



UDC 332; DOI 10.18551/rjoas.2022-05.13

THE ROLE OF BRAND LOVE IN MEDIATING EFFECT OF BRAND EXPERIENCE AND BRAND TRUST ON BRAND LOYALTY: A CASE STUDY ON OVO APPLICATION USERS IN DENPASAR CITY, INDONESIA

Winanda I Putu Aga Darma*, Giantari I Gusti Ayu Ketut

Faculty of Economics and Business, University of Udayana, Bali, Indonesia

*E-mail: agadarmawinanda@gmail.com

ABSTRACT

The purpose of this research is to examine and explain the role of brand love in mediating the effect of brand experience and brand trust on brand loyalty of OVO users. Determination of the sample using a non-probability sampling method, namely purposive sampling. The research subjects were OVO users with a sample of 112 people. The data were analyzed using the SEM-PLS technique. The results of this study indicate that brand experience has a positive and significant effect on brand loyalty, brand trust has a positive and significant effect on brand loyalty, brand experience has a positive and significant effect on brand love, brand trust has a positive and significant effect on brand love, and brand love can mediate the effect of brand experience and brand trust on brand loyalty. The theoretical implication that can be given from the research findings is that it is able to enrich the development of marketing management science, especially related to e-wallet user behavior and support other empirical studies related to the influence of brand experience and brand trust on brands. love and brand loyalty. The practical implications that can be given from the research findings show that among the three variables that affect brand loyalty, the brand love variable has the highest path coefficient, where this can be a reference for establishing relationships with consumers by means of personalized marketing so as to form good bonds and make connection to OVO users so that users are loyal to the OVO application and are able to recommend it to other consumers.

KEY WORDS

Brand experience, brand trust, brand love, brand loyalty.

The use of information technology in everyday life is increasing at a rapid pace. Indonesia is currently entering a period of disruption, characterized by massive innovation and change that is fundamentally altering old systems and orders in new directions. One type of electronic payment is a digital wallet, which can be used for online transactions via smartphones. Digital wallets are an extremely convenient solution for any business, allowing customers to purchase their products online.

Startups in the field of digital wallets are currently growing, as is the number of internet users who do their shopping and transactions online. In 2021, digital wallets will be the most popular payment method for online transactions (www.katadata.co.id, 2021). Digital wallets do not require cards, and users do not need to carry cash when shopping; all they need is a smartphone that is connected to the internet. The value of electronic money transactions in February 2021 was Rp 19.2 trillion, representing a 26.4 percent increase year on year. Similarly, the volume of digital banking transactions reached 464.8 million, with the transaction value reaching IDR 2,547.5 trillion, a 22.9 percent increase year on year (www.rm.id, 2021).

One of the digital wallet brands that consumers are interested in is OVO. OVO is a digital wallet brand that is currently developing in Indonesia. In 2019, OVO managed to occupy the first position as the digital wallet with the highest number of users. This shows that OVO user loyalty is high, due to the ease of features provided by OVO to users. In 2019 to 2021 OVO experienced a significant decrease (-19.5%) of the number of users. Several complaints from users are one of the factors that caused OVO to experience a decrease in the number of users. Some of the complaints that are often raised by users are related to the



difficulty of changing to OVO Premiere, failed transactions, customer service is difficult to contact and applications are blocked for no reason (Playstore, 2021).

It is important for OVO to re-create brand loyalty to increase the number of users in order to compete with similar competitors. The experience provided by OVO is interesting with a variety of features and an application display that is easy to use by users. OVO collaborates with many MSME merchants to serve non-cash transactions. There are two types of transactions in this application, namely with OVO cash and points. The cash feature is a number of funds or balances that users have and can be used freely to make transactions at several merchants who have collaborated. For every transaction, you will get loyalty points. The security of the system owned by OVO is also the reason for users to continue to transact in a sustainable manner. There are negative issues experienced by OVO such as the difficulty of changing to OVO Premiere, failed transactions, customer service is difficult to contact and the application is blocked for no reason, causing some users not to use OVO continuously, because for users, the perceived experience becomes the user's consideration in using OVO. Trust in the brand is also considered in the sustainability of users using OVO, but as more and more new digital wallets appear with the innovations provided, it affects the sustainability of users in using OVO. Therefore, this can be a threat for OVO to retain its users.

