

# The Effect of Brand Trust and Affection on the Attitudinal and Purchase Loyalty of Celluler Telecommunication Customers in East Kalimantan – Indonesia

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## The Effect of Brand Trust and Affection on the Attitudinal and Purchase Loyalty of Cellular Telecommunication Customers in East Kalimantan – Indonesia

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### Abstract

The study aims to analyse the direct influence of brand trust and affection on the loyalty to a brand of cellular telecommunication service product. The study was carried out to the customers who use Telkomsel and Telkomflexy Brands. The data were analysed by means of structural equation model (SEM). The sample data collection was carried out within a month based on the predetermined characteristics of the population.

The results of this study showed that confidence in the brand trust strongly influences purchasing loyalty, brand affection subsequent effect on the attitudinal loyalty. This finding shows that the confidence of high brand loyalty will make purchases too high when consumers tend to be hedonic and utilitarian. Affection high brand will also make higher fidelity attitude, when consumers tend to be hedonic and utilitarian, so the findings of this study can be considered for telecommunication enterprise marketing management strategy.

**Keywords :** Attitudinal Loyalty, Brand Trust, Brand Affection, Purchase Loyalty

### I. Introduction

Consumers in essence are basically choosing a brand that they think can give certain additional value and based on available references, assuming that they have thorough information with more knowledge than the producers themselves. This is one reason of the importance of brand management. A brand with high equity has the potential of being the market leader, as Aaker (1991) stated that, "Brand equity is a set of brand assets and liabilities linked to or subtract from the value provided by a product or service to a firm's customers". Brand awareness is related to the consumer ability to understand and remembers a brand as part of a product. Consumer with high brand awareness always put the company at the top of the list.

Previous research by Chaudhuri and Holbrook (2001) shows that two aspects of brand loyalty, attitudinal and purchase loyalty, are affected by brand trust and brand affection. Brand as defined by Kotler (2000) is a name, mark or symbols, design, or combination of all those thing in order to differentiate product or services by a person or a group of persons with their competitors. To be more specific, brand is not just physical forms of a product but molded by the nature of the brand itself, symbols, brand relation with consumer, statement or self-actualization, and certainly related with the company's identity (Aaker, 1995). Aaker and Joachimsthaler (2000) stated that brand is more than a product, where in it, we may find brand personality, organizational associations, symbols, user imagery, emotional benefit, self-expressive, and brand relationship.

Aaker (1991) described brand loyalty as attitudinal loyalty and purchase/behavioral loyalty. Assael (1998) then explained consumer behavior by grouping consumer's brand loyalty into two categories, those are attitudinal loyalty and behavioral loyalty. Assael (1998) forwarded the study about brand loyalty using 2 approaches: (1) Instrumental (behavioral) approach, and (2) Cognitive (attitudinal) approach. Instrumental approach assesses that consumer doing consistent purchase as an indication of that consumer's brand loyalty. Meanwhile, the cognitive approach explains that measuring purchase behavior is not the only indicator of brand loyalty, as this may happen because of low prices. That is why, an ideal way to measure brand loyalty needed the assessments of purchase behavior and attitude.

### 2. Theoretical and Empirical Review

The consumer basically has the authority to decide which product they wanted to buy, without any external interference or meddling (Gronow and Warde, 2001). Morgan and Hunt (1994) define trust as a condition where one side involves in a process of exchanging reliability and integrity with another person. It is in accordance with Moorman *et al.* (1992), where trust is the readiness or willingness to rely on another person involved in an

exchanging process. Willingness is the result of a belief that all who involve will give consistent quality, honesty, responsibility, helpful, and generous. This type of belief will create a close relationship between all those involved in the process of exchange.

