

## Increasing Customer Loyalty Through Brand Image and Service Innovation with Brand Trust as an Intervening Variable at PT Nasmoco Group

Hendika Prasetyo <sup>1)</sup> & Mulyana <sup>2)</sup>

<sup>1)</sup> Faculty of Economic, Universitas Islam Sultan Agung (UNISSULA) Semarang, Indonesia, E-mail: [hendikaprasetyo.std@unissula.ac.id](mailto:hendikaprasetyo.std@unissula.ac.id)

<sup>2)</sup> Faculty of Economic, Universitas Islam Sultan Agung (UNISSULA) Semarang, Indonesia, E-mail: [mulyana@unissula.ac.id](mailto:mulyana@unissula.ac.id)

**Abstract.** *This study aims to analyze the effect of Brand Image and Service Innovation on Customer Loyalty, both directly and indirectly, through Brand Trust as a mediating variable at PT Nasmoco Group. The background of this research is based on the intense competition in the automotive industry, which requires companies not only to excel in product quality but also to build a positive brand image, develop service innovations, and foster customer trust in order to achieve long-term loyalty. This research adopts a quantitative approach with a survey method. Data were collected using questionnaires distributed to PT Nasmoco Group customers who had previously purchased or serviced their vehicles. Measurements were conducted using a 1–10 Likert scale based on the indicators proposed by Biel (1992) for Brand Image, Den Hertog (2000) for Service Innovation, Mayer, Davis, & Schoorman (1995) for Brand Trust, and Zeithaml, Berry, & Parasuraman (1996) for Customer Loyalty. Data analysis employed Path Analysis using SPSS software. The results show that: (1) Brand Image has a positive and significant effect on both Brand Trust and Customer Loyalty; (2) Service Innovation has a positive and significant effect on both Brand Trust and Customer Loyalty; (3) Brand Trust has a positive and significant effect on Customer Loyalty; and (4) Brand Trust mediates the relationship between Brand Image and Customer Loyalty, as well as between Service Innovation and Customer Loyalty. The conclusion of this study is that a positive brand image and consistent service innovation will increase customer trust, which in turn strengthens their loyalty to PT Nasmoco Group. The practical implication of this study is the need for an integrated strategy that combines strengthening Brand Image and developing Service Innovation with a focus on building and maintaining Brand Trust to sustain and enhance Customer Loyalty.*

**Keywords:** *Brand Trust; Customer Loyalty; Brand Image; Path Analysis; Service Innovation.*

## 1. Introduction

In the business world, maintaining customer loyalty is crucial, making customer loyalty a crucial factor. Customers spend years, even lifetimes, on their favorite brands. However, that doesn't mean a brand can rest on its laurels. Poor customer service or deceptive messaging can drive away even the most loyal customers. For brands across all industries, attracting new customers is only one part of a successful growth strategy. Retaining existing customers and building strong brand loyalty is even more crucial (Josh Howarth, 2023). Approximately 7 in 10 global customers feel loyal to at least one brand or company (Zendesk, 2016). More than two-thirds of customers worldwide report having some level of brand loyalty.

*Customer Loyalty* Customer loyalty refers to consumers who strongly favor a brand and demonstrate this by consistently purchasing it over a long period of time. When someone is loyal to a brand, they do not consider purchasing another brand but stick to the brand they have purchased (Setiadi, 2008). Businesses strive to create strong brand loyalty because it leads to repeat purchases, positive word-of-mouth marketing, and ultimately, long-term profitability (Malik & Bhargaw, 2019). Indicators of customer loyalty in this study include purchase frequency, continued preference for products from one brand even if similar brands are cheaper, and a commitment to continue using products from that brand (Aaker, 1991). Customer loyalty is created when a company has a positive brand image (Nilowrdono, et al., 2012).

Brand image is a consumer's perception of a brand, derived from their experience with the brand and creating a lasting impression. Brand image is the overall perception consumers have when they see or hear a brand's name. Based on observations, researchers have found that brand image significantly impacts consumers' minds when a brand already has a positive and positive impact on them after experiencing or using a product or service.

