

**THE EFFECT OF PRODUCT QUALITY, PRICE AND BRAND IMAGE ON
CUSTOMER LOYALTY MEDIATED BY CUSTOMER TRUST : STUDY IN JAMSI
HERBAL DIABETES MEDICINE PRODUCT IN BANDA ACEH**

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ABSTRACT

This research is to test the effect of product quality, price and brand image on customer loyalty mediated by customer trust of Jamsi Herbal Diabetes Medicine product in Banda Aceh, as the product of Mahkotadewa Herbal House company. The respondent is the members (customers). The population is as much as 706 personnel members, and the sample size is as much as 158 people taken with Slovin formula. The data is collected by questionnaire and analyzed with Structural Equation Modeling (SEM) technique using AMOS software. From the result shows that product quality effects customer trust, price effects customer trust, brand image effects customer trust, product quality effects customer loyalty, price effects customer loyalty, brand image effects customer loyalty, customer trust effects customer loyalty, there is an indirect effect of product quality on customer loyalty through customer trust, there is an indirect effect of price on customer loyalty through customer trust, there is an indirect effect of brand image on customer loyalty through customer trust in the Jamsi Herbal Diabetes Medicine product in Banda Aceh

Keyword: Product Quality, Price, Brand Image, Customer Trust and Customer Loyalty.

1. INTRODUCTION

Almost every disease is caused by an unhealthy diet, not with diabetes mellitus, even though it is a genetic disease. The diabetics can also consider herbal remedies that can reduce sugar levels. You can buy herbs, but you can also make your own mix. Almost every disease occurs due to unhealthy eating patterns. No exception to diabetes mellitus, although including genetic diseases. Unhealthy eating patterns can trigger or worsen disease due to intake of certain substances, either because of excessive, deficient, or because there are substances that are harmful to the body. One of the herbal products that have the ability to cure diabetes is Jamsi products.

Selling products to old customers is certainly easier than selling to new customers. This is because old customers already know the products they have sold and they like it. However, that does not mean they will continue to be loyal. They might leave if they find similar products with better prices and offers. Therefore we need customer loyalty for all products. Customer loyalty is one important thing for the continuity of the product life cycle in the future. Jamsi's customer

loyalty of the Mahkotadewa Herbal House (we can use “Mahkotadewa” as the short name), in this research as a company producing the product, is very important especially in marketing the product in the future.

Loyalty is one thing that cannot be bought with money, loyalty can only be obtained from every consumer or customer. Loyalty is formed by the existence of consumers who make purchases continuously with the products we offer. Loyalty or loyalty is defined as a firmly held commitment to buy or subscribe to certain products or services in the future despite the influence of the situation and marketing efforts that have the potential to cause behavior change (Kotler and Keller, 2009).

Customer loyalty is the main goal for all businesses / companies. This is important to determine customer attitudes and behavior to create consumer loyalty. In this way, customer satisfaction will be provided by responding to the needs and expectations of consumers. Customer loyalty reflects customer commitment and addiction to a business or brand (Bilgili, Candan and Bilgili, 2014).

Building a trust in consumers is not easy, with competition from various competitors that provide everything in terms of service and even carry out continuous promotions so that the products offered can be accepted by consumers, with the aim that consumers can trust and be confident in the products offered. By building a trust in consumers, cannot be separated from the brand image or brand image on a product chosen by consumers.

A positive consumer image of a brand makes it possible for consumers to make purchases. A better brand is also the basis for building a positive company image. Brand image as part of a brand that can be recognized but cannot be pronounced, such as symbols, special letter or color designs, or customer perceptions of a product or service represented by the brand. Brand Image (brand image) can be considered as a type of association that arises in the minds of consumers when remembering a particular brand (Surachman, 2008).

Building a brand image, is inseparable from the quality of products and prices that must be considered by competitors, where product quality and price are very important in determining consumers will be generous with the products being marketed. Price greatly affects a product that can be sold in the market, where the price and product quality must be balanced.

