

UNDERSTANDING BRAND EXPERIENCE, BRAND TRUST AND BRAND LOVE IN RELATIONSHIP

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Abstract---this paper goal at analyzing a model Brand experience, brand trust and brand love within the use of cellular wallets in Indonesia in 2020 and as a part lookup disertation of the writer's dissertation for doctoral research at Brawijaya university. 460 people as respondents all through Indonesia the usage of the machin formula because the variety of respondents is now not recognized with certainty. The result this lookup exhibit that; Brand experience has a positive effect on brand trust, with a path coefficient value of 0.229 and significant, with a P-Values of 0.013 <a significance level of 0.05. and Brand Experience has a positive effect on brand love, with a path coefficient value of 0.108, but not significant, with a P-Values of 0.152 > a significance level of 0.05. The finding of the study give new idea to marketing, in understanding and reasons the important of effect factor brand experience among using mobile wallet in Indonesia. Last and foremost a thank you to LPDP as a funder / sponsor of this reseach.

Keywords---Brand experience, Brand Trust and Brand love

I. INTRODUCTION

Every company wants to create a long-term relationship with customers even though it is not easy because it must involve emotions or feelings such as love for the brand (brand love) and brand trust. The attitude of customers is driven by their assessment of the product brdasrkan love of the brand for a product or service based on brand experience. In accordance with the Theory of Reasoned Action (Fishbein and Ajzen, 1975) the individual's judgment and attitude will have an impact on behavior. According to Skinner (1938) behavior is a person's response or reaction to a stimulus (stimulation from outside), because the behavior occurs through a process of stimulus to the individual and then the individual responds. Customers respond to their attitudes by behaving, both short-term behavior in the form of purchases or long-term behavior. Nowadays mobile wallet is increasing in Indonesia.

Mobile wallet supports GNNT in Indonesia towards Industry 4.0 in technology. Mobile wallet is a technology product that provides many conveniences for customers in transactions and other forms of financial services. The development of mobile wallet in Indonesia began in 2007, t cash mobile wallet was introduced as the first e-money in Indonesia developed by Indonesian telecommunications companies, continued in 2008 with Dompetku products, in 2012 in the form of XI Cash

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and in mid 2012 with Cimb mobile account, in 2013 the existence of BBM money was continued by Mandiri Ecash, in 2014 with Uangku products and in 2015 with Sakuku, continued in 2016 with the advent of Gopay and in 2017 a product called OVO.

The urgency of this research is as follows; Determine the main influence of brand experience influenced by brand trust and brand love, on existing mobile wallet products in Indonesia. This research will use an online survey with 420 respondents with machin formula because the number of respondents of mobile wallet users in Indonesia is unknown. The principle reason of this paper is to recommend a conceptual version that illustrates brand experience on the relationship between Brandtrust and brandlove.

The location of this research is all regions in Indonesia because the spread of the use of mobile wallet transactions has spread throughout Indonesia (www.liputan6.com). This research was conducted by an online survey with consideration to reach all respondents in Indonesia without borders (borderless). Evan and Mathur (2015) state that online surveys are a tool to reach respondents borderlessly and also create comfort, convenience and security of respondent data. The unit of analysis in this study is the individual. This research is a sample research. The population used in this study is all mobile users in Indonesia. The characteristics of the study population are:

1. Respondents are Indonesian citizens who have used Mobile as a transaction tool. This is in accordance with previous research on brand experience by Huang (2017) which states that to examine brand experience must look for respondents who have used the product.
2. Gender of the respondents in this study were men and women aged between 18 and 30 years because they tended to emphasize diversity, experience, lifestyle and brand values than at other ages (Nusair et al., 2011) and ages between 18- 30 years has long been the target of companies that want to grow, by maintaining company and customer relationships that involve emotions or feelings towards the brand (Bush et al., 2004)

The population of this study is not known with certainty, sampling frames cannot be arranged at the proposal stage. The difficulty in compiling the sampling frame causes this study to not be able to use random sampling techniques. The sampling technique that can be used is non-random sampling technique. The sample size in this study is based. The sample size in this study was determined using the formula of Machin and Campbell (1989). The use of this formula is because the study population is unknown. The formula for calculating the number of samples is as follows:

The first iteration formula:

$$U\rho = \frac{1}{2} \ln \left(\frac{1+\rho}{1-\rho} \right)$$

$$n = \frac{[Z(1-\alpha) + Z(1-\beta)]^2}{U\rho^2}$$

The second iteration formula:

$$U\rho = \frac{1}{2} \ln \left(\frac{1+\rho}{1-\rho} \right) + \left(\frac{\rho}{2(n-1)} \right)$$

Information:

$U\rho$ = standardized normal random variable corresponding to particular value of the correlation coefficient P

$Z_{1-\alpha}$ = Constants obtained from normal distribution tables with a predetermined α

$Z_{1-\beta}$ = Constants obtained from normal distribution tables with β that have been determined

P = estimated price correlation coefficient

Based on the consideration that the lowest p value is estimated to be $p = 30$, then $\alpha = 0,0005$ ($Z_{1-\alpha} = 3.9205$) in two-way measurements and $\beta = 0.0025$ ($Z_{1-\beta} = 2.8070$). Based on this formula, the sample taken was 420 respondents. The calculation can be seen below:

$$U_p = 1/2 \ln ((1 + 0.3) / (1-0.3)) = 0.30951960$$

The first iteration formula:

$$n = \frac{(3,9205 + 2,807)^2}{(0,3095196 - 0)^2} + 3 = 419,410029$$

1) 1) To calculate the second iteration, look for it first

$$U^2 \rho = \frac{1}{2} \ln \left(\frac{1+0,3}{1-0,3} \right) + \frac{0,3}{2(419-1)} = 0,31021$$

TheSecond iteration formula:

$$n = \frac{(3,9205 + 2,8070)^2}{(0,31021)^2} + 3 = 419,123$$

Based on the calculation of the Machin formula above, it shows that the result of the first iteration is 419.4 and the result of the second iteration is 419.1. In this study, the biggest iteration is 419.4 rounded up. So the sample of this study is 420 but this research collect 460. The sampling technique used in this study was purposive sampling, which is the method of determining samples based on certain criteria. The intended sample is in accordance with the requirements or as a source of data needed in research. Sample requirements or criteria are referring to the target population or target.

The sampling technique is done online with the stages of online sampling are as follows: 1. Entering into social media that is often used by Indonesian people such as YouTube, Facebook, WhatsApp, Instagram, LINE and Twitter (www.nataconnexindo.com) 2. Entering regional or provincial communities in social media such as buying and selling East Java, Central Java, etc. 3. Provide online questionnaire links to all of these social media 4. Respondents' data collected online; over-lap data of respondents can be overcome by looking back at the identity of existing respondents. This research is a survey research so the data used are primary data. Primary data is the main data that can be directly explored by research respondents who analyzed in this study. Primary data in this study were obtained from respondents, namely consumers who are Mobile swallow users in Indonesia. This analysis is used with the aim of testing the research hypothesis from the sample data obtained. In this research the data analysis method used is structural equation modeling-partial least squares (SEM-PLS) using WarpPLS software.

II. Literature Review

Brand Experience and Brand Trust

Brand trust is the willingness of consumers to rely on brands in the face of risk because of expectations that the brand will cause positive results based on experience so that it can be concluded brand trust is formed from consumer brand experience (Garbarine and Johnson 1999) the higher the brand experience the higher the brand trust. Supporting the influence of brand experience and brand trust was also examined by Chinomona (2013) examining the effect of brand experience and brand trust variables on car consumers in South Africa. This study had 151 car consumer respondents. This study uses a purposive sampling technique with a Likert scale of 1-5. The results of this study found a significant positive effect between brand experience and brand trust with 0.30 path coefficients and t-statistics 3.52. El and Bendary's research (2017) examines the influence between brand experience and brand trust on telecommunications consumers in Egypt. Respondents 384 users of telecommunications services using purposive sampling techniques using Likert scale 1-5). The results of this study found a positive influence between brand experience and brand trust. Khan and Fatma (2017) tested the brand experience and brand trust variables with the results of the study found a positive and significant effect between brand experience and brand trust but different results from Huang's research (2017) examined the effect of brand experience and brand love on mobile phone brands in Taiwan, respondents were 237. The results found a significant negative relationship with brand experience with brand trust. Based on the description, the research hypotheses that can be arranged are:

Proposition 1: Brand Experience is significantly related to Brand Trust.