Doney and Cannon (1997) stated that trust itself covers a calculated process which in the end is evaluated into positive-negative assessment that comes from a relationship. They also added that trust upon reliability, comfort, and honesty are the determinant to what is named trust. Brand trust in the end determines brand loyalty, because trust creates high value relationships (Morgan and Hunt, 1994). Morgan and Hunt (1994) defined trust as "A willingness to rely on exchange partner in whom one has confidence". Trust and commitment comes from continuous process or preservation of values and relationship as a result of trust.

Trust as the consequences of commitment has an effect towards stability and relationship harmonization between producer-consumer, and it also helps in consumer's decision making (Diller, 1996). And that makes, consumer's brand trust related to consumer's level of trust towards the brand itself (Chaudhuri and Holbrook, 2001).

*H<sub>1</sub>: Brand trust has positive effect towards purchase loyalty.*

Brand affection is the ability of a brand to generate or stimulate positive consumer's emotion (Chaudhuri and Holbrook, 2001). Positive brand affection will give advantages to the company, because it is related to loyalty or commitment, which in this case attitudinal and purchase loyalty.

According to Grundlach *et al.* (1995), loyalty and commitment has tight relationship with positive affection and has the potential to avoid unnecessary things such as promotional attack from other brands. So brand affection is no more than an emotional and interpersonal relationship between brand and the consumer (Berscheid, 1983).

*H<sub>2</sub>: Brand trust has positive and significant effect towards attitudinal loyalty.*

Purchasing or behavioral loyalty is the repetition of purchase of a product. In other words, consumer's loyalty is consumer's desire to do consistent purchase of a brand. The more frequent purchase done by consumer will elevate market share and more relative price towards other products (Chaudhuri and Holbrook, 2001). According to Dodson *et al.* (1978), consumer that has been doing repetitive purchase to a certain brand, it is because of the value received from the brand itself. Regular purchase from consumer is not a guarantee of their loyalty in the future, because repurchase is not caused by loyalty but as the result of that loyalty itself (Pearson, 1996). Purchase loyalty has always been identified as consumer's loyalty as a whole. In this research, purchase loyalty refers to repetitive purchase act to a certain product or brand, which is caused more by consumer behavioral factor.

*H<sub>3</sub>: Brand affection has positive significant effect towards purchase loyalty.*

Attitude is the key that connects perceptual attribute with consumer's intention and behavior. Brand attitude has become the basis for consumer's behavior. According to Keller (1993), this variable is determined by the level of importance and relevancies between brand attributes and benefits. And so, a marketer need to create activities that generate positive attitude towards brand. Lovelock *et al.* (2001) discovered many marketing literatures which stated that efforts to satisfy consumer are directed to create attitude loyalty. Oliver (1980), Patterson (2004), Bolton (1998), Jones and Suh (2000) stated that attitude loyalty is the result of high satisfaction. Consumer's positive attitude towards brand will become valuable asset for the company because that positive attitude help consumer forgets mistakes which could have been inadvertently done by that brand. The attitude loyalty in this research defines as consumer commitment towards brand which is consumed continuously.

*H<sub>4</sub>: Brand affection has positive significant effect towards attitudinal loyalty.*

After knowing the theoretical basis for the variables of brand trust, brand affect, brand loyalty, brand attitude, the next step is to explain the relationship between those concepts. Brand trust has an effect towards brand loyalty or commitment because trust can create a valuable exchange relationship. Trusted brands are more likely bought and creating higher commitment for loyalty. Brand trust is built on several factors, such as honesty (keeping promises to customers), and sense of security when consumers uses them (has good reputation for a

certain time). Brand trust has an impact towards consumer's commitment or loyalty in the form of attitudinal loyalty and even purchase loyalty.

The relationship between brand affection and brand loyalty is based on positive emotional connection and close interpersonal relationship. This close relationship between brand and customer (commitment) tend to shows the positive effect of that certain brand. A strong and positive response can be associated with high brand loyalty. A brand that can create the feeling of happiness and joy towards it customer, or in other words gave positive vibe, will increase the loyalty to do another purchase, and also the loyalty towards it. Sometimes consumers may not purchase a brand that they "love" because of pricey and other things, but products with high brand affection will be more likely getting re-purchase and creating commitment and loyalty to the brand. Keller (1993) also noted that consumers with strong attitude towards a brand, are willing to pay any amount of Price required by that brand.