When a product's brand image is embedded in the hearts of consumers, when they hear the name of the product brand spoken by someone, consumers already know its characteristics and advantages. This is because consumers have frequently purchased and used the product and become loyal customers. So it can be said that brand image influences customer loyalty. This is proven through previous research which states that brand image has a positive and significant effect on customer loyalty. Brand image reflects the thoughts and feelings of consumers when hearing or seeing a brand. This is formed by consumer perceptions or beliefs based on information and experiences they have had with a product or service in the past (Sudarso, et.al, 2020). Brand image consists of a series of associations in the minds of consumers about a brand, usually organized into meaningful constructions (Aaker, 1991). Furthermore, brand image is described as a vision and belief embedded in the minds of consumers, which functions as a reflection of associations stored in consumer memory (Kotler and Pfoertsch, 2008).

The relationship between Customer Loyalty and Brand Image, according to several researchers, shows inequality. Some researchers suggest that Brand Image has a significant

influence on Customer Loyalty (Cut Liza Fadhila, 2022). Another opinion suggests that Brand Image concerns the reputation of a product or service. If consumers perceive a product or service to have a good reputation, then there is a greater likelihood of customers consuming that product or service (Ruminda, 2022). However, other research results indicate that the Branch Image variable, both directly and through customer satisfaction, has no significant influence on Customer Loyalty (Lailatul Qomariyah, 2024). Another study proves that Brand Image does not affect Customer Loyalty for certain brands of packaged milk products (Dinda Chusna Chotima, 2024).

Based on the contradictory results of the study, it is interesting to conduct further research. What distinguishes this study from previous studies is the addition of several intervening variables. The study was conducted at PT. Nasmoco, a company engaged in the trade and services sector. Nasmoco's business is car sales, specifically Toyota, and four-wheeled vehicle servicing. The company was founded in 1973, starting with one dealership located in Semarang, and now has 24 dealerships spread throughout Central Java and the Special Region of Yogyakarta. The growing car sales market has driven Nasmoco's business growth. However, looking at the company's performance over the past four years, both car sales and service sales, such as vehicle servicing, have tended to slow down. The pandemic and other factors have caused business to stagnate. In fact, customer loyalty, particularly in terms of vehicle servicing, has declined. This is evident in the performance below.

*Average customer return data for car service at Nasmoco in 2020-2023*

Car Service Return Rate	Amount Customer Arrival	%
1st Car Service	93%	
2nd Car Service	91%	
3rd Car Service	84%	
4th Car Service	78%	
5th Car Service	69%	
6th Car Service	59%	
7th Car Service	36%	

From the data above, it can be concluded that Nasmoco's customer loyalty has decreased, as evidenced by the decreasing percentage of car service visits from one service to the next. Therefore, it is interesting to examine whether Nasmoco's brand image influences customer loyalty. In this study, in addition to brand image, I will add service innovation and a mediating variable, brand trust.

## 2. Research Methods

This research is explanatory, a type of research that aims to explain the cause-and-effect relationship between the variables studied. In this study, researchers attempt to answer the "why" and "how" of a phenomenon. In this study, researchers will examine whether brand image, service innovation, and brand trust will influence customer loyalty at Nasmoco.

### 3. Results and Discussion

#### 3.1. Reliability Test Results (Cronbach's Alpha)

This is a method for measuring the level of internal consistency of an instrument or questionnaire, namely the extent to which items (questions) within a variable consistently measure the same thing. The results of this test are used to determine whether a series of questions (items) within a variable are consistent or not. The higher the alpha value, the higher the consistency.

Table Cronbach's Alpha Reliability Test Results

Variables	Cronbach's Alpha	Critical Point	Information
Brand Image (X1)	0.739	0.7	Reliable
Service Innovation (X2)	0.720	0.7	Reliable
Brand Trust (Y1)	0.750	0.7	Reliable
Customer Loyalty (Y2)	0.717	0.7	Reliable

*Information:*

*Reliable if the Cronbach's Alpha value > 0.7*

Table 4.10 Interpretation of Cronbach's Alpha Values

ALPHA VALUE	INFORMATION
> 0.90	Very reliable (excellent)
0.80 – 0.90	Reliable (good)
0.70 – 0.79	Quite reliable (acceptable)
0.60 – 0.69	Less reliable (questionable)
0.50 – 0.59	Low (poor)
< 0.50	Unreliable (unacceptable)

From the table above, it can be seen that all variables have a Cronbach's Alpha value  $\geq 0.7$ , which means the questionnaire instrument is declared consistent and reliable. The relationship between validity and reliability testing is that if the Validity test measures whether the item is appropriate (accurate), while the Reliability test measures whether the item is consistent (stable). A good instrument must be valid and reliable, so from the tests above, the instrument in this test can be concluded as valid and reliable.