Product quality is the ability of the product in carrying out its functions and product quality can be measured through consumer opinions about the quality itself, so personal taste greatly influences. Product quality is the ability of a product to demonstrate its function, it means the overall durability, reliability, accuracy, ease of operation and product repairs as well as other product attributes (Kotler and Armstrong, 2008).

The results of (Putra, Hartoyo and Simanjuntak, 2017) proved that the product quality can have an impact on consumer loyalty. This indicates that the existence of a quality product will increase consumer loyalty to always use the product in the future.

Understanding product quality is a product that is in accordance with the requirements or standardized. By looking at the definition above, it indicates that to build customer loyalty requires a very close trust by customers to competitors. An effort to meet or exceed customer expectations, where a product must have good quality and brand image in order to meet the expectations of customers. Product quality, price and brand image determine consumer trust with the aim of building customer loyalty.

2. LITERATURE REVIEW

Customer loyalty

Loyalty is a choice made by consumers to buy a particular brand compared to other brands in the product category. Analyzing consumer loyalty will be more successful if it is able to understand the psychological aspects of humans. Perception is one of these aspects and before consumer perception is formed on an object, in this case the quality, price, and store atmosphere are factors that motivate consumers in a product. Consumers have likes and dislikes after they buy the product and then perceptions are formed and will determine behavior towards the brand of the product. This is because perception explains cognitive evaluations, emotional feelings, and propensity for beneficial actions (Setiadi, 2013).

Analyzing consumer loyalty will be more successful if it is able to understand the psychological aspects of humans. Loyalty is a choice made by consumers to buy a particular brand compared to other brands in the product category. (Rubinson and Baldinger, 1996).

According to (Griffin, 2005) argued that a consumer is said to be loyal or loyal if the consumer shows a buying behavior on a regular basis or there is a condition where it requires consumers to buy at least twice in a specified time interval. Efforts to provide customer satisfaction are carried out to influence consumer attitudes, while the concept of consumer loyalty has more to do with behavior than the attitudes of consumers.

Trust

According to (Kotler and Keller, 2009) trust is the willingness of companies to depend on business partners. Trust depends on several interpersonal and inter organizational factors such as competence, integrity, honesty and kindness. Building trust can be difficult in online situations, companies apply strict rules to their online business partners compared to other partners. Business buyers worry that they will not get products or services of the right quality and delivered to the right place at the right time, and vice versa.

Consumer trust is consumer knowledge about an object, its attributes, and its benefits. Based on this concept, consumer knowledge is closely related to the discussion of attitudes because consumer knowledge is consumer trust. Consumer trust concerns the belief that a product has various attributes, and the benefits of these attributes. (Kheiry and Alirezapour, 2012).

According to (Caceres and Papparoidamis, 2007) trust is a belief from one party regarding the intentions and behavior aimed at the other party, thus consumer trust is defined as a consumer's expectation that service providers can be trusted or relied upon to fulfill their promises.

Brand Image

Before explaining the meaning of brand image, first it needs to explain the meaning of the brand (brand). Every product sold in the market has a brand, where the brand is the differentiator between one product and another. According to (Kotler and Keller, 2009) a brand is a name, term, sign, symbol, or design or a combination of all of them intended to identify the goods or services of a person or group of sellers to distinguish them from competing products or goods. In general the image can be described with certain characteristics such as humans, the more positive the description the stronger the brand image and the more opportunities for the

brand's growth (Lin and Davis, 2010).

According to Aaker, brand image is considered as "how the brand is perceived by consumers". With regard to perception. Brand Image according to (Andreasen and Kotler, 2002) is a set of beliefs, ideas, and impressions that a person has towards a brand. A very unique skill of professional marketers is its ability to create, maintain, protect and enhance brands. Marketers say that branding is an art and an important part of marketing. According to the American Marketing Association (Kotler and Armstrong, 2008) a brand is a name, term, sign, symbol, or design, or a combination thereof, intended to identify the goods or services of the seller or seller group and to differentiate them from competing goods or services.

According to Aaker in (Ratri, 2010), a brand is a way of distinguishing a name and or symbol (logo, trademark, or packaging) intended to identify goods or services from one producer or one producer group and to distinguish goods or services it's from a competing manufacturer.

