Analysis of the Influence of JKN Mobile Application Service Quality on Participant Loyalty Mediated by Brand Image and Brand Trust in Mataram City

Lalu Fatahillah Prawira Negara[1] & Olivia Fachrunnisa[2]

[1]Faculty of Economic, Universitas Islam Sultan Agung (UNISSULA) Semarang, Indonesia, E-mail: lalufatahillahprawiranegara.std@unissula.ac.id

[2]Faculty of Economic, Universitas Islam Sultan Agung (UNISSULA) Semarang, Indonesia, E-mail: oliviafachrunnisa@unissula.ac.id

Abstract. Advances in digital technology have driven the transformation of healthcare services, including the implementation of digital-based applications within the National Health Insurance (JKN) system. The JKN Mobile application presents a solution to improve the accessibility, efficiency, and effectiveness of healthcare services for participants. However, the continued use of this application is highly dependent on the quality of the services offered, as well as how brand image and brand trust are formed in the minds of users. This study aims to empirically analyze the effect of the JKN Mobile application's service quality on participant loyalty, by considering the mediating role of brand image and brand trust. This study uses a quantitative approach with a survey method involving 392 JKN participants in Mataram City who actively use the JKN Mobile application. Data collection was carried out through a structured questionnaire, which was then analyzed using multiple regression and the Sobel mediation test to examine the causal relationship between variables. This research model is based on the theory of service quality (SERVQUAL) and the theory of brand trust and loyalty. The results show that the JKN Mobile application's service quality has a positive and significant influence on brand image, brand trust, and participant loyalty. In addition, brand image and brand trust are proven to play a role as mediating variables that strengthen the relationship between service quality and participant loyalty. Thus, improving the quality of application services not only contributes directly to participant loyalty but also indirectly through strengthening brand image and trust. The implications of this study highlight the importance of a JKN Mobile application management strategy that focuses on improving user experience, service reliability, and effective communication to build a positive brand image and increase participant trust. Application managers are expected to develop data-driven policies to improve user interaction, information transparency, and service responsiveness to encourage long-term loyalty of JKN participants. These findings also provide theoretical contributions to the study of customer loyalty in the digital healthcare sector and provide practical recommendations for JKN service managers in designing strategies to increase digital technology adoption in national healthcare.

Keywords: Brand; Digital; Service; Quality.

1. Introduction

Brand image and brand trust are two crucial elements in modern marketing strategies, particularly in guiding consumer loyalty behavior. In the context of the National Health Insurance (JKN) program, particularly the use of the JKN mobile application, these two elements play a central role in increasing participant engagement and loyalty. Brand image is defined as the perception formed in consumers' minds based on their experiences, communications, and interactions with a brand. This has become one of the main pillars for building consumer trust, as noted by Putri (2023), who states that a positive brand image can strengthen consumer trust in a brand.

A deep understanding of how the JKN mobile app's brand image influences participants' trust is crucial to strengthening their loyalty to the program. Brand trust also plays an equally important role.

Rudzewicz and Strychalska-Rudzewicz (2021) emphasized that brand trust not only directly influences consumer loyalty but also acts as a significant mediating variable between brand image and loyalty. In the context of the National Health Insurance (JKN) mobile application, participants' trust in the application is influenced by how they perceive the application's brand image. In other words, a positive brand image can trigger greater trust, which ultimately strengthens participants' loyalty to the JKN program. This relationship demonstrates the importance of an integrated marketing strategy, which focuses not only on building brand image but also on fostering brand trust through a consistent and high-quality user experience.

The JKN mobile application is designed to provide participants with easy access to health-related information and services. However, the success of this application depends not only on its technical features but also on how participants perceive the application as a trustworthy brand. Research by Balaw and Susan (2022) highlights that brand trust can serve as a bridge between brand image and loyalty. This study, which focused on football club fans, showed that trust can increase consumer loyalty by creating a sense of emotional attachment. In the JKN program, building a strong brand image through the JKN mobile application is a crucial strategy to foster participant trust, which in turn will strengthen their loyalty to the program.