Brand loyalty is a commitment held by consumers to consistently repurchase the product of choice in the present and in the future or repeat purchases of the same brand, regardless of situational influences and marketing efforts that have the potential to cause behavioral switching (Nurjanah and Salim, 2021). Brand loyalty is also based on consumer beliefs and sentiments and is described as the way consumers express satisfaction with product or service performance (Kwon et al., 2020). To increase brand loyalty, it is necessary to base it on a satisfactory customer experience. If the perceived experience is satisfactory, then consumers will be loyal to the brand (Ramadhani et al., 2019).

Brand experience is a consumer's internal perception (sensation, feeling, cognition, and behavior) caused by brand-related stimuli that are part of brand identity such as packaging, communication, and the environment that can have a positive or negative impact on consumer behavior (Huang, 2017). . The positive experiences that consumers get while using a brand encourage consumers to repeat it because by repeating the purchase of a brand, it causes consumers to also repeat the positive experiences they feel (Baser et al., 2015). This is supported by research that brand experience has a positive and significant effect on brand loyalty (Yang et al., 2017; Semadi and Ariyanti, 2018; Khan et al., 2019; Sukarman, 2019; Pangestika and Khasanah, 2021). Different results were found in other studies which stated that brand experience had no significant effect on brand loyalty (Pranadata et al., 2017; Putra and Keni, 2020; Putri and Sukaatmaja; 2021). This is a research gap finding. In other studies, apart from brand experience, brand trust is also one of the determinants of brand loyalty.

Brand trust will determine consumer loyalty to a brand (Rizky and Utomo, 2019). Trust is the most important element in online marketing, trust is an important foundation for consumers to buy in online stores (Giantari et al., 2013). If the customer feels a sense of security and trust in a brand, then the customer will consider making repeat purchases in the near future, which results in customer loyalty or brand loyalty (Huang, 2017). This is supported by research that brand trust has a positive and significant effect on brand loyalty (Mahardika and Warmika, 2021; Pangestika and Khasanah, 2021; Thanh et al., 2021; Roig, et al., 2021). In another study, different results were found, which stated that brand trust had no significant effect on brand loyalty (Huang, 2017; Aditya and Tjokrosaputro, 2020; Hariandja and Suryanto, 2021). This is a research gap finding. The research gap found in research with inconsistent results between brand experience and brand trust on brand loyalty, then used the brand love variable as a mediating variable.

Brand love is an ecstatic emotional bond that is accompanied by a pleasant consumption experience. Consumers with a more hedonistic tendencies may be more vulnerable to the phenomenon of brand love (Gao, 2016). When consumers experience feelings of love for a brand, they begin to develop an emotional relationship with it (Putri and



Sukaatmaja, 2021). Apart from being concerned with how a brand can carry out its functions, consumers enjoy the moments or experiences of interacting with the brand in order to stimulate emotions and feelings of love for the brand. This is supported by that brand experience has a positive and significant effect on brand love (Pande and Gupta, 2019; Putri and Sukaatmaja, 2021). Strong trust in a brand leads to a positive attitude, stronger commitment, and loyalty (Albert and Merunka, 2013) and is the main factor that contributes to brand love (Drennan et al., 2015). Brand trust arises from the overall satisfaction of consumers with a particular brand. Thus, brand trust consists of the past and future experiences of the brand and is an antecedent of brand love (Madadi et al., 2021). Brand trust has a positive effect on brand enthusiasm (Albert and Merunka, 2013), which is one component of brand love, and brand trust has a positive impact on brand love (Huang and Jian, 2015). This is supported by the fact that brand trust has a significant and positive impact on brand love (Madadi et al., 2021; Zhang et al., 2020).

