



ARTÍCULOS

UTOPIA Y PRAXIS LATINOAMERICANA. AÑO: 25, n° EXTRA 2, 2020, pp. 397-405
REVISTA INTERNACIONAL DE FILOSOFÍA Y TEORÍA SOCIAL
CESA-FCES-UNIVERSIDAD DEL ZULIA. MARACAIBO-VENEZUELA.
ISSN 1316-5216 / ISSN-e: 2477-9555

Effect of brand trust and commitment of a mobile wallet in Indonesia

Efecto de la confianza y compromiso de marca de una billetera móvil en Indonesia

H.D. Putra

ORCID: <https://orcid.org/0000-0002-9611-3987>
halim@polbeng.ac.id
Brawijaya University, Indonesia

A. Kusumawati

ORCID: <https://orcid.org/0000-0002-0684-8550>
andriani_kusuma@ub.ac.id
Brawijaya University, Indonesia

E.S. Astuti

ORCID: <https://orcid.org/0000-0003-3283-7342>
endangsitastuti@gmail.com
Brawijaya University, Indonesia

Y. Abdillah

<https://orcid.org/0000-0002-6537-6311>
Yusriabdillah@ub.ac.id
Brawijaya University, Indonesia

Este trabajo está depositado en Zenodo:
DOI: <http://doi.org/10.5281/zenodo.3815290>

ABSTRACT

The objective of this document is to analyze a trust brand model within the use of mobile wallets in Indonesia in 2020. 460 people were surveyed using the machine's formula. The result of this search shows that; Brand confidence has a positive effect on brand engagement, with a significant path coefficient of 0.338, with P values of 0.002 <a significance level of 0.05. The study finding gives a new marketing idea, in understanding the reasons for the importance of the brand trust factor among the use of mobile wallet in Indonesia.

Keywords: Brand commitment, brand trust, marketing, mobile wallets.

RESUMEN

El objetivo de este documento es analizar un modelo de marca de confianza dentro del uso de billeteras móviles en Indonesia en 2020. 460 personas fueron encuestadas utilizando la fórmula de la máquina. El resultado de esta búsqueda muestra que; la confianza de la marca tiene un efecto positivo en el compromiso de la marca, con un coeficiente significativo de trayectoria de 0.338, con valores P de 0.002 <un nivel de significancia de 0.05. El hallazgo del estudio da una nueva idea de marketing, en la comprensión y razones de la importancia del factor confianza de la marca entre el uso de la billetera móvil en Indonesia

Palabras clave: Billeteras móviles, compromiso de marca, confianza de marca, marketing.

Recibido: 10-03-2020 • Aceptado: 25-04-2020



INTRODUCTION

Every company wants to create a long-term relationship with customers even though it is not easy because it must involve emotions or feelings such as love for the brand (brand love) and brand trust. The attitude of customers is driven by their assessment of the product. Brand love of the brand for a product or service based on brand experience. Following the Theory of Reasoned Action (Fournier: 1998, pp. 343-373) the individual's judgment and attitude will have an impact on behavior. According to Schmitt, (Ahmad & Ahmad: 2018, Pp44-49; Schmitt: 1999, pp. 417-419) behavior is a person's response or reaction to a stimulus (stimulation from outside), because the behavior occurs through a process of stimulus to the individual and then the individual responds. Customers respond to their attitudes by behaving, both short-term behavior in the form of purchases or long-term behavior. Nowadays mobile wallet is increasing in Indonesia.

The mobile wallet supports GNNT in Indonesia towards Industry 4.0 in technology. A mobile wallet is a technology product that provides many conveniences for customers in transactions and other forms of financial services. The development of mobile wallet in Indonesia began in 2007, the cash mobile wallet was introduced as the first e-money in Indonesia developed by Indonesian telecommunications companies, continued in 2008 with Dompetku products, in 2012 in the form of XI Cash and mid-2012 with Cimb mobile account, in 2013 the existence of BBM money was continued by Mandiri Ecash, in 2014 with Uangku products and 2015 with Sakuku, continued in 2016 with the advent of Gopay and in 2017 a product called OVO.

The urgency of this research is as follows: Determine the main influence of brand experience influenced by brand trust and brand love, on existing mobile wallets products in Indonesia. This research will use an online survey with 420 respondents with machine formula because the number of respondents of mobile wallet users in Indonesia is unknown. The principal reason for this paper is to recommend a conceptual version that illustrates brand experience on the relationship between brand trust and brand love.