*H<sub>5</sub>: Attitudinal loyalty has positive significant effect towards purchase loyalty.*

### 3. Framework of Conceptual Research

The concept of this research based on the theoretical studies which consist of: 1) brand trust; 2) brand affection; 3) Attitudinal loyalty; and 4) Purchase loyalty which are then made into conceptual model showed on the figure 1 as follows.

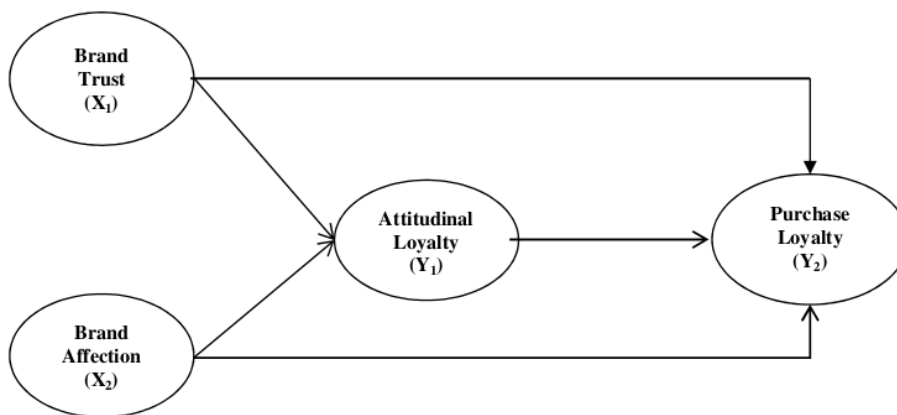


Figure 3. Conceptual Model

### 4. Research Method

This research is basically an explanatory research which is done by testing the hypothesized relational effect of research variables (Cooper and Emory, 1998) and with structural equation modelling (SEM) to test the measurement and structural model (Jöreskog and Sörbom, 1996, Schumacker and Lomax, 1996), and another point of this research is to further develop the knowledge or assumption which in turn gives further direction for the next researcher.

The main purpose of this research is making conclusions from the collected data to further explains the cause-effect relationship between variables of this research. This research analyzed: 1) the effect of brand trust, brand affection, with attitudinal loyalty towards purchase loyalty, also; 2) the effect of attitudinal loyalty towards purchase loyalty. The population for this research are the users of Telkomsel and Telkom Flexy brands in Samarinda city, characterized into users who actually bought and uses Telkom and Telkom Flexy brands of telecommunication services. This research distributed 400 questionnaires with the hope for analysis-worthy results for each brand (Telkomsel and Telkom Flexy) with 140 questionnaire or 280 in total. This research utilized pretest on the questionnaire to see whether the respondents are aware to the questionnaire content to reduce the possibility of erroneous answers. The pretest was conducted on twenty respondents with the result that respondents aware and understand to the questionnaire questions.

## 5. Analysis and Result

Based on theoretical concept and analysis result based on the research model shows the following results:

**Table 2. Hypothesis Testing Results Summary**

Hypothesis	Description	Remarks
H <sub>1</sub>	Brand trust has positive significant effect towards purchase loyalty	Accepted t-value = 1.723 (sig=0.85)
H <sub>2</sub>	Brand trust has positive significant effect towards attitudinal loyalty	Rejected t-value = 0.434 (sig=0.66)
H <sub>3</sub>	Brand affection has positive significant effect towards purchase loyalty	Rejected t-value = -0.884 (sig=0.39)
H <sub>4</sub>	Brand affection has positive significant value towards attitudinal loyalty	Accepted t-value = 1.793 (sig=0.73)
H <sub>5</sub>	Attitudinal loyalty has positive significant value towards purchase loyalty	Rejected t-value = 0.788 (sig=0.430)

Source: analyzed data, 2016.