##### 3.1.1. Interpretation

1. Brand Image (X1) has:

- The direct influence is quite strong and significant on Customer Loyalty ( $\beta = 0.188$ ),
- It also has an indirect influence through Brand Trust, so that the total influence is 0.279, indicating that Brand Trust mediates some of the influence of Brand Image.

2. Service Innovation (X2) has:

- Direct influence on Customer Loyalty ( $\beta = 0.170$ ) and
- Indirect influence through Brand Trust (0.0565), so the total is 0.227.
- This shows that Service Innovation is also partially mediated by Brand Trust.

3. Brand Trust (Y1) has a strong direct influence on Customer Loyalty ( $\beta = 0.307$ ), thus strengthening the mediation role in the model.

### 3.1.2. Hypothesis Testing

1. Hypothesis testing can be done based on diagram 4.1

Hypothesis testing 1:

Based on the results of data processing, it shows that Brand Image has an effect on Brand Trust. The analysis of the influence of X1 on Y1 from the analysis above obtained a significance value of X1 of  $<0.001 < 0.05$  with a coefficient value of 0.296. This means that the better the Brand Image of PT Nasmoco, the higher the Brand Trust. So it can be concluded that there is a direct significant influence of X1 on Y1, the conclusion is that H1 is accepted.

Hypothesis testing 2:

Based on the results of data processing, it shows that Service Innovation has an effect on Brand Trust. The analysis of the influence of X2 on Y1 from the analysis above obtained a significance value of X2 of  $0.001 < 0.05$ . The coefficient value is 0.184, Therefore, it can be concluded that X2 has a significant direct effect on Y1. This means that the more service innovations PT Nasmoco carries out, the higher Brand Trust will be. Therefore, it can be concluded that X1 has a significant direct effect on Y1, and the conclusion is that H2 is accepted.

Hypothesis testing 3:

Based on the results of data processing, it shows that Brand image has a significant effect on Customer Loyalty. The analysis of the influence of X1 on Y2 from the analysis above obtained a significance value of X1 of  $0.027 < 0.05$  with a coefficient value of 0.188. So it can be concluded that there is a direct significant effect of X1 on Y2. This means that the better the Brand Image of PT Nasmoco, the more Customer Loyalty will increase. So it can be concluded that there is a direct significant effect of X1 on Y2, the conclusion is H3 is accepted.

Hypothesis testing 4:

Based on the results of data processing, it shows that Service Innovation has a significant effect on customer loyalty. The analysis of the influence of X2 on Y2 from the analysis above obtained a significance value of X2 of  $0.029 < 0.05$ , with a coefficient of 0.175. This means that the better the service innovation of PT Nasmoco, the higher the customer loyalty. So it can be concluded that there is a direct significant effect of X2 on Y2, the conclusion is that H4 is accepted.

Hypothesis testing 5:

Based on the results of data processing, it shows that Brand trust has a significant effect on customer loyalty. Analysis of the influence of Y1 on Y2 from the analysis above obtained a significance value of Y1 of  $0.032 < 0.05$  with a coefficient value of 0.307. So it can be concluded that there is a direct significant influence of Y1 on Y2. This means that the better



the trust in the brand (Brand Trust) of PT Nasmoco, the higher the customer loyalty. So it can be concluded that there is a direct significant influence of Y1 on Y2, the conclusion is H5 is accepted.

### 3.2. Discussion

Brand Image has a direct and significant impact on Brand Trust. The more positive the image of PT Nasmoco in the eyes of customers, the higher the level of customer trust in the brand. This shows that reputation and public perception of the company are important factors in building brand trust. PT Nasmoco, which is known to have an excellent reputation so far, will be easier to increase customer trust in the Toyota brand. Ways to strengthen the relationship between Brand Image and Brand Trust, especially at PT Nasmoco, are through several approaches, one of which is consistent brand communication, namely by using promotional messages that align with Toyota's values and advantages, namely innovation, reliability, and environmental friendliness. In addition, standardizing services in all Nasmoco branches is an important step. Equally important is improving the Visual and Physical Image of Outlets. Renewing and refreshing the appearance of all Outlets is very important to maintain customer trust in the Toyota and Nasmoco brands. Quoting Aaker (1996), that a strong brand image creates a positive perception that encourages trust. Another perspective put forward by Gecti & Zengin (2013), that the relationship between brand image and brand trust is very significant in the automotive context. Based on the research results, brand image has a positive and significant influence on brand trust. This means that the better customers perceive Nasmoco's image (as an authorized Toyota dealer), the higher their level of trust in the brand. According to Biel (1992), of the three brand image indicators:

1. Corporate Image, PT Nasmoco's corporate image as professional, trustworthy, and committed to quality service has been proven to increase customer confidence.
2. Product Image, positive perceptions of the quality and reliability of products and services at PT Nasmoco are the main drivers of trust formation.
3. User Image, positive associations with Toyota users (prestige, community, and lifestyle) strengthen customer confidence in the brand's reputation.