A brand in turn signals to consumers about the source of the product. In addition, the brand protects both consumers and producers from competitors who try to provide products that look identical. The brand is actually a promise of the seller to consistently provide certain features, benefits, and services to the buyer. The best brands provide quality assurance, but brands are more than just symbols.

Product Quality

Product Quality is a combination of characteristics and characteristics that determine the extent to which outputs can meet customer requirements or assess the extent to which they meet their needs. (Tjiptono and Chandra, 2013)

(Castañeda, 2011) defined a product as a set of intangible attributes that are related in an identifiable form, which includes color, price, packaging, factory prestige, retailer prestige, and service from factories and retailers that may be received by the buyer as something that can satisfy desires.

According to (Kotler and Keller, 2009) the product is everything that can be offered to satisfy a customer's needs and desires.

Price

According to (Kotler and Armstrong, 2008), price is the amount of money charged for a product or service or the amount of value consumers set for benefits because of owning or using the product or service. The company sets prices in a way. In small companies, prices are often set by top management. In large companies, price fixing is usually handled by product line managers.

According to (Akbar and Parvez, 2009), defined prices from two points of view, namely from marketing, prices are monetary units or other measures including goods and services exchanged in order to obtain ownership rights or use of goods or services. Meanwhile, from the consumer's point of view, price is used as an indicator of value when the price is related to the perceived benefits of goods or services.

Previous Research Review

Research conducted by (Lubis and Utami, 2015), stated that service quality influences satisfaction and satisfaction affects customer loyalty.

Research conducted by (Mayasari, Lubis and Utami, 2017) described that there is an influence of brand trust on customer satisfaction, there is an influence on product quality on customer satisfaction.

Then research (Aziz, 2017) revealed that consumer satisfaction has a significant effect on customer loyalty, then the desire to buy also has an influence on consumer loyalty.

Hypothesis

From the discussion above, the authors formulate the research hypotheses as follows.

H1 : product quality effects customer trust

H2 : price effects customer trust

H3 : brand image effects customer trust

H4 : product quality effects customer loyalty

H5 : price effects customer loyalty

H6 : brand image effects customer loyalty

H7 : customer trust effects customer loyalty

H8 : there is an indirect effect of product quality on customer loyalty through customer trust

H9 : there is an indirect effect of price on customer loyalty through customer trust

H10 : there is an indirect effect of brand image on customer loyalty through customer trust

3. METHOD

The object of this research is the Jamsi Herbal Diabetes Medicine as the product of Mahkotadewa company. The responden is the members (customer) of the product in Banda Aceh. The population is as much as 706 personnel members, and the sample size is as much as 158 people taken with Slovin formula (Umar, 2008). The variables are product quality, price, brand image, customer trust, and customer loyalty. After collecting data, the next step is to analyze the data using SEM (Structural Equation Modeling) with AMOS (Analysis of Moment Structure) program package. The use of SEM allows researchers to examine the relationships between complex variables to get an overall picture of the whole model. According to (F. Hair Jr *et al.*, 2014) SEM method is a development of path analysis and multiple regression which are both a form of multivariate analysis.

By analyzing all the questions on the independent variables so that the hypothesis test results are obtained. If the results of the hypothesis test do not meet the eligibility index requirements. Then it needs to be analyzed by the confirmatory factor analysis (CFA) method. The way to eliminate questions that results is less independent variables by considering the magnitude of the regression of each question so that the questions that are not eliminated have a difference in regression that is not striking.

4. RESULT

Respondent Characteristics

Respondent characteristics are the characteristics of the respondents in this study. As for the characteristics of the respondents in this study include gender, age level of respondents, marital status, the last education of respondents, and respondents' income. Based on the results of the study, the authors then identified the characteristics of the respondents as shown in table 1 below.