User experience also plays a crucial role in shaping brand image and brand trust. Fatah and Arsyad (2022) demonstrated that a positive user experience can strengthen consumer trust in a brand and encourage repeat purchase decisions. In the case of the National Health Insurance (JKN) mobile application, a positive user experience, such as easy navigation, fast access, and clarity of information provided, will enhance the app's brand image. Furthermore, a positive user experience also helps foster greater trust in the application. This suggests that

investing in improving the quality of the user experience can have a long-term impact on JKN participant loyalty.

In addition to user experience, effective marketing communications is also a crucial element in building brand image. Hassan et al. (2021) emphasize that effective communication strategies can enhance brand image while building consumer trust. For the JKN mobile application, program managers need to design communication campaigns that convey the app's benefits clearly and engagingly. In addition to highlighting the app's features, this communication strategy should also create an emotional connection with JKN participants. For example, utilizing participant testimonials or narratives of JKN program successes can be an effective approach to building participant trust and loyalty.

Another equally important factor is transparency in information delivery. Junaidi et al. (2020) suggest that brand image can serve as a substitute for product information, helping consumers understand the attributes of the product being offered. Clear and transparent information about the benefits, features, and how to use the app is crucial for creating a positive brand image. Easily accessible information for participants not only enhances the app's image as a reliable platform but also strengthens participants' trust in the JKN service as a whole.

Furthermore, research by Putra and Sulistyawati (2019) shows that brand trust can mediate the relationship between brand image and consumer loyalty. This finding is relevant in the context of the JKN mobile application, where marketing strategies need to consider the interrelationships between these elements. In other words, a positive brand image must be accompanied by efforts to strengthen participant trust in the application, thereby increasing loyalty to the JKN program.

A strong brand image also has the ability to create an emotional bond between consumers and the brand. Diallo et al. (2020) showed that a positive brand image can increase consumer engagement with the brand, ultimately influencing their loyalty. In the context of the National Health Insurance (JKN), building a strong brand image through the JKN mobile application can create a stronger relationship between participants and the program. This relationship is fundamental to ensuring that participants not only actively use the application but also have a long-term commitment to the JKN program.

Service quality is also a determining factor in building brand image and brand trust. Wijaya et al. (2020) showed that the combination of service quality, perceived value, and brand image significantly influences consumer trust in a brand. In the context of the JKN mobile application, it is crucial to ensure that the services provided meet or even exceed participant expectations. Features such as ease of access, speed of response, and integration with other healthcare services can improve participant perceptions of the application's quality, ultimately strengthening their trust.

Therefore, building brand image and brand trust cannot be done in isolation. These two elements must be developed simultaneously to maximize the impact on JKN participant loyalty. An integrated marketing strategy, encompassing enhancing brand image, brand trust, user experience, and service quality, will be key to successfully increasing participant loyalty. Furthermore, this approach must be accompanied by transparent and relevant communication to ensure participants fully understand the benefits of the JKN mobile application.

Overall, this analysis shows that brand image and brand trust play a crucial role in building JKN participant loyalty. By improving these two elements, program managers can create a better experience for participants, ultimately supporting the sustainability of the JKN program in Mataram City. Through a holistic approach focused on participant needs, the JKN mobile application can be an effective tool for strengthening the relationship between participants and the JKN program, while ensuring the program's long-term success.

Although existing literature has extensively explored the relationship between brand image, brand trust, and consumer loyalty, several research gaps exist that make this topic interesting for further research in the context of the National Health Insurance (JKN) mobile application. These gaps arise not only from differences in geographic and demographic contexts, but also from the limitations of studies that integrate elements such as service quality, brand image, brand trust, user experience, and loyalty into a single, comprehensive research model.

2. Research Methods

This study uses a quantitative approach with a survey method to evaluate the effect of the quality of JKN mobile application services on participant loyalty mediated by brand image and brand trust in the Mataram City area. This approach was chosen because it allows for systematic data collection and statistical analysis to identify relationships between research variables. The quantitative approach is strengthened by descriptive and causal elements to explain and measure the direct and indirect effects of independent variables on the dependent variable. This study also uses mediation analysis to explore the role of brand image and brand trust as mediators in the relationship between brand service quality and loyalty.

