

The Effect of Brand Trust and Brand Equity on Telkomsel Card Brand Loyalty (Case Study on Telkomsel Card Users on Customers in the Barombong Area)

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Abstract

This study aims to determine and analyze the effect of brand trust and brand equity on Telkomsel card brand loyalty (a case study on Telkomsel card users in customers in the Barombong area. The data collection technique used in this study is a survey technique by distributing questionnaires and studies). documentation. The population and sample used in this study were 100 respondents. The data analysis technique used was multiple linear regression analysis which was processed using SPSS version 28 software. *The results of the study show that based on the t-test that has been carried out on the brand trust variable (X1) on brand loyalty (Y), the value of tcount > ttable or 2.585 > 1.660, with a significant value is 0.011 < 0.05. Based on the results of the t-test of the brand equity variable (X2) on brand loyalty (Y), the value of tcount > ttable or 2.173 > 1.660, with a significant value is 0.032 < 0.05. The conclusion of this study shows that the variables of brand trust and brand equity have a positive and significant effect on Telkomsel card brand loyalty to customers in the Barombong area.*

1. INTRODUCTION

In today's modern and digital era, fast and precise information is needed by the community to be able to make *business decisions*, especially for urban communities (Darma, 2019). Rapid technological advances and high levels of competition demand that every company today must be creative and innovative (Juzer and Darma, 2019) so as to produce superior products that are able to compete and satisfy customers (Nayaka and Darma, 2020).

One of the business fields that is increasingly developing today is the telecommunications service provider business. This is evidenced by the presence of new technology that has the quality of telecommunication networks, especially in terms of data rates (Utomo and Darma, 2020). Mobile communication system technology is increasingly developing from the first generation to the next, namely 4G or LTE technology (Dewi and Darma, 2019). 4G is a development of previous technologies, namely UMTS (3G) and HSPA (3.5G).

One of the telecommunications operators, namely Telkomsel, Telkomsel is the

first GSM cellular telecommunications operator in Indonesia with postpaid kartuHALO services which was launched on May 26, 1995. Telkomsel claims to be the largest cellular telecommunications operator in Indonesia. Telkomsel as a company in the cellular telecommunications industry engaged in telecommunication services which has four mainstay products, namely Simpati, Kartu As, Kartu Halo and the latest is Loop. One of the very well-known prime companies is PT Telekomunikasi Seluler, Telkomsel itself is a company with a brand that is widely trusted in Indonesia and has a variety of products, ranging from Telkom Flash, Speedy, and telephone cards such as prepaid Halo cards, then there are Sympathy and and aces.

In Indonesia, there are many companies engaged in telecommunications such as Telkomsel, XL, Indosat and many other companies. However, in terms of the large number of customers and having a brand that sticks in the minds of consumers are the three brands. As for product quality and network area, it can be seen from its brand equity such as Telkomsel products which are widely used by customers because its network is very wide

for the Indonesian region and has a stronger network for even remote areas. The need for technology, both information and communication technology in the current era of globalization is very high, starting from the lower middle class to the upper middle class. All individuals really need technology to accelerate development or enhance development, both individual and group development. With so many starter pack options offered to consumers, consumers are often confused about which product to choose, and consumers will also consider before buying a starter pack. So this is a challenge for companies how companies can carry out attractive promotions consistently so that consumers are not attracted to other starter packs.

Telkomsel's brand equity is one of the factors influencing the increase in the decision to use Telkomsel card products. The number of Telkomsel users continues to grow, this is certainly proof of how Telkomsel can continue to maintain its existence and quality as a company that has the most subscribers. Telkomsel itself tries to continue to provide satisfaction to customers so that customers remember and recognize Telkomsel's products. Customer awareness of the Telkomsel brand keeps the company committed and tries to maintain the brand image of its products so that it becomes part of the telecommunications needs that continue to be trusted in the era of globalization. However, this was not supported by various problems that had occurred with the Telkomsel company itself.

The dynamics of business competition in the telecommunications sector is getting tighter, so cellular operators are competing to create business strategies in order to gain customer loyalty. The importance of customer loyalty in marketing is unquestionable. Marketers really hope to retain their customers in the long term, even if possible forever. This venture will bring great success in the long run. Loyal customers have a lower tendency to switch brands and recommend products to others (Kotler and Armstrong, 2012).

Consumer making a purchase is not just needing the desired item, but consumers will make a purchase decision if the brand is in accordance with the expectations of the consumer, acts in certain ways and offers certain values. Purchasing decisions will arise from consumers because consumers perceive the brand to produce products that have a number of benefits and quality at the right price.

