Influence of Trust in a Brand to Brand Loyalty on Consumer Provider Smart Telecom

Sri Anik,
Lecturer of Economic Faculty,
Unissula Semarang Indonesia,
Semarang, Indonesia.
Email : srianicks@yahoo.co.id

Vita puspa putri,
Student of Magister Management,
Diponegoro University,
Semarang, Indonesia.
Email : vita.puspa88@hotmail.com

Abstract

Competition in the telecommunications world Indonesia is very strict, each provider trying to provide the best for its customers so that they can be loyal to the same provider when communicating either by phone or internet telecommunications. The purpose of this paper is to investigate the influence of brand characteristic, company characteristic and consumer – brand characteristic to brand loyalty on consumer provider Smart Telecom. This study uses data 100 respondents from the population was student management in University of Islamic Sultan Agung Semarang academic year 2008-2010, analysis data uses multiple linear regression and t-test. Trust in a brand measured as brand characteristic, company characteristic and consumer–brand characteristic. Brand loyalty is defined as a bond between customer with a particular brand, characterized by there purchase of the customer or consumer buying behavior towards a consistent and profitable brand and measured as recommended to other consumers, willing to pay higher. The finding suggests that brand characteristic and company characteristic enhances brand loyalty provider smart telecom, and if the better consumer – brand characteristic, then the customer will be more loyal to the brand. The results of this study show that 55.70 % of brand loyalty are influenced by the characteristic brand, company characteristic and consumer - brand characteristic, while the remaining 44.30 % influenced by other variables. Thus, this paper presents an approach to studying that influence trust in a brand will make customers more loyal to the brand and could be useful Companies for improving the sensitivity and to get closer to consumers in order to be in line with the brand’s personality and create an emotional consumer preference for the brand.

Key word: Brand Characteristic, Company Characteristic, Consumer–Brand Characteristic, Brand Loyalty
1. Introduction

Marketing function can be regarded as the spearhead of the success of a company, where every company wants each product sold services that can be produced in large quantities and at competitive price levels. With services that can sell the products produced by the company, then the company will be able to sustain life or preserve the stability of their business. One of the important things that need to be done in this regard is to maintain existing customers so that the customer does not leave the company and move to another company. In other words, the company should be able to maintain customer loyalty.

Marketers have long been interested in the concept of brand loyalty because brand loyalty is a measure of the attachment that a customer has with a brand (Aaker, 1991). Brand loyalty was construed to be a subset of epeat purchase behavior (Brown, 1952; Cunningham, 1956a) and intention to repurchase. Later, researchers like Guest (1955) and Jacoby (1971) argued that brand loyalty has two components: brand loyal behavior and brand loyal attitudes.

O’Shaughnessy (1992) suggested that underlying loyalty is always trust, a willingness to act without calculating immediate costs and benefits. Hence, loyalty to a brand involves trusting it. In industrial marketing, the concept of trust is well developed (e.g., Ganesan, 1994; Doney and Cannon, 1997) and much effort has been spent in finding ways to build and maintain it. In that context, trust is built on person-to-person relationships. Trust in a brand differs from interpersonal trust because a brand is a symbol. Unlike a sales person, this symbol is unable to respond to the consumer.

To win loyalty in today’s markets, consumer marketer shave to embrace what is becoming second nature to business marketers (Donath, 1994) and focus on building and maintaining trust in the consumer-brand relationship. Unfortunately, the concept of trust in consumer marketing is largely unexplored. By applying current interpretations of trust to brand loyalty, the study by Lau and Lee (1999) seeks to approach brand loyalty differently and to provide insights into consumers’ motivation for loyalty to brands.

According to Lau and Lee (1999), there are three factors that influence trust in the brand (trust in a brand). The three factors are the brand itself (brand characteristic), the manufacturer of the brand (company characteristic), and consumer (customer-brand characteristic).