The analyzed data of this research shows that the direct effect of brand trust towards purchase loyalty shows t-value of 1.723, which means brand trust variables has positive significant direct effect towards purchase loyalty variable. This finding supports the forwarded hypothesis as to say that any changes that occur to brand trust variable will have direct effect towards the consumers' purchase loyalty. The finding also shows that consumer has positive response to the dimensions of brand trust variables towards purchase loyalty, the result also shows that the indicators of brand trust variables and purchase loyalty variables are responded positively by customer, which theoretically supports previous research statement, where high brand trust causes repetitive purchase by customer, as made by Delgado *et al.* (2001), as indication of customer trust affects their loyalty.

The second findings of this research shows direct effect of brand trust towards attitudinal loyalty shows t-value of 0.43, meaning that brand trust variable does not have direct positive effect and also not significant towards customer's attitudinal loyalty and so this finding did not concur with this research hypothesis. This finding also shows lack impact to the consumer's perception when using cellular based communication services, meaning that consumer does not see the added value when deciding to choose telecommunication services as information media from one individual to another, and this influences consumer when doing another purchase in the future. Statement about consumer attitude to negative stories around certain service provider, shows that the consumer is more likely to be influenced by negativity surrounding that brand, this certainly has negative impact on customer. From another perspective, consumer wanted to feel the hedonic or utilitarian value when using brand from their service provider, and this influence consumer behavior when using products and became bad experience for the consumer when they did not get anything directly from that brand. This directly lowers consumer self-confidence when choosing certain brand.

Third finding shows t-value of -0.88 for the direct effect of brand affection towards purchase loyalty. This shows that brand affection variables do not have positive direct effect and not significant towards purchase loyalty variable. The finding did not support this research hypothesis, but become interesting to notice because it shows that consumer's purchase loyalty is not influenced by the telecommunication service's brand, meaning that even if the whole indicator of purchase loyalty increases or decreases, this won't affect purchase loyalty in any way.

Research finding shows the direct effect of brand affection towards attitudinal loyalty show t-value of 1.79 or bigger than 1.96 (with error margin  $\alpha = 0.05$ ), and can be explained that brand affection variable has positive significant effect towards attitudinal loyalty of the consumer, and this support research hypothesis. This fourth finding became interesting where consumer's attitude towards negative stories surrounding service provider does not influence consumer in any way, as it is known in marketing theory that negative word of mouth can become main hurdle to the cellular service provider because this can ruin the brand image which eventually spread the company image. This situation can be changed by implementing good Integrated Marketing Communication strategy, for example, by doing product education advertising to the consumer to change the negative word of mouth into positive, by approaching consumer who are pleased with the product and gave them opportunities to tell others of the positive things they experienced. The more people hear about the positive stories of a brand,

this will increase consumer's attitudinal trust towards that brand

The fifth finding (H<sub>5</sub>) shows that consumer can do purchase or consume a product even before the presence of attitudinal loyalty, where in certain situation consumers are forced to use that product because of environmental pressure, they may even like using that product after a while. Basically consumers tend to believe that they will experience the same thing again in the future, this is as a result of attitude is the process of organizing motivation, emotion, perception and cognitive in long terms and related to environmental aspects (Hawkins *et al.*, 2001). The implications of this finding for the company is very important to know consumer's attitude variable, as this attitude is the manifestation of consumer anticipation when dealing with that particular situation, and which the company must deal by changing it into positive feeling by generating the sense of product fondness. Studies by Temporal and Troot (2002) discovered two causes of companies losing their consumer, because of the lack of attention followed by bad responses to complaints, to tackle this situation several ways can be done to change consumer's feeling (Salomon, 2002), e.g: with classic conditioning through commercial, single exposure, just to get consumer's sympathy back and for them to do another purchase because of this particular positive attitude.

