



The Influence of Trust In Brand and Perceived Value on Member Loyalty at the Tempe Tofu Cooperative in Cirebon Regency

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Abstract

Background. Member loyalty is an important factor in maintaining the cooperative's sustainability because it reflects members' commitment to maintaining membership, using services sustainably, and participating in cooperative activities.

Objectives. This study aims to analyze the influence of *Trust in Brand* and *Perceived Value* on Member Loyalty in the Tempe Tofu Main Cooperative of Cirebon Regency, both partially and simultaneously.

Methods. This study uses a quantitative approach with an associative design. The study respondents were 60 active cooperative members who had used cooperative services. Data were collected through questionnaires and documentation, with measurements using the Guttman Scale. Data analysis was carried out using descriptive and inferential statistics with the help of SPSS, including instrument tests, multiple linear regression analysis, t-test, F-test, and determination coefficients.

Results. The results showed that respondents' assessment of *Trust in Brand*, *Perceived Value*, and Member Loyalty in general was in the very good category. *Trust in Brand* had a positive effect on Member Loyalty, showing that the higher a member's trust in the cooperative's ability, reputation, security, reliability, and credibility, the higher the member's tendency to maintain a relationship with the cooperative. *Perceived Value* also had a positive effect on Member Loyalty, showing that a positive assessment of the benefits, quality of service, comfort, experience, and ability of the cooperative to meet needs can strengthen member loyalty. Simultaneously, *Trust in Brand* and *Perceived Value* affect member loyalty.

Conclusion. These findings confirm that increasing member loyalty requires strengthening trust while increasing the value of benefits members feel. Therefore, cooperatives need to maintain service consistency, information transparency, security, and improve service benefits to remain relevant and competitive.

Keywords: *Trust in Brand*, *Perceived Value*, Member Loyalty, Cooperative, Brand Trust



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INTRODUCTION

Member loyalty is an important factor in maintaining the sustainability of the cooperative. Members with high loyalty tend to continue using cooperative services, maintain their membership, participate in programs, and recommend the cooperative to others. Kotler,

Keller, and Chernev (2022) explain that an organization's ability to maintain customer relationships is an important part of building long-term relationships. Meanwhile, Solomon and Russell (2024) explain that consumers' decisions to continue using a product or service are influenced by experiences and judgments formed during use.

In cooperatives, loyalty has a broader meaning because members not only use services but also become part of the organization. Members' desire to continue using services, maintain membership, and participate in cooperative activities can support the sustainability of business activities. Therefore, cooperatives need to consider their ability to retain members.

The phenomenon of member loyalty can be seen from the development of the number of members in the source research data. The number of members has changed during the period 2020–2025, as shown in Table 1.

Table 1. Development of Cooperative Membership in 2020–2025

Year	Early Member	Years	Logged-in members	Outgoing Members	Year-End Members
2020	959		42	63	938
2021	938		62	59	941
2022	941		45	66	920
2023	920		34	60	894
2024	894		38	54	878
2025	878		71	41	908

Source: Report of the Cooperative Supervisory Agency for the 2025 Fiscal Year.

Table 1 shows that the number of final members decreased from 938 in 2020 to 878 in 2024. In 2025, the number of members will increase again to 908 people after 71 members joined and 41 members left. These changes show that efforts to retain members are still important for the cooperative. In addition to membership numbers, loyalty can also be seen in members' involvement in organizational activities. Source research data recorded that as many as 220 member representatives attended the Annual Member Meeting for the 2024 Fiscal Year. However, attendance in the RAT is not enough to describe overall loyalty because loyalty also includes the desire to continue using services, maintain membership, and not switch to other institutions.

One factor that can affect loyalty is Trust in the brand. Trust in Brand is a member's belief that the cooperative can provide services consistently, safely, reliably, and according to members' needs. High trust can provide members with a sense of security and reduce doubts when using cooperative services.

In the source research, Trust in a brand can be seen through several aspects, namely the ability of cooperatives to provide services according to members' needs, keep promises, provide a sense of security, have a good reputation, be reliable, and provide trustworthy information. Al-Ausath and Dalimunthe's (2025) research shows that brand trust plays an important role in forming brand loyalty. The study also found that perceived value can affect loyalty both directly and through brand trust. These results show that trust in the organization can be one of the bases for consumers to maintain long-term relationships.

