attitude towards a brand (Kotler & Keller, 2016). Thus, the level of customer trust in the brand is considered very important. The current digital era is marked by changes and simplification of the subscription or payment process.

Meanwhile, Mvicall still uses conventional methods for customers who want to subscribe, namely by sending an SMS typing REG MVICALL and sending the message to 92366. Therefore, trust is needed so that MviCall customers decide to subscribe and show their loyalty. The level of trust in a brand (brand trust) describes a very significant factor as evidenced by the internal placement or actions that are implied towards brand loyalty (Tjahyadi, 2010). Therefore, related to a deeper understanding of a superior concept where customer loyalty or loyalty to a brand is not that easy to produce without information regarding brand trust.

Although the importance of brand trust in fostering loyalty is well established, previous research has produced inconsistent findings regarding the impact of online service quality on

online loyalty, indicating the need for further examination of mediating factors (Pratiwi, 2023). Specifically, while some studies have identified a direct relationship between e-service quality and e-loyalty, others have found that this relationship is either fully or partially mediated by factors such as e-trust or brand image, demonstrating the complexity of digital consumer behavior (Affandi et al., 2023; Martio et al., 2023). Consequently, a more comprehensive understanding of how brand trust functions as a key mediating variable in enhancing customer loyalty within the context of telecommunication applications such as MViCall is necessary.

Based on the background description presented above, this study was conducted to analyse the effect of brand trust on customer loyalty by taking a case study of MViCall application users in the Greater Jakarta area. The formulation of the research objectives at the end of this introduction is expected to clarify the direction of the research and emphasise the focus of the study, particularly in understanding the role of brand trust as a factor that influences customer loyalty in the context of digital application use.

2. Literature Review

2.1. Brand Trust

Brand trust is a theoretical construct that describes the extent to which consumers believe that a brand can be relied upon to consistently fulfil its functional and emotional promises. Conceptually, brand trust encompasses the brand's competence and benevolence in meeting consumer needs and reducing the perceived risks that consumers experience during their interactions with the brand. Chaudhuri and Holbrook (2001) explains that brand trust is one of the fundamental factors at work in the relationship between consumers and brands, particularly in determining consumer loyalty through two main dimensions, namely behavioural loyalty and affective loyalty. Within this framework, the higher the level of trust, the stronger the emotional attachment and commitment of consumers to the brand.

Brand trust is also understood as consumers' belief that the brand will act consistently in line with the expectations and commitments promised to consumers, so that trust serves as a mechanism to reduce uncertainty in the consumer decision-making process (Nurhayati, 2020). Thus, brand trust is seen as an important element in relational marketing theory that helps build long-term relationships between consumers and brands.

2.2. Customer Loyalty

Customer loyalty is a central concept in marketing and consumer behaviour studies that describes consumers' deep commitment to repeat purchases or long-term use of a product or service, despite situational pressures and marketing efforts from competitors. Loyalty is a strong commitment reflected in consumers' tendency to consistently make repeat purchases or continue to choose a particular brand in the future (Espuela et al., 2023). This approach emphasises that loyalty is not merely repeat purchasing behaviour, but also includes affective and cognitive commitment that influences consumer resistance to alternative offers.

In consumer theory literature, customer loyalty consists of two main dimensions: behavioural loyalty, which is measured through repeat purchasing behaviour, and attitudinal loyalty, which reflects preferences, commitment, and emotional interest in the brand. Together, these two dimensions create a more holistic loyalty, where consumers not only purchase products/services consistently, but also show resistance to switching to competing brands.

2.3. Conceptual Relationship between Brand Trust and Customer Loyalty

Theoretically, brand trust and customer loyalty are interrelated constructs in relational marketing literature and consumer relationship theory. From a long-term relationship perspective (relationship marketing), trust in a brand is an important prerequisite for forming strong relationships with consumers, as trust helps reduce uncertainty and perceived risk experienced by consumers, thereby strengthening their commitment to continue returning to a particular brand in the future.