The findings of this research become important in the sense of that the previous researcher (Chaudhuri and Holbrook, 2001; Lisa, 2005 and Matzler *et al.*, 2008) failed to see the connection between attitudinal loyalty towards purchase loyalty, and also in this study shows that brand trust, brand affection, purchase loyalty, and attitudinal loyalty variables can be used to explains problems related to: brands, indicators used which points to theories of brands, consumer behavior and previous marketing theories. The result of this research certainly viable for another similar studies by adding other indicators, such as: brand trust coupled with credibility and work performance (Reast, 2003), sense of security, privacy, brand name, WOM, experience and information (Youl Ha, 2004), or integrity, competence, consistency and benevolence (Luam and Lin, 2003).

## 6. Discussions and Findings

From the data processing, analysis and previous explanations, several important points needed to be discussed in this part, especially findings on research variables that did not support the hypothesis, and those variables that did support hypothesis.

Firstly, brand affection that was predicted has an effect towards purchase loyalty, as the hypothesis suggested, shows negative result and did not support the research hypothesis. Study results shows everything that the consumer of Telkom and Telkom Flexy experienced, did not have meaningful effect nor did they notice the benefit when using Telkomsel or Telkom Flexy brands, and this certainly affect their attitude when doing another purchase in the future.

The second finding shows that brand affection shows negative result and did not support this research hypothesis. It is known that brand affection is mostly influenced by either positive or negative feeling after or while using brands from Telkomsel and Telkom Flexy. If the process eventually did not meet the expectation, consumer tend to switched to another brand that they think can give them entirely direct experience to boost confidence, and this also applies to the benefit which was attached to the previous products are now no longer felt by the costumers. This finding supports the study by Rizal (2005) which also did not find any significant relationship between brand trust and attitudinal loyalty.

Next is attitudinal loyalty variable which was hoped to had an effect towards customer purchase loyalty based on the research hypothesis, but instead shows negative result. Consumer when doing purchase will notice how far does the product attribute sticks with its brand, because product attributes plays a major role in consumer's decision making and deciding the quality of experience about that particular brand, the consumer tend to use cognitive element to evaluate that brand rather than using their affective element (Grimm, 2005). Another point to be made that regular purchase is not a guarantee that the consumer will be loyal in the future, because re-purchase did not cause by loyalty but as the result of the loyalty itself (Pearson, 1996).

Consumer attitude should become main concern for the company, because marketing strategy and communication are actually done to get consumer attention, especially consumer attitude to buy offered brands from marketed products attribute. There are several strategies that can be used by a company marketing manager to shape consumer's attitude. First is by changing their opinions about the product. This strategy is cognitive, as this is the strategy to change consumer's perception. The using of words such as "more" or "different" refers to the important product's attribute in a commercial, as an attempt to change customer behavior. Second way is to add attributes. Adding attribute is also another strategy to cognitively shape consumer's attitude with three

approaches. First approach is by adding attribute which previously considered not important. Second approach is by adding attributes which reflect the real product innovation. The third approach is by changing customer's perception on the brand from the competitors. Marketing manager compares the company's product with competitor's by showing their vulnerability. But this must be done cautiously as it can backfire.

The findings of this research may occur if the consumers knew more of available products especially when recent markets are flooded by many kinds of cellular service brands that are more attractive, adds the uncertainty to choose from available option (Moorman *et al.*, 1992; Doney and Cannon 1997). Brands that offer more convenience in communication especially with low cost, rich multimedia features, easy and interesting promotion, with more facility that can attract consumer to change their service provider, will certainly affect consumer's opinion to their currently owned brands. Martin and Goodel (1991) stated that consumer's commitment to a brand will impact their loyalty towards the brand itself. This commitment is not only affecting loyalty to do another purchase (purchase loyalty) but also their attitudinal loyalty. Consumer's attitudinal loyalty is affected by positive emotional experience and brand uniqueness which differentiate it with others (Dick and Basu, 1994), and consumer decide to choose certain brand because they expect positive feedback from that product (Sutisna, 2001).