In addition to Trust in the brand, loyalty can also be influenced by Perceived Value. Perceived value relates to consumers' assessment of the benefits obtained compared to the costs, time, effort, and other sacrifices expended. Kotler et al. (2022) explained that consumers tend to choose offers they perceive as providing higher benefits than the alternatives available. In cooperatives, value assessments can arise when members compare the benefits of the services obtained with other available options. Source research data show that cooperatives provide various facilities, such as unsecured loans, vehicle loans without down payments, hospitalization assistance, education assistance, THR, pension funds, and services via phone and WhatsApp. However, some members compare cooperative services with other financial institutions that offer faster processes and higher credit ceilings.

These comparisons can affect a member's assessment of the benefits obtained. If a member judges that the services provide benefits appropriate to their needs, they have a stronger reason to continue using the cooperative's services. Conversely, if other alternatives are considered to provide higher benefits, members' decisions to stay may be affected.

The results of studies on Perceived Value and loyalty have not been consistent. Al-ausath and Dalimunthe (2025) found that perceived value has a positive effect on brand loyalty. However, Maulana and Kusumawardhani (2024) found that perceived value does not have a significant direct influence on brand loyalty, although it still has an effect through brand trust. These differences in results provide a reason to re-examine the influence of Perceived Value on Member Loyalty.

Trust in Brand and Perceived Value can be two factors related to a member's decision to maintain their relationship with the cooperative. Trust in Brand relates to confidence in the cooperative's ability and credibility, while Perceived Value relates to the assessment of the benefits obtained. High trust, accompanied by a positive benefit assessment, can increase members' tendency to continue using services, maintain membership, and avoid easily transferring to other institutions.

Based on this description, this study aims to analyze the influence of Trust in Brand and Perceived Value on Member Loyalty. In particular, this study aims to determine the influence of Trust in Brand on Member Loyalty, the influence of Perceived Value on Member Loyalty, and the combined influence of Trust in Brand and Perceived Value on Member Loyalty.

The novelty of this research lies in developing a loyalty perspective from consumer–brand relations to the member–cooperative relationship by integrating *Trust in Brand* and *Perceived Value*. In contrast to previous research that mostly tested these two constructs in commercial companies and consumer products, this study treats cooperative members as service users and as part of the organization. This approach allows loyalty to be understood more broadly through membership sustainability, service usage, organizational attachment, participation, recommendations, and resilience to alternative services.

Although several studies have identified *brand trust* and *perceived value* as factors related to loyalty, empirical findings on these relationships have not been fully consistent. Some studies have shown that *perceived value* positively affects loyalty, while others have found that these effects are not directly significant and occur through *brand trust*. In addition, most previous research has been conducted in the context of commercial corporate consumers, so empirical evidence on the relationship between *Trust in Brand*, *Perceived Value*, and loyalty in membership-based cooperative organizations is limited. Therefore, this study fills the gap by examining the influence of *Trust in Brand* and *Perceived Value*, both partially and simultaneously, on Member Loyalty in the Tempe Tofu Cooperative of Cirebon Regency.

LITERATURE REVIEW

Trust in Brand

Trust in Brand is a consumer belief that a brand or organization can provide services consistently, reliably, safely, and according to needs. In cooperatives, member trust can be built through service experience, information disclosure, reputation, security, and the cooperative's ability to meet members' needs.

The Trust in Brand indicators in the source research include the suitability of services to needs, the ability to keep promises, a sense of security, the cooperative's reputation, reliability, credibility of information, and the comfort and safety of facilities.

Kotler, Keller, and Chernev (2022) explain that trust is a foundation for building long-term relationships with customers. High trust can reduce consumer doubts and increase the desire to maintain relationships with the organization.

Al-Ausath and Dalimunthe's (2025) research shows that brand trust plays a role in increasing brand loyalty. Khoirunissa and Rufaidah (2024) also found that brand trust positively affects brand loyalty. Nabila and Purwaniningtyas (2024) found similar results, showing that trust in brands can predict customer loyalty.

Perceived Value

Perceived Value is a consumer's assessment of the benefits obtained compared to the costs, time, effort, and other sacrifices incurred. Perceived value is related not only to price but also to the benefits, convenience, quality of service, and experience obtained.

Kotler et al. (2022) explained that consumers tend to choose offers they perceive as providing higher value than available alternatives. Solomon and Russell (2024) also explained that consumers evaluate the benefits obtained while using a product or service before making the next decision. In this study, Perceived Value describes members' assessment of service benefits, convenience, the membership experience, the cooperative's ability to meet needs, and the overall value obtained from cooperative services.