The theoretical model that explains this relationship shows that trust plays a role in connecting consumer evaluations of brands with broader dimensions of loyalty, both in terms of attitude (attitudinal loyalty) and behaviour (behavioural loyalty). This concept places brand trust as the basic philosophy of customer loyalty formation, where customer loyalty does not only arise from the purchasing experience alone, but is also shaped by consumers' perceptions of the reliability, consistency, and commitment of the brand in meeting consumer needs.

The conceptual relationship between brand trust and customer loyalty in contemporary marketing literature is understood as a positive and sustainable relationship, where trust in the brand acts as the main foundation in building long-term customer loyalty. Brand trust represents consumers' belief in the credibility, reliability, and integrity of the brand in consistently fulfilling its value promises, thereby reducing uncertainty and perceptual risk in the consumption decision-making process (El Naggat & Bendary, 2017). In the context of modern relationship marketing, consumers who have a high level of trust in a brand tend to develop stronger affective commitment and repeat purchasing behaviour as a form of customer loyalty (Guan et al., 2021).

Upmannyu and Rajput (2017) emphasises that brand trust contributes directly to loyalty by strengthening emotional attachment, brand preference, and resistance to competitors' offers, particularly in service industries and digital platforms that are highly dependent on perceptions of security and service consistency. Rather et al. (2021) shows that brand trust often acts as a psychological mechanism that links customer experience and service quality with loyalty, thereby strengthening the long-term relationship between consumers and brands in a competitive marketing environment. Furthermore, in the context of technology-based services, trust in brands and service systems has been shown to be an important determinant of customer loyalty because it influences consumers' intention to continue using the brand and their long-term commitment to it (Kautish et al., 2021). Thus, theoretically, brand trust is positioned as the main antecedent of customer loyalty in various modern marketing contexts.

Guided by the research background and formulation, the study uses a quantitative descriptive approach, relying on mean distribution values to measure brand trust and customer loyalty associated with the MViCall Application. To determine the extent to which brand trust influences customer loyalty, t-values and simple linear regression are applied. The dimensions used as operational variables of brand trust are brand reliability and brand intentions as proposed by Kautonen & Karjaluoto (2008).

While the dimensions used as operational variables of customer loyalty are repeat purchases, retentions, referrals as proposed by Kotler & Keller (2006). As can be described with the following framework of thought.

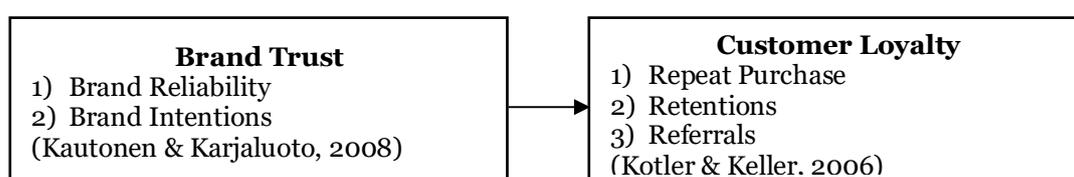


Figure 2. Framework of Thought

Based on Figure 2 (Framework of Thought), the research framework shows a causal relationship between brand trust and customer loyalty. Brand trust is positioned as an independent construct built through two main dimensions, namely brand reliability and brand intentions, as stated by Kautonen and Karjaluoto (2008). Brand trust reflects consumers' belief that the brand is able to consistently fulfil its functional promises and has intentions that are oriented towards consumer interests. This condition is an important foundation in shaping consumers' positive attitudes towards brands in the long term.

Furthermore, customer loyalty is described as a dependent construct reflected through repeat purchase, retention, and referral behaviours as formulated by Kotler and Keller (2006). The relationship shown in Figure 2 confirms that the level of consumer trust in a brand plays a strategic role in driving customer loyalty. The higher the perceived brand trust, the greater the likelihood that consumers will make repeat purchases, maintain their relationship with the brand, and recommend it to others. Thus, this framework places brand trust as the main determinant in the formation of sustainable customer loyalty.

3. Methods

3.1. Population and Sample

The population of this study consists of 2,831 customers of the MViCall Application. A total of 97 respondents were selected as the research sample using a purposive sampling technique. The sampling criteria include customers who actively use the MViCall Application, have made at least one subscription payment, and are domiciled in the Jabodetabek area. This sampling technique was applied to ensure that respondents possess sufficient experience and knowledge relevant to the research variables.