Table 1. Respondent Characteristics

No.	Characteristics	Frequency	Percentage
1.	Gender :		
	▪ Men	82	51.9
	▪ Women	76	48.1
Amount		158	100.0
2.	Age of respondent:		
	▪ 20 - 29 years	4	2.5
	▪ 30 - 39 years	46	29.1
	▪ 40 - 49 years	76	48.1
	▪ > 50 years	32	20.3
Amount		158	100.0
3.	Marital status		
	▪ Not Married	40	25.3
	▪ Married	108	68.4
	▪ Widow/widower	10	6.3
Amount		158	100.0
4.	Last education		
	▪ High school	31	19.6
	▪ Diploma III	32	20.3
	▪ Bachelor	83	52.5
	▪ Postgraduate	12	7.6
Amount		158	100.0
5.	Income		
	▪ Rp. 2,500,000 – 3,500,000,-	7	4.4
	▪ Rp. 3,500,000 – 4,500,000,-	41	25.9
	▪ Rp. 4,500,000 – 5,500,000	61	38.6
	▪ >Rp. 5,500,000	49	31.0
Amount		158	100.0

Source: Primary Data, 2019 (processed)

The table 1 explains that as many as 82 people or 51.9% consisted of male respondents and as many as 76 people or 48.1% consisted of female respondents, thus the consumer respondents are dominated by male respondents.

On the age of respondent illustrates that as many as 4 people or 2.5% aged between 20 to 29 years, as many as 46 people or 29.1% of respondents aged 30 to 39 years, as many as 76 people or 48.1%, respondents aged 40 to 49 years and as many as 32 people or 20.3% of respondents aged over 50 years. Thus respondents aged 30-39 years are more dominant than respondents aged 20-29 years, so that they have the maturity in thinking in choosing a brand so that this has an impact on customer satisfaction and customer loyalty for Jamsi Herbal Diabetes Medicine products.

Based on marital status it revealed that as many as 40 people or 25.3% of respondents are single, 108 people or 68.4% of respondents are married and as many as 10 people or 6.3%

are widowed / widowed. Thus it explains that respondents who are married are more dominant than respondents who are not married.

Then the next one is regarding the education level of the respondent, it figures that as many as 31 people or 19.6% have the last high school education, 32 people or 20.3% of respondents have the last Diploma III, as many as 83 people or 52.5% have the latest education while respondents with the last postgraduate education are 12 people or 7.6% of the total respondents studied.

Regarding income, it describes that as many as 7 people or 4.4% of respondents have the income of Rp. 2,500,000 - 3,500,000, as many as 41 people or 25.9% of respondents have the income of Rp. 3,500,000 - 4,500,000, as many as 61 people or 38.6% of respondents have the income of Rp. 4,500,000 - 5,500,000, and 49 people or 31.0% of respondents have the income of more than Rp. 5,500,000.

Confirmatory Factor Analysis for Normality Test

The latent variables of price, brand image and product quality in this confirmatory model consist of 26 indicators as the forming dimensions. The results of data processing for confirmatory factor analysis for all constructs in this study are shown in Figure 1.

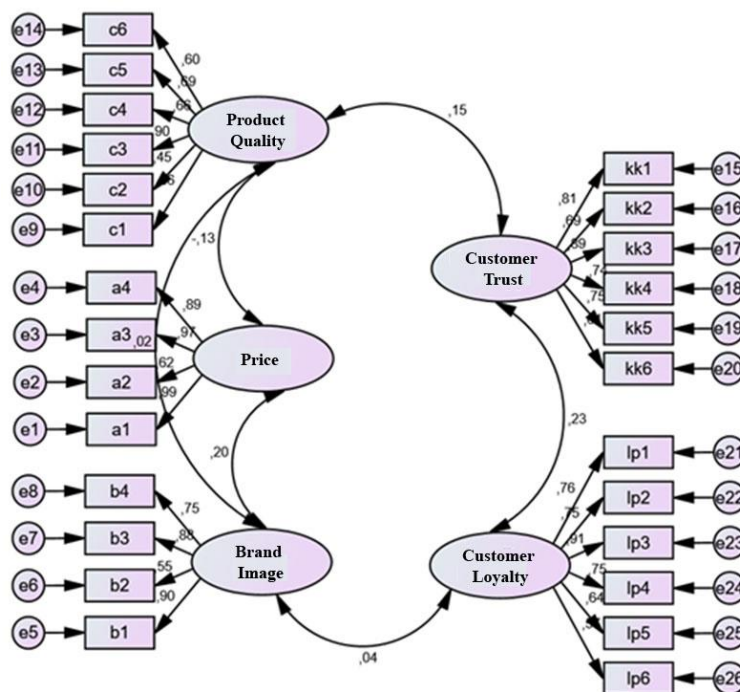


Figure 1. Constructive Confirmatory Factor Analysis

The loading factors that represent the contribution of each indicator to the variable are shown in table 2 below:

Table 2. Loading Factor

	Indicator	Estimate
c1	<--- Product quality	0.612
c2	<--- Product quality	0.591
c3	<--- Product quality	0.619
c4	<--- Product quality	0.519
c5	<--- Product quality	0.724
c6	<--- Product quality	0.771
a1	<--- Price	0.540
a2	<--- Price	0.783
a3	<--- Price	0.646
a4	<--- Price	0.743
b1	<--- Brand Image	0.911
b2	<--- Brand Image	0.693
b3	<--- Brand Image	0.503
b4	<--- Brand Image	0.612
kk1	<--- Trust	0.854
kk2	<--- Trust	0.742
kk3	<--- Trust	0.799
kk4	<--- Trust	0.635
kk5	<--- Trust	0.841
kk6	<--- Trust	0.572
wom1	<--- Loyalty	0.639
wom2	<--- Loyalty	0.607
wom3	<--- Loyalty	0.593
wom4	<--- Loyalty	0.637
wom5	<--- Loyalty	0.713
wom6	<--- Loyalty	0.604

Source: Primary Data, 2019 (processed)

From the results in table 2, it appears that all indicators included in the model have met the requirement for inclusion in the subsequent data processing because all the estimated values have a coefficient of greater than 0.5. Before proceeding to the structural stage, the feasibility of the existing model will be seen first. Testing the feasibility of the model is done by testing the model fit through goodness of fit.

Structural Equation Modeling Analysis (SEM)

The next analysis is conducted by using the full model of SEM, that is shown in Figure 2 below.

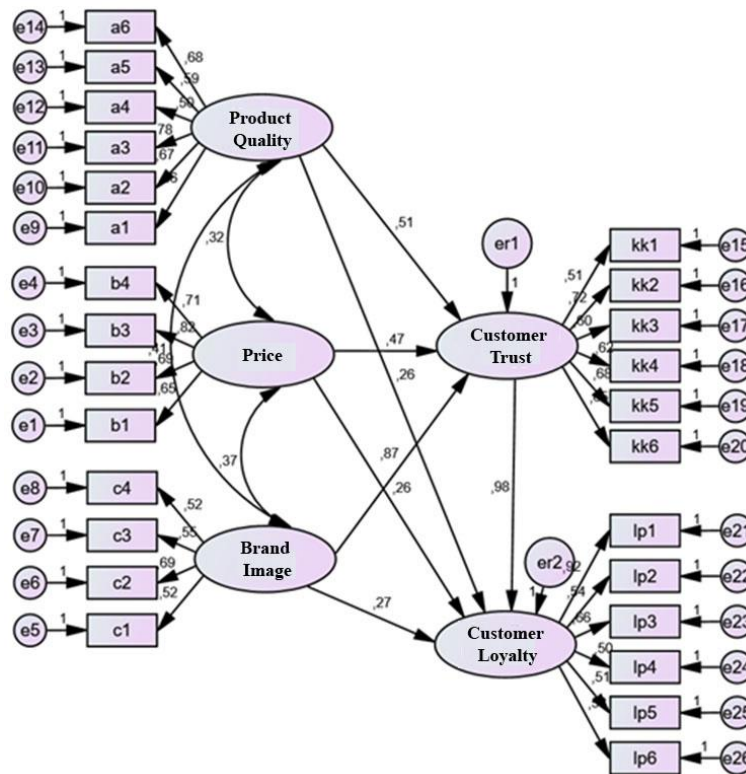


Figure 2. SEM Test Result

The figure above explains the influence of each variable, namely the quality of the product price and brand image on customer trust and also the indirect effect on customer loyalty through customer trust.