3. Results and Discussion

This study aims to determine the effect of the quality of JKN mobile application services on participant loyalty mediated by brand image and brand trust in Mataram City. The study also examines the role of brand image and brand trust in influencing the quality of application services, thereby strengthening participant loyalty in utilizing the JKN Mobile application, particularly in Mataram City, West Nusa Tenggara. The results of this study are described based on respondent characteristics, descriptions of respondent responses, and hypothesis testing.

Based on the results of distributing questionnaires to respondents, the respondent categories of this study can be described as follows:

Respondent Characteristics Table

Category		Number of respondents	Percentage (%)
Gender	Man	53	50.5
	Woman	54	49.5
Education	Bachelor	95	88.8
	High School/Equivalent	8	7.5
	Didn't finish elementary school	4	3.7

Source: Processed Primary Data (2025)

Based on the distribution of questionnaires via Google Form, 124 people completed the survey and were subsequently verified to be 107 people, with the following responses to each variable statement:

a. Description of Respondents' Responses Regarding Service Quality

The description of respondents' responses in describing or providing respondents' descriptions of the quality of JKN mobile services for BPJS Health participants in Mataram City can be seen in the following table:

Table Description of Respondents' Responses to the Quality of JKN Mobile Application Services

Code	JKN Mobile Application Service Quality Questions	STS	TS	Net	S	SS	Average
X1.1	This application is easy to use and has a user-friendly interface.	4 (3.7%)	0 (0.0%)	11 (10.3%)	55 (51.4%)	37 (34.6%)	4.13
X1.2	This application can be accessed quickly without many interruptions/errors.	4 (3.7%)	13 (12.1%)	38 (35.5%)	24 (22.4%)	28 (26.2%)	3.55
X1.3	The features in this application (registration, online queue, check membership) help me access health services more easily.	4 (3.7%)	2 (1.9%)	5 (4.7%)	44 (41.1%)	52 (48.6%)	4.29
X1.4	BPJS customer service's response in handling complaints in this application is quite fast and effective.	4 (3.7%)	9 (8.4%)	33 (30.8%)	33 (30.8%)	28 (26.2%)	3.67
X1.5.	The information provided in this	4 (3.7%)	0 (0.0%)	9 (8.4%)	57 (53.3%)	37 (34.6%)	4.15

	application is clear and easy to understand.	
X1	**Average Service Quality Variable**	**3.96**

Source: Primary Data Processing (2025)

Information:

0-1   = Very Bad

>1-3   = Bad

>2-3   = Medium

> 3-4   = Good

> 4-5   = Very Good

The table above shows that the five questions from the JKN mobile app service quality variable had an average score of 3.96%. Respondents rated this variable as good.

For the statement "The features in this application help access health services", as many as 48.6% of respondents gave a score of 5, with an average score of 4.29%, indicating a very positive assessment. However, for the statement "This application can be accessed quickly without interruption", only 26.2% gave a score of 5, and 35.5% gave a score of 3, with an average of only 3.55%, indicating that there are still accessibility or technical issues felt by respondents, Although this statement is a statement with the lowest average response, the average value is still in the good category. Thus, it can be said that the JKN mobile application has good service quality for users in Mataram City.

b. Description of Respondents' Responses Regarding the Brand Image of the JKN Mobile Application

Description of respondents' responses in describing or providing respondents' descriptions of the brand image of the Mobile JKN application through the following table:

Table of Respondents' Responses Regarding the Brand Image of the JKN Mobile Application

No	Brand Image Questions	STS	TS	Net	S	SS	Average
X2.1	I feel that this application provides value that suits my needs.	4 (3.7%)	2 (1.9%)	16 (15.0%)	56 (52.3%)	29 (27.1%)	3.97
X2.2	This application has a good reputation in the community.	7 (6.5%)	0 (0.0%)	45 (42.1%)	35 (32.7%)	20 (18.7%)	3.57
X2.3	The identity of this application is easily	4 (3.7%)	12 (11.2%)	6 (5.6%)	51 (47.7%)	34 (31.8%)	3.93

	recognizable compared to other similar applications.						
X2.4	I feel that this app reflects a strong commitment to digital healthcare.	4 (3.7%)	0 (0.0%)	26 (24.3%)	34 (31.8%)	43 (40.2%)	4.05
X2.5	This application offers unique and relevant features compared to other applications.	4 (3.7%)	2 (1.9%)	33 (30.8%)	31 (29.0%)	37 (34.6%)	3.89
X2	Average Brand Image Variable						3.88

Source: Primary Data Processing (2025)

Information:

0-1   = Very Bad

>1-3   = Bad

>2-3   = Medium

> 3-4   = Good

> 4-5   = Very Good

The table above shows five questions from the JKN mobile app brand image variable, with an average score of 3.89%. Respondents responded to this variable in the good category.