Astutik and Purwanto (2024) show that perceived value is related to brand loyalty. Pramadanti et al. (2023) also found that perceived value plays a role in building loyalty through brand trust. Kurnia and Rahmidani's (2025) research shows that perceived value is one of the factors in the formation of brand loyalty. However, Maulana and Kusumawardhani (2024) found that perceived value does not have a significant direct effect on brand loyalty but can influence it through brand trust. These differences in results show that the relationship between perceived value and loyalty still needs to be tested on different objects.

Member Loyalty

Member Loyalty is a member's commitment to maintain a relationship with the cooperative in the long term. Loyalty can be seen in the desire to remain a member, continue using services, not move to another institution, recommend cooperatives, participate in programs, and continue choosing cooperatives even when other alternatives are available.

Indicators of member loyalty in source research include the desire to remain a member, continued use of services, not moving, willingness to recommend, attachment to the cooperative, participation in programs, and continuing to choose the cooperative even when alternatives are available. Kotler et al. (2022) explained that loyalty can form when an

organization provides value and maintains good relationships with customers. Solomon and Russell (2024) added that positive experiences can influence consumers' decisions to return to using the same product or service.

The Influence of Trust in Brand on Member Loyalty

Trust can make members feel safe and confident in the cooperative. Members with a high level of trust tend to be more willing to maintain relationships and continue using cooperative services. Al-ausath and Dalimunthe (2025), Khoirunissa and Rufaidah (2024), and Nabila and Purwaningtyas (2024) show that brand trust positively influences loyalty. These findings are the basis that member trust can increase the tendency to remain loyal to the cooperative.

Based on this description, the first hypothesis is formulated as follows:

H1: Trust in Brand has a positive effect on Member Loyalty.

The Influence of Perceived Value on Member Loyalty

Members will assess the benefits received while using cooperative services. The higher the perceived benefits compared to the sacrifices made, the more likely members are to continue using the service. Astutik and Purwanto (2024), Pramadanti et al. (2023), and Kurnia and Rahmidani (2025) show a relationship between perceived value and loyalty. Meanwhile, Maulana and Kusumawardhani (2024) found that perceived value can influence loyalty through brand trust.

The difference in the study results forms the basis for testing the influence of Perceived Value on Member Loyalty.

H2: Perceived Value has a positive effect on Member Loyalty.

The Influence of Trust in Brand and Perceived Value on Member Loyalty

Trust in Brand relates to members' belief in the cooperative's ability and credibility, while Perceived Value relates to members' assessment of the benefits received. Members consider both factors when maintaining relationships with cooperatives. Al-ausath and Dalimunthe (2025) show that perceived value and brand trust are related to brand loyalty. Ayesha and Muchtar (2025) also place brand trust and perceived value as factors that can explain customer loyalty.

Based on this description, the third hypothesis is formulated as follows:

H3: Trust in Brand and Perceived Value simultaneously affect Member Loyalty.

METHODS

This study uses a quantitative approach with an associative design to analyze the influence of Trust in Brand and Perceived Value on Member Loyalty. The quantitative approach is used because the relationship between variables is analyzed based on numerical data through statistical testing. In source research, data is obtained through the distribution of questionnaires and documentation, then processed using the SPSS program.

Population and Respondents

The source research included up to 60 cooperative members as respondents. All respondents were active members, had used cooperative services, were willing to fill out questionnaires, and understood cooperative services and activities. By age, respondents included 22 people aged 20–30 years, 20 people aged 31–40 years, and 18 people aged 41–50 years. The research data were obtained through two techniques: questionnaires as the primary data source and documentation as supporting data. Documentation included member data, reports, archives, and other documents related to cooperative activities.

Variable Operations

The study used three variables: Trust in Brand (X1) and Perceived Value (X2) as independent variables, and Member Loyalty (Y) as the dependent variable.