Because brand love relationships can last for a long time, it can be interpreted that brands that are loved by consumers are considered irreplaceable and that consumers are becoming increasingly loyal to the brand. If consumers have a strong attachment to a brand, it will have a direct impact on brand loyalty (Albert and Merunka, 2013). Brand love has a positive and significant effect on brand loyalty, according to research (Sari and Sudarti, 2016; Lestari et al., 2018; Bairrada et al., 2019; Madeline et al., 2019; Putra and Keni, 2020). Brand Love that emerges from consumers is a positive value given by consumers to products they believe in. Brand love increases brand loyalty, a strong positive influence in the minds of consumers allows brand loyalty and brand commitment, this makes consumers willing to pay premium prices for certain brands (Bairrada et al., 2019). Huang (2017) says that brand loyalty is the impact of brand love, brand experience, brand trust. Brand love that arises from consumers is a positive value given by consumers to products based on experience and perceived trust.

Based on the issues and findings of the research gap, it is a gap to prove the influence of brand experience and brand trust on brand loyalty by mediating brand love on OVO application users in Denpasar.

Based on this background, the following hypothesis is formulated:

- H1: Brand experience has a positive and significant effect on brand loyalty;
- H2: Brand trust has a positive and significant effect on brand loyalty;
- H3: Brand experience has a positive and significant effect on brand love;
- H4: Brand trust has a positive and significant effect on brand love;
- H5: Brand love has a positive and significant effect on Brand loyalty;
- H6: Brand love has a positive and significant role in mediating the effect of brand experience on brand loyalty;
- H7: Brand love has a positive and significant role in mediating the effect of brand trust on brand loyalty.

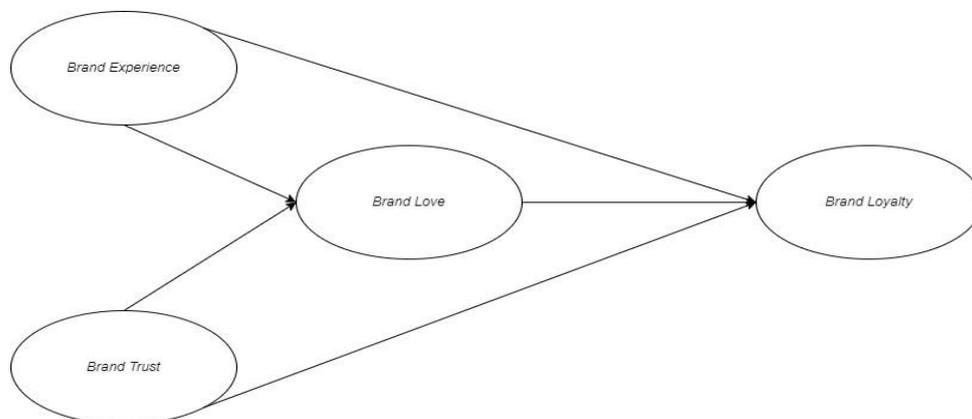


Figure 1 – Conceptual Framework for the Role of Brand Love in Mediating the Effect of Brand Experience and Brand Trust on Brand Loyalty



METHODS OF RESEARCH

The research design of this study is a form of associative and causal research with quantitative methods. This research was conducted in Denpasar because the income of the population in Denpasar City is the highest number one in Bali (BPS, 2020) and the productive population aged 15 years and over is 523,524 people which is the highest number one in Bali (BPS, 2020). The subjects in this study are consumers who download and use the OVO application in Denpasar City. The data used in this study are quantitative and qualitative data. Quantitative data from this study is data on the percentage of digital wallet application users quoted from kontan.keuangan.co.id. Qualitative data from this study is the opinion of the respondents on each item of the statement described through a questionnaire which includes statements about the variables of brand experience, brand trust, brand love and brand loyalty.