For the statement "I feel that this application reflects a strong commitment to digital health services", 40.2% of respondents gave a score of 5, with an average score of 4.055, indicating a very positive assessment. However, for the statement "This application has a good reputation in the community", only 18.7% gave a score of 5, and 42.1% gave a score of 3, with an average of only 3.57%, indicating there is still room for improvement. However, the average value is still in the good category. Thus, the brand image of the JKN mobile application is perceived well by users in Mataram City..

In this study, multiple regression testing was used to determine the effect of Service Quality (X) on Loyalty (Y), both directly and through the mediating variables of Brand Image (M1) and Brand Trust (M2). Multiple regression allows us to see how much each independent variable contributes to explaining the dependent variable. The following presents the results of the hypothesis testing coefficients:

Hypothesis Testing Results Table

Hypothesis	Coef	T Statistics	P Value	Information
Brand Image Service Quality	0.938	23,966	0.001	Accepted
Quality of Service Brand Trust	0.734	20,382	0.001	Accepted
Brand Image Loyalty	0.803	31,466	0.001	Accepted

Brand Trust Loyalty →	0.962	23,504	0.001	Accepted
Service Quality Brand → Image Loyalty →	0.938	5.46		Accepted
Service Quality Brand → Trust Loyalty →	0.734	5.34		Accepted

Source: Processed Results of Regression and Sobel Test Data (2025)

Based on the table above, the results of the hypothesis testing can be described as follows:

1) The Influence of Service Quality on the Brand Image of the JKN Mobile Application

Based on the table of the path coefficient of the influence of service quality on brand image of 0.902 (positive value) with a t-value of 23.966 and P values of 0.001. Thus, it can be said that service quality has a positive effect on brand image, where the better the quality of service formed by an application, the more positive the brand image in the eyes of users, in this case the Mobile JKN application has provided good service quality to improve the brand image of the application. so that the research hypothesis is accepted.

2) The Influence of Service Quality on Brand Trust in the JKN Mobile Application

Based on the table of the path coefficient of the influence of service quality on brand trust of 0.734 (positive value) with a t-value of 20.382 and P values of 0.001. Thus, it can be said that service quality has a positive effect on brand trust, where the better the quality of service formed by an application, the higher the trust of the application users, so that the research hypothesis is accepted.

3) The Influence of JKN Mobile Application Brand Image on Loyalty

Based on the table of the path coefficient of the influence of brand image on user loyalty of 0.491 (positive value) with a t-value of 31.466 and P values of 0.001. Thus, it can be said that brand image has a positive effect on user loyalty, where the better the brand image, the higher the user loyalty of the application, has provided a good image thereby increasing the loyalty of JKN mobile application users. The research hypothesis is accepted.

4) The Influence of JKN Mobile Application Brand Trust on Loyalty.

Based on the table of the path coefficient of the influence of brand trust on user loyalty of 0.55 (positive value) with a t-value of 23.504 and P values of 0.001. Thus, brand trust has a positive effect on user loyalty, where the better the brand trust formed by an application, the higher the loyalty of the application users, the Mobile JKN application has provided good trust to increase the loyalty of JKN mobile application users. so that the research hypothesis is accepted.

5) The Influence of JKN Mobile Application Service Quality on Loyalty is mediated by Brand Image.