Smart Telecom is engaged in the telecommunications industry 1900 Mhz CDMA technology based internet access advanced CDMA 2000 1XEVDOREV-A and the latest CDMA2000 1XEVDOREV-B first and the only one in Indonesia and world special REV-B commercial. This technology is the development of EV-DO Rev. Ais capable of delivering speeds up to three times the pre-existing technology. This reinforces the Smart Telecom as
one of the world-class operators with the technology that enables cellular communication with crystal clear voice and high speed data access to the Indonesian people. With a quality possessed by Smart Telecom makes comfortable and satisfied customers. It is not owned by other CDMA (http://www.smart-telecom.co.id). Smart subscribers have increased from the year 2008. In the first quarter of 2009 was an increase of 400,000 subscribers. when compared to the first quarter of 2008 it increased by 60%. And when compared with the total number at the end of 2008 the number of subscribers grew by Smart has 26.67% compared to 2009 (www.kompas.com).

With the achievement of Smart Telecom and backgrounds that have been described above, this study will examine: how to influence the brand characteristic, company and customer-brand characteristic and characteristics on consumer brand loyalty provider Smart Telecom?

1.1 Brand

A very unique skill of professional marketers is the ability to create, maintain, protect, and enhance the brand. The marketers say that branding is an art and the most important part in marketing (Riana, 2008).

Aaker(1991) brand is “ A distinguishing name and / or symbol (such as logo, trademark, or package design) intended to identify to goods or services of either one seller of a group of seller, and to differentiate those goods or services from those of competitors“. A brand in turn signaled to consumers about the source of the product. In addition, protecting the brand, both consumers and producers of the competitors who strive to provide products that look identical (Riana, 2008).

The brand is actually a seller's promise to consistently provide privileges, benefits, and certain services to the buyer. The best brands provide quality assurance. However, the brand is more than just a symbol. Brands can have six levels of understanding (Kotler, 2000:460).

A brand gives a series of appointments in which concerns the confidence, consistency, and expectations. Thus, the brand is very important, both for consumers and producers. For consumers, the brand is useful to simplify the purchase decision process and a guarantee of quality. In contrast, for the manufacturer, the brand can help efforts to build loyalty and continuing relationship with the consumer (Riana, 2008).

1.2 Brand Loyalty

Aaker (1996 : 8) defines brand loyalty is “A measure of the attachment that a customer has a brand“. Brand loyalty indicates the existence of a bond between the customer with a certain brand and is often characterized by repeat purchases from customers. Minor and Mowen (2002:109) argues that loyalty can be based on actual purchase behavior of products
associated with the proportion of the purchase. Based on the view that brand loyalty is defined as: the desire of consumers to make repeat purchases.

Copeland (1923) appears to be the first to suggest a phenomenon related to brand loyalty, which he labeled 'brand insistence'. Brown (1952) and Cunningham (1956b) analyzed summary measures of brand purchase patterns and found marked consistencies in consumers' purchase patterns of brands of various products. They concluded that individuals exhibit strong and operative brand loyalty. Others (Lipstein, 1959; Frank, 1962; Farley, 1963) also verified the phenomenon. These spurred continuous inquiry into the brand loyal behavior. Subsequent research explored how brand loyalty is related to the following variables: loyalty-proneness (Cunningham, 1956a; Frank et al., 1969; Wind and Frank, 1969), store loyalty (Cunningham, 1961; Carman, 1969; Rao, 1969), consumer knowledge about available brands (Tucker, 1964), product categories (Farley, 1964), perceived quality (McConnell, 1968; Shapiro, 1970; Szybillo and Jacoby, 1974), consumers' risk-reduction behavior (Sheth and Venkatesan, 1968), consumer characteristics (Cunningham, 1956; Guest, 1964; Coulson, 1966; Frank, 1967; Carman, 1969; Newman and Werbel, 1973), and shopping pattern characteristics (Carman, 1969; Kuehn, 1962). The possibility of multi-brand loyalty was also explored (Ehrenberg and Goodhardt, 1970; Jacoby, 1971) and a variety of mathematica l (mostly stochastic) models were designed to analyze brand loyal behavior (Lipstein, 1959).

