

# The Influence Of Brand Experience And Brand Image On Brand Loyalty With Brand Trust As A Mediation Variable (Case Study Of FCL Modest In Pekanbaru City)

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## Abstract

*Famys Circle Label (FCL) is a modest fashion brand that offers thousands of articles from well-known local modest brands in Indonesia and is the only brand in Pekanbaru, giving it a strong competitive edge in the modest fashion market due to its ability to attract a variety of customer groups with diverse tastes and fashion styles. This study aims to examine the effect of brand experience and brand image on brand loyalty, with brand trust as a mediating variable. The research uses a quantitative method with a descriptive approach to illustrate the characteristics of a group, such as the characteristics of users or products, estimate product users' characteristics, and understand users' perceptions of a product. The study uses non-probability sampling, with 384 respondents who are FCL consumers. The data was processed and analyzed using Structural Equation Modeling (SEM) with SmartPLS3 software. The study results show a partial positive and significant effect of brand experience and brand image on brand loyalty and brand trust. Simultaneous testing also showed the same results, where the independent variables had a positive and significant effect on the dependent variable, brand loyalty, mediated by the intervening variable brand trust among FCL consumers in Pekanbaru City.*

**Keywords:** Brand experience, brand image, brand trust and brand loyalty.

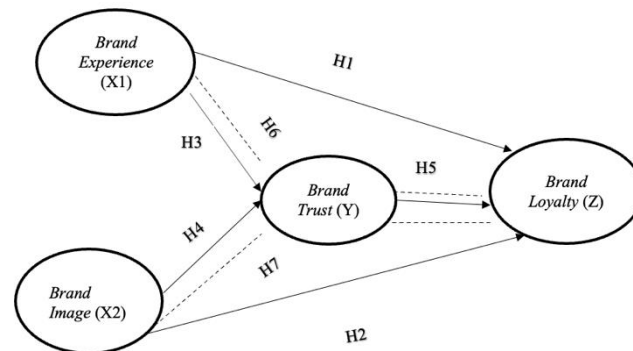
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## I. INTRODUCTION

Famys Circle Label (FCL) is a modest fashion brand that offers thousands of items from top local brands in Indonesia. By providing a wide range of clothing, FCL gives customers more choices. As the only brand in Pekanbaru offering this variety, it holds a strong competitive advantage. FCL stands out in the modest fashion market by appealing to a broad range of customers with different fashion preferences through its diverse product offerings. The author obtained valid information regarding a decline in sales during the third quarter of 2023. This sales drop was confirmed by comparing the figures with the same quarter in the previous year. The information was gathered through an interview with the store manager, who reported a significant decrease compared to the same period the year before. Based on the interview results, the author identified a decline in customer loyalty at FCL, indicating a downward trend, as shown in the FCL sales graph from 2022 to 2024. The pinnacle of brand competition in the industry is customer loyalty. The key to business success today is interaction with consumers. This can be achieved by maintaining a reciprocal relationship between the company and its customers. [1]. However, research emphasizes the significance of data mining. Brand experience encompasses the sensations, feelings, understanding, and reactions experienced by customers as a result of their engagement with the brand [2].

According to Han (2018) [3] in (Hwang, 2021) [4], loyal customers tend to purchase more products, attract new customers, contribute to a positive brand image, share positive word-of-mouth, and are less likely to be swayed by competitors' offers. FCL has received reviews from over 300 customers, and below are some of their feedback. According to the star ratings on Google Maps, FCL has an average score of 5.0, indicating that the brand experience at FCL is highly positive and satisfying for its customers. Brand image pertains to the perceptions and beliefs that consumers hold, reflecting the associations they retain in their memory [5]. Brand image is a representation of consumers' beliefs about a brand, reflecting the external quality of a product or service while also fulfilling consumers' social and psychological needs [6]. Brand trust is also a measure of whether a brand can fulfill the desires and expectations of its consumers [7]. Many previous