Based on the results of the mediation test using the Sobel test, the calculated t value was 5.46 with a p-value = 0.000 (p < 0.05). The calculated t value is greater than the t table at a significance level of 5% (±1.98) indicating that the mediation effect is statistically significant. These results indicate that brand image plays a significant mediating variable in the relationship between service quality and participant loyalty. Substantively, this finding means that improving service quality not only has a direct impact on participant loyalty but also indirectly influences loyalty through the formation and strengthening of brand image. In other words, a positive brand image can strengthen the relationship between service quality and loyalty, so that superior service quality will create a good brand perception, which ultimately increases user loyalty to the service.

6) The Influence of JKN Mobile Application Service Quality on Loyalty is mediated by Brand Trust.

The results of the mediation test using the Sobel test showed that the calculated t value was 5.34 with a p-value = 0.000 (p < 0.05). The calculated t value was greater than the t table at a significance level of 5% (±1.98), so it can be concluded that the mediation effect indicated by the brand trust variable was statistically significant. This finding indicates that brand trust significantly mediates the relationship between service quality and participant loyalty. Substantially, increasing service quality not only has a direct influence on loyalty but also contributes indirectly through increasing participant trust in the brand. High brand trust, built through quality service, will encourage participants to remain loyal to using the service. Thus, brand trust becomes an important mechanism that strengthens the positive relationship between service quality and user loyalty.

Discussion:

The discussion of the research results is conducted by analyzing the findings obtained from observations of Mobile JKN application users in Mataram City. Further explanation of the research results is as follows:

1) The Influence of Service Quality on the Brand Image of the JKN Mobile Application

Based on the results of multiple regression analysis, the Service Quality variable (X1) shows a positive and significant influence on Brand Image (M1). The regression coefficient is positive, the calculated t-value > t-table (α = 0.05), and the p-value < 0.05. This indicates that the better the service quality perceived by users, the more positive the brand image formed towards the Mobile JKN application.

These results indicate that JKN participants in Mataram City consider the service quality of the Mobile JKN application to be a key factor in shaping positive brand perceptions. Aspects within the SERVQUAL dimension, such as system reliability, service responsiveness, information certainty, empathy, and tangibles of the application, contribute to a stronger brand image. For example, the indicator with the highest score on this variable is "Features

in the application make accessing health services easier" (mean = 4.29), which significantly contributes to the formation of positive impressions of the application.

This finding aligns with the SERVQUAL Theory (Parasuraman et al., 1988), which states that perceived service quality will influence consumer perceptions of a brand as a whole. In this context, high service quality increases perceived value, which then strengthens brand image. Kotler & Keller (2016) also emphasized that brand image is formed from consumer experiences interacting with a product/service, where service quality is one of the main sources of positive experiences.

The results of this study are consistent with those of Junaidi et al. (2020) and Lay & Marvianta (2022), which found that positive experiences with service quality significantly impact brand image. Imtiaz et al.'s (2021) study on digital services also supports that speed, ease of access, and service security are dominant determinants of brand image.

The Mataram Branch Office of BPJS Kesehatan needs to maintain and improve the quality of its Mobile JKN service to maintain and strengthen its brand image. Improvements can be focused on indicators with relatively low scores, such as "The application can be accessed quickly and without interruption" (mean = 3.55), as technical issues can diminish positive brand perceptions.

2) The Influence of Service Quality on Brand Trust in the JKN Mobile Application

The results of the regression analysis show that Service Quality (X1) has a positive and significant effect on Brand Trust (M2). The regression coefficient is positive, the calculated t-value is greater than the t-table at a significance level of 5%, and the p-value is <0.05. This means that an increase in the service quality of the Mobile JKN application will be followed by an increase in participant trust in the brand.

These findings illustrate that perceived good service quality—as measured by ease of use, access speed, system reliability, information clarity, and customer service effectiveness—directly drives user trust in the Mobile JKN application. The indicator "This application performs stably" achieved the highest average score (4.15), indicating that performance stability is a key driver of user trust. Conversely, the indicator "This application meets my expectations" received the lowest score (3.73), indicating a persistent gap between expectations and service reality.

These results support Delgado-Ballester's (2004) view that consistent service quality will strengthen consumers' cognitive trust, namely the belief that the brand is capable of delivering performance as expected. Within the framework of brand trust, trust is shaped by perceptions of the brand's reliability, integrity, and goodwill (Chaudhuri & Holbrook, 2001). In the context of Mobile JKN, the higher the perceived service quality, the stronger the participants' belief that the application is safe, reliable, and worthy of being relied upon for their health needs.