The brand is a major issue in product strategy, because usually the brand is attached to the product, like a person with a name. Brand awareness *shows* the ability of a potential buyer to recognize or recall that a brand is part of a certain product category. Brand association (brand association) shows the image of a brand to a certain impression in relation to habits, lifestyle, benefits, product attributes, geography, price, celebrity (*spoke person*) and others. Perceived quality (*perceived quality*) reflects the customer's perception of the overall quality or superiority of a product or service with respect to the intended purpose. High brand equity will provide a competitive advantage for a brand or product in order to form referential interest from its consumers so as to create consumer loyalty to a product.

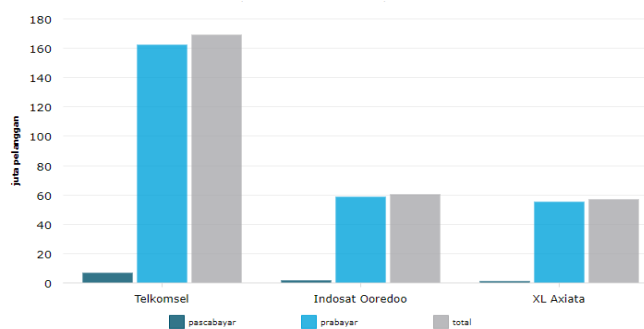
Customer loyalty to product brands is a very important concept, especially in conditions of very tight competition with low growth. In such conditions brand loyalty is needed so that the company can survive. In addition, maintaining brand loyalty is a more effective strategy than attracting new customers. Brand issues are one of the issues that must be monitored continuously by the company. Brands that are strong, tested, and highly valued are proven not only successful in beating rational calculations, but also sophisticated in processing the emotional side consumer. Brand loyalty or *brand loyalty* is a positive attitude and attachment of a consumer to a brand, that is, consumers choose to buy certain brands over other brands in one product category consistently. This measure is able to give an idea of whether or not a

customer might switch to another product brand, especially if there is a change in that brand, either in terms of price or other attributes. Many products have good *brand loyalty* in the eyes of consumers. One of the products with good *brand loyalty* is the *Telkomsel card product, which has even stuck in the hearts of the public*. Coupled with the importance of mobile cards as a tool communication.

Picture 1.1

Customer Operator Mobile in Indonesia Year 2021

Source: Databox (www.katadata.co.id)



PT Telekomunikasi Seluler (Telkomsel) is the cellular operator with the most users in Indonesia in June 2021. This subsidiary of PT Telekomunikasi Indonesia (Persero) Tbk has 169.2 million subscribers in June 2021, an increase of 5.7% from the same period the previous year. In detail, Telkomsel has 162.48 million prepaid subscribers. Meanwhile, the remaining 6.72 million people are postpaid subscribers. PT Indosat Ooredoo Hutchison Tbk is in second place because it has 60.3 million customers per semester I-2021, growing 5.3% compared to semester I-2020. Of that number, there are 58.6 million prepaid subscribers and 1.7 million postpaid subscribers. After that, PT XL Axiata Tbk with 56.77 million subscribers in June 2021, grew 1.96% from the position in June 2020. In detail, 55.54 million were prepaid subscribers and 1.23 million postpaid subscribers.

The emergence of a government policy as of October 31 2017 which requires prepaid card users to re-register, this has contributed to increasing consumer confidence in telecommunications service providers. In

accordance with the objectives of this re-registration, which among others are for reasons of security in the use of telephone numbers, as well as prevention of virtual crime (*cyber crime*), so that prepaid card customers will be able to ensure that the simcard provider they use is able to maintain their trust in the provider itself. Often before the re-registration policy was implemented, consumers would easily change simcards when they felt that the number they were using was no longer secure. Some examples, for example, we receive hundreds of cellular messages that may not be so important, such as advertisements, product promotions and online trade, will disturb the comfort of the user of the number. When simpATI participates in implementing a re-registration policy aimed at ensuring the security of data use and preventing data misuse, it is hoped that the level of customer trust in Simpati products will increase.

Based on this phenomenon, the authors are interested in taking the title of the thesis "The Influence of Brand Trust and Brand Equity on Telkomsel Card Brand Loyalty (Case Study of Telkomsel Card Users on Customers in the Barombong Area).

2. LITERATURE REVIEW

2.1 Marketing Management

Marketing management is the process of planning and executing the thinking of pricing, promoting, and channeling ideas, goods and services to create exchanges that meet individual and organizational goals (Kotler, 2015). Marketing management is the analysis, planning, implementation and control of programs designed to create, establish and maintain profitable exchanges with target buyers for the purpose of achieving organizational objectives.