This finding is in line with Chinomona's (2013) research which shows that a strong brand image forms brand trust through positive experiences and brand consistency.

Service Innovation has a direct and significant impact on Brand Trust. Service innovations, such as home service, fast service, and digital applications, have contributed to increasing customer trust in Nasmoco. Service innovation creates convenience and comfort that strengthens positive perceptions of the brand. To build a strong relationship between Brand Image and Brand Trust at PT Nasmoco, the company needs to integrate brand communication strategies, service quality, and consistent customer experience. Some ways to strengthen the relationship between service innovation and brand trust at PT Nasmoco are through digitalization of service (e-Service), namely by increasing transparency, accelerating processes, and minimizing uncertainty, thereby fostering customer trust. Quick Service/Express Maintenance is an innovation that can increase customer trust. This

innovation addresses customer needs for speed and efficiency, allowing customers to perceive Nasmoco as innovative and professional, which in turn increases brand trust. Mobile Service/Home Service is another innovation that can increase customer trust. This innovation demonstrates flexibility and attention to customer needs, creating a sense of security and trust. Furthermore, service innovations such as Call Centers and Virtual Assistants can make customers feel supported at all times and reinforce the impression that Nasmoco is a reliable partner. Service innovation significantly increases brand trust because it provides a superior and unique service experience (Chen & Cheng, 2012). In automotive services, innovations designed based on customer needs create emotional and cognitive bonds, thereby strengthening trust (Hur, Kim, & Woo, 2014). The results of the study indicate that Service Innovation also has a positive effect on Brand Trust. Increased service innovation makes customers feel the brand is able to adapt to their needs, which strengthens trust. Based on indicators according to Den Hertog (2000);

1. Service Concept Innovation, the development of new service concepts such as Express Maintenance and Home Service at PT Nasmoco creates a unique and value-added service experience.
2. New Business Partner, collaboration with new partners (leasing, insurance, trade-in) expands the benefits received by customers, thereby increasing trust.
3. Technological Innovation, the application of technology (online booking, service tracking) increases transparency and credibility.
4. New Customer Interaction, faster and more personal interactions (Call Center, WA customer service, and employee engagement) make customers feel cared for.
5. This finding supports the study by Hur, Kim & Woo (2014), which states that service innovation increases brand trust through perceptions of professionalism and brand adaptability. It can be concluded that service innovation at Nasmoco will have a direct impact on increasing customer trust (brand trust).

Brand Image significantly influence Customer Loyalty. A strong brand image not only attracts customers but also creates emotional connections and perceived value that encourage long-term loyalty to the brand. Brand image is a consumer's perception of a brand, reflected in brand associations in consumer memory (Kotler & Keller; 2016), while customer loyalty is a customer's commitment to consistently choose or repurchase a brand's products/services, despite pressure or offers from competitors (Oliver; 1999). A positive and strong brand image shapes consumer confidence that the brand is reliable. When customers feel that the brand represents value, quality, and prestige, they are more likely to be loyal, loyalty arises from emotional satisfaction and minimal risk in re-choosing a brand whose image is already trusted. The findings of this study are in line with the opinion that Brand image significantly influences customer loyalty through brand trust (Chinomona; 2013). Another opinion expressed by Hanzae & Andervazh (2012) that in the automotive industry, brand image is a strong predictor of customer loyalty. PT Nasmoco, which operates in the automotive sector, needs to strengthen its brand image to make customers believe that Toyota is a reliable,

safe, innovative, and high-value brand. they feel more confident and comfortable purchasing or servicing vehicles at Nasmoco, which leads to customer loyalty, even when other dealers or competing brands offer promotions. This study also found that brand image directly influences customer loyalty, as well as indirectly through brand trust. The dominant indicators are:

1. A strong corporate image creates emotional attachment in customers to the brand.
2. A positive product image makes customers believe that the price paid is commensurate with the quality (influences price tolerance).
3. User Image forms a loyal community that actively provides recommendations (word of mouth).