3.2. Data Sources

This study utilizes both primary and secondary data to support the research objectives. Secondary data include internal reports from PT Indonesia Satu Tujuh concerning the number of active MViCall users between January and September 2022, records of users who completed payment transactions, and data on subscription cancellations within the same period. Additional secondary data consist of customer complaints submitted to the MViCall Customer Service Team and complaints recorded on the Google Play Store. These data were used to provide contextual information and to support the interpretation of the primary data analysis.

Primary data were collected through observation, interviews, and questionnaire distribution. Observations and semi-structured interviews were conducted with employees of the MViCall Application company to obtain insights into service operations and customer management practices. Questionnaires were distributed to MViCall Application customers in the Jabodetabek area to collect quantitative data related to the research variables. Responses were measured using a five-point Likert scale ranging from strongly disagree to strongly agree.

3.3. Research Instrument

The research instrument used in this study is a structured questionnaire developed based on relevant theoretical concepts and previous empirical studies. The questionnaire consists of closed-ended statements designed to measure respondents' perceptions of the variables under investigation. Prior to analysis, the instrument was assessed to ensure clarity and suitability for quantitative measurement.

3.4. Data Analysis Technique

Data analysis in this study was conducted using the Statistical Package for the Social Sciences (SPSS). Descriptive statistical analysis was applied to describe respondent characteristics and summarize the distribution of responses. Inferential statistical analysis was performed to test the research hypotheses, including classical assumption tests, correlation analysis, and multiple linear regression analysis. The use of SPSS facilitates systematic data processing and ensures the accuracy and reliability of the statistical results.

3.5. Validity and Reliability Testing

Validity testing was conducted using item-total correlation analysis, where questionnaire items with correlation coefficients exceeding the critical value were considered valid. Reliability testing was performed using Cronbach's alpha coefficient, with a threshold value of 0.70 indicating acceptable reliability. Only valid and reliable items were included in further analysis to ensure the robustness of the research findings.

4. Results and Discussion

4.1. Results Analysis

4.1.1. Brand Trust

Based on the recapitulation results, brand trust in the MViCall Application is considered high based on the respondents' questionnaires. The following is a table of the average distribution of Brand trust from this study.

Table 1. Recapitulation Results of Respondent Assessment of Brand Trust Variables

X (Brand Trust)	Average Brand Trust	Interpretation
Brand Reliability		
X1 (Meet expectations)	3.77	High
X2 (Never disappoints)	3.83	High
X3 (Satisfaction guarantee)	3.74	High
Brand Intentions		
X4 (Fulfill needs)	3.91	High
X5 (Solve the problem)	3.78	High
X6 (Prioritize consumer interests)	4.05	High
Average	3.84	High

Source: Questionnaire Processing Results (2022)

Based on Table 1, the results of respondents' assessments of the Brand Trust variable show an overall average score of 3.84 in the high category, indicating that customer confidence in the MViCall brand is positive. In the brand reliability dimension, indicators of the brand's ability to meet customer expectations, not disappoint users, and provide satisfaction guarantees received consistent average scores in the high category, reflecting the perception that MViCall's services are considered reliable and trustworthy. Meanwhile, in the brand intentions dimension, indicators of meeting needs, problem-solving capabilities, and prioritising consumer interests also received high ratings, with the highest score on the indicator of prioritising consumer interests. These findings indicate that customers view MViCall as having good intentions and a strong commitment to providing user-oriented services, thereby forming a solid overall level of brand trust.

4.1.2. Customer Loyalty

Based on the recapitulation results, customer loyalty to the MViCall Application was assessed as high based on the respondents' questionnaires. The following is a table of the average distribution. Customer loyalty from this study.