So what is meant by marketing management is the process of planning, analyzing, implementing, implementing and controlling (supervision) or controlling marketing activities within a company so that targets or company goals can be achieved more efficiently and effectively (Alma. 2014). That is

the definition of marketing management in general, then the function of marketing management itself includes buying or consumer research, product development, communication and promotion, distribution strategy, pricing of products and providing services to consumers. Of course all these activities are carried out to be able to meet consumer needs.

2.2 Brand Trust

Brand trust or *brand trust* is the ability of a brand to be trusted or *brand reliability* which is based on and based on consumer or customer confidence that the product can fulfill the promised value and meaning with good brand intention or *brand intention* which can be based on a consumer's perception and belief or customers that the brand must be able to prioritize the interests of consumers Ferrinadewi 2008 in (Suhardi, D & Irmayanti, R, 2019:56).

According to Rizan , 2012: 6 (in Azmy, 2020: 17) suggests that brand trust is the perception of reliability from a consumer's point of view based on experience, or more on sequences of transactions or interactions which are characterized by fulfilled expectations of product performance and satisfaction.

In Kustini's research , 2011: 2 3 (in Azmy, 2020: 17) explains brand trust is a feeling of security for consumers as a result of interactions with a brand based on the perception that the brand is reliable and responsible for the interests and safety of consumers .

According to According to Delgado in Suci Fauziyah , 2016: 3 (in Azmy, 2020:17) suggests that brand trust is the hope for the reliability and good intentions of the brand. Brand trust is defined as the customer's desire to lean on a brand with the risks involved because the expectation that the brand will lead to positive results .

Brand trust according to Cahyo and Wahyu Lilik, 2019 (in Nisak, 2021: 42) is the availability of a person to depend on his trust

in a brand and has considered the risks in the hope that the brand is able to provide satisfaction and a positive impact on him. The company's availability to depend on business partners is also the opinion of Kotler and Amstrong , 2018 (in Nisak, 2021:42), namely . The trust factor for trusting a brand is between individuals and groups. is the only benevolence of the company, compensation and honesty.

According to Agus Ariwidodo , 2019 (in Nisak, 2021:42) this brand trust is divided into two. The first is *brand reliability* which means the expected value will be realized if it is sourced from consumer confidence. Second, *brand intention* means that the interests and needs of consumers will last if they are based on belief in the brand. Trust in the brand will arise if we already know and check the brand ourselves. Do not just believe what people say and are obliged to always be careful of what you have heard.

Consumer trust is all knowledge possessed by consumers and all conclusions made by consumers about objects, attributes, and benefits (Mowen, 2014). Objects can be products, people, companies , and anything where a person has beliefs and attitudes. Attributes are characteristics or features that may or may not be possessed by objects . The two broad classes of attributes have been identified previously. Intrinsic attributes are everything related to the actual nature of the product, while extrinsic attributes are everything that is obtained from the external aspects of the product, such as brand names , packaging and labels. *Benefit* benefits are positive outcomes that are given by attributes to consumers.

2.3 Brand Equity

The definition of brand equity can be broadly classified into two categories. Some definitions are based on a financial perspective and emphasize the value of a brand to a company. Another definition is based on a consumer perspective, which defines brand equity as brand value for consumers Riaz, et al., 2014 (in Ummah, 2019:19) . In this research,

the researcher uses the definition of brand equity from the consumer's perspective according to the purpose study.

According to Aaker in Abas and Meyzi (2017: 3) states that brand equity is a series of brand assets and liabilities related to a brand, name, symbol, which increase or decrease the value provided by a product or service to the company or the company's customers.

Brand equity is one of the most popular concepts in marketing. By definition, brand equity is the set of all assets connected to a brand in order to increase or decrease the value of a product or service, both for companies and consumers. Ardi Wilda Mulia, 2019 (in Rahayu, 2021:11)

From the above understanding, it can be concluded that brand equity is a strength possessed by a brand in a product category as a differentiator from its competitors, so that a brand is more widely known by consumers than other brands. A brand is more than just a product. A product is something that is manufactured in a factory, while a brand is a product that is able to provide added value that is uniquely able to differentiate it from other products. A brand can be said to be successful if the buyer or user perceives the existence of relevant, unique and sustainable added value that can satisfy their needs satisfactorily. For this reason, the role of brand equity for a brand is important. The value or strength of a brand that consumers will look for when buying a product. So, to be able to survive and win the competition, companies must have strong brand equity, so that they can generate interest in buying potential customers.

Brand equity basically gives value to a company, it is this company value that will then be seen by consumers which leads to consumer trust and consumer loyalty.