In general, it can be concluded that the more positive a brand image is created and communicated, the more likely customers are to become loyal to that brand. A good brand image creates trust, perceived value, and emotional attachment, which form the basis of long-term loyalty.

Service Innovation has a significant direct and indirect impact on customer loyalty. Innovation in service not only increases satisfaction but also encourages long-term customer engagement and loyalty. Service innovation is the development or application of new ideas, methods, and technologies in services to create added value for customers and companies (Toivonen & Tuominen; 2009). Meanwhile, customer loyalty is a customer's deep commitment to consistently repurchase a product or service, despite situational pressures or the attraction of competitors (Oliver; 1999). Service innovation provides new, efficient, and enjoyable experiences for customers. Customers feel valued and their needs are taken care of, which fosters emotional bonds. As services continue to improve, customers have no reason to switch to competitors. The opinion of previous researchers states that customer-centered service innovation creates emotional bonds that strengthen loyalty (Berry, Shankar et al.; 2006). PT Nasmoco, which operates in the automotive sector, certainly needs to improve service innovation to create loyal customers. As Nasution et al. (2014) said, in the automotive context, service innovation creates a different experience that leads to long-term loyalty. Service innovation implementations that impact customer loyalty include online service bookings and automated service reminders, mobile services, and other innovations. In general, service innovation is a driving force behind customer loyalty. Customers who experience value, convenience, and updates in service will have a strong reason to continue returning and loyally using Nasmoco services. Research shows that service innovation contributes to customer loyalty, both directly and through brand trust. Dominant indicators include:

1. Service Concept Innovation makes things easier for customers and creates long-term satisfaction.
2. Technological Innovation provides a sense of security (service progress tracking, digital reminders) so that customers want to return (repurchase intention).



3. New responsive Customer Interaction increases satisfaction and encourages word-of-mouth recommendations.

This finding is consistent with Berry et al.'s (2006) study which showed that service innovations designed based on customer needs increase emotional and behavioral loyalty.

Brand Trust has a direct and significant effect on Customer Loyalty. The relationship between Brand Trust and Customer Loyalty is one of the main pillars in relationship marketing. In many studies, Brand Trust has been shown to have a direct and significant effect on customer loyalty, because trust creates a sense of security, commitment, and attachment to the brand. In this study, a significant value was obtained so that it can be concluded that there is a direct and significant effect between Brand Trust and Customer Loyalty. When customers trust a brand, they feel more comfortable and secure in making decisions. brand trust creates an emotional and psychological bond that is difficult to replace by competitors. Customers tend not to look for alternatives, even when similar prices or products are available. According to Chaudhuri & Holbrook (2001), brand trust contributes significantly to shaping affective and behavioral loyalty. In the automotive industry, brand trust is a key variable in creating long-term loyalty (Gecti & Zengin; 2013). Strategies to strengthen brand trust to increase customer loyalty include transparency in the service process, having certified & professional technicians, service & genuine spare parts warranties, and consistent & educational communication. Trust is the main foundation of loyalty. If customers believe that a brand will always meet their expectations, they will stay, not easily switch to competitors, and even become voluntary brand ambassadors. Research results prove that brand trust has the greatest direct influence on customer loyalty compared to other variables. Dominant indicators (Mayer, Davis, & Schoorman, 1995) include:

1. Ability, the ability of the PT Nasmoco brand to fulfill its promises makes customers confident to continue transacting.
2. Integrity, honesty in pricing and services displayed by PT Nasmoco creates a sense of security.
3. Benevolence, Toyota's brand concern at PT Nasmoco towards customers increases emotional attachment.

This finding supports Chaudhuri & Holbrook (2001) who stated that brand trust is a major predictor of affective and behavioral loyalty.

#### 4. Conclusion

Based on the results of the discussion of the relationship between the variables studied, namely Brand Image, Service Innovation, Brand Trust, and Customer Loyalty, the following conclusions can be drawn: 1. Brand Image has the greatest total influence on Customer Loyalty compared to Service Innovation. 2. Brand Trust acts as a mediator, strengthening the relationship between Brand Image and Service Innovation towards Customer Loyalty. 3. The strong direct influence and the significant indirect influence indicate that customers' perceptions of Toyota's brand image significantly determine their loyalty to Nasmoco. 4.