Engel et al. (1968), in their comprehensive review of brand loyalty literature, noted several significant problems. These include an absence of a conceptual framework for viewing brand loyalty, an almost exclusive focus on the outcome of behavior, and overly simple definitions of brand loyalty. Day (1969), Segger (1970) and Jacoby and Kyner (1973) made similar criticisms. Day (1969) proposed viewing brand loyalty as repeated purchases prompted by strong internal dispositions. He distinguished between true and "spurious" loyalty, which is associated with purchases not guided by strong internal dispositions but by situational exigencies. Day (1969) and Lutz and Winn (1975) proposed loyalty indices based on composites of attitudinal and behavioral measures. These contrast with the traditional view of brand loyalty, represented by Tucker's (1964, p.32) statement that "behavior is the full statement of what brand loyalty is." Jacoby and Kyner (1973) further viewed brand loyalty as a multidimensional construct involving attitudinal components and as a subset of repeat purchase behavior. Jacoby and Chestnut (1978) used the terms "stochastic" and "deterministic" to label the alternative views of cognitive and behavioral brand loyalties, respectively. Dick and Basu (1994) conceptualize customer loyalty as the strength of the relationship between the relative attitude towards a brand and patronage behavior.

Jacoby and Kyner (1973) argued that, regardless of the sophistication of any operationalization of brand loyalty and its ability to predict buying behavior, the focus on behavior may
not provide a firm basis for a complete understanding of the dynamics of brand loyalty. As such, the importance of an internal disposition or attitude in the study of brand loyalty cannot be ignored. We believe that trust in a brand represents an important component of this internal disposition or attitude associated with brand loyalty. A more complete understanding of brand loyalty cannot be achieved without an examination of trust in a brand and how it is related to brand loyalty. In industrial marketing, researchers have found that trust in the salesperson and the supplier is the corner stone of source loyalty (Doney and Cannon, 1997).

Minor and Mowen (2002:109) argues that loyalty can be based on actual purchase behavior of products associated with the proportion of the purchase. Based on the view that brand loyalty is defined as: the desire of consumers to make the purchase again. Company that has a customer base that has high brand loyalty marketing company can reduce costs because the cost to retain customers is much cheaper than getting new customers. High brand loyalty to increase trade. And can attract new customers because they have confidence that buying a branded product can reduce the risk minimal. Another advantage gained from the company's brand loyalty is able to respond more quickly to competitor movements (Riana, 2008).

1.3 Trust

Trust is defined as the expectation of the parties in a transaction and the risks associated with assuming and acting on such expectations (Deutsch, 1958). An individual has trust in the occurrence of an event if he or she expects its occurrence. Trust is the willingness to rely on another party in the face of risk. This willingness stems from an understanding of the other party based on past experience. It also involves an expectation that the other party will cause a positive outcome, despite the possibility that the action may cause a negative outcome (Worchel, 1979).

Trust is an expectation set within particular contextual parameters and constraints. Lewis and Weigert (1985) argue that trust is not mere predictability but confidence in the face of risk. This line of argument is followed by other researchers (Deustch, 1960; Schlenker et al., 1973; Boon and Holmes, 1991). Boon and Holmes (1991) defined trust as a state involving confident positive expectations about another's motives with respect to oneself in risk situations.