The population taken from this study is the population in this study are all users of the OVO application in Denpasar City who have used the application, the number of which is not known for certain (infinite). The method of determining the sample in this study used non-probability sampling with purposive sampling technique as many as 112 respondents. Data was collected using an instrument in the form of a questionnaire given to OVO users in Denpasar City. Due to the Covid-19 pandemic, it is not possible to distribute the questionnaire directly to respondents. As a result, the questionnaire was distributed via online media after first being prepared in a Google-form link format. The questionnaire link was then distributed to the target respondents via several WhatsApp groups, Direct Messages, or email. A Likert scale was used in this study. Before moving on to the next stage of the study, validity and reliability tests are used to ensure that the questionnaire produces valid and reliable data.

Hypothesis testing is a testing process where it will be decided whether the research hypothesis will be accepted or rejected. Hypothesis testing was carried out by comparing the t-table value with the t-statistics and p value with a significant level of 5 percent. If the t-statistic is higher than the t-table value, it means that the hypothesis is supported or accepted. The calculation results can directly be seen the path coefficient and total effect. This research uses the SmartPLS 3.0 application.

RESULTS AND DISCUSSION

To test the research instrument, it is necessary to test the validity and reliability test before the data is analyzed further. Both tests were carried out with the aim of measuring whether the research instrument items used in this study were valid or reliable. Both tests were carried out after the research results were collected. Based on the results of the validity test, all the questions on each variable were declared valid, so all the questions could be used as questionnaire questions. Based on the reliability test, it was shown that all research instruments had a Cronbach's Alpha coefficient of more than 0.60. It can be said that all instruments are reliable so that they can be used to conduct research.

In Table 1 it can be seen that the dominant users are male compared to female, namely 63 people or 56.3 percent. This means that male users use OVO more. Users aged 24-29 years are the most numerous among others, namely 78 people or 69.6 percent. According to this phenomenon, users between the ages of 24 and 29 are the most likely to use OVO. In this study, respondents viewed in terms of their most recent education, users with the most recent bachelor's education dominated the others, accounting for 79 people or 70.5 percent of the total. According to this phenomenon, users with a bachelor's degree are the most likely to use OVO. According to occupation, private employees account for 59 people, or 52.7 percent of all users. According to this phenomenon, users who are private employees use OVO the most.

The theoretical model that has been built in the conceptual framework is then drawn in a flowchart which serves to show the relationship between exogenous and endogenous variables to be tested. The outer model is the specification of the relationship between the



latent variable and its indicators, or also known as the outer relation or measurement model, which defines the characteristics of the construct and its manifest variables.

Table 1 – Characteristics of Respondents

Characteristics	Classification	Number of Respondents (person)	Percentage of Respondents (%)
Gender	Man	63	56,3
	Woman	49	43,8
	Total	112	100
Age	18 - 23 years old	25	22,3
	24 - 29 years old	79	70,5
	30 - 35 years old	4	3,6
	36 - 46 years old	4	3,6
	Total	112	100
Education	High school	4	3,6
	Diploma	8	7,1
	Bachelor	79	70,5
	Postgraduate	21	18,8
	Total	112	100
Occupation	Government employees	8	7,1
	Private employees	63	56,3
	Self Employed	11	9,8
	Student	22	19,6
	Other	8	7,1
	Total	112	100

Source: Primary data processed, 2022.

Convergent Validity. The first part is testing the outer model using convergent validity criteria. The results of the convergent validity test are presented in Table 2 below.

Table 2 – Convergent Validity Test Results

n/n	Brand Experience (X1)	Brand Trust (X2)	Brand Love (Y1)	Brand Loyalty (Y2)
Attractive app display design (X1.1)	0.900			
Convenience of using app (X1.2)	0.892			
Ease of interacting with customer service (X1.3)	0.940			
Ease of accessing app brand reviews from other users (X1.4)	0.872			
Trust that applications are secure (X2.1)		0.930		
Trust in using apps (X2.2)		0.927		
Believe that brand applications can meet user wants and needs (X2.3)		0.920		
Believe that the brand has a good image (X2.4)		0.936		
Users love the brand (Y1.1)			0.906	
Have a long term relationship with the brand (Y1.2)			0.921	
brand makes users very happy (Y1.3)			0.902	
the only brand the user will use (Y2.1)				0.917
Actual use of the brand more than once (Y2.2)				0.929
Recommend the brand to others (Y2.3)				0.828

Source: Primary data processed, 2022.