studies have looked into how brand experience and brand image affect customer loyalty, with brand trust acting as a mediating factor. This interest led the author to investigate these variables further. Data for this research was gathered from relevant theories, as well as both secondary and primary sources through interviews and questionnaires. Several studies have examined the relationship between brand experience and brand image on brand loyalty, mediated by brand trust, indicating a significant research gap. This research will focus on the case of Famys Circle Label in Pekanbaru and will not include other cities. The fashion industry is rapidly evolving, including the growth of modest fashion. The demand for modest fashion is increasing, with trends in Indonesia reflecting a style that upholds values of modesty, elegance, and comfort in dressing.



**Fig 1.** Research Framework

Based on the theoretical framework and the objectives of this study, the researcher proposes the following hypotheses:

H1: Brand Experience (X1) has a positive influence on Brand Loyalty (Z).

H2: Brand Image (X2) has a positive influence on Brand Loyalty (Z).

H3: Brand Experience (X1) has a positive and significant influence on Brand Trust (Y).

H4: Brand Image (X2) has a positive and significant influence on Brand Trust (Y).

H5: Brand Trust (Y) has a positive and significant influence on Brand Loyalty (Z).

H6: Brand Experience (X1) has a positive and significant influence on Brand Loyalty (Z) through Brand Trust (Y).

H7: Brand Image (X2) has a positive and significant influence on Brand Loyalty (Z) through Brand Trust (Y).

## II. METHODS

In summary, this research is classified as a descriptive study. Descriptive studies outline the characteristics of a group, including user or product traits, estimate user characteristics for a product, and assess user perceptions of that product. The population for this study consists of FCL customers in Pekanbaru, with a sample size of 384 respondents determined using the Bernoulli formula. Data was collected by distributing a questionnaire to participants via Google Forms. The questionnaire consisted of 26 questions and 2 screening questions, using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Additionally, the questionnaire gathered respondent profile information, including name, gender, age, membership duration, and income. The collected data were analyzed using Structural Equation Modelling (SEM) with the Partial Least Squares (PLS) method. The SEM PLS analysis was carried out in two main phases: Outer Model Testing and Inner Model Testing.

Outer Model Testing evaluates the validity and reliability of the questionnaire items, focusing on convergent validity (indicated by loading factor values between 0.5 and 0.6), construct validity (assessed with an Average Variance Extracted (AVE) value greater than 0.5), discriminant validity (evaluated through cross-loading values), and composite reliability (measured by reliability values above 0.7). Inner Model Testing, or structural model testing, involves several steps, including assessing the coefficient of determination, evaluating hypotheses for direct effects, and testing hypotheses for mediation effects. Hypothesis testing for direct effects involves checking whether the t-statistic exceeds 1.96 and if the

p-value is significant at the 5% level. The acceptance criteria for the hypotheses are as follows: H1 is accepted and H0 is rejected if the t-statistic exceeds 1.96 and/or if the p-value is below 0.05. Mediation effects are tested using SEM-PLS.

### III. RESULT AND DISCUSSION

#### *Descriptive Statistic*

The results of the descriptive analysis indicate that the respondents in this study are predominantly customers aged 19-28 years, accounting for 222 respondents or 57.81%. Next, the age group of 29-38 years includes 105 respondents, representing 27.34%. There are 37 respondents under the age of 18, which is equivalent to 9.64%, while the group of respondents over 39 years old is the smallest, totaling 20 respondents or 5.21%. According to the analyzed questionnaire results, the distribution of FCL customers who are registered members indicates that most customers registered in 2022, with a total of 159 respondents, representing 26.04%. The smallest group consists of respondents registered in 2023, amounting to 100 respondents or 26.04%. In 2024, there were 125 respondents, which corresponds to 32.55%. According to the analyzed questionnaire results, the frequency distribution of FCL customers registered as members shows that most belong to the "other" category, including housewives and other unspecified professions, totaling 151 respondents or 39.32%.