METHODS

The location of this research is all regions in Indonesia because the spread of the use of mobile wallet transactions has spread throughout Indonesia. This research was conducted by an online survey with consideration to reach all respondents in Indonesia without borders (borderless) (Aishah & Shaari: 2017a). El Naggat and Bendary (El Naggat & Bendary: 2017, pp. 16-25) state that online surveys are a tool to reach respondents borderless and also create comfort, convenience and security of respondent data. The unit of analysis in this study is the individual. This research is a sample research. The population used in this study is all mobile users in Indonesia. The characteristics of the study population are:

1. Respondents are Indonesian citizens who have used Mobile as a transaction tool. This is following previous research on brand experience by Huang Chin (Huang Chin: 2017, pp. 915-934) which states that to examine brand experience must look for respondents who have used the product.
2. Gender of the respondents in this study were men and women aged between 18 and 30 years because they tended to emphasize diversity, experience, lifestyle and brand values than at other ages (Khan & Fatma: 2017, pp. 439-452) and ages between 18- 30 years has long been the target of companies that want to grow, by maintaining company and customer relationships that involve emotions or feelings towards the brand (Aishah & Shaari: 2017b).

The population of this study is not known with certainty, sampling frames cannot be arranged at the proposal stage. The difficulty in compiling the sampling frame causes this study to not be able to use random sampling techniques. The sampling technique that can be used is a non-random sampling technique. The sample size in this study is based. The sample size in this study was determined using the formula of Machin

and Campbell (1989). The use of this formula is because the study population is unknown. The formula for calculating the number of samples is as follows:

The first iteration formula:

$$DSKDDDD U\rho = \frac{1}{2} \ln \left(\frac{1+\rho}{1-\rho} \right) \quad (2-1)$$

$$n = \frac{[Z(1-\alpha)+Z(1-\beta)]^2}{U\rho^2} \quad (2-2)$$

The second iteration formula:

$$U\rho = \frac{1}{2} \ln \left(\frac{1+\rho}{1-\rho} \right) + \left(\frac{\rho}{2(n-1)} \right) \quad (2-3)$$

Information:

Up = standardized normal random variable corresponding to the particular value of the correlation coefficient P

Z1-α = Constants obtained from normal distribution tables with a predetermined α

Z1-β = Constants obtained from normal distribution tables with β that have been determined

P = estimated price correlation coefficient

Based on the consideration that the lowest p-value is estimated to be p = 30, then α = 0,0005 (Z1-α = 3.9205) in two-way measurements and β = 0.0025 (Z1-β = 2.8070). Based on this formula, the sample taken was 420 respondents. The calculation can be seen below:

$$Up = 1/2 \ln ((1 + 0.3) / (1-0.3)) = 0.30951960$$

The first iteration formula:

$$U^2 \rho = \frac{1}{2} \ln \left(\frac{1+0,3}{1-0,3} \right) + \frac{0,3}{2(419-1)} = 0,31021$$

To calculate the second iteration, look for it first:

$$n = \frac{(3,9205 + 2,807)^2}{(0,30951960)^2} + 3 = 419,410029$$

The Second iteration formula:

$$n = \frac{(3,9205 + 2,8070)^2}{(0,31021)^2} + 3 = 419,123$$

Based on the calculation of the Machin formula above, it shows that the result of the first iteration is 419.4 and the result of the second iteration is 419.1. In this study, the biggest iteration is 419.4 rounded up. So the sample of this study is 420 but this research collects 460. The sampling technique used in this study was purposive sampling, which is the method of determining samples based on certain criteria. The intended sample is following the requirements or as a source of data needed in research. Sample requirements or criteria are referring to the target population or target.

The sampling technique is done online with the stages of online sampling are as follows: 1. Entering into social media that is often used by Indonesian people such as YouTube, Facebook, WhatsApp, Instagram, LINE and Twitter, 2. Entering regional or provincial communities in social media such as buying and selling East Java, Central Java, etc. 3. Provide online questionnaire links to all of this social media. 4. Respondents' data collected online; over-lap data of respondents can be overcome by looking back at the identity of existing respondents. This research is survey research so the data used are primary. Primary data is the main data that can be directly explored by research respondents who analyzed in this study. Primary data in this study were obtained from respondents, namely consumers who are Mobile swallow users in Indonesia. This analysis

is used to test the research hypothesis from the sample data obtained. In this research, the data analysis method used is structural equation modeling-partial least squares (SEM-PLS) using WarpPLS software.

Advertising information was used in different ways, taking into account the source capabilities of each element. Some of them were grouped (the number and nature of announcements by industry, individual producers during the entire study period). The analysis of others required the involvement of other additional sources (the correlation of the data of advertising with the real level of the socio-economic and cultural development of the region, specific information about entrepreneurs, goods and services, methods of doing business). Others were specified. The lack of concrete data for some issue was compensated by the use of extrapolation techniques in the work (for example, the correlation of the local situation with the state of affairs in capitals and other regions of Russia), logical interpolation (insertion of the logically missing link in the chain of reasoning) and intuitive conclusion.