Table 2 shows that all construct indicator outer loading values have values greater than 0.50. Thus it can be stated that this measurement meets the requirements of convergent validity.

The outer model is then tested using discriminant validity criteria with a loading factor in the second part. This test examines the cross loading with latent variables. It is said to be valid if the cross loading value of each indicator in the relevant variable is the greatest when compared to the cross loading on other latent variables. If the indicator's cross loading value is greater than 0.50, it is considered valid. Table 3 shows the results of the discriminant validity test with the loading factor.



Table 3 – Discriminant Validity Test Results Using Loading Factor

n/n	<i>Brand Experience</i>	<i>Brand Trust</i>	<i>Brand Love</i>	<i>Brand Loyalty</i>
Attractive app display design (X1.1)	0.900	0.751	0.718	0.712
Convenience of using app (X1.2)	0.892	0.793	0.779	0.682
Ease of interacting with customer service (X1.3)	0.940	0.822	0.763	0.811
Ease of accessing app brand reviews from other users (X1.4)	0.872	0.706	0.718	0.735
Trust that applications are secure (X2.1)	0.789	0.930	0.715	0.724
Trust in using apps (X2.2)	0.761	0.927	0.717	0.722
Believe that brand applications can meet user wants and needs (X2.3)	0.826	0.920	0.805	0.791
Believe that the brand has a good image (X2.4)	0.785	0.936	0.724	0.763
Users love the brand (Y1.1)	0.783	0.776	0.906	0.813
Have a long term relationship with the brand (Y1.2)	0.767	0.716	0.921	0.744
brand makes users very happy (Y1.3)	0.700	0.686	0.902	0.711
the only brand the user will use (Y2.1)	0.752	0.751	0.715	0.917
Actual use of the brand more than once (Y2.2)	0.747	0.743	0.722	0.929
Recommend the brand to others (Y2.3)	0.685	0.671	0.791	0.828

Source: Primary data processed, 2022.

Based on Table 3, it can be seen that all cross loading values for each indicator in each variable are greater than 0.50. Thus it can be stated that the data in the study is valid, meaning that the latent variable has become a good comparison for the research model.

Next test compares the value of each latent variable's square root of average variance extracted (AVE) with the correlation between other latent variables in the model. If the latent variable's square root of average variance extracted (AVE) is greater than the correlation with all other latent variables, it is said to have good discriminant validity. It is recommended in this study that the AVE value be greater than 0.50. Table 4 shows the results of the discriminant validity test using the AVE.

Table 4 – Discriminant Validity Test Results Using AVE

n/n	<i>Average Variance Extracted (AVE)</i>
<i>Brand experience (X1)</i>	0.812
<i>Brand trust (X2)</i>	0.861
<i>Brand love (Y1)</i>	0.828
<i>Brand loyalty (Y2)</i>	0.797

Source: Primary data processed, 2022.

Table 4 shows that all of the AVE values are greater than 0.50. As a result, the data in the study is valid, which means that the latent variable can explain more than half of the variance in the indicators on average. In this study, discriminant validity can also be seen in the value of the root square of average variance extracted (RSAVE) for each construct with a correlation between one and another. The square root value of AVE in bold has a greater value than the correlation between constructs, as can be seen. Table 5 shows the results of the discriminant validity test using RSAVE.

Table 5 – Discriminant Validity Test Results Using RSAVE

n/n	<i>Brand Experience</i>	<i>Brand Love</i>	<i>Brand Loyalty</i>	<i>Brand Trust</i>
<i>Brand Experience</i>	0.901			
<i>Brand Love</i>	0.826	0.910		
<i>Brand Loyalty</i>	0.817	0.833	0.893	
<i>Brand Trust</i>	0.853	0.800	0.810	0.928

Source: Primary data processed, 2022.