This finding is consistent with research by Masruroh et al. (2024) and Masitoh & Kurniawati (2023), which states that e-service quality has a positive influence on brand trust, particularly in digital-based public services. Research by Sukandar et al. (2024) also shows that a good service experience plays a crucial role in building participant trust in digital health applications.

For Mobile JKN managers, increasing participant trust can be achieved through:

a)   Optimizing access speed to reduce complaints regarding slow systems.

b)   Fulfilling user expectations through developing features that are truly relevant to participants' health needs.

c)   Transparency of information so that users feel confident in the integrity of the service.

3). The Influence of the JKN Mobile Application Brand Image on Loyalty

The results of the regression analysis show that Brand Image (M1) has a positive and significant influence on Loyalty (Y). The regression coefficient is positive, t-count > t-table at a significance level of 5%, and p-value < 0.05. This means that the more positive the brand image of the Mobile JKN application in the eyes of participants, the higher their loyalty to continue using and recommending it.

The brand image formed from reputation, positive impression, clear identity, commitment to digital health services, and relevant features apparently encourages loyal behavior of participants. The indicator with the highest score on this variable is "This application reflects a strong commitment to digital health services" (mean = 4.05), which shows that the perception of BPJS commitment through Mobile JKN is an attraction that binds users. On the other hand, the indicator "This application has a good reputation in the community" obtained the lowest score (mean = 3.57), indicating that although the brand image is quite good, efforts to improve reputation for users are still needed.

These findings align with Keller's (1993) Customer-Based Brand Equity (CBBE) model, which explains that brand image influences loyalty through the formation of positive perceptions and emotional attachments. According to Sudarman et al. (2021), a strong brand image can increase satisfaction and foster sustainable customer loyalty. This loyalty encompasses not only behavioral loyalty but also attitudinal loyalty, which keeps users loyal despite the availability of alternatives.

These results are consistent with the findings of Jastine (2021) and Diallo et al. (2020), which assert that a positive brand image strengthens loyalty by increasing trust and satisfaction. A study on digital services (Imtiaz et al., 2021) also showed that positive perceptions of an app's image drive long-term usage intentions.

To further enhance the Mobile JKN brand image's ability to drive loyalty, BPJS Kesehatan needs to: Strengthen its public reputation through positive campaigns, user testimonials, and

publicizing program success stories. Highlight its commitment to secure, accessible, and relevant digital healthcare services tailored to participants' needs. Enhance the sense of differentiation from similar apps to strengthen its brand identity. With this strategy, brand image can become a key driver of JKN participant loyalty in Mataram City.

4). The Influence of JKN Mobile Application Brand Trust on Loyalty.

Based on the regression results, Brand Trust (M2) has a positive and significant effect on Loyalty (Y). The regression coefficient is positive, with the calculated t-value > t-table at a significance level of 5%, and the p-value < 0.05. This confirms that the higher the level of trust participants have in Mobile JKN, the greater their tendency to continue using it and recommend it to others.

Brand trust, built on confidence in data security, application performance stability, service integrity, and fulfillment of digital healthcare commitments, has been shown to be a significant driver of user loyalty. The indicator with the highest score was "This application performs consistently" (mean = 4.15), indicating that technical reliability is a key basis for trust, directly impacting loyalty. However, the indicator "This application meets my expectations" had the lowest score (mean = 3.73), indicating the need to improve service alignment with user expectations to strengthen trust and loyalty.

This finding is consistent with the brand trust theory proposed by Chaudhuri & Holbrook (2001), where trust formed from positive experiences will reduce perceived risk and increase user commitment. Within the brand relationship framework, trust becomes the foundation that binds the long-term relationship between consumers and brands, thus triggering attitudinal and behavioral loyalty.

4. Conclusion

This research is motivated by the need to understand how the Service Quality of the JKN Mobile application influences Participant Loyalty, both directly and through the mediating role of Brand Image and Brand Trust in Mataram City. The problem raised is the continued variation in participant perceptions of service quality, brand image, and level of trust, and how these factors are interconnected in shaping the loyalty of JKN Mobile application users.