Next, there are 91 respondents who are students, representing 23.70%. The self-employed group consists of 71 respondents, accounting for 18.49%. There are also 51 respondents who are private employees, making up 13.28%. Finally, the smallest group in this study includes civil servants or employees of state-owned enterprises, totaling 20 respondents or 5.21%. Based on the analysis of the questionnaire results, the frequency distribution of FCL customers registered as members shows that most belong to the income range of Rp. 4,000,001 to Rp. 6,000,000, comprising 40.63% or 156 respondents. Following this, there are 89 customers with an income above Rp. 8,000,000, accounting for 23.18%. Members with incomes ranging from Rp. 6,000,001 to Rp. 8,000,000 total 76 respondents, or 19.79%. Meanwhile, customers with incomes between Rp. 2,000,001 and Rp. 4,000,000 number 43 respondents, representing 11.20%. The smallest group consists of those earning less than Rp. 2,000,000, totaling 20 respondents or 5.21%.

#### *SEM Analysis-Outer Model Measurement*

In this quantitative research, the confounding variable (Z) is analyzed using Structural Equation Modelling (SEM) through SmartPLS, which will be validated through convergent and discriminant validity. Convergent validity is considered valid when the standardized loading and Average Variance Extracted (AVE) are equal to or greater than 0.5, while discriminant validity is valid if all standardized loading values of the indicators exceed the cross-loading values of other constructs [5].

**Table 1.** Results of Convergent Validity

	Brand Experience	Brand Image	Brand Trust	Brand Loyalty	Detail
BE.1	0,869				Valid
BE.2	0,783				Valid
BE.3	0,810				Valid
BE.4	0,733				Valid
BE.5	0,752				Valid
BE.6	0,821				Valid
BE.7	0,827				Valid
BE.8	0,794				Valid
BE.9	0,759				Valid
BE.10	0,781				Valid
BE.11	0,807				Valid
BE.12	0,813				Valid
BI.1		0,802			Valid
BI.2		0,852			Valid
BI.3		0,810			Valid

BI.4		0,840			Valid
BI.5		0,786			Valid
BI.6		0,773			Valid
BI.7		0,888			Valid
BT.1			0,762		Valid
BT.2			0,877		Valid
BT.3			0,836		Valid
BT.4			0,898		Valid
BL.1				0,821	Valid
BL.2				0,824	Valid
BL.3				0,858	Valid

Based on the data processing results with SmartPLS shown in the table above, most indicators for each variable in this study have loading factor values greater than 0.70. Indicators with loading factor values exceeding 0.70 demonstrate a high level of validity, indicating that they meet the criteria for convergent validity. The model indicates that the majority of the indicators exhibit strong convergent validity. In this study, discriminant validity is assessed using the Average Variance Extracted (AVE) metric. For validity to be established, the AVE value must exceed 0.50.

**Table 2.** Results of Discriminant Validity

	BE	BI	BT	BL
BE.1	0.745	0.438	0.382	0.525
BE.2	0.752	0.465	0.353	0.432
BE.3	0.784	0.466	0.366	0.412
BE.4	0.768	0.440	0.326	0.430
BE.5	0.807	0.497	0.348	0.498
BE.6	0.814	0.477	0.368	0.456
BE.7	0.799	0.545	0.367	0.503
BE.8	0.813	0.539	0.436	0.551
BE.9	0.785	0.593	0.409	0.523
BE.10	0.788	0.556	0.387	0.523
BE.11	0.764	0.523	0.383	0.496
BE.12	0.736	0.414	0.290	0.394
BI.1	0.531	0.794	0.603	0.698
BI.2	0.446	0.780	0.383	0.486
BI.3	0.526	0.807	0.506	0.605
BI.4	0.490	0.779	0.369	0.505
BI.5	0.512	0.812	0.438	0.541
BI.6	0.516	0.835	0.424	0.552
BI.7	0.548	0.785	0.385	0.494
BT.1	0.408	0.460	0.794	0.531
BT.2	0.384	0.502	0.839	0.570
BT.3	0.371	0.421	0.819	0.510
BT.4	0.376	0.456	0.784	0.571
BL.1	0.600	0.581	0.500	0.831
BL.2	0.541	0.596	0.629	0.886
BL.3	0.466	0.649	0.614	0.871

