

Minimum Adapter Perspective in Indonesia: The Roles of Perceived Product Quality and Health Consciousness in Forming Customer Brand Loyalty through Customer Satisfaction and Trust

Amelia Amelia*

Pelita Harapan University, Surabaya Campus

Nuri Purwanto

STIE PGRI Dewantara Jombang

Ronald Ronald

Pelita Harapan University, Surabaya Campus

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ABSTRACT

The Covid-19 pandemic entered Indonesia in early 2020 and has affected all aspects of human life especially consumption patterns. Since the Covid-19 pandemic, consumers and businesses have switched their transaction patterns from offline to online. To investigate consumers' brand loyalty, this study uses instant noodle consumers as the research subjects within the minimum adapters cluster in Indonesia. It investigates the effect of perceived product quality, health consciousness, customer satisfaction, customer trust, and perceived cost to reveal changes in customer brand loyalty. The sample includes 150 respondents. This study has eight hypotheses – seven of them are accepted, and one of them is rejected. This study contributes to the existing literature on brand loyalty and provides managerial implications for improving firms' relations with minimum adapters.

Keywords: Product Quality, Health Consciousness, Customer Satisfaction, Brand Loyalt.

1. INTRODUCTION

Business competition is causing companies to provide various products and the best service to satisfy their customers (Ronald and Amelia, 2017). Also, the Covid-19 pandemic that has occurred since the end of 2019 and began to enter Indonesia in early 2020 until today has affected all aspects of human life. Many changes have occurred in society, starting from how people meet and clean themselves, and even people's consumption patterns have changed. Since the Covid-19 pandemic, people have begun changing their buying and selling transaction patterns from offline or direct purchases to online or digital transactions. Hartono et al. (2021) studied people's consumption patterns during the Covid-19 pandemic. There are 5 (five) consumer groups whose consumption patterns are affected by the COVID-19 pandemic. The characteristics are divided into 5 (five) clusters, namely (1) Rational, Health, and Social Consciousness Adapters, (2) Non-Panic, Young, and All-Around Adapters, (3) Wealthy, Young and Non-Price Sensitive Adapters, (4) Minimum Adapters, and (5) Thrifty, Health and Social Consciousness Adapters.

Hartono divides consumption patterns into 5 (five) based on the character of each of these clusters. Of these five clusters, there is 1 (one) cluster quite different from the others, that is Minimum Adapters. This cluster group tends not to be interested in implementing all the adaptation variables that other clusters tend to do in dealing with new normal conditions

during the covid-19 pandemic. Apart from that, this cluster has not experienced changes in lifestyle and shopping styles from offline to online. These differences are interesting because they will have high loyalty to 1 (one) store or shopping location that they are used to visit.

In this study, the focus of the discussion is on one cluster that is unique and different from other clusters, namely Minimum Adapters. This group is the most different among the others because it tends not to be interested in implementing adaptation variables like other clusters. According to Hartono et al. (2021), the majority of Minimum Adapters in Indonesia come from the lower economic class and are highly loyal to one store. This can happen because the minimum adapters are already too comfortable with the conditions experienced, so they tend to be reluctant to adapt to new conditions or products. A minimum adapter tends to allocate the funds they have for basic needs, so this will not affect the consumption style of a minimum adapter during the current pandemic. Another thing that stands out the most about minimum adapters is that they are not interested in changing shopping styles in today's times, such as changing transactions from offline to online.

The retail industry is one of the most developed sectors in Indonesia. The participants in the retail industry are also developed from the inside and outside the country (Amelia and Ronald, 2017). In this study, the type of product that consumers will use in the minimum cluster of adapters as part of the retail industry is instant noodles. In this study, instant noodles are a product that is compatible with the product used by minimum adapters because instant noodles consumption during the pandemic tends to be unaffected. Instant noodles are an interesting product for minimum consumption of adapters because it is a fast food product that can be consumed quickly, and the price offered is relatively affordable for all levels of society. In addition, instant noodles are also in great demand among people. In this study the focus of this research will be to examine the consumption of instant noodles by people who are classified as minimum adapters. Instant noodles product is a brand with high satisfaction and trust from consumers. Apart from that, this study will also discuss health consciousness because people also know the health effects of consuming too much or too often instant noodles. Therefore, with the many health issues arising from excessive consumption of instant noodles, this research will become more interesting when analyzed regarding the effect of health awareness on brand loyalty to instant noodles through consumer satisfaction.