Table 2. Recapitulation Results of Respondent Assessment of Customer Loyalty Variables

Y (Customer Loyalty)	Average Customer Loyalty	Interpretation
Repeat Purchase		
Y1 (Consumer satisfaction)	3.93	High
Y2 (Consumer confidence)	4.05	High
Y3 (Commitment)	3.68	High
Retentions		
Y4 (Refuse to use other products)	3.32	High
Y5 (Strong relationships)	3.65	High
Y6 (Resistance to negative influences)	3.75	High
Referrals		
Y7 (Remain a customer)	3.98	High
Y8 (Talk about positive things)	3.96	High
Y9 (Recommend)	4	High
Average	3.81	High

Source: Questionnaire Processing Results (2022)

Based on Table 2, the results of respondents' assessments of the Brand Trust variable show an overall average score of 3.84 in the high category, indicating that customer trust in the MViCall brand is positive. In the brand reliability dimension, indicators of the brand's ability to meet customer expectations, not disappoint users, and provide satisfaction guarantees received consistent average scores in the high category, reflecting the perception that MViCall's services are considered reliable and trustworthy. Meanwhile, in the brand intentions dimension, indicators of meeting needs, problem-solving capabilities, and prioritising consumer interests also received high ratings, with the highest score on the indicator of prioritising consumer interests. These findings indicate that customers view MViCall as having good intentions and a strong commitment to providing user-oriented services, thereby forming a solid overall level of brand trust.

4.1.3. T-Test

Statistical t test (partial) was conducted to determine the effect of independent variables, namely Brand Trust on Customer Loyalty. The test was conducted using a significance level of 0.05 ($\alpha = 5\%$). The following table 3 are the results obtained from the t-statistic test (partial) in this study:

Table 3. T-Test Results (Partial)

Variables	t value	t table	sig	Information
Brand Trust	14,037	1,985	0,000	Influential

Source: Processed data from SPSS 26 (2022)

The table 3 illustrates that the t-test for the Brand Trust variable obtained a t-value of 14.037, which is higher than the t-table value of 1.985 ($df = 95, \alpha/2 = 0.025$), and a significance value of 0.000, below the 0.05 significance level. Therefore, it can be concluded that Brand Trust has a significant impact on Customer Loyalty, confirming H1.

4.1.4. Simple Linear Regression Analysis

This simple linear regression analysis seeks to evaluate the influence of multiple predictor variables on a single outcome variable. The alpha level employed for hypothesis testing is 0.05. Based on the calculation results using IBM SPSS Statistic 26 software, a summary of the variance analysis is obtained to test the Brand Trust and Customer Loyalty models. The following table 4 are the results obtained from the simple linear regression analysis in this study:

Table 4. Simple Linear Regression Results

Model	Coefficients ^a			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
1 (Constant)	.629	.230		2,740	.007
Brand Trust	.829	.059	.821	14,037	.000

a. Dependent Variable: Customer Loyalty

Source: Processed data from SPSS 26 (2022)

Based on the table 4 above, the simple linear regression equation obtained is as follows:

$$Y = a + bX$$

$$Y = 0.629 + 0.829$$

Based on the equation above, the constant (a) is 0.629, implying that the Y variable has a value of 0.629 units when the Brand Trust variable is zero. This means that each one-unit increase or decrease in Brand Trust, while holding other independent variables constant, leads to a corresponding 0.829-unit increase or decrease in Customer Loyalty.

4.1.5. Coefficient of Determination Test (R²)

The R² coefficient of determination serves to evaluate how well the model accounts for variations in the dependent variable, with particular attention to the Adjusted R². The results of the R² test obtained in this study are presented below.

Table 5. Coefficient of Determination Test (R²) Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.821 ^a	.675	.671	2,838

a. Predictors: (Constant), Brand Trust

Source: Processed data from SPSS 26 (2022)

Based on the results presented in Table 5, the R value is 0.821, indicating a correlation between the independent variable, Brand Trust, and the dependent variable, Customer Loyalty. The Adjusted R² value of 0.675 signifies that 67.5% of the variance in Customer Loyalty is explained by Brand Trust, while the remaining 32.5% is attributed to other factors not investigated in this research.