Hypothesis Test Result

This discussion explains the results of hypothesis testing as proposed in this research. The testing of 5 hypotheses result the Critical Ratio (CR) values are shown in table 3 below.

Table3. Regression Weight

			Estimate	S.E.	C.R.	P
Trust	<---	Product quality	0.514	0.080	6.432	***
Trust	<---	Price	0.472	0.070	6.713	***
Trust	<---	Brand image	0.874	0.203	4.298	***
Loyalty	<---	Product quality	0.268	0.075	3.580	***
Loyalty	<---	Price	0.262	0.034	7.752	***
Loyalty	<---	Brand image	0.276	0.035	7.857	***
Loyalty	<---	Trust	0.983	0.251	3.920	***

Source: Primary Data, 2019 (processed)

The test result of the effect of product quality on customer trust shows a CR value of 6.432 and with a probability of 0.000. The values meet the requirement of H3 acceptance, namely a CR $6.432 > 1.96$ and a probability < 0.05 . Thus it reveals that product quality has an influence on increasing customer trust in Jamsi Herbal Diabetes Medicine product.

The test result of the effect of price on customer trust shows a CR 6.713 and a probability 0.000. The values meet the eligible for H1 acceptance, namely a CR value of $6.713 > 1.96$ and a probability < 0.05 . Thus it describes that Price influences the increase in customer trust in Jamsi Herbal Diabetes Medicine product.

The test result of the effect of brand image on customer trust shows a CR 4.298 and with a probability 0.000. The values meet the requirement of H2 acceptance, namely a CR value of $4.298 > 1.96$ and a probability < 0.05 . Thus it explains that brand image has an effect on increasing customer trust.

The test result of the effect of product quality on customer loyalty shows a CR 3.589 and a probability 0.000. These two values meet the requirement of H7 acceptance, namely a CR value of $3.589 > 1.96$ and a probability < 0.05 .

The test result of the effect of price on customer loyalty shows a CR 7.752 and a probability 0.000. The values meet the requirement for H5 acceptance, namely a CR $7.752 > 1.96$ and a probability < 0.05 .

The test result of the effect of brand image on customer loyalty shows a CR 7.857 and a probability of 0.000. The values meet the requirement of H6 acceptance, namely a CR $7.857 > 1.96$ and a probability < 0.05 .

The test result of the effect of customer trust on customer loyalty shows a CR 3.920 and a probability 0.000. These two values meet the requirement for H7 acceptance, namely a CR value of $3.920 > 1.96$ and a probability < 0.05 .

The direct effect of product quality on customer trust is 0.268. While the product quality influences customer loyalty through customer trust variables is 0.268. This means that to increase customer loyalty, it needs to improve the quality of the product beyond the quality of the products offered by competitors.

The direct effect of the price on customer trust is 0.276. While price influences customer loyalty through customer trust is 0.262. This means that to increase customer loyalty, the company needs directly to adjust the price, especially related to the price of the nearest competitor's product, such as the price set by the Jamsi Herbal Diabetes Medicine product.

The direct effect of brand image on customer trust is 0.262. While the brand image influences customer loyalty when through the customer trust is 0.276. This means that to increase customer loyalty, the company needs to improve brand image, especially through the logo or slogan of Jamsi Herbal Diabetes Medicine product.

5. CONCLUSION

From the result shows that product quality effects customer trust, price effects customer trust, brand image effects customer trust, product quality effects customer loyalty, price effects customer loyalty, brand image effects customer loyalty, customer trust effects customer loyalty, there is an indirect effect of product quality on customer loyalty through customer trust, there is an indirect effect of price on customer loyalty through customer trust, there is an indirect effect of brand image on customer loyalty through customer trust in the Jamsi Herbal Diabetes Medicine

product in Banda Aceh. These findings prove the previous causality theories and these contribute to be the new premises in the realm of science. The novelty lies in the combination of the variables, with the new object. The limitation resides in the amount of variables and in the scope of research object. Some of the implications are mapped. The product quality surely effects consumer considerations and this will be a reference to other consumers. So, the Mahkotadewa company needs to improve the product quality to be acknowledged as the advantage product compared to other products, and also adjust the product price.

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