2.4 Brand Loyalty

Brand loyalty is the extent to which a customer shows a positive attitude towards a brand, has a commitment to a particular brand, and intends to continue to buy it in the future (Mowen & Minor, 2014). Brand loyalty is the

essence of brand equity which is a central idea in marketing. This is a measure of the relationship a customer has with a brand.

According to Schiffman and Kanuk 2008: 109, (in M Marna, 2018: 19) brand loyalty is a consistent consumer choice to make purchases of the same brand for specific products or certain categories. According to Simamora, brand loyalty is the loyalty given by customers to brands. Brand loyalty is a measure of how likely customers are to switch to another brand. Loyal consumers will generally continue to purchase the brand even though they are faced with many alternative brands of competing products that offer superior product characteristics in terms of various attributes. In addition, loyal consumers will also voluntarily recommend using the brand to others which will ultimately increase company profits (Rahendy, 2014).

Brand loyalty is a measure of consumer loyalty to a brand and is the core of brand equity which is a central idea in marketing because this is a measure of a customer's attachment to a brand (Priansa, 2017). According to Aaker in Huda (2017: 32) brand loyalty is a measure of customer association with a brand. This measure is able to provide an idea of whether or not a customer might switch to another product, especially a brand.

3. RESEARCH METHODS

Activities in the analysis are grouping data based on variables and types of respondents, tabulating data based on variables from all respondents, presenting data for each variable studied, performing calculations to answer the problem formulation, and performing calculations to test the hypotheses that have been proposed (Sugiyono, 2018: 147). The data analysis method used in this study are:

3.1 Data Validity Test

a. Validity test

Test the validity of one of the tests used to measure whether or not a questionnaire is valid. The validity test is carried out to ensure that the measurement results are in

accordance with what we want to measure. A questionnaire is said to be valid if the questions (indicators) in the questionnaire or to reveal something that is measured by the questionnaire. This test is carried out by submitting questionnaire questions which will later be given to respondents. The basis for making a decision to test the validity of the questionnaire items is if $r_{count} > r_{table}$, then the item or variable is valid. Conversely, if $r_{count} < r_{table}$, then the item or variable is invalid (Ghozali, 2012: 52).

b. Reliability Test

Reliability test is a measuring tool to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be *reliable* or reliable if one's answers to the questions are consistent or stable from time to time. Measuring reliability can be done with the *Cronbach Alphan* (α) statistical test. A construct or variable is declared reliable if it gives a *Cronbach Alpha value* > 0.70 (Ghozali, 2012: 47).

3.2 Multiple linear regression

Regression analysis is used to determine the effect of the independent variable on the dependent variable, the regression equation in this study is as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

Where :

- Y = Brand Loyalty
- a = Constant
- $b_1 b_2$ = The magnitude of the regression coefficient and respectively respectively variables
- X_1 = Brand trust
- X_2 = Brand equity
- e = Standard error

Validity Test, used to measure the validity or validity of a questionnaire. A questionnaire is said to be valid if the questions in the questionnaire are able to reveal something that will be measured by the questionnaire. If $r_{hitung} > r_{tabel}$, the conclusion

is that the questionnaire items are valid.

If $r_{hitung} < r_{tabel}$, the conclusion is that the questionnaire item is not valid.

3.3 Hypothesis testing

a. Partial Hypothesis Test (t test)

The t test is one of the tests that must be carried out by researchers, so that the data produced is accurate and in accordance with the reality in the field. The partial test with the t test aims to analyze the magnitude of the influence of each independent variable individually (partial) on the dependent variable. if the p-value is smaller than the specified real or $r_{hitung} > r_{tabel}$. The null hypothesis and the alternative hypothesis proposed and tested t are:

- $t_{hitung} > t_{tabel}$ or P-value $< \alpha$, H_0 is rejected, which means that a factor X has an influence on factor Y.
- $t_{hitung} < t_{tabel}$ or P-value $\geq \alpha$, accepted H_0 , which means that a factor X has no influence on factor Y.

4. RESULTS AND DISCUSSION

4.1 Research result

a. Data analysis method

The purpose of the data analysis method is to discuss and draw conclusions from the amount of data that has been collected. The data analysis carried out is:

1) Quantitative Descriptive Analysis

Quantitative Descriptive Analysis is a method that aims to transform a raw data set into a form that is easy to understand, in the form of concise information, where the research results and their analysis are described in a scientific paper from which a conclusion will be formed .