RESULTS

This paper show that brand trust has a positive effect on Brand Commitment, with a path coefficient of 0.338 and significant, with a P-Values of 0.002 <a significance level of 0.05. which has the meaning that if someone has trust it will impact the use of the product in the long term. Trust usually becomes an important consideration for a commitment where trust influences commitment. According to Moorman et al. (Moorman et al.: 1993, pp. 81-101) brand commitment is formed from the consumer-brand trust, the higher the brand trust the higher the brand commitment. Supporting the influence of brand trust and brand commitment has a significant positive effect researched by Setyawan, and Kussudiyarsana (Setyawan & Kussudiyarsana: 2015, pp. 37-47) to examine the effect of brand trust and brand commitment. In the Toyota car user community in Indonesia found a significant positive relationship between brand trust and brand commitment and Erkmen and Hancer (Erkmen & Hancer: 2015, pp. 47-54) tested the influence of brand trust and brand commitment on airlines in the USA, the result was found to have a significant positive relationship with brand trust, brand commitment.

DISCUSSION

The profile of the respondents is presented in table 1. Table 1 shows that the majority of the respondents are male (51.4%) state in Jakarta (19%) aged between 26–35 years (40.2%) student (37%), Income 1-2, 9 Million IDR (35%), how long have link Aja more than 3 years (26.1%), Number of transactions in 1 month 1 time (32.6%), Place often uses, commerce (10.9%) What is interesting is the use of Link Aja Product Discounts (32.6%). Most of the respondents are from Jakarta.

Table 1: Respondent's Profile

Category	Frequency	Percentage %
Gender		
Male	234	51
Female	226	49
State		
Bali	37	8
Jakarta	88	19
Jawa Tengah	30	7
Jawa Timur	35	8
Riau	60	13

Sulawesi Selatan	50	11
Sulawesi Tengah	34	7
Sulawesi Utara	44	10
Sumatra Barat	38	8
Sumatra Utara	44	10

Age

15-25	150	32.6
26-35	185	40.2
36-45	75	16.3
Above 45	50	10.9

Job

Student	170	37.0
Student University	155	33.7
Businessman	70	15.2
Civil servant	50	10.9
etc.	15	3.3

Income

1-2,9 Million IDR	164	35.7
3- 5.9 Million IDR	160	34.8
6-8.9 Million IDR	132	28.7
Above 9 Million IDR	4	0.9

How long have Link Aja

Less a year	70	15.2
2 years	50	10.9
3 Years	160	34.8
more than 3 years	180	39.1

Number of transactions in 1 month

1 time	150	32.6
2 time	100	21.7
3 time	90	19.6
more than 3 time	120	26.1

Place often uses

E-commerce (Agoda.com, Blibli.com etc.)	50	10.9
Transportation (bus, train, and plane)	189	41.1
Restaurant	83	18.0
Cinema	76	16.5
Indomaret	40	8.7
Alfamidi	10	2.2
Alfamart	4	0.9

Post Office	3	0.7
Drugstore	5	1.1
What's interesting is the use of Link AJA		
Product Discounts	150	32.6
Transactional security	130	28.3
Comfort transaction	120	26.1
Ease of Trading	55	12.0
Lifestyle	2	0.4
Looking for new experiences	3	0.7

From table .1 show For the Brand Trust variable (X), the number of indicators is 5 indicators. It is known that all indicators on variable X> 0.7, which means the indicators on variable X are valid in terms of reflecting variable X.

For the Brand Commitment variable (Y), the number of indicators is 6 indicators. It is known that all indicators on the Y variable> 0.7, which means the indicators on the Y variable are valid in terms of reflecting the Y variable. Variable X1, there are 5 indicators. It is known that all indicators on variable X1> 0.7, which means the indicators on variable X1 are valid in terms of reflecting variable X1, variable Y1, the number of indicators is 6 indicators. It is known that all indicators on the variable. Y> 0.7, which means the indicators on variable Y are valid in terms of reflecting variable Y.