2. LITERATURE REVIEW AND HYPOTHESES

2.1 Customer Brand Loyalty

Brand loyalty measures how strongly consumers are "bound" to a particular brand (Tjiptono, 2011: 110). Meanwhile, according to Shandi (2011:33), brand loyalty is a positive attitude a consumer shows towards a brand consistently, which is strongly influenced by product attributes. Brand loyalty is a condition where consumers have a positive attitude towards the brand, have a commitment to the brand, and have a tendency to continue their purchases in the future (Rizan et al. 2012: 2).

According to Sadat (2009: 170), only loyalty makes consumers buy certain brands and not want to switch to other brands, even though this condition is difficult to realize because many advertising messages bombard them all the time. According to So et al. (in Rahmawati and Sanaji, 2015: 252), brand loyalty is formed because of the main role of consumer experience when consuming services from the company.

2.2 Customer Satisfaction

According to Zeithaml, Bitner, and Dwayne (2009, p.104), *consumer satisfaction* is a consumer's assessment of a product or service in terms of assessing whether the product or service has met the needs and expectations of consumers. Johnston (2005, p.211) also

concludes that consumer satisfaction is the perception of the consumer that his expectations have been exceeded or met.

From these statements, we can make the hypothesis that:

H₁: Customer Satisfaction has a positive effect on Customer Brand Loyalty

2.3 Customer Trust

Understanding trust, according to Mowen and Minor (2008:312), describes that "trust is all knowledge possessed by consumers and all conclusions made by consumers about objects, attributes, and benefits." Lau and Lee (1999:344) state that brand trust is a consumer's desire to rely on a brand with the risks faced because expectations of the brand will lead to positive results. Meanwhile, according to Rahmawati and Sanaji (2015), consumer confidence arises from repeated perceptions and positive consumer learning and experiences. From these statements, we can conclude hypotheses as follows:

H₂: Customer Trust has a positive effect on Customer Brand Loyalty

H₄: Customer Trust has a positive effect on Customer Satisfaction

2.4 Perceived Cost

Perceived costs are all costs imposed on consumers in the company's production and services (Eftekhari, 2015), including monetary and non-monetary prices (Linansya, 2021). Perceived costs include the money sacrificed, time costs, search costs, labor, and psychic costs (Wang & Chen, 2016). From a consumer's perspective, perceived prices are more meaningful than monetary prices (Bei & Chiao, 2001). The monetary price is the actual price of a product (Linansya, 2021), while the perceived price is the price codified by consumers (Li, 2017). Consumers tend to interpret prices through subjective perceptions and transfer them as "expensive" or "cheap" concepts in their memory. Thus, the perceived price is not the actual monetary price of a product (Kashyap & Bojanic, 2000). Thus, the following hypothesis is proposed:

H₃: Perceived Cost has a positive effect on Customer Brand Loyalty

2.5 Perceived Product Quality

Perceived Quality or impression quality can be defined as the consumer's perception of the quality or superiority of a product or Service in connection with the expected intent. So the impression of Quality is different from various concepts that are almost the same (Aaker, 2009), such as, Actual or objective Quality (actual or objective Quality), which is an extension to a part of the product or Service that provides better Service, Product-based Quality (Quality of product content), namely the characteristics and quantity of elements, parts, or services included, Manufacturing Quality (Quality of the manufacturing process), namely Conformity to specifications, the final result is "without defects" (zero defects). Meanwhile, Perceived Product Quality or the impression of product quality (Aaker, 2009) is influenced by several factors or dimensions, namely, Performance involving various key operational characteristics of the product, Product characteristics, namely secondary elements of the product or additional parts of the product, so that a critical differentiator when two products appear identical, product characteristics will show that the company understands the needs of users of the product, Conformity with specifications, meaning that there are no defective products, so it is an assessment of the Quality of the manufacturing process, Reliability, is the consistency of product performance from one purchase to the next purchase and the presentation of time that the product has to function as it should, Durability, which reflects the economic life of a particular product, Service, which reflects the company's ability to provide services in connection with the product, The final result (Fit & Finish),

which shows when the product quality appears or feels. The assumption is that if the company does not usually produce products with good final results, then these products may not have other, more important quality attributes. Thus, the following hypothesis is proposed:

- H₅: Perceived Product Quality has a positive effect on Customer Satisfaction***
- H₇: Perceived Product Quality has a positive effect on Customer Trust***