2) Brand Trust Analysis (X1)

The brand trust variable is measured through 8 statement items which represent the indicators of that variable. The results of responses to brand trust variables can be explained in the following table:

Table 4. 4
Brand trust analysis

No	Statement	Alternative Answers					Means
		SS	S	KS	TS	STS	
		5	4	3	2	1	
X1.1	I believe that telkomsel card has a good reputation	32	60	8	0	0	4,24
X1.2	I believe Telkomsel cards provide the best quality for their products	44	55	1	0	0	4,23
X1.3	I feel the coverage of the Telkomsel card signal reaches remote areas	37	63	0	0	0	4.37
X1.4	I use a Telkomsel card because the speed of sending SMS, telephone calls and various social media is good	41	58	1	0	0	4,40
X1.5	Telkomsel cards consistently provide the best quality	34	61	5	0	0	4,29
X1.6	I use a Telkomsel card because it meets my expectations	42	56	2	0	0	4,40
X1.7	Sim card quality can last a long time	37	61	2	0	0	4.35
X1.8	I believe the Telkomsel card is safe to use	39	60	1	0	0	4.38

Source: Results of Primary Data Processing, 2022

the table above, it can be concluded that the majority agreed to statements regarding product quality with the lowest mean of 4.23 and the highest mean of 4.40. With the acquisition of this value, respondents understood that the assessment analysis was based on Trust , Reliability . , Honest (*Honest*) , Security (*Safe*) on the Telkomsel card.

3) Brand Equity Analysis (X2)

The brand equity variable is measured through 8 statement items which represent the indicators of these variables. The results of responses to the equity variable can be explained in the following table:

Table 4.5
Brand equity variable analysis

No	Statement	Alternative Answers					Means
		SS	S	KS	TS	STS	
		5	4	3	2	1	
X2.1	Telkomsel card can be remembered well	21	71	8	0	0	4,13
X2.2	Telkomsel cards are the main alternative when I want a card with a smooth signal	27	70	3	0	0	4,24
X2.3	Telkomsel cards have better popularity compared to other brands	23	73	4	0	0	4,19
X2.4	Telkomsel cards have a good image	23	73	4	0	0	4,19
X2.5	I feel the stability of the internet network while using the Telkomsel card	19	78	3	0	0	4,16
X2.6	Telkomsel provides an active credit period for a long time	24	72	4	0	0	4,20
X2.7	I will not switch to another card brand even though there is an attractive card promo offer	22	76	2	0	0	4,20
X2.8	I continue to use the Telkomsel card because the signal is smooth	28	65	7	0	0	4,21

Source: Results of Primary Data Processing, 2022

Based on the table above, it can be concluded that the majority answered agree to statements regarding brand equity with the lowest mean of 4.13 and the highest mean of 4.24 with the acquisition of this value, respondents understood that the assessment analysis was based on Brand awareness, Brand Association (Brand associations), Perceived

Quality (Perceived Quality), Brand Loyalty (Brand Loyalty) on the Telkomsel card.

4) Brand Loyalty (Y)

The brand loyalty variable is measured through 10 statement items which represent the indicators of that variable. The results of responses to brand loyalty variables can be explained in the following table:

Table 4. 6
Brand loyalty variable analysis

No	Statement	Alternative Answers					Means
		SS	S	KS	TS	STS	
		5	4	3	2	1	
Y1	I bought a Telkomsel prepaid quota or card for a long time	57	43	0	0	0	4.57
Y2	I recommend a Telkomsel card to use because the signal is smooth	63	37	0	0	0	4.63
Y3	The Telkomsel card has compatibility between the fees paid and the service facilities obtained	48	51	1	0	0	4.47
Y4	The price of the product offered by Telkomsel is in accordance with its quality	58	42	0	0	0	4.58
Y5	I am satisfied with all Telkomsel product prices, starting from cards, pulses and quotas	67	32	1	0	0	4.66
Y6	I am satisfied with the Telkomsel card because of the quality it provides with good network access	69	29	2	0	0	4.67
Y7	I still use the Telkomsel card even though the price has gone up	58	41	1	0	0	4.57
Y8	I chose the Telkomsel card compared to other similar cards	70	25	5	0	0	4.65
Y9	I will not switch to another card because of the convenience I get by using a Telkomsel card	56	44	0	0	0	4.56
Y10	I repurchased Telkomsel prepaid cards because the quality was good	49	51	0	0	0	4.49

Source: Results of Primary Data Processing, 2022

Based on the table above, it can be concluded that the majority answered agree to statements regarding brand loyalty with the lowest mean of 4.47 and the highest mean of 4.67 with the acquisition of this value, respondents understood that the assessment analysis was based Behavioral Actions Measurement of replacement costs, Measurement of satisfaction, Measurement of liking for a brand, Measurement of commitment on the Telkomsel card.