The results of the cross-loading in Table 2 indicate that the correlation values between constructs and their respective indicators are predominantly higher than the correlation values with other constructs. This suggests that most constructs or latent variables exhibit high discriminant validity, as the indicators within the construct block are greater than those in other blocks. In other words, the variables demonstrate high reliability. The SEM analysis conducted with SmartPLS will assess reliability using Cronbach's alpha and composite reliability. Construct reliability is considered valid when both the Cronbach's alpha and composite reliability values are 0.7 or higher. Additionally, the criteria for testing reliability in this quantitative study include evaluating the outer model not only through convergent validity and discriminant validity but also by examining the reliability of the constructs or latent variables, which is measured by composite reliability. A construct is declared reliable if the composite reliability has a value  $> 0.7$  and an AVE value  $> 0.5$ , then the construct is declared reliable [8]. The output from SmartPLS for the composite reliability values is presented in the table below:

**Table 3.** Results of Average Variance Extracted (AVE)

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
BE	0.941	0.943	0.949	0.608
BI	0.906	0.915	0.925	0.638
BT	0.824	0.826	0.884	0.655
BL	0.828	0.830	0.897	0.745

Based on data processing conducted by the author using SmartPLS, it shows that the Average Variance Extracted value for all constructs is  $> 0.50$ . In the research conducted, the Brand Experience construct value was 0.608, the Brand Image value was 0.638, the Brand Trust value was 0.655, and the final construct was Brand Loyalty at 0.745. The research did not reveal any issues with the tested model, as all constructs met the discriminant validity criteria, allowing them to be declared valid and proceed to the next test. To evaluate how consistent the indicators are in the reflective measurement model, composite reliability is employed. A high composite reliability value signifies a strong consistency among the indicators in measuring their respective latent constructs. A construct's composite reliability is considered satisfactory if the reliability value exceeds 0.7 [9]

**Table 4.** Results of Composite Reliability

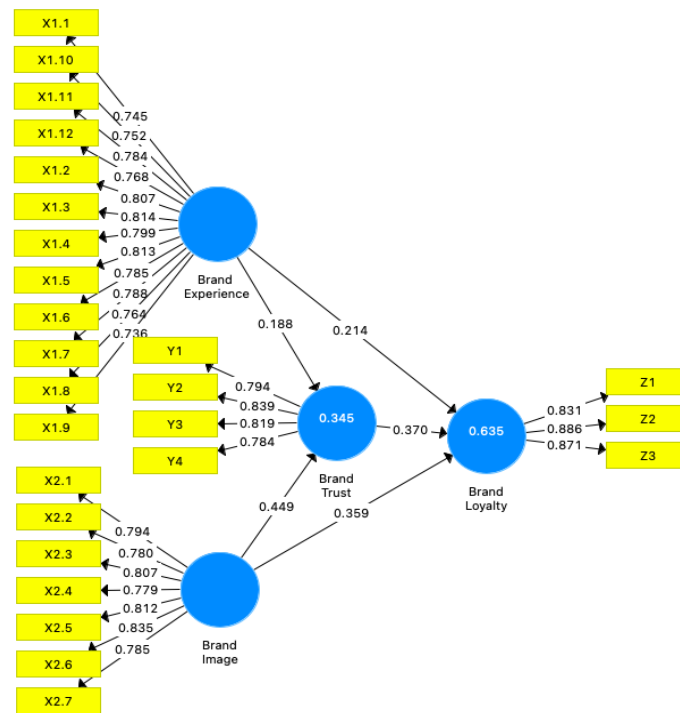
	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
BE	0.941	0.943	0.949	0.608
BI	0.906	0.915	0.925	0.638
BT	0.824	0.826	0.884	0.655
BL	0.828	0.830	0.897	0.745