1.4 Trust in a Brand

A brand is a name, term, sign, symbol, or design (or a combination) intended to identify a seller's goods or services, and to differentiate them from competitors’. In trust in a brand, the entity trusted is not a person, but a symbol. Drawing from the discussion on trust in the earlier section, we define trust in a brand as a consumer’s willingness to rely on the brand in the face of risk because of expectations that the brand will cause positive outcomes.
Lau and Lee (1999: 44), there are three factors that affect confidence in the brand. Further more, preposition that confidence in the brand will lead to brand loyalty Lau and Lee(1999). The relationship of these three factors can brand with confidence described as follows:

**Figure1:Factors Affecting Brand Loyalty**

![Diagram showing factors affecting brand loyalty]

**1.5 Brand Characteristic**

Brand characteristics have an important role in determining the consumer decision to trust a brand, this is due to the consumer make an assessment before buying it. Brand characteristics related to trust brands include: brand reputation, brand predictability, and brand competence.

**1.6 Company Characteristic**

The characteristics of the company is behind a brand can also affect the level of consumer confidence in the brand. Consumer knowledge about the company behind a brand may affect the assessment of the brand. Characteristics of companies that are expected to affect consumer confidence in the company (trust in the company) is company reputations, motivated by the company's perceived (Company perceived motives), and perceived integrity of the company (company integrity).
1.7 Consumer-Brand Characteristic

The totality of thoughts and feelings with reference to himself as an individual object often in the context of marketing analogy with the same brand. Consumers often interact with the brand as though the brand is that the similarities between the human self-concept with the brand to build consumer confidence in the brand. These characteristics include the concept of emotional similarity between the consumer with the brand personality (Similarity between Consumer Self-Concept and Brand Personality, Brand Liking and Brand Experience).

1.8 Factors Shaping Customer Satisfaction

Trust in a company is the confidence that the company was good, bonafide, and have the ability to create a quality product. When a component is believed to unity, the unity of the smaller entity also tend to believe, because unity is the unity of a small shelter on the greater whole. In terms of company and product releases, the larger company is a larger entity, while the brand is a smaller entity. So consumers who place or put his trust in a company, is likely to believe that the release of the brand.

The presence in the consumer's decision will lead to trust, because of the consistency of the brand to meet consumer expectations. In addition, the chosen brand to protect, and maintain the safety, security, and consumer interests. Thus beliefs about the situation and comfort are important from a trust.

Irawan(2003: 16), customer satisfaction is one of the measuring tool to see a company's competitiveness. Based on several scientific articles on customer satisfaction, there are five main factors that determine the level of customer satisfaction.

First is the quality of the product. Consumers or customers will be satisfied when the results of the evaluation show that the quality of products they use. Some dimensions are influential in shaping the quality of the product is the performance, features, reliability, conformance to specification, durability, serviceability, aesthetics and perceived quality.

Second is the quality of service. Customers will be satisfied if they get good service or as expected. Dimensions of service quality has been widely known that include reliability, responsiveness, assurance, empathy, and tangible. The third is the emotional factor. Consumers feel proud and get the belief that someone else will be in a we of him when using the product with the brand particular. Satisfaction is not solely due to the quality of the product, but the social value that make customers be satisfied with a particular product brand.

Third is the emotional factor. Consumers feel proud and get the belief that someone else will be in a we of him when using the product with the brand particular. Satisfaction is not solely due to the quality of the product, but the social value that make customers be satisfied

www.globalbizresearch.org
with a particular product brand. **Fourth** is the price. The products have the same quality, but the price is relatively in expensive set will give a higher value to customers. It is clear that the price factor is also an important factor for customers to evaluate the level of satisfaction. **Fifth** is the cost and the ease of obtaining products or services. Customers who do not need to spend an extra charge or do not have to waste time to get a product or service is likely to be satisfied with the product or service

**1.9 Past Research**

Findings Lau and Lee(1999) showed that the characteristics of the brand is relatively more important in influencing consumer confidence in the brand. The results also show that trust in the brand is positively associated with brand loyalty. While research conducted by Ibnu Chouldum (2004) "Effect of Variable Trust in a Brand to Brand Loyalty Formation". The results of this study demonstrate that there is significant relationship between the variables trust in a brand with he formation of brand loyalty. Variables Trust in a Brand is viability, intentionality, and overall satisfaction. Similarly, research conducted by Riana (2008) "Effects of Trust In A Brand To Brand Loyalty In Drinking Water Consumer Aqua in Denpasar". These results prove that to gether there is significant relationship between the variables of trust in a brand against brand loyalty. Partial influence variable trust in a brand is as follows. First brand characteristic significant influence on brand loyalty in which the brand characteristic dominant influence on brand loyalty. Characteristic Company has significant influence on brand loyalty with the consumer-brand characteristic also have a significant influence on brand loyalty.