c. Data Validity Test

1) Validity test

The research was conducted on tolkemsel card customers in the Barombong area with a total of 100 respondents. The validity test in the research was carried out by comparing the calculated r values with the r table values. In obtaining the r table, it is necessary to know the degree of freedom (df), thus the degree of freedom (df) = n-2, in this case n is the number of samples. The magnitude of the df value can be calculated as 100 - 2 or df = 98 with an alpha of 0.05 (5%),

an r table value of 0.196 is obtained. The results of the validity test of the brand trust and brand equity variables as well as the

dependent variable brand loyalty are presented in the following table:

Table 4.7
Validity Test Results

No	Variable	Statement Items	validity		Information
			r count	r table	
1	Brand Trust (X1)	X1.1	0.467	0.196	Valid
		X1.2	0.568	0.196	Valid
		X1.3	0.530	0.196	Valid
		X1.4	0.602	0.196	Valid
		X1.5	0.618	0.196	Valid
		X1.6	0.744	0.196	Valid
		X1.7	0.644	0.196	Valid
		X1.8	0.459	0.196	Valid
2	Brand Equity (X2)	X2.1	0.339	0.196	Valid
		X2.2	0.511	0.196	Valid
		X2.3	0.466	0.196	Valid
		X2.4	0.547	0.196	Valid
		X2.5	0.506	0.196	Valid
		X2.6	0.554	0.196	Valid
		X2.7	0.586	0.196	Valid
		X2.8	0.672	0.196	Valid
3	Brand Loyalty (Y)	Y1	0.647	0.196	Valid
		Y2	0.538	0.196	Valid
		Y3	0.664	0.196	Valid
		Y4	0.676	0.196	Valid
		Y5	0.618	0.196	Valid
		Y6	0.661	0.196	Valid
		Y7	0.728	0.196	Valid
		Y8	0.567	0.196	Valid
		Y9	0.561	0.196	Valid
		Y10	0.519	0.196	Valid

Source: Results of SPSS 28 2022 data processing

Based on the results of the validity test in table 4.7 with all statement indicators in the questionnaire as a research measuring tool, the results for the overall value of r count > r table which is equal to 0.196. Based on these results, it was concluded that all questionnaire statement items were declared valid.

2) Reliability Test

The reliability test was used to find out and determine whether the instrument in the

form of a questionnaire could be used more than once and was relatively the same even though it was used again on the same subject . The criterion that the variable is said to be reliable is that it gives a Cronbach Alpha value > 0.60 . The results of reliability testing are presented in the following table:

Table 4.8

Reliability Test Results

a) Brand Trust (X1)

Reliability Statistics

Cronbach's Alpha	N of Items
.715	8

b) Brand Equity (X2)

Reliability Statistics

Cronbach's Alpha	N of Items
.618	8

c) Brand Loyalty

Reliability Statistics

Cronbach's Alpha	N of Items
.819	10

Source: Results of SPSS 28 2022 data processing

Based on the reliability test in table 4.8 using the *Cronbach Alpha technique*. This shows that the questionnaire used to measure the independent variable and the dependent variable has a value of 0.715 0.618, 0.819 > 0.60 respectively, so it is concluded that all of these variables are declared reliable.

d. Classic assumption test

1) Normality test

This normality test aims to determine whether in the regression mode, the dependent and independent variables both have a normal distribution or are close to normal. If the significant level at Asymp Sig (2-tailed) is more than 0.05, then it can be said that the data is normally distributed.

Table 4.9

Results of Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		100	
Normal Parameters ^{a,b}	Mean	.0439774	
	Std. Deviation	3.31750198	
Most Extreme Differences	Absolute	.072	
	Positive	.054	
	Negative	-.072	
Test Statistic		.072	
Asymp. Sig. (2-tailed) ^c		.200 ^d	
Monte Carlo Sig. (2-tailed) ^e	Sig.	.221	
	99% Confidence Interval	Lower Bound	.210
		Upper Bound	.232

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 1314643744.

Source: Results of SPSS 28 2022 data processing

Based on the results of the normality test in the table above using the Kolmogorov Smirnov method, the test results show that the significance value is 0.200 > 0.05, so the regression model used is normally distributed.

2) Multicollinearity Test

The multicollinearity test was carried

out by using the *Variance Inflation Factor (VIF)* and the *Tolerance value* with the following decision-making criteria :

- The data does not have problems ranging from linearity, if the VIF value is < 10 and the tolerance value is > 0.1 or

➤ The data experiences multicollinearity problems , if the VIF value is > 10 and the tolerance value is < 0.1

The results of the multicollinearity test in the study are presented in the following table.