The final step is to test the outer model using composite reliability criteria, which involves comparing the reliability value of the constructs' indicator blocks. If the indicator group has a value greater than 0.70, it has good composite reliability. Table 6 summarizes the results of the composite reliability test.



Table 6 – Composite Reliability Validity Test Results

n/n	Cronbach's Alpha	Composite Reliability
Brand Experience (X1)	0.923	0.945
Brand Trust (X2)	0.946	0.961
Brand Love (Y1)	0.896	0.935
Brand Loyalty (Y2)	0.871	0.922

Source: Primary data processed, 2022.

Based on Table 6, it can be seen that all Cronbach's Alpha values in each variable are greater than 0.70 and the composite reliability value in each variable is greater than 0.70. Thus it can be stated that the data in the study is reliable.

Partial Least Squares was used to test five direct influence hypotheses (PLS). The t-test (t-test) is used on each path of influence between variables in this test. In PLS, statistical testing of each hypothesized relationship is performed on the sample using the bootstrap method. Bootstrap testing is also intended to reduce the problem of abnormal research data. The results of hypothesis testing on the effect of brand experience on brand loyalty produce a regression coefficient value of 0.241, then brand experience has a positive effect on brand loyalty. The P-Values value of 0.043 which is smaller than 0.05 ($0.043 < 0.05$) indicates that brand experience has a significant effect on brand loyalty. Thus, hypothesis 1 (H1) which states that brand experience has a positive and significant effect on brand loyalty is accepted.

Table 7 – Direct Effect Test Results

n/n	Path coefficient	t statistics	P Values	Description
Brand Experience (X1) -> Brand Loyalty (Y2)	0,241	2,030	0.043	Significant
Brand Trust (X2) -> Brand Loyalty (Y2)	0,269	2,156	0.032	Significant
Brand Experience (X1) -> Brand love (Y1)	0,529	4,240	0.000	Significant
Brand Trust (X2) -> Brand love (Y1)	0,348	2,896	0.004	Significant
Brand love (Y1) -> Loyalty (Y2)	0,418	4,846	0.000	Significant

Source: Primary data processed, 2022.