**1.10 Development of Hypotheses**

The hypothesis proposed as a temporary answer to the problems posed in the study are as follows:

H1: There is a positive influence and significant between Brand Characteristics on Brand Loyalty on Consumer Provider Smart Telecom.

H2: There is a positive influence and significant between the Company Characteristics On Brand Loyalty on Consumer Provider Smart Telecom.

H3: There is a positive influence and significant between Consumer-Brand Characteristic on Brand Loyalty on Consumer Provider Smart Telecom.

**2. Research Design**

**2.1 Sampling and Field Procedure**

The target population for this study were students at the Faculty of Economics Executive Class academic year 2008 - 2010 Islamic University of Sultan Agung Semarang who have made a purchase decision. The sampling technique used is porpusive sampling that
is students who had used the product Smart Telecom and until the observation period still use Smart Telecom products. While the determination of the number of samples that will be used to base the formula Purba Rao (1996) so that the number of samples obtained by 100 respondents. Then the 100 respondents porpusive be briefed on the method of sampling and were given detailed instructions on the process of filling out the questionnaire. The questionnaire consists of 24 questions and is equipped with an open question. Respondents were asked to respond to the entire questionnaire guided by the interviewer.

2.2 Operationalization of constructs

Indicators of each construct in this study were from a variety of sources. Some were established measures while others were modified or developed for this study.

2.2.1 Brand Characteristic

A scale was developed to measure the perceived brand reputation, this construction is measured by pressing the respondent's perception of how the brand is known, the expectations of the brand, the effectiveness of the product compared to other brands and what other people are saying about the brand. Operationalization brands are involved items measuring predictable brand consistency in quality and the extent of the respondents perceived the brand to perform as expected. Items that are used adapted from Lau and Lee (1999).

2.2.2 Company Characteristic

Trust in the company measured by tapping the respondent’s faith in the company. Company reputation is measured by asking respondents to rate the company in terms of its reputation for fairness and honesty that the company will not cheat customers (Arlan, 2006). Company Perception Motives was operationalized by creating a scale adopted from Arlan (2006). Respondents were asked whether he felt that the company’ s attention to customer. The Perceived integrity of the company was operationalized by tapping perceptions of customers towards the company’s products (Arlan, 2006).

2.2.3 Consumer Brand Characteristic

To measure the degree of similarity between the consumer’s self-concept and brand’s personality, respondents separately to assess the brands according to the customer’s personality and judge favorite brand (Arlan, 2006).

2.2.4 Trust in a Brand

Operationalization of trust in the brand involved asking respondents if a brand can be counted on to do what should be done and if he or she is willing to rely on it (Lau and Lee, 1999).

2.2.5 Brand Loyalty

Measurement of brand loyalty in this study focused on behavioral intentions - the respondent’s intention to keep buying the brand, loyalty responders to wait if the brand was not available, and recommend to other consumers willing to pay higher (Arlan, 2006).
2.3 Questionnaire Design

The questionnaire contains two parts, the first part contains the characteristics of the respondents. And the second part contains questions divided into four sections closed questions divided into four sections. Respondents were asked to answer all the questions covered, each question was measured with a five-point scale linkert by checking the appropriate box. In addition, respondents were also asked to answer open questions.