2.6 Health Consciousness

Kraft & Goodell (in Hong, 2009) say that health awareness is oriented towards a healthy lifestyle. Another opinion was expressed by Gould (in Hong, 2009), who said that health awareness is solely considered a person's psychological or mental status, including health awareness, health self-awareness, health involvement, and self-monitoring of one's health. So, it can be concluded that health awareness is an individual's assessment of his health and the involvement of individuals in maintaining their health, such as living a healthy lifestyle and seeking and using health information. Thus, the following hypothesis is proposed:

- H₆: Health Consciousness has a positive effect on Customer Satisfaction***
- H₈: Health Consciousness has a positive effect on Customer Trust***

3. RESEARCH ISSUE AND METHODOLOGY

3.1 Research Issue

This research is causal research, where causal research is a study that looks for the presence or absence of a relationship or influence of the variables of a study between the independent variables and the dependent variable (Sugiyono, 2016). This research is also used to develop existing research models and to test the research hypotheses that have been determined based on the literature review to answer the problems defined in the previous chapter. The research method used in this research is descriptive quantitative because the implementation includes data, analysis, and interpretation of the meaning of the data obtained.

The testing method in this study uses the help of Statistical Product and Service Solutions (SPSS) software to analyze the data. The research model used is expected to be able to explain the relationship between variables in order to understand the factors that influence Customer Brand Loyalty to Instant noodle consumers in the minimum adapters cluster in Indonesia, as well as make an implication whose results will approach the requirements of measurement that will be described through a research design. The research model used in this study is:

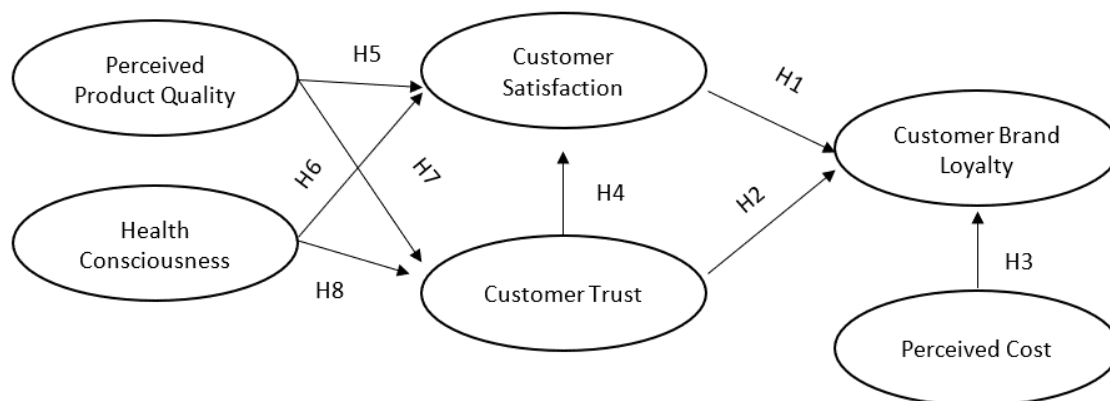


Figure 1. Research Model
Source: Analysis, 2022

4. FINDING AND DISCUSSION

4.1. Findings

This study used Multiple Regression using SPSS version 22.0 in testing the variables. The statistical analysis tool used to answer the problem formulation of this research is SPSS.

4.1.1. Validity Test Result, Mean and Standard Deviation

Based on the test of the data validity from Table 4.1, it is proven that all indicators used to estimate each variable are valid since the value of the factor loading for every question is more than 0.361 (critical r). The data that was used in this validity test is from 150 respondents.

Variabel	Questionaire	Corrected Item-Total Correlation	r _{tabel}	Validity
<i>Brand Loyalty</i> (BL)	Q1	0,614	0,361	Valid
	Q2	0,407		Valid
	Q3	0,556		Valid
<i>Customer Satisfaction</i> (CS)	Q4	0,589		Valid
	Q5	0,488		Valid
	Q6	0,673		Valid
<i>Customer Trust</i> (CT)	Q7	0,569		Valid
	Q8	0,569		Valid
	Q9	0,401		Valid
<i>Perceived Cost</i> (PC)	Q10	0,507		Valid
	Q11	0,504		Valid
	Q12	0,540		Valid
<i>Perceived Product Quality</i> (PQ)	Q13	0,712		Valid
	Q14	0,553		Valid
	Q15	0,706		Valid
<i>Health Consciousness</i> (HC)	Q16	0,539		Valid
	Q17	0,503		Valid
	Q18	0,430		Valid

4.1.2 Reliability Test

The results of the reliability test are as follows:

Table 4.2 Reliability Test

Variabel	Cronbach's Alpha	Reliability Cronbach's Alpha	N of items	Ket
<i>Brand Loyalty</i>	0,701	0,600	3	Reliabel
<i>Customer Satisfaction</i>	0,752		3	Reliabel
<i>Customer Trust</i>	0,693		3	Reliabel
<i>Perceived Cost</i>	0,699		3	Reliabel
<i>Perceived Product Quality</i>	0,805		3	Reliabel
<i>Health Consciousness</i>	0,675		3	Reliabel

Source: own calculation, 2022

From table 4.2, it is proven that all the regressions have the Cronbach Alpha value that is higher than 0.6. Therefore, it can be concluded that the statements that develop the variables are consistent/reliable and can be used for further analysis. The data that was used in this reliability test is from 150 respondents.

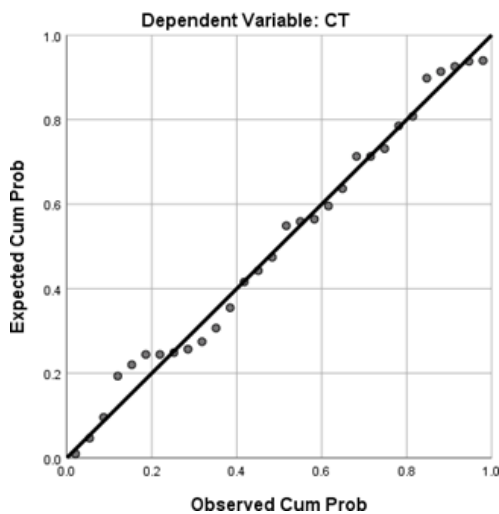
4.1.3 Normality Test

The results below show the p-plot of the normality test. Based on Figure 2 it can be seen that the variable has a normal distribution. This can be shown by the data not far from the diagonal line. The data that was used in this normality test is from 150 respondents.

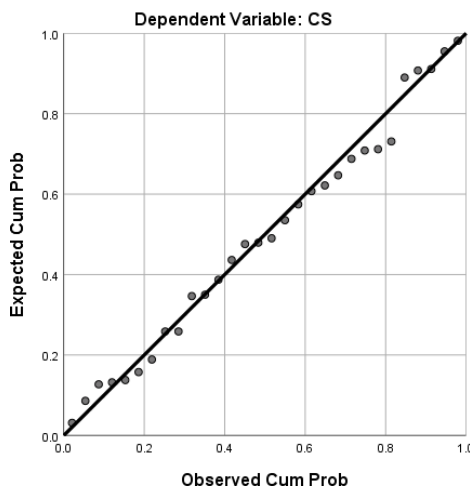
Table 4.3 Normality test

Model	P-P Plot
PQ and HC → CT	Follow the diagonal line
PQ, HC, and CT → CS	
CT, CS, and PC → BL	

Normal P-P Plot of Regression Standardized Residual



Normal P-P Plot of Regression Standardized Residual



Normal P-P Plot of Regression Standardized Residual

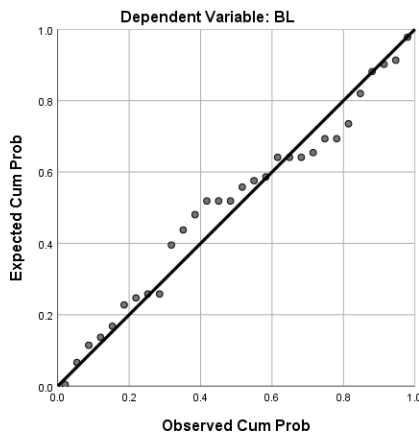


Figure 2 P-Plot Normality Test
Source: own calculation, 2022

4.1.4 Heteroskedasticity Test

The results below show the scatterplot of the heteroskedasticity test. Based on Figure 3, it can be seen that the results of the analysis of the heteroskedasticity test can be seen in the graph where the basis of the analysis is if there is no clear pattern, and the points spread above and below number 0 on the Y axis, it can be concluded that there is no heteroskedasticity. The data that was used in this heteroskedasticity test is from 150 respondents.