Brand Experience and Brand Love.

Brand love is an increase in emotional attachment and love felt by consumers who feel satisfied with the brand produced by brand experience (Roy and Sarkar 2013). Supporting research on the influence of brand experience and brand love has a positive effect also examined by Bıçakcıoğlu et al. (2016) examined the relationship between brand experience and brand love in consumer goods in Turkey and found the result that there was a significant positive relationship with brand experience with brand love Standard path coefficient 0.30, t-value 3.40 and pvalue <0.05 while Portas (2015) tested the effect of brand experience and brand love on users of various kinds of social media in Mexico with the results of the study that there was a significant positive relationship between brand experience and brand love (0.30) while Rodrigues et al. (2015) tested the effect of brand experience and brand love on fashion brands in Portugal and the results of the study found a significant negative relationship of brand experience with brand love (0.30) and Huang (2017) tested the effect of brand experience and brand love on hand phone brands in Taiwan with the results of the study found a significant negative relationship brand experience with brand love (0.30)

Based on the description, the research hypotheses that can be arranged are:

Proposition 2: Brand Experience is significantly related to Brand Love.

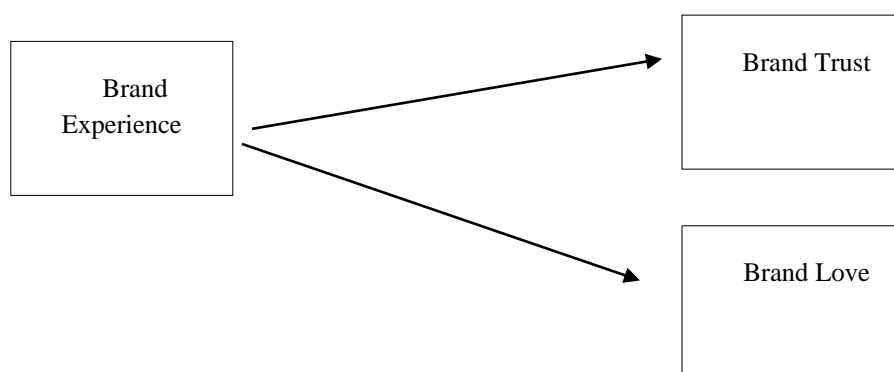


Figure 1.Model of research

III. Findings and Discussion

The profile of the respondents is presented in table 1. Table 1 shows that the majority of the respondents are male (51.4%) state in Jakarta (19%) aged between 26–35 years (40.2%) student (37%), Income 1-2,9 Million IDR (35%),How long have linkaja more than 3 years (26.1%), Number of transactions in 1 month 1 time (32.6%), Place often uses,commerce (10.9%) What's interesting is the use of LinkAjaProduct Discounts (32.6%). Most of the respondents are from Jakarta.

Table 1: Respondent's Profile

Category	Frequen cy	Percentage %
Gender		
Male	234	51
Female	226	49
State		
Bali	37	8
Jakarta	88	19
Jawatengah	30	7
Jawatimur	35	8
Riau	60	13
Sulawesi selatan	50	11
Sulawesi tengah	34	7
Sulawesi utara	44	10
Sumatra barat	38	8

Sumatra utara	44	10
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Age

15-25	150	32.6
26-35	185	40.2
36-45	75	16.3
Above 45	50	10.9

Job

Student	170	37.0
Student University	155	33.7
Business man	70	15.2
Civil servant	50	10.9
etc	15	3.3

Income

1-2,9 Million IDR	164	35.7
3- 5.9 Million IDR	160	34.8
6-8.9 Million IDR	132	28.7
Above 9 Million IDR	4	0.9