3. Data Analysis and Research Results

3.1 Respondent Profile

Characteristics of the respondents in this study consisted of gender, age, course and class year. Force-year program of study and required to represent each program of study at the Faculty of Economics Islamic Sultan Agung University Semarang and representing every academic year suitable the period of observation. In the study the proportion of female respondents (53%) more often than male respondents (47%). Respondents aged 20 to 35 years, and 33% of respondents aged 20 to 25 years, indicating that most of the provider Smart Telecom users are young people. The Respondents as much as 42% of the student class of 2010, this indicates that the student class of 2010 Provider Smart Telecom prefer to communicate either by phone or social networking. Pocket money per month on average is Rp 600,000 - Rp 1,000,000, indicating that the Provider Smart Telecom affordable price so affordable and student employees.

3.2 Evaluation of Validity

Validity test was conducted to test the validity of each –each item questions used in this study. While the validity of the test is done by comparing the value of $r_{count}$ $r_{table}$. The magnitude of $r_{table}$ is 0.1654. If $r_{count}$ is greater than $r_{table}$ and is positive then the question is said to be valid (Ghozali, 2005). Seen that all the questions $r_{count}$ greater than the table value of 0.1654 or $r_{count} > r_{table}$, so it can be concluded that all of the questions used to measure the variables in this study is valid.

3.3 Evaluation of Reliability

The method of internal consistency (Cronbach's coefficient alpha using) is used to test the reliability of the scales. Coefficients for the variables shown in table 1. For the purposes of basic research, Cronbach's alpha of 0.70 or higher is sufficient (Nunnally, 1978). Most large-scale exceeds threshold reliability. However, the scale coefficient for the Company Characteristic under 0.7.
Table 1: Cronbach Coefficient Alpha

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cronbach Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand Characteristic</td>
<td>0.822</td>
</tr>
<tr>
<td>Company Characteristic</td>
<td>0.628</td>
</tr>
<tr>
<td>Consumer–Brand Characteristic</td>
<td>0.721</td>
</tr>
<tr>
<td>Brand Loyalty</td>
<td>0.887</td>
</tr>
</tbody>
</table>

### 3.4 Regression Analysis

Regression analysis was performed to test the independent variable (the Trust in a Brand) on the dependent variable (brand loyalty). This model is significant at the p < .01 level and Adjusted R2 = 0.557. Table 2 shows the beta, which indicates the strength of the explanatory variables. However, before the model can be interpreted, the independent variables should be examined for multicollinearity. Multicollinearity occurs when two or more independent variables used in the regression correlated. If there is a high degree of correlation, which is then difficult to determine the contribution of each independent variable, because they confounded effects (Hair et al., 1995). To see whether there multikolonieritas on a regression, it can be seen from the value of tolerance and the variance inflation factor (VIF). Cut-off value that indicates multikolonieritas is not the case if the tolerance value is greater than or equal to 0.10 VIF value of less than 10. Huge VIF value indicates high multicollinearity. Common cut-off threshold is a VIF of 10 (Hair et al., 1995).

Looking back at table 2, VIF of Brand Characteristic variables, Consumer and Brand Loyalty, Brand Characteristic exceeded the threshold.

Table 2: Antecedents of Trust in a Brand – Multiple Regression Result

<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>Standardized Regression Coefficient</th>
<th>VIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand Characteristic</td>
<td>0.160</td>
<td>1.241</td>
</tr>
<tr>
<td>Company Characteristic</td>
<td>0.506</td>
<td>1.281</td>
</tr>
<tr>
<td>Consumer–Brand Characteristic</td>
<td>0.757</td>
<td>1.453</td>
</tr>
<tr>
<td>R Square</td>
<td>0.571</td>
<td></td>
</tr>
<tr>
<td>Adjusted Square</td>
<td>0.558</td>
<td></td>
</tr>
<tr>
<td>Sample size</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