Based on the data processing conducted by the author using SmartPLS, the Composite Reliability values for all constructs are  $> 0.70$ . In this study, the Brand Experience construct has a value of 0.949, the Brand Image value is 0.925, the Brand Trust value is 0.884, and the final construct, Brand Loyalty, is 0.897. The study indicates no issues with the tested model, as all constructs meet the criteria for good reliability, allowing it to proceed to the next test. A construct or variable is considered reliable if the Cronbach's alpha value is greater than 0.6. This value indicates that the indicators in the reflective measurement model have a high level of consistency, meaning that each indicator effectively measures the associated latent construct [9]

**Table 5.** Results of Cronbach's Alpha

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
BE	0.941	0.943	0.949	0.608
BI	0.906	0.915	0.925	0.638
BT	0.824	0.826	0.884	0.655
BL	0.828	0.830	0.897	0.745

Based on the data processing conducted by the author using SmartPLS, the Cronbach's Alpha values for all constructs are > 0.60. In the study, the constructed value for Brand Experience is 0.941, for Brand Image is 0.906, for Brand Trust is 0.824, and for Brand Loyalty is 0.828. The research did not reveal any issues with the tested model, as all constructs met the reliability criteria, indicating they are reliable and can proceed to the next test.



**Fig 2.** Result of PLS Algorithm Measurement Model

**Inner Model Measurement**

The R Square (R<sup>2</sup>) value, commonly referred to as the coefficient of determination, reflects how much of the variation in endogenous data can be explained by exogenous data. The R Square value ranges from 0 to 1, with values approaching 1 or 100% indicating a better model fit.

**Table 6.** Results R Square

	R Square	R Square Adjusted
Y	0.345	0.342
Z	0.635	0.632

Based on the data analysis conducted by the author using SmartPLS, the results indicate that the effect of the Brand Experience and Brand Image variables on Brand Trust is 0.345, or 34.5%, while 65.5% is attributed to other variables not examined in this study. Meanwhile, the Brand Loyalty variable is influenced by Brand Experience and Brand Image at a rate of 0.635, or 63.5%, with 36.5% being the effect of other variables not studied. The results demonstrate a strong relationship between the independent variables and both the dependent and intervening variables, allowing the research to effectively address the hypotheses. Hypothesis testing was conducted to determine the effects of each variable, using both partial and simultaneous tests as follows:

**Hypothesis Tes Result**

**Tabel 7.** Results Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
X1 -> Y	0.191	0.189	0.068	2.820	0.005
X1 -> Z	0.236	0.233	0.050	4.686	0.000
X2 -> Y	0.446	0.449	0.057	7.841	0.000
X2 -> Z	0.344	0.347	0.059	5.869	0.000
Y -> Z	0.366	0.365	0.061	6.014	0.000



Based on the data analysis conducted by the author using SmartPLS, the results indicate that the P Value for Brand Experience is  $0.005 < 0.05$  and the T Statistic is  $2.820 > 1.656$ , indicating a positive and significant effect of Brand Experience on Brand Trust. The P Value for Brand Experience is  $0.000 < 0.05$  and the T Statistic is  $4.686 > 1.656$ , confirming a positive and significant effect of Brand Experience on Brand Loyalty. Next, for the Brand Image variable, the P Value for Brand Image is  $0.000 < 0.05$  and the T Statistic is  $7.841 > 1.656$ , indicating a positive and significant effect of Brand Image on Brand Trust. The P Value for Brand Image is  $0.015 < 0.05$  and the T Statistic is  $5.869 > 1.656$ , demonstrating a positive and significant effect of Brand Image on Brand Loyalty. Finally, for the moderating variable affecting the independent variable, the results show that the P Value for Brand Trust is  $0.000 < 0.05$  and the T Statistic is  $6.014 > 1.656$ , indicating a positive and significant effect of Brand Trust on Brand Loyalty.