How long have LinkAja

Less a year	70	15.2
2 years	50	10.9
3 Years	160	34.8
more than 3 years	180	39.1

Number of transactions in 1 month

1 time	150	32.6
2 time	100	21.7
3 time	90	19.6
more than 3 time	120	26.1

Place often uses

E commerce (Agoda.com, Blibli.com etc)	50	10.9
Transportation (bus, train and plane)	189	41.1

Restaurat	83	18.0
Cinema	76	16.5
Indomaret	40	8.7
Alfamidi	10	2.2
Alfamaret	4	0.9
Post Office	3	0.7
Drugstore	5	1.1

What's interesting is the use of LInkAJA

Product Discounts	150	32.6
Transactional security	130	28.3
Comfort transaction	120	26.1
Ease of Trading	55	12.0
Lifestyle	2	0.4
Looking for new experiences	3	0.7

Validation and reability test

Validity Testing based on Loading Factors and Average Variance Extracted (AVE) and Reliability Testing based on Composite Reliability (CR)

Table 2.Indicator Test

Indicator	X1	Y1	Y2	Y3	Y4	Y5	SE	P	AV E	CR
Brand										
experience	(0.8	-	0.00	0.05	0.04	-	0.06	<0.0		
X1.1	12)	0.073	4	0	2	0.029	5	01		
	(0.7	-	-	-	0.08	0.01	0.05	<0.0		
X1.2	97)	0.014	0.071	0.023	4	9	5	01		
	(0.8	-	0.02	-	0.06	0.05	0.05	<0.0		
X1.3	04)	0.063	5	0.056	1	3	5	01		
	(0.7	-	-	0.00	0.05	0.00	0.05	<0.0	0.63	0.95
X1.4	95)	0.037	0.020	6	5	5	6	01	8	5
	(0.7	0.04	-	-	-	-	0.05	<0.0		
X1.5	79)	5	0.004	0.042	0.022	0.084	2	01		
	(0.8	0.00	-	0.01	0.02	-	0.05	<0.0		
X1.6	13)	3	0.001	4	6	0.047	6	01		
	(0.7	-	-	-	0.02	0.00	0.05	<0.0		
X1.7	91)	0.035	0.050	0.015	8	3	1	01		
X1.8	(0.7	-	-	-	0.03	0.07	0.05	<0.0		

	83)	0.056	0.034	0.004	3	4	0	01			
	(0.7	0.01	0.06	0.02	-	-	0.06	<0.0			
X1.9	93)	7	1	8	0.074	0.028	0	01			
	(0.8	0.01	0.07	0.00	-	0.05	0.05	<0.0			
X1.10	25)	2	9	6	0.114	2	6	01			
	(0.7	0.05	0.06	0.01	-	-	0.05	<0.0			
X1.11	94)	3	1	5	0.068	0.031	1	01			
	(0.7	0.15	-	0.01	-	0.01	0.05	<0.0			
X1.12	96)	1	0.053	9	0.048	1	3	01			
Brand Trust	0.08	-	0.21	(0.7	0.03	-	0.05	<0.0			
Y1.1	7	0.103	2	90)	3	0.055	7	01			
	0.02	-	0.05	(0.8	-	-	0.05	<0.0			
Y1.2	0	0.002	5	54)	0.076	0.015	9	01			
	-	0.01	-	(0.8	0.01	0.00	0.06	<0.0	0.68	0.91	
Y1.3	0.012	3	0.050	38)	8	7	0	01	9	7	
	-	0.01	-	(0.8	0.03	-	0.05	<0.0			
Y1.4	0.043	2	0.077	27)	5	0.031	4	01			
	-	0.07	-	(0.8	-	0.09	0.06	<0.0			
Y1.5	0.046	4	0.130	39)	0.007	1	4	01			
Brand love	0.05	0.05	(0.8	-	-	0.07	0.05	<0.0			
Y2.1	6	7	96)	0.066	0.087	7	2	01			
	0.01	0.00	(0.8	-	-	0.04	0.05	<0.0			
Y2.2	7	4	94)	0.087	0.005	3	0	01	0.77	0.93	
	-	-	(0.8	0.09	0.07	-	0.05	<0.0	3	1	
Y2.3	0.034	0.035	87)	1	2	0.092	9	01			
	-	-	(0.8	0.06	0.02	-	0.05	<0.0			
Y2.4	0.043	0.028	38)	8	2	0.030	2	01			

Variable X1, there are 12 indicators. It is known that all indicators on variable X1 > 0.7, which means the indicators on variable X1 are valid in terms of reflecting variable X1, variable Y1, the number of indicators is 5 indicators. It is known that all indicators on variable Y2 > 0.7, which means the indicators on variable Y2 are valid in terms of reflecting variable Y2.