Table 4.10
Multicollinearity Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	23.964	6.273		3.820	<.001		
	Kepercayaan Merek	.320	.124	.248	2.585	.011	.992	1.008
	Ekuitas Merek	.320	.147	.209	2.173	.032	.992	1.008

a. Dependent Variable: Loyalitas Merek

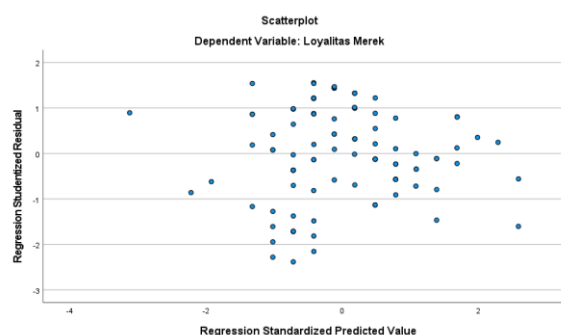
Source: Results of SPSS 28 2022 data processing

Based on the test results above, it shows that all the variables used show a VIF value below 10 and a *tolerance value* of more than 0.10 . This shows that the independent variables used in this study do not indicate a multicollinearity problem.

whether there are heteroscedasticity symptoms in the regression equation model can use the scatterplot model image with the SPSS program. if there is a certain pattern, such as the dots that form a certain regular pattern, then it indicates that heteroscedasticity has occurred. If there is no clear pattern, the dots spread above and below the number 0 on the Y axis, then heteroscedasticity does not occur (Ghozali, 2016). The results of the heteroscedasticity test can be shown in the following figure:

3) Heteroscedasticity Test

This heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. The way to find out



Source: Results of SPSS 28 2022 data processing

Figure 4.4

4) Heteroscedasticity Test Results

From Figure 4.2 it can be seen that the dots spread randomly and are scattered both above and below the number 0 on the Y axis, there is no particular regular pattern. Therefore it can be concluded that there is no heteroscedasticity in this regression model.

e. Multiple Linear Regression Analysis

This method is used to determine the relationship between brand trust (X1) and brand equity (X2) to brand loyalty (Y). The results of multiple linear regression analysis can be shown in the following table:

Table 4.11
Results of Multiple Linear Regression Analysis

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	23.964	6.273		3.820	<.001
	Kepercayaan Merek	.320	.124	.248	2.585	.011
	Ekuitas Merek	.320	.147	.209	2.173	.032

a. Dependent Variable: Loyalitas Merek

Source: Results of SPSS 28 2022 data processing

Based on table 4.11 can is known equality regression Whichformed is:

$$Y = a + b_1 X_1 + b_2 X_2$$

$$Y = 23.964 + 0.320 X_1 + 0.320 X_2$$

From equality on can explained that :

- The constant value (a) is 23.964 shows that if the independent variables, namely brand trust (X1), brand equity (X2) are constant or equal to zero, then brand loyalty (Y) is 23.964 or positive value.
- The coefficient value $b_1 = 0.320 X_1$ indicates that if the brand trust variable increases by 1 unit, it will increase 0.320 brand loyalty
- The value of the coefficient $b_2 = 0.320 X_2$ indicates that if the brand equity variable increases by 1 unit, it will increase 0.320 brand loyalty.
- From the description above, it can be concluded that brand trust and brand equity

have a significant positive effect on Telkomsel card brand loyalty to customers in the Barombong area.

f. Hypothesis testing

1) Hypothesis testing

that will be used is the partial significant test (t test). The partial significant test or t test was conducted to test whether the independent variables brand trust (X1) and brand equity (X2) partially have a significant effect on the dependent variable, namely brand loyalty (Y). In this study the level of significance = 0.05 and degrees of freedom (df) = n (number of respondents) - (number of independent variables) = 1004-2 = 98, so the value of t_{table} is 1,660. The results of the t test can be shown in the following table:

Table 4.1 2
Hypothesis Test Results (t test)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	23.964	6.273		3.820	<.001
	Kepercayaan Merek	.320	.124	.248	2.585	.011
	Ekuitas Merek	.320	.147	.209	2.173	.032

a. Dependent Variable: Loyalitas Merek

Source: Results of SPSS 28 2022 data processing

Based on the results of the test results in the table above, it shows that all independent variables, namely brand trust and brand equity, have a significant value < 0.05 . So it can be concluded that all independent variables significantly influence the dependent variable, namely brand loyalty, with the following description :

1. Based on the results of the t test, brand trust (X1) is obtained by calculating the t value is 2.585 and the value in the 5% distribution table is 1.660 so that $t_{\text{count}} > t_{\text{table}}$ or $2.585 > 1.660$, with a significant value less than 0.05 ($0.011 < 0.05$). Thus, H1 is accepted, that brand trust has a significant influence on Telkomsel card brand loyalty to customers in the Barombong area.
2. Based on the results of the t test, the brand equity variable (X2) obtained the t value count of 2.173 and the value in the 5% distribution table is 1.660 so that $t_{\text{count}} > t_{\text{table}}$ or $2.173 > 1.660$ with a significant value less than 0.05 ($0.032 < 0.05$) is obtained. Thus, H1 is accepted, that brand equity has a significant influence on Telkomsel card brand loyalty to customers in the Barombong area.