4.2. Discussion

The results of this study indicate that Brand Trust plays a significant role in shaping Customer Loyalty among users of the MViCall application. The high level of customer trust in the brand indicates that consumers perceive MViCall as a reliable service that is committed to the interests of its users. These findings are in line with the relationship marketing approach,

which places trust as a key prerequisite for establishing long-term relationships between companies and customers, particularly in the digital services industry, which is characterised by high levels of risk and system dependency (Li et al., 2020; Sari & Mirnayanti, 2024).

In terms of brand reliability, consistent service performance and the ability to meet customer expectations have been proven to strengthen consumer confidence in a brand. Marketing literature explains that brand reliability is a component of cognitive trust that develops through stable usage experiences and minimal service failures (Al Satria & Firmansyah, 2024; Ayesha & Muchtar, 2025). In the context of digital applications, perceptions of system reliability and service quality are crucial factors that influence customers' decisions to continue using the same service. When brands are able to demonstrate consistent performance, customers tend to reduce their re-evaluation of other alternatives, thereby strengthening behavioural loyalty.

Meanwhile, the brand intentions dimension shows that perceptions of brand goodwill, such as concern for customer needs and problem-solving capabilities, contribute significantly to building affective trust. This affective trust functions as a psychological mechanism that deepens the emotional bond between customers and brands. Research by Febriani et al., 2022 and Tjahyadi (2006) emphasises that the perception of a company's good intentions increases customer safety and comfort, which ultimately encourages long-term commitment and loyalty.

The t-test results and regression analysis in this study confirm that Brand Trust is a strong predictor of Customer Loyalty. The high regression coefficient indicates that increased trust in a brand directly increases customers' tendency to make repeat purchases, maintain relationships, and give positive recommendations. These findings are consistent with empirical studies that state that brand trust has a direct and significant influence on loyalty, both in the form of repurchase intention and positive word of mouth, especially in application-based services and information technology (Murhadi & Reski, 2022).

The relatively high coefficient of determination value indicates that Brand Trust is able to explain most of the variation in Customer Loyalty, although there are still other factors outside the model that contribute to customer loyalty. Several studies emphasise that customer loyalty is multidimensional and is also influenced by factors such as service quality, perceived value, ease of use, and customer satisfaction (Ramadhani et al., 2025). Thus, Brand Trust serves as a central variable that reinforces the effects of other factors in building sustainable customer loyalty.

Theoretically, the findings of this study reinforce the relevance of trust and loyalty theory in the context of modern digital services. Practically, the research results imply that MViCall Application managers need to focus their marketing and service management strategies on maintaining performance consistency, increasing transparency, and strengthening customer-oriented approaches. This approach not only has the potential to increase customer loyalty but also strengthens the brand's competitive position in an increasingly dynamic digital service market.

5. Conclusion

The results of the partial t-test on the Brand Trust variable indicate a significant influence of Brand Trust on Customer Loyalty. This suggests that as Brand Trust among MViCall customers improves, their Customer Loyalty correspondingly increases. The findings further reveal that customer trust in the MViCall Application is currently high. Brand Trust in the MviCall application is driven by indicators from each dimension of Brand Trust, namely

Brand Reliability and Brand Intentions. Likewise for customer loyalty in the MViCall Application, which is considered high from each indicator, namely repeat purchase, retention, and referrals. MviCall customers mostly assume that the MviCall Application has met their expectations, such as the features owned by MviCall, namely VideoTone, which can display the customer's selected video on the smartphone screen of other customers when calling. In addition, MviCall is considered to never disappoint, this is shown by the distribution of rewards promised by MviCall.

The guarantee of satisfaction is also considered to be owned by MviCall, such as when a customer wins a reward, the party that has the authority in this case, namely the provider XL, Telkomsel, Three, Smartfren, and Indosat who directly contact the customer is declared the winner. The features in the MviCall Application also meet the needs of customers, such as the availability of a market place where customers can choose a video to be used as a video tone when calling. Then, the MviCall Application is also considered to solve the problem with one of the alarm features, which is the alarm has a video display as a differentiator from alarms in general. Then, the MviCall application prioritizes customer satisfaction, such as when there are obstacles, MviCall quickly restores the obstacles in the application, thereby providing satisfaction to customers.

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