Table 3. validity and reliability test

	X1	Y1	Y2
R-squared		0.423	0.012
Composite reliab	0.955	0.917	0.931
Cronbach's alpha	0.948	0.887	0.902
Avg.varextrac.	0.638	0.689	0.773

the validity test results are based on the AVE value, known to all AVE values > 0.5. The recommended AVE value is above 0.5 (Mahfud and Ratmono, 2013). So that it has met the validity requirements based on AVE.

Based on Table 4.2 and Figure 4.2, the results of reliability testing based on CR values are known to all CR values > 0.7. The recommended CR value is above 0.7 (Mahfud and Ratmono, 2013). It is known that all CR values > 0.7, which means that they have met the reliability requirements based on CR. from the table it can also be concluded that X1 can affect Y1 by 0.423 % and X1, Y1 and affect y2 by 0.012%.

Table 4.Result of analysis

Variables		Path coefficient	p- value	Meaning
Brand	Experienceto	-0.229	0.013	No significant effect
Brand Trust				
Brand	Experience to	0.0108	0.152	Significant effect
Brand Love				

Note:<significance level of 0.05

Brand Experience and Brand Trust.

Hypothesis H1: Brand experience has a positive effect on brand trust, with a path coefficient value of 0.229 and significant, with a P-Values of 0.013 <a significance level of 0.05.and Brand Experience has a positive effect on brand love2, with a path coefficient value of 0.108, but not significant, with a P-Values of 0.152> a significance level of 0.05. Brand believe is the willingness of consumers to depend on brands in the face of risk because of expectations that the brand will motive high quality effects based totally on trip so that it can be concluded company trust is formed from customer brand experience (Garbarine and Johnson 1999) the higher the brand experience the higher the manufacturer trust. Supporting the have an effect on of company experience and manufacturer have confidence was additionally examined by Chinomona (2013)

Brand Experience and Brand Brand love

H2 Hypothesis: Brand Experience has a positive effect on brand love2, with a path coefficient value of 0.108, but not significant, with a P-Values of 0.152> a significance level of 0.05. Brand love is an increase in emotional attachment and love felt by consumers who feel satisfied with the brand produced by brand experience (Roy and Sarkar 2013).

IV. Contribution of thestudy

The objective of this study is to examine the main influence of brand experience influenced by brand trust and brand love, on existing mobile swallow products in Indonesia. This research use an online survey with 420 respondents with machin formula because the number of respondents of mobile wallet users in Indonesia is unknownThe findings indicate that Brand experience has a positive effect on brand trust, with a path coefficient value of 0.229 and significant, with a P-

Values of 0.013 < a significance level of 0.05. and Brand Experience has a positive effect on brand love₂, with a path coefficient value of 0.108, but not significant, with a P-Values of 0.152 > a significance level of 0.05.

V. Limitation and Future Research

Several limitations in this study need to be acknowledged. First, the sample of this study is limited to the brand community LinkAja. Future studies need to consider other brand communities, such as OVO as trending mobile wallet nowadays and other international mobile wallet brands in order to generalise the developed framework. Future research could also consider other outcomes including brand satisfaction and CCB as other factors.

VI. CONCLUSIONS

Therefore, the basic contribution of this paper lies in the antecedent behavior of the citizenship citizenship shows Brand experience has a positive effect on brand trust, with a path coefficient value of 0.229 and significant, with a P-Values of 0.013 < a significance level of 0.05. and Brand Experience has a positive effect on brand love₂, with a path coefficient value of 0.108, but not significant, with a P-Values of 0.152 > a significance level of 0.05. Again, Last and foremost a thank you to LPDP as a funder / sponsor of this research.

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