### 3.5 Individual Parameter Test (Test Statistic)

Statistical t test was used to test hypotheses that have been proposed (H1, H2 and H3). T statistical test is conducted by comparing the t value with the value of t table with a significance level of 5%. If the t value is greater than the table value of t individually each independent variable affects the dependent variable. In addition, you can also see if the probability value below 0.05. From table 3 shows that t is greater than the table t value (1.9850) with a significance of less than 5% t (0.000). This suggests that the H1, H2 and H3 are accepted.
3.6 Practical Implications

The results showed characteristic Brand, Company Characteristic and consumer - Brand Characteristic influence on brand loyalty with a positive direction, it can be interpreted if the brand characteristic, the better it will increase brand loyalty. This condition occurs because consumers will conduct an assessment of the brand before deciding to buy. Consumer ratings on a brand before buying related to trust brands which include predictable, reputable, and competent (Lau and Lee, 1999), if the company characteristic, the better it will increase brand loyalty. Consumers will also assess the company if the company is trust worthy and understand consumer tastes. Consumer ratings of companies using brands include the reputation of a company, the company desired motivation, and integrity of a company. (Lau and Lee, 1999). These results support the research of Major Ihsan (2006) stating a significant difference between brand loyalty on brand equity. Consumers' assessment of himself and wants the brand will provide simultaneous assessment which includes the concept of emotional similarity consumers with the brand personality, brand preferences towards, and experience of the brand (Lau and Lee, 1999). These results support the research of Petra (2006) which states that the characteristic brand and consumer - brand characteristic significantly influence brand loyalty.

Characteristics of existing companies in the brand Provider Smart Telecom may also affect the level of consumer confidence in the brand. Reputasi companies should be improved by making consumers increasingly believe the previous product or products that will come. Reputation Provider Smart Telecom has been good in the eyes of the consumer and must be improved if it is to make customers more loyal. The company also already put themselves to meet the wants and needs of consumers. Often consumers choose the brand according to the personality or emotional attachment. Provider Smart Telecom had been providing bonuses in products aimed at giving consumers the opportunity to get to know their products further and to create a good experience so that the resulting trust and satisfaction and do not want to move to another brand.

The most dominating factor is the consumer - brand characteristic, this condition occurs because the desired consumer found at Provider Smart Telecom. The similarities between what consumers want brand personality is essential. Provider Smart Telecom has been

<table>
<thead>
<tr>
<th>Variable</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Characteristic</td>
<td>4.124</td>
<td>0.000</td>
</tr>
<tr>
<td>Consumer–Brand Characteristic</td>
<td>5.093</td>
<td>0.000</td>
</tr>
</tbody>
</table>
building a reputation to earn the trust and sympathy of consumers, it is realized by means of providing the best and in accordance with the wishes of consumers.

4. Research Limitations and Future Research Suggestions

Respondents were limited to students of the Faculty of Economics University Islam Sultan Agung Semarang. This may lead to bias in the selection of respondents, because the respondent has not been able to represent the responses and generalization. Selection of Respondents that can improve the representation of the responses and the generalization of results.

Beta coefficients in the regression analysis Brand Characteristic rather low and multicollinearity associated with the independent variables can also be a problem. Future research may identify the major construction that affects both trust in the brand and brand loyalty, measure this construct, and statistical effects hold constant. It will be possible to examine more accurately the effect of trust in a brand to brand loyalty. This is a one-shot study, further research could examine trust in a brand over time to reveal changes in the degree of influence of various brands, companies and consumer-brand trust in the brand characteristics at different stages of the consumer-brand relationship. Some of the measures used in this study could be improved in future research. Characteristic reliability coefficients for the Company under the threshold. Therefore, the results related to the construct should be interpreted with caution. This study examined only brand experiences from the perspective of the use of view. The steps better involve a special experience with brands in different areas such as purchasing, using, storing, and disposing of the brand can be developed to build on this in future research.

References

Coulson, J. S. (1966), "Buying Decisions Within the Family and the Consumer-Brand


Imam, Ghozali., 2005. Applications Multivariate Analysis with SPSS program, the Agency Publisher University of Diponegoro, Semarang.