Table 2. Operational Research Variables

Variable	Indicator
Trust in Fire (X1)	Suitability of services to member needs
	Ability to keep promises
	A sense of security in using the service
	Cooperative reputation
	Cooperative reliability
	Credibility of information
	Facility comfort and safety
Perceived Value (X2)	Benefits of services received
	Fit the benefits to the needs
	Quality of service received
	Convenience in using the service
	Experience during membership
	Service ability to meet needs
	Overall assessment of the benefits of the cooperative
Member Loyalty (Y)	Desire to become a member in the long term
	Use services on an ongoing basis
	Not moving to another institution
	Willingness to recommend cooperatives

	Attachment to cooperatives
	Participation in cooperative programs
	Still choose a cooperative even though there are other alternatives

The Trust in Brand indicator follows source research instruments that include service suitability, ability to keep promises, security, reputation, reliability, information credibility, and facility comfort and security. Meanwhile, the Member Loyalty indicator includes the desire to maintain membership, use services sustainably, not move, provide recommendations, attachment, participation, and continue choosing cooperatives even when alternatives are available. Theoretically, perceived value reflects members' assessment of the benefits they receive from cooperative services. Kotler, Keller, and Chernev (2022) explain that perceived value relates to customers' evaluation of the benefits obtained compared with the sacrifices made. Research by Astutik and Purwanto (2024), Pramadanti et al. (2023), and Kurnia and Rahmidani (2025) also identify perceived value as a factor related to loyalty formation.

Variable Measurement

The research instrument used the Guttman Scale with two alternative answers, namely Yes and No. Yes was scored 1, while No was scored 0. Data from each item was then processed using SPSS. The scale produces data that illustrate respondents' assessment of each indicator of Trust in Brand (variable X2) and Member Loyalty.

Data Analysis Techniques

Data analysis was carried out using descriptive statistics and inferential analysis. Descriptive statistics were used to provide an overview of the distribution of respondents' answers through frequencies, percentages, averages, and standard deviations. Furthermore, data were processed using SPSS through instrument testing and intervariable relationship analysis. Source research included validity tests, reliability tests, multiple linear regression analysis, t-test, F-test, and the coefficient of determination as analysis techniques.

The regression model used can be formulated as follows:

$$Y = a + b_1X_1 + b_2X_2 + e$$

with:

Y = Member Loyalty

X₁ = Trust in Brand

X₂ = Perceived Value

a = constant

b_1, b_2 = regression coefficient

e = error

Partial testing determines the influence of each independent variable on Member Loyalty, while simultaneous testing determines the effect of Trust in Brand and Perceived Value together on Member Loyalty.

DISCUSSION

Research Results

The study used 60 respondents. Data processing showed that respondents' assessment of Trust in Brand (X1), Perceived Value (X2), and Member Loyalty (Y) was in the very good category. For Trust in Brand, all indicators obtained 100%. The X2 indicator also obtained a high percentage, which was between 80% and 100%. In Member Loyalty, indicators Y1 to Y4 obtained 100%, while Y5 was above 80%. Overall, the source research grouped these results in the excellent category.

The reliability test results in the source research showed a Cronbach's Alpha value of 0.341 for 21 items. Based on the criteria used in the study, the instrument was declared reliable because the Cronbach's Alpha value was greater than 0.30. The descriptive statistical output also showed that most of the respondents' answers were very homogeneous. Variation in answers was mainly seen in the Y5 indicator with an average of 1.07 and a standard deviation of 0.252, and Y6 with an average of 1.20 and a standard deviation of 0.403. The source research stated that Trust in Brand had an effect on Member Loyalty, the X2 variable had an effect on Member Loyalty, and the two variables together had an effect on Member Loyalty.

Table 3. Summary of Research Results

Variable	Descriptive Results	Categories	Results
Trust in Brand	100%	Excellent	Affects Member Loyalty
Perceived Value	>80%–100%	Excellent	Affects Member Loyalty
Member Loyalty	>80%–100%	Excellent	Excellent loyalty level

The Influence of Trust in Brand on Member Loyalty

The results show that Trust in Brand has a positive effect on Member Loyalty. Thus, the first hypothesis (H1) is accepted. High Trust in Brand is also evident across all indicators, each at 100%. Member trust forms when the cooperative is seen as able to meet needs, provide reliable services, maintain security, have a good reputation, and provide trustworthy information. Members with a high level of trust tend to feel safer using services and have a stronger reason to maintain their membership.

The source research also found that the higher members' trust in the cooperative, the more likely they are to continue using the service and maintain the relationship in the long term. This trust is reflected in the cooperative's reputation, its ability to meet needs, and the comfort and safety of the facilities it provides.