Another variable in this research that is equally important and support the findings, is that brand trust has positive significant effect towards purchase loyalty and attitudinal loyalty. Data analysis shows supportive result to the hypothesis, that consumers of Telkom and Telkom Flexy felt high confidence to their brand. This should be a reference for Telkomsel and Telkom Flexy to further improve their services toward their consumer, specifically product and service quality of cellular line of products (GSM or CDMA) by offering more advantages of their brands. Related to efforts by telecommunication services to reach out to their consumer to be loyal, requires good marketing strategies, like Above the Line or Below the Line promotional programs, that can play with consumer's emotion. If consumer's emotional side can be well managed by Telkom or Telkom Flexy, this of course will improve consumer's commitment towards the brand itself as stated by Weinberg (1998), that stated inner obligation expresses consumer's loyalty towards a brand, company or organization and in turn this commitment establishes long term relationships (Anderson and Weitz, 1992). Facilitating the consumer to increase the relationship with their brand can also be done by adding brand attributes from hedonic lifestyle and utilitarian function of the products, as today's consumers' behavior tend go "instant", fast and less hassle, especially in digital era such as now, where every single aspect of consumer's life came across with technology.

## 7. Research Implication

The empirical studies show two important implications, managerial implication and theoretical implication which will be further explained based on findings, analysis results, and theories that support the findings and its implications for further research. The managerial implication of this research to telecommunication service provider company that uses it as tools of managerial decision making, in turn shows as increasing brand trust will also increase purchase loyalty with the assumption that the products are widely available in the market and with high usage number. The rise of purchase loyalty in turn increases profit and the company's value.

The increase in brand affection will have an advantage at consumer's attitudinal loyalty towards their preferable brands, this will make companies to further develop strong brand messages to the consumer, especially in the form of above the line and below the lone promotions. The making and executing the integrated marketing communication should include more emotional side of the consumer of their attitudinal loyalty and purchase loyalty for their usage of company's brands. Company's must aware of any complains about their products by having complaint unit at customer front desk, with reliable and skillful human resources tackling those complaints. Any slow responses to interference will make consumer switched to other brands that offers more reliable communication services. The availability of mobile service unit equipped with mobile transceiver must be increased to handle communication interference due to blank spot and etc., also the addition of BTS either company's owned or joint-ownership with other telecommunication service providers.

The insignificancy of brand trust towards attitudinal loyalty and brand affection towards purchase loyalty, can be an early warning for companies such as Telkomsel and Telkom Flexy when designing their brand marketing strategies and company; business strategies in the future, because the competition in telecommunication segment is currently hard, where each and every consumer becomes target of every telecommunication operator to used their products. This surely brought enormous impact as promotional strategies becoming more continuous and directed to earn consumer's sympathy, especially with products that can fulfill expectation in communication with more sophisticated features.

The theoretical implication of this research that there is a more advance comprehensive model in empirical studies which is a blend of theories and models designed by Chaudhuri and Holbrook (2001) and further developed by Rizal (2005), Lisa (2005), Matzler *et al.*, (2006) and Matzler *et al.*, (2008). Next development by this research is using two different service provider and leading in each market segment, they are Telkom Flexy in CDMA segment and Telkomsel in GSM segment, and respondents came from merged customers of both companies, to see the tendencies in times when hedonism and utilitarian become dominant. The whole things were then summarized inside a simultaneous model which resulted in new understanding about variables affecting brand loyalty.