**Tabel 8.** Results of Spesific Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
X1 -> Y -> Z	0.070	0.070	0.029	2.417	0.016
X2 -> Y -> Z	0.163	0.163	0.033	4.886	0.000

Based on the data analysis conducted by the author using SmartPLS, the P Value for Brand Experience is  $0.016 < 0.05$  and the T Statistic is  $2.417 > 1.656$ , indicating a positive and significant effect of Brand Experience on Brand Loyalty, moderated by Brand Trust. Next, when testing the influence of Brand Image, the results show that the P Value for Brand Image is  $0.000 < 0.05$  and the T Statistic is  $4.886 > 1.656$ , indicating a positive and significant effect of Brand Image on Brand Loyalty, moderated by Brand Trust.

#### **The Influence of Brand Experience on Brand Loyalty**

The research results indicate that Hypothesis 1, which states a positive and significant relationship between Brand Experience and Brand Loyalty, is supported. The positive value indicates a direct correlation; as Brand Experience improves, customer loyalty to the FCL brand also strengthens. Enhancing Brand Experience can be achieved through four factors outlined in the study by J. Josko Brakus et al. (2009). First, the sensory dimension focuses on creating experiences by utilizing the senses, such as sight, hearing, touch, smell, and feelings. Second, the affective dimension enhances emotional connections to influence the consumer's mood, feelings, and emotions. Third, the behavioral dimension shapes experiences through physical interactions, attitudes, and lifestyle choices associated with the brand. Finally, the intellectual dimension engages consumers in thoughtful contemplation regarding the brand's presence [2]. According to Firmansyah (2019), brand loyalty is defined as the degree to which a customer retains a positive attitude towards a brand, intends to make future purchases, and shows attachment to it. Consequently, as a brand improves its various dimensions of brand experience, the stronger the brand loyalty that is developed [10].

#### **The Influence Brand Image on Brand Loyalty**

The research findings indicate that hypothesis 2, which posits a positive and significant influence of Brand Image on Brand Loyalty, is accepted. The positive value suggests a direct correlation: the better the development of Brand Image, the stronger the Brand Loyalty exhibited by customers towards Brand FCL. Brand image can be cultivated through the advantages a brand offers its customers. One such advantage is symbolic benefits, which represent a customer's expression towards a brand. Through symbolic benefits, customers appreciate the values of prestige, exclusivity, and uniqueness associated with a brand. This aligns with the study conducted by Khan et al. (2020), which states that when a customer pays significant attention to all elements of brand identity—including the name, logo, product packaging, marketing materials like brochures and advertisements, as well as the brand environment such as store design and location, and events organized by the brand—it influences the customer's consistent desire to continue purchasing the products offered by that brand [11].

#### **The Influence Brand Experience on Brand Trust**

The research findings indicate that hypothesis 3, which asserts a positive and significant influence of Brand Experience on Brand Trust, is accepted. The positive value suggests a direct correlation: the better the development of Brand Experience, the stronger the Brand Trust that customers have towards Brand FCL. Brand trust serves as a measure for consumers regarding whether a brand can satisfy their desires and expectations. As noted by (Yolanda & Keni, 2022), Brand Trust is the expectation that customers have

towards a brand. This expectation can be built through customers' shopping experiences with a particular brand. Brand Experience fosters these expectations through affection, attitudes, and customers' intellectual perspectives. Consequently, the higher the expectations, combined with memorable shopping experiences, the greater the trust in that brand [12].