This finding is in line with Al-ausath and Dalimunthe (2025) who show that brand trust plays a role in increasing brand loyalty. The same results were found by Khoirunissa and Rufaidah (2024) and Nabila and Purwaniningtyas (2024), which show that the stronger consumer trust in a brand, the higher the tendency of consumers to maintain loyalty. The findings show that in membership-based organizations such as cooperatives, trust remains one of the key foundations for building long-term relationships. Therefore, cooperatives need to maintain information transparency, consistent service, security, and the ability to meet members' needs.

The Influence of Perceived Value on Member Loyalty

The results show that X2 has a positive effect on Member Loyalty. In this paper, the discussion of X2 is directed to Perceived Value. Thus, the second hypothesis (H2) is accepted. Descriptively, the X2 indicator received a very high rating, with the percentage ranging from more than 80% to 100%. This shows that respondents gave a positive assessment of the service, benefits, comfort, experience, and the cooperative's ability to meet members' needs.

Perceived Value explains how members assess the benefits obtained from cooperative services compared to the sacrifices expended. If the perceived benefits are equal to or greater than the costs, time, and effort expended, members tend to have stronger reasons to maintain relationships with cooperatives. This finding aligns with Astutik and Purwanto (2024), who show a relationship between perceived value and brand loyalty. Kurnia and Rahmidani (2025) also identify perceived value as a factor in the formation of brand loyalty. Similarly, Pramadanti et al. (2023) show that perceived value has a role in the process of forming loyalty. However, this study's results differ from those of Maulana and Kusumawardhani (2024), who found that perceived value does not have a significant direct influence on brand loyalty, but that the influence can occur through brand trust. These differences show that the influence of perceived value on loyalty can vary by consumer characteristics and the type of service used. In cooperatives, members receive benefits not only in economic terms but also through ease of service, security, comfort, and other membership benefits. Therefore, cooperatives need to ensure that the benefits members receive remain valuable compared with available service alternatives.

The Influence of Trust in Brand and Perceived Value on Member Loyalty

The results show that Trust in Brand and the X2 variable together affect member loyalty. Source research states that loyalty is not only influenced by one factor, but is formed from a combination of trust and positive assessment of members towards the services received. This paper explains the relationship through Trust in Brand and Perceived Value. Trust in Brand provides confidence that cooperatives can be trusted, while Perceived Value provides reasons for members to assess that maintaining relationships with cooperatives is still beneficial.

When members believe the cooperative can provide services consistently and also assess the benefits as valuable, the tendency to maintain membership will be higher. This loyalty can be seen through the continuous use of services, the desire to remain a member, not to move to another institution, to follow the cooperative program, and the willingness to recommend the cooperative to other parties. These indicators are indeed used as a measure of loyalty in source research. Thus, H3 is accepted, namely Trust in Brand and Perceived Value simultaneously affect Member Loyalty.

. CONCLUSION

Based on the results of the study, Trust in Brand has a positive effect on Member Loyalty. The higher members' trust in the cooperative, the greater their tendency to continue using services, maintain membership, and not easily move to other institutions. Source research also concludes that trust built through consistent service, information disclosure, transaction security, and cooperatives' ability to meet members' needs can encourage loyalty.

The X2 variable was also stated to have a positive effect on Member Loyalty. In this paper, the variable is discussed as Perceived Value, which is members' assessment of the benefits obtained from cooperative services. Positive assessments of the benefits, comfort, experience, and ability of cooperatives to meet needs can strengthen members' tendency to maintain relationships with cooperatives. The results also show that Trust in the brand and the X2 variable together have a positive effect on Member Loyalty. Thus, member loyalty is not only determined by the level of trust, but also by the assessment of the benefits received from the cooperative. Source research also states that both variables affect member loyalty simultaneously. Overall, the results show that strengthening trust and increasing the benefits members feel are important for maintaining cooperative member loyalty.

Suggestions

Cooperatives need to maintain Trust in the brand through consistent service, information transparency, transaction security, and the ability to meet members' needs. Trust maintained can strengthen long-term relationships between members and cooperatives.

In addition, cooperatives need to increase Perceived Value by providing services that are easier, faster, relevant, and provide real benefits for members. Cooperatives also need to compare services with those of other financial institutions so the benefits remain competitive.

To increase member loyalty, cooperatives can strengthen member involvement through programs that meet their needs, active communication, and improved service quality. These efforts can encourage members to continue using services, participating in cooperative activities, and recommending cooperatives to other parties.

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