5. References

Afni, C. A., & Roostika, R. R. (2024). Pengaruh aktivitas pemasaran media sosial, kepercayaan merek dan persepsi nilai terhadap niat beli makeup lokal. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*.

Angeline, G. (2023). The influence of brand experience and perception quality on brand loyalty mediated by brand trust (empirical study: Mixue consumers in Jakarta). *Asian Journal of Social and Humanities, 2*(03). https://doi.org/10.59888/ajosh.v2i03.150

Astuti, W. (2023). The influence of brand image, brand love, and brand trust on brand loyalty in local coffee shop brand names. *Journal Research of Social Science Economics and Management, 2*(12). https://doi.org/10.59141/jrssem.v2i12.512

Balaw, P., & Susan, M. (2022). The effect of brand image and brand trust on brand loyalty in Persib Bandung football club. *Jurnal Riset Bisnis Dan Manajemen, 15*(2). https://doi.org/10.23969/jrbm.v15i2.3984

Bae, B., & Kim, S. (2023). Effect of brand experiences on brand loyalty mediated by brand love: The moderated mediation role of brand trust. *Asia Pacific Journal of Marketing and Logistics*.

Bae, G., Lee, S., & Luan, B. K. (2023). The impact of ESG on brand trust and word of mouth in food and beverage companies: Focusing on Jeju Island tourists. *Sustainability*.

Bila, S., Firdausy, K., Maharani, D. D., Sakti, D. B., Info, A., & Kualitas, P. (2024). Pengaruh persepsi kualitas, brand trust, dan brand satisfaction terhadap repurchase intention pada UMKM di sektor pemasaran produk makanan. *Sanskara Manajemen Dan Bisnis*.

Bonfilio, S. (2022). How image and trust determine preference: The case of Kaskus, OLX, and Tokopedia. *Jurnal Ekonomi Perusahaan, 29*(1), 31–50. https://doi.org/10.46806/jep.v29i1.839

Bryan, N. (2023). Pengaruh brand competence, brand trust, brand experience, dan e-WOM terhadap brand loyalty dompet digital. *Jurnal Muara Ilmu Ekonomi Dan Bisnis, 7*(1), 17–29. https://doi.org/10.24912/jmieb.v7i1.22067

Cao, Y. (2023). ESG, brand trust, and brand loyalty. *Communications in Humanities Research*.

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.

Damayanti, L. (2023). Brand loyalty and halal awareness for halal beverage product among Gen Z. *Ultima Management Jurnal Ilmu Manajemen, 15*(2), 198–211. https://doi.org/10.31937/manajemen.v15i2.3314

Delgado-Ballester, E., Munuera-Alemán, J. L., & Yagüe-Guillén, M. J. (2003). Development and validation of a brand trust scale. *International Journal of Market Research, 45*(1), 35–53.

Diallo, M., Moulins, J., & Roux, É. (2020). Unpacking brand loyalty in retailing: A three-dimensional approach to customer–brand relationships. *International Journal of Retail & Distribution Management, 49*(2), 204–222. https://doi.org/10.1108/ijrdm-03-2020-0115

Dong, J. (2024). Social media and the electronics market: The role and challenges of influencer marketing for brand trust. *Frontiers in Business Economics and Management, 15*(2), 19–25. https://doi.org/10.54097/hgjbse55

Durianto, D., Sugiarto, & Sitinjak, T. (2001). *Strategi menaklukkan pasar melalui riset ekuitas dan perilaku merek*. Gramedia Pustaka Utama.

Erawati, D., Fadhilah, M., & Cahya, A. D. (2024). Determinan keputusan pembelian dan kepercayaan merek sebagai variabel mediasi (Determinants of purchasing decisions and brand trust as mediating variables). *Akuntansi Bisnis & Manajemen (ABM)*.

Ezra, S., Sasikirana, A., Rusdianto, R. Y., Info, A., Artikel, A. S., & Merek, K. (2023). Pengaruh brand trust dan brand image terhadap loyalitas pelanggan melalui kepuasan pelanggan sebagai variabel intervening produk White Diary. *JIIP - Jurnal Ilmiah Ilmu Pendidikan*.