#### **The Influence Brand Image on Brand Trust**

The research findings indicate that hypothesis 4, which states that there is a positive and significant influence of Brand Image on Brand Trust, is accepted. The positive value suggests a direct correlation: the better the development of Brand Image, the stronger the Brand Trust that customers have towards Brand FCL. Brand image refers to the perceptions and beliefs that are ingrained in consumers' minds, reflecting the associations retained in their memory (Philip Kotler et al., 2022). It plays a crucial role in influencing the relationship between trust and preference when a consumer chooses a product. Products with a good reputation tend to attract more attention from customers (Yolanda & Keni, 2022). Therefore, the better the brand image, the greater the trust customers will have in that brand [12].

#### **The Influence Brand Trust on Brand Loyalty**

The research findings indicate that hypothesis 5, which asserts a positive and significant influence of Brand Trust on Brand Loyalty, is accepted. The positive value suggests a direct correlation: the better the development of Brand Trust, the stronger the Brand Loyalty that customers have towards Brand FCL. This is in line with the research conducted by Philip Kotler et al. (2022), which states that Brand Trust is the motivation for individuals to rely on something, influenced by various factors such as competence, integrity, honesty, and morality [13]. Customer reliance on a brand indicates the likelihood of repeat purchases. According to Khan et al. (2021), loyal customers consistently make repeat purchases and use the products. These customers are more likely to recommend the products they use to others because they trust the brand. Providing recommendations willingly, without the company incurring costs such as endorsements from public figures, is considered one of the indicators of customer loyalty to a brand. This involves customers sharing their positive experiences with the brand with friends, family, colleagues, and others [14].

#### **The Influence Brand Experience on Brand Loyalty Mediated by Brand Trust**

The results of the study indicate that Hypothesis 6, which posits a positive and significant influence of Brand Experience on Brand Loyalty moderated by Brand Trust, is accepted. The positive value indicates a similar direction; as the formation of Brand Experience, moderated by Brand Trust, improves, customer Brand Loyalty toward FCL will also enhance. This research aligns with previous theories suggesting that fulfilling customer expectations through enjoyable shopping experiences and positive impressions affects their trust in a brand. The higher the level of customer trust in a brand, the greater the loyalty that develops. This is because loyalty emerges when customers trust a brand, fostering a sense of reliance and dependence on it. The variables studied demonstrate a strong relationship with one another, indicating that as Brand Experience improves, the effects will be felt on both Brand Loyalty and Brand Trust.

#### **The Influence Brand Image on Brand Loyalty Mediated by Brand Trust**

The results of the study indicate that Hypothesis 7, which asserts a positive and significant influence of Brand Image on Brand Loyalty moderated by Brand Trust, is accepted. The positive value suggests a similar direction; as the formation of Brand Image improves, customer Brand Loyalty toward FCL will also increase. Based on the calculations, the relationship among the three types of variables studied is considered strong. This strong relationship is established because a positive brand image enhances a customer's trust in a brand. Trust in a brand influences customer purchase retention for that brand. The more frequently customers shop, the more loyal they become.

## **IV. CONCLUSION**

Based on the research conducted by the author to investigate the influence of Brand Experience and Brand Image on Brand Loyalty, with Brand Trust serving as a mediating variable, the following conclusions were drawn: The study reveals that Brand Experience positively and significantly influences Brand Loyalty, showing that fulfilling customer shopping experiences fosters a positive attitude, future purchase intentions, and strong brand attachment. Similarly, Brand Image has a positive impact on Brand Loyalty, as customers'



attention to a brand's identity increases their commitment to repeat purchases. Additionally, Brand Experience enhances Brand Trust by creating memorable shopping experiences, while Brand Image strengthens trust by shaping customer preferences. Brand Trust also directly influences Brand Loyalty, encouraging repeat purchases. Furthermore, Brand Experience and Brand Image affect Brand Loyalty through Brand Trust, as trust built from positive experiences and a strong image fosters greater customer loyalty.

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