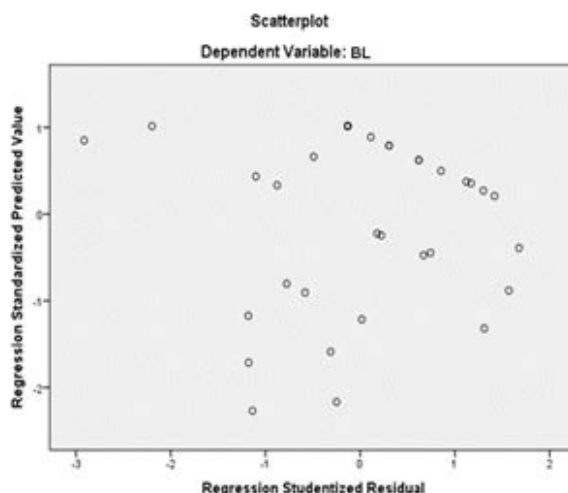


Figure 3 Scatterplot for heteroskedasticity test
Source: own calculation, 2022

4.1.5 Multicollinearity Test

From Table 4.3, it can be seen that there is no correlation among the independent variable since the tolerance value is higher than 0.1 and the VIF value is less than 10. The data that was used in this multicollinearity test is from 150 respondents.

Table 4.3 Multicollinearity Test

Variabel	VIF
Customer Satisfaction	3,092
Customer Trust	4,579
Perceived Cost	2,207
Perceived Product Quality	2,103
Health Consciousness	3,012

Source: own calculation, 2022

4.1.6 Results of Multiple Regression

From Table 4.4, the regression equation can be written as follows:

Model 1:

$$CT = b_1. PQ + b_2. HC$$

$$CT = 0,248. PQ + 0,736. HC$$

Model 2:

$$CS = b_3. CT + b_4. PQ + b_5. HC$$

$$CS = 0,618. CT + 0,178. PQ + 0.219. HC$$

Model 3:

$$BL = b_6. CT + b_7. CS + b_8. PC$$

$$BL = 0,394. CT + 0,391. CS + 0.216. PC$$

Based on Table 4.4, all the independent variables have a positive influence on the dependent variable. Health consciousness has the greatest regression compared to other variables influencing Customer Trust, which is 0.736. Meanwhile, Perceived Product Quality has the smallest influence on Customer Trust, which is 0.248. Customer Trust has the greatest regression over all variables influencing Customer Satisfaction, which is 0.618. Perceived Product Quality has the smallest influence on Customer Satisfaction, which is 0.178. Customer Trust has the greatest regression compared to other variables influencing Customer Brand Loyalty, which is 0.394. Meanwhile, Perceived Cost's smallest influence on Customer Brand Loyalty is 0.216. The data used in this multiple regression test is from 150 respondents.

Table 4.5 Multiple Regression

Regression	Standardized Coefficients Beta
PQ → CT	0.248
HC → CT	0.736
CT → CS	0.618
PQ → CS	0.178
HC → CS	0.219
CT → BL	0.394
CS → BL	0.391
PC → BL	0.216

Source: own calculation, 2022

4.1.7 F-Test

The data used in this *F*-test is for hypothesis testing from 150 respondents. Based on the SPSS calculation, the significance of the *F*-test value in model 1 is 0.000; this means H₀ is rejected, so it can be concluded that Perceived Product Quality and Health Consciousness influence Customer Trust. This means that the hypothesis that Perceived Product Quality and Health Consciousness influence Customer Trust is accepted. The result of SPSS's calculation also shows that the significance of the *F*-test value in model 2 is 0.000. That means the H₀ is rejected, so it can be concluded that Perceived Product Quality, Health Consciousness, and Customer Trust influence Customer Satisfaction. This means that the hypothesis that Perceived Product Quality, Health Consciousness, and Customer Trust influence Customer Satisfaction is accepted. The result of SPSS's calculation also shows that the significance of the *F*-test value in model 3 is 0.000. That means the H₀ is rejected, so it can be concluded that Customer Trust, Customer Satisfaction, and Perceived Cost influence Customer Brand Loyalty. This means the hypothesis that Customer Trust, Customer Satisfaction, and Perceived Cost influence Customer Brand Loyalty is accepted.

4.1.8 T-Test

The *T*-test was used to determine whether the independent variables of Perceived Product Quality, Health Consciousness, Customer Trust, and Customer Satisfaction partially (independently) have a significant influence on Customer Brand Loyalty. If the value of the *T*-test is below 0.05, it can be stated that the variable is significantly influenced by the

independent variable. The data used for this *T*-test is for hypothesis testing from 150 respondents.

From Table 4.6, it can be explained that the variables of terminal value and instrumental value have a positive and significant influence on fashion consciousness. The result in Table 4.6 also shows that terminal value, instrumental value, and fashion consciousness have a positive and significant influence on behavioral intention. This means that all five hypotheses were accepted.