Table 2: Brand Trust variable (X) and Brand Commitment variable (Y)

Indicator	X1	Y1	Y2	Y3	Y4	Y5	SE	P	AV E	C R
Brand Trust	0.08	0.10	0.21			0.0				
X.1	7	3	2	(0.790)	0.033	55	0.057	<0.001		
	0.02	0.00	0.05			0.0				
X.2	0	2	5	(0.854)	-0.076	15	0.059	<0.001		
	0.01	0.01	0.05			0.0			0.68	0.9
X.3	2	3	0	(0.838)	0.018	07	0.060	<0.001	9	17
	0.04	0.01	0.07			0.0				
X.4	3	2	7	(0.827)	0.035	31	0.054	<0.001		
	0.04	0.07	0.13			0.0				
X.5	6	4	0	(0.839)	-0.007	91	0.064	<0.001		
Brand Commitment	0.07	0.07	0.05		(0.825	0.0				
Y.1	5	9	1	0.168	)	34	0.065	<0.001		
	0.02	0.03	0.02		(0.845	0.0			0.72	0.9
Y.2	3	9	7	-0.038	)	00	0.062	<0.001	3	40
	0.01	0.05	0.01		(0.875	0.0				
Y.3	3	6	7	0.044	)	55	0.060	<0.001		

Indicator	X1	Y1	Y2	Y3	Y4	Y5	SE	P	AV E	C R
Y.4	0.02 0	0.02 6	0.01 1	0.013	(0.852)	0.0 39	0.054	<0.001		
Y.5	0.04 3	0.01 7	0.02 7	-0.104	(0.878)	0.0 40	0.063	<0.001		
Y.6	0.04 0	0.01 5	0.04 5	-0.077	(0.823)	0.0 91	0.061	<0.001		

Table 3: Result of analysis}

Variables	Path coefficient	p-value	Meaning
Brand Experience to Brand Love	0.338	0.002	Significant effect

Brand Trust to Brand commitment

Brand Trust has a positive effect on Brand Commitment, with a path coefficient of 0.338 and significant, with a P-Values of 0.002 <a significance level of 0.05. This result is consistent with the findings of several previous studies (Aro et al.: 2018, pp. 71-81; Kim & Yi: 2018, pp. 1-15). This means that if customers are more trust about the brand of products, they will, as a result, develop positive commitment toward that brand. Therefore, it can be said that if customers are satisfied with the product provided by a brand, they will be more willing to deal with that brand again in their future.

CONCLUSION

The objective of this study is to examine the main influence of brand trust influenced by a brand commitment to existing mobile swallow products in Indonesia. This research uses an online survey with 460 respondents with machine formula because the number of respondents of mobile wallet users in Indonesia is unknown. The findings indicate that Brand Trust has a positive effect on Brand Commitment, with a path coefficient of 0.338 and significant, with a P-Values of 0.002 <a significance level of 0.05. Several limitations in this study need to be acknowledged. First, the sample of this study is limited to the brand community Link Aja. Future studies need to consider other brand communities, such as OVO as trending mobile wallets nowadays and other international mobile wallet brands to generalize the developed framework. Future research could also consider other outcomes including brand satisfaction and CCB other factors. Therefore, the basic contribution of this paper shows that Brand Trust has a positive effect on Brand Commitment, with a path coefficient of 0.338 and significant, with a P-Values of 0.002 <a significance level of 0.05. Which has the meaning that if someone has trust it will impact the use of the product in the long term. Again, Last and foremost a thank you to LPDP as a funder/sponsor of this research.

ACKNOWLEDGEMENT

The work is a part lookup dissertation of the writer's dissertation for doctoral research at Brawijaya University. Last and foremost a thank you to LPDP as a funder/sponsor of this research

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BIODATA

H.D PUTRA: Putra is a Student of the Administrative Sciences Doctoral Program in Universitas Brawijaya / BUDI-DN LPDP, Indonesia. From 2010 to present have Lecturers in Polytechnic Nigeria Bengalis (main employee). The research area is Administrative Sciences, Political Science, and Public Administration, and has academic studies in these areas.

E.S ASTUTI: Astuti is a Lecturer of the Faculty of Administrative Sciences Brawijaya University, Indonesia. From 1979 to present is a professor of Administrative Sciences at Brawijaya University, Indonesia (main employee). The research area is Administrative Sciences, Political Science, and Public Administration, and has many articles in these areas.

A KUSUMAWATI: Kusumawati is a Lecturer of the Faculty of Administrative Sciences Brawijaya University, Indonesia. From 2002 to present is an Associate Professor in the Business Administration Department at the University of Wollongong. 2009-03-01 to 2013-12-17 received a Doctoral degree in Business Administration at Sydney Business School.

Y ABDILLAH: Abdillah is a Lecturer of the Faculty of Administrative Sciences Brawijaya University, Indonesia. From 2003-12-08 to present is a Lecturer in Business Administration (main employment) at Ritsumeikan Asia Taiheiyō Daigaku. From 2008-09-01 to 2012-09-15 received a Ph.D. degree at Asia Pacific Studies Institute. The research area is Administrative Sciences, Political Science, and Public Administration.