In several theoretical studies using hedonism and utilitarian values as control variables as done by Chaudhuri and Holbrook (2001) Rizal (2005) and Lisa (2005), or models developed by Lee and Jeffrey (2004), Matzler *et al.*, (2006), Matzler *et al.*, (2008) but as measuring variables, contrary to the previous researchers. This theoretical discovery shows different result in both two segment made into research object, as when both variables made into control variables, that is findings and analysis result of customers with hedonism tendency and customers with utilitarian tendency, the analysis shows that purchase loyalty is significantly affected by utilitarian values. This is true to theories of hedonism and utilitarian, brand trust, brand affection, and brand loyalty forwarded by many previous researcher (Bagozzi and Burnkrant, 1979; Batra and Ahtola, 1991; Mano and Oliver, 1993; Hirschman and Morris, 1982; Ajzen and Driver, 1992; Babin *et al.*, 2005; Spangenberg *et al.*, 1997; Delgado *et al.*, 2001; Sciffman and Kanuk, 2000; Chaudhuri and Holbrook 2001; Lee and Jeffrey, 2004; Matzler *et al.*, 2006; Esch *et al.*, 2006; Matzler *et al.*, 2008; Jahangir *et al.*, 2009).

The implication of this research, although similar to models built by Chaudhuri and Holbrook (2001) and further developed by Rizal (2005) and Lisa (2005), equally shows that brand trust is also affected by brand trust and brand affection, and not just hedonism and utilitarian values as the control variables. So the outcome of this study, that the research model needs additional theories to make it more comprehensive and complete with theories and studies by researcher that focused more on brands and customer behaviors.

The model of this research is built by several model from other researchers, and the analysis results agrees with the study by Lisa (2005) that shows brand trust and affection has direct significant effect towards purchase loyalty and attitudinal loyalty. Other theoretical implication, that there is always possibility to add other variables for further studies to accommodate bigger consumer needs, for example: adding several indicators such as experience attribute (Nelson, 1970; Lee and Jeffrey, 2004), product and product performances attribute (Woodruff, 1997), uniqueness, availability, and quality (Knox and Maklan, 1998; Zeithaml *et al.*, 1990; Keller 1993) into more complete and better model to have further comprehensive understanding about brand loyalty.

As to the development of brand theories in the future as the indicators of brand trust variable, brand affection variable, and brand loyalty themselves can be more developed with the addition for new indicators, such as brand trust coupled with credibility, and work performance (Reast, 2003), security, privacy, brand name, WOM, experience and information (Youl Ha, 2004), or integrity, competency, consistency and benevolence (Luam and Lin, 2003). In essence, trust is built with the expectation that the other party act accordingly to customer's need and desire. When someone trust other person, they expect that the hope is fulfilled and no resentment (Ryan *et al.*, 1999). The brand affection can also couple with happiness, rapture and enjoyment (Matzler *et al.*, 2008). Brand loyalty can be coupled with risk aversion (Matzler *et al.*, 2008) or brand satisfaction, brand awareness, and brand images (Esch, *et al.*, 2006) including brand theories or in combination with customer behavioral theories or existing marketing theories, and lastly, the theoretical implication and findings of this research can become important landmark to discussion about hedonism value, utilitarian value, brand trust, brand affection and loyalty, which still open for development with supportive theories and more comprehensive models, as so, this empirical findings can be used in other research in the future.

## 8. Conclusion and Recommendation

The data analysis result shows that the dominant variable with direct effect is brand trust towards purchase loyalty with loading factor of 1.37 and t-value of 1.723. The second dominant is brand affection towards attitudinal loyalty with loading factor of 0.7 and t-value of 1.793. These findings show that high brand trust will influence higher purchase loyalty when the consumers tend to be hedonic and utilitarian. Also high brand affection will influence higher attitudinal loyalty when the consumers tend to be hedonic and utilitarian. Both variables becomes the most important findings to be noticed into consideration by telecommunication companies Indonesia, particularly Telkomsel telecommunication provider company.



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