Table 4.6 Result of *T*-Test

Model	Variabel	Sig.	Sig. acceptance	Ket
PQ dan HC → CT	PQ	0,022	0,050	Hipotesis accepted
	HC	0,000		Hipotesis accepted
PQ, HC, dan CT → CS	CT	0,000		Hipotesis accepted
	PQ	0,050		Hipotesis accepted
	HC	0,115		Hipotesis rejected
CT, CS, dan PC → BL	CT	0,013		Hipotesis accepted
	CS	0,024		Hipotesis accepted
	PC	0,047		Hipotesis accepted

Source: own calculation, 2022

4.2 Discussion

The result of this study shows that the following variables, Perceived Product Quality, and Health Consciousness value have a positive and significant effect on Customer Trust. Perceived Product Quality and Customer Trust also have positive and significant effects on Customer Satisfaction. Customer Trust, Customer Satisfaction, and Perceived Cost value have a positive and significant effect on Customer Brand Loyalty. However, Health Consciousness has a positive but insignificant effect on Customer Satisfaction. This study proves that the minimum adapter does not experience changes in lifestyle, especially in the diet that consumes instant noodles. Although they fully understand the health problems, this does not affect their diet. This can be seen in customer satisfaction and customer trust, which have significant values and still have a positive effect on customer brand loyalty during the COVID-19 pandemic. This differs from the other four clusters, whose life behavior is very different due to the pandemic. Finally, the conclusion is that from 8 proposed hypotheses, seven hypotheses are accepted, and 1 hypothesis is rejected.

Health Consciousness has a positive but insignificant effect because instant noodle product provides all the information about the composition and the risks if consumed in excess, which is the same as other instant products such as canned food and other fast food.

Also, from the results of the research that has been done, it can be seen that the biggest influence in creating Customer Brand Loyalty is Customer Trust. This is because the value felt by customers when buying instant noodles is important. This will be increasingly felt by consumers who have been consuming instant noodles for a long time. This causes Customer Trust to be the variable that most influences Customer Brand Loyalty compared to other variables due to the Trust offered when consuming instant noodles. Customer Trust indicator is very important and affects Customer Brand Loyalty. One indicator of Customer Trust is that Indomie is a brand with a positive image in the eyes of the public, where this indicator gets the highest results among other indicators, so it is important to pay attention to this. The company needs to always create a positive image of this instant noodle product by using advertisements, they can show that this instant noodle is very clean, and they keep on doing health quality control and show that in the advertisement. This will greatly increase the customer's loyalty to making purchases.

Customer Satisfaction is the second most important variable for Customer Brand Loyalty. This is because when consumers buy instant noodles and are satisfied with the instant noodles' quality, this can increase the Customer Brand Loyalty of the instant noodles consumers. One indicator of Customer Satisfaction is I am satisfied with the quality of products from Indomie, where this indicator gets the highest results among other indicators, so it is important to pay attention to this. For this reason, this indicator needs to keep strict quality control where the worker and the machine that makes the instant noodle is always watched closely by the supervisor to get only the best result.

The third variable that has a positive and significant effect on Customer Brand Loyalty is Perceived Cost. Perceived Cost indicator is very important and affects the Customer Brand Loyalty. One indicator of instrumental value is that I feel that the cost I spend to get Indomie is commensurate with the quality of the product, where this indicator gets the highest results among other indicators, so it is important to pay attention to this. For this reason, this indicator needs to be developed by providing creative promotions for the latest products and creating a loyalty program where loyal users of this instant noodle product can get additional discount bonuses by buying more products.

5. CONCLUSION

Managerial implications of this finding can be done based on the theory that has been developed as follows:

First, the results of this study can be used as material for consideration of how Customer Trust can affect Customer Brand Loyalty. Such as maintaining a positive image toward the instant noodle product by using the advertisement.

Second, the results of this study can be used as material for consideration of how Customer Satisfaction can affect Customer Brand Loyalty. Such as maintaining strict quality control to get only the best result for the product to keep the consumer satisfied.

Third, the results of this study can be used as material for consideration of how Perceived Cost can affect Customer Brand Loyalty, such as providing creative promotions on the latest product and creating a loyalty program for the instant noodle product.

Fourth, the identification of various obstacles/problems faced so far can be used as a reference for improvement and improvement of product performance in the future.

Fifth, it can be used as a comparison so that various advantages and disadvantages can be identified so that improvements and business development can be carried out.

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