Brand Image and Service Innovation have a direct and indirect influence on Customer Loyalty, through Brand Trust as a mediator. 5. Brand Trust has the highest direct influence on Customer Loyalty, emphasizing the importance of building customer trust. 6. While its impact isn't as significant as brand image, service innovation still makes a positive contribution, both directly and indirectly. This demonstrates the importance of service innovations that are directly felt by customers. 7. The direct effect confirms that trust in a brand is a key factor in creating loyal customers.

## 5. References

### Journals:

- Bitner, M. J., Brown, S. W., & Meuter, M. L, (2000), *Technology Infusion in Service Encounters*, Journal of the Academy of Marketing Science, Volume: 28 Nomor Edisi: 1 Halaman: 138-149 DOI: 10.1177/0092070300281013.
- Chaudhuri dan Holbrook (2001), *The Chain of Effects from Brand Trust and Brand Affect to Brand Performance: The Role of Brand Loyalty*, Journal of Marketing, volume: 65 Nomor Edisi: 2 Halaman: 81-93 DOI: 10.1509/jmkg.65.2.81.18255.
- Chaudhuri, A., & Holbrook, M. B. (2001). The chain of effects from brand trust and brand affect to brand performance: The role of brand loyalty. *Journal of Marketing*, 65(2), 81–93. <https://doi.org/10.1509/jmkg.65.2.81.18255>
- Den Hertog et al. (2010), *Capabilities for Managing Service Innovation: Towards a Conceptual Framework*, Journal of Service Management, volume 21, issue 4, halaman 490-514.
- Dorothea, Dinda, (2024), *Pengaruh Citra Merek, Kepuasan Merek, dan Kepercayaan Merek terhadap Loyalitas Merek Produk Susu UHT Cimory*, Journal Of Social Science Research Volume 4, Yogyakarta.
- Gecti, F., & Zengin, H. (2013). The relationship between brand trust, brand affect, attitudinal loyalty and behavioral loyalty: A field study towards sports shoe consumers in Turkey. *International Journal of Marketing Studies*, 5(2), 111–119. <https://doi.org/10.5539/ijms.v5n2p111>
- Hanzaee & Andervazh (2012), *The Impact of Brand Image on Consumers' Loyalty: A Study on the Automobile Industry in Iran*, International Journal of Marketing Studies, Volume: 4 Nomor Edisi: 4 Halaman: 268-278 DOI: 10.5539/ijms.v4n4p268.
- Junaidi, Dedi Joko, (2022), *Loyalitas pelanggan ditinjau dari customer bounding dan citra merek pada PT. Surya Inti Putra Pahlawan Probolinggo*, Yudishtira Journal, Probolinggo.
- Lau dan Lee (1999), *Capabilities for Managing Service Innovation: Towards a Conceptual Framework*, Journal of Market-Focused Management, Volume: 4 Nomor Edisi: 4 Halaman: 341-370 DOI: 10.1023/A:1009886520142

Lau, G. T., & Lee, S. H. (1999). Consumers' trust in a brand and the link to brand loyalty. *Journal of Market Focused Management*, 4(4), 341–370. <https://doi.org/10.1023/A:1009886520142>

Morgan, R. M., & Hunt, S. D (1994), *The Commitment-Trust Theory of Relationship Marketing*, Journal of Marketing, Volume: 58 Nomor Edisi: Halaman: 20-38 DOI: 10.2307/1252308.

Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58(3), 20–38. <https://doi.org/10.1177/002224299405800302>

### Books:

Cooper, D. R., & Schindler, P. S. (2014). *Business Research Methods (12th ed.)*. New York: McGraw-Hill Education.

Esch, F.-R., Langner, T., Schmitt, B. H., & Geus, P. (2006), *Brand Architecture: A Strategic and Tactical Perspective*, Springer, Berlin, Jerman.

Fred N. Kerlinger dan Elazar J. Pedhazur (1973), “*Multiple Regression in Behavioral Research: Explanation and Prediction*”, New York, Holt, Rinehart and Winston.

Ghozali, I. (2016). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 23* (8th ed.). Semarang: Badan Penerbit Universitas Diponegoro.

Ghozali, Imam. (2016). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 23*. Semarang: Badan Penerbit Universitas Diponegoro.

Keller (2001), *Building Customer-Based Brand Equity: A Blueprint for Creating Strong Brands*, Marketing Science Institute, Cambridge, MA, USA.

Kotler, P., & Keller, K. L., (2009), *Manajemen Pemasaran* (Edisi 13), Erlangga, Jakarta.