4.2 Discussion

This research was conducted to determine the effect of brand trust and brand equity on brand loyalty of Telkomsel cards (Case Study on Telkomsel Card Users on Customers in the Barombong Region).

To prove the hypothesis that has been put forward, this research uses data analysis in the form of quantitative descriptive analysis, data validity test, data reliability test, classical assumption test, multiple linear regression analysis and t test using IBM SPSS version 28. Based on multiple regression analysis $Y = 23.964 + 0.320 X1 + 0.320 X2$, with a constant value of 23.964, the coefficient value of the brand trust variable is 0.320 and the coefficient value of the brand equity variable is 0.320.

a. Effect of Brand Trust (X2) on Brand Loyalty (Y)

The results of partial hypothesis testing prove that there is an influence between brand trust and brand loyalty. Through the results of the calculations that have been carried out, it is obtained that the t_{value} is 2.585 while the t_{table} value is 1.660, so the $t_{\text{count}} > t_{\text{table}}$ with a significant level of $0.011 < 0.05$ so that **Ha is accepted** and **Ho is rejected**. So this study shows that brand trust has a positive and significant effect on brand loyalty, which means that Telkomsel cards provide quality or are in accordance with expectations and desires, brand trust will arise in Telkomsel cards so that loyalty to a brand occurs and continue to buy Telkomsel cards because of its quality.

The results of this study are in line with previous research conducted by Wihanto Suntoro and Yunita Budi Rahayu (2020), entitled Analysis of the Influence of Brand Experience, Brand Trust, and Brand Satisfaction on Brand Loyalty, proving that the brand trust variable has a positive and significant effect on brand loyalty. Likewise, the results of research by Nuzmerini Rauf, Jeni Kamase, Ratna Dewi (2019), with the title Effects of Brand Trust, Brand Image, Brand Quality on Purchase Decisions and Brand Loyalty, prove that the brand trust variable has a positive and significant effect on consumer loyalty.

b. Effect of Brand Equity (X2) on Brand Loyalty (Y)

The results of partial hypothesis testing prove that there is an influence between brand equity and brand loyalty. Through the results of the calculations that have been carried out, it is obtained that the t_{value} is 2.173 while the t_{table} value is 1.660, so the $t_{\text{count}} > t_{\text{table}}$ with a significant level of $0.032 < 0.05$ so that **Ha is accepted** and **Ho is rejected**. So this study shows that brand equity has a positive and significant effect on brand loyalty, meaning that Telkomsel card brand equity has the value and image of its competitors so that most

people use Telkomsel cards because the brand is already very popular and becomes the market leader of similar competitors because of its network which can said to be quite smooth to use.

The results of this study are in line with previous research conducted by Selvi Yona Tamara, Tri Andi Eka Putra (2021) with the title Effects of Brand Trust, Brand Equity, and Price on Consumer Loyalty in Pepsodent Brand Toothpaste in Padang City, proving that brand equity has a positive effect and significant to consumer loyalty to Pepsodent brand toothpaste in the city of Padang. Likewise the results of research by Silviana Sofiani and Fredella Colline (2018), with the title The Influence of Brand Equity on Iphone Product Purchase Decisions (Case Study in Students of the Faculty of Economics and Business, Discourse Christian University).

5. CLOSING

5.1 Conclusion

Based on test result and the discussion that has been described previously, the researchers obtained the results and conclusions from the results of the analysis as follows:

- 1 Brand Trust Variable (X1) has a positive and significant effect on Brand Loyalty (Y) Telkomsel Cards (Case Study on Telkomsel Card Users on Customers in the Barombong Region) ..
- 2 Brand Equity Variable (X2) has a positive and significant effect on Brand Loyalty (Y) Telkomsel Cards (Case Study on Telkomsel Card Users on Customers in the Barombong Region).

5.1 Suggestion

Based on the results of the research and the conclusions obtained, the suggestions that can be given are:

- 1 For Telkomsel cards

Based on the research results, it is known that brand trust and brand equity have a significant positive effect on Telkomsel card brand loyalty to customers in the

Barombong area. Therefore, the Telkomsel card is advised to maintain and improve its quality so that it remains a market leader in the market.

- 2 For further researchers

It is expected to develop this research with a wider range of brand trust, brand equity, and brand loyalty variables.

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