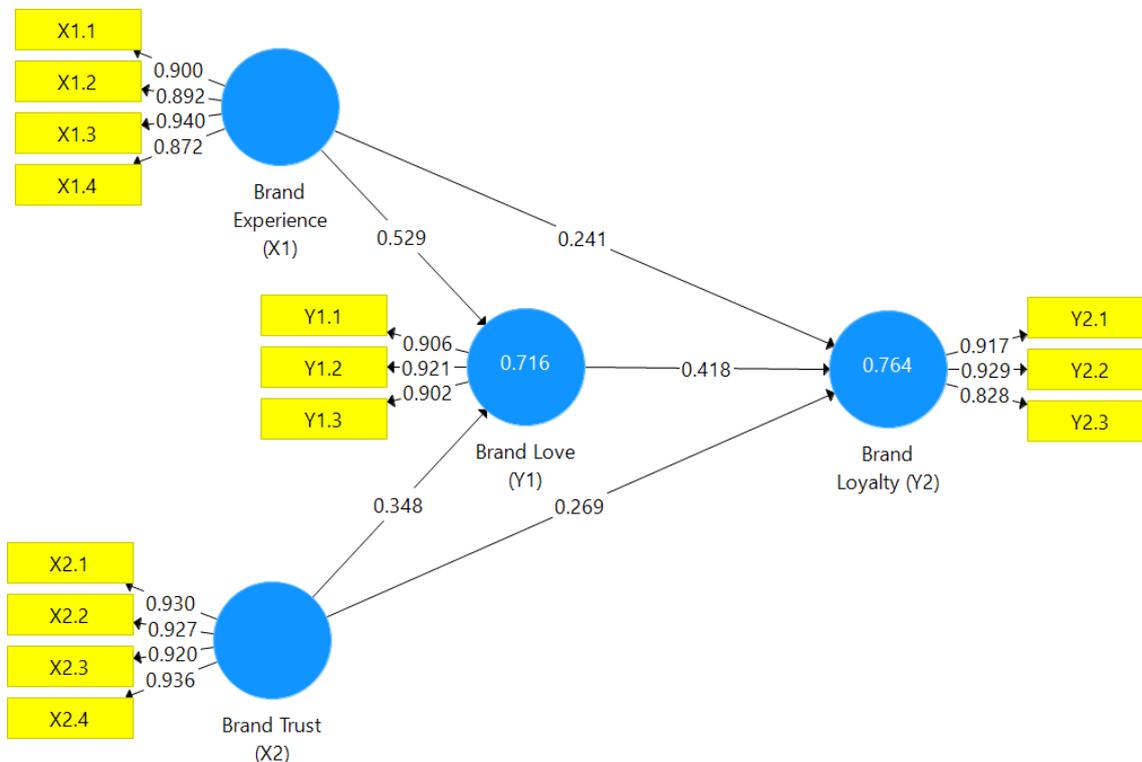


Figure 1 – Structural Model (Source: Primary data processed, 2022)



Testing the hypothesis on the effect of brand trust on brand loyalty produces a regression coefficient of 0.269, so brand trust has a positive effect on brand loyalty. The P-Values value of 0.032 which is smaller than 0.05 ($0.032 < 0.05$) indicates that brand trust has a significant effect on brand loyalty. Thus, hypothesis 2 (H2) which states that brand trust has a positive and significant effect on brand loyalty is accepted. Testing the hypothesis on the effect of brand experience on brand love produces a regression coefficient value of 0.529, so brand experience has a positive effect on brand love. P-Values value of 0.000 which is smaller than 0.05 ($0.000 < 0.05$) indicates that brand experience has a significant effect on brand love. Thus, hypothesis 3 (H3) which states that brand love has a positive and significant effect on brand love is accepted.

Hypothesis testing on the effect of brand trust on brand love produces a regression coefficient value of 0.348, so brand trust has a positive effect on brand love. The P-Values value of 0.004 which is smaller than 0.05 ($0.004 < 0.05$) indicates that brand trust has a significant effect on brand love. Thus, hypothesis 4 (H4) which states that brand trust has a positive and significant effect on brand love is accepted. Testing the hypothesis on the effect of brand love on brand loyalty produces a regression coefficient value of 0.418, so brand love has a positive effect on brand loyalty. The P-Values value of 0.000 which is smaller than 0.05 ($0.000 < 0.05$) indicates that brand love has a significant effect on brand loyalty. Thus, hypothesis 5 (H5) which states that brand love has a positive and significant effect on brand loyalty is accepted.

Examination of the mediating variable in this study will examine the mediating role of the brand love variable on the indirect effect of brand experience and brand trust on brand loyalty.

Table 8 – Direct Effect, Indirect Effect, Total Variable Effect, and Calculation of VAF

Variable	Direct Effect	
	Correlation coefficient	t-Statistics
Brand Experience (X1) -> Brand Loyalty (Y2)	0,241	2,030
Brand Trust (X2) -> Brand Loyalty (Y2)	0.269	2,156
Brand Experience (X1) -> Brand Love (Y1)	0.529	4,240
Brand Trust (X2) -> Brand Love (Y1)	0.348	2,896
Brand Love (Y1)-> Brand Loyalty (Y2)	0.418	4,846
Variable	Indirect Effect	
	Correlation coefficient	t-Statistics
Brand Experience (X1) -> Brand Love (Y1) -> Brand Loyalty (Y2)	0.221	3.585
Brand Trust (X2) -> Brand Love (Y1) -> Brand Loyalty (Y2)	0.146	2,113
Brand Experience (X1) -> Brand Loyalty (Y2)	0.463	4.815
Brand Trust (X2) -> Brand Loyalty (Y2)	0.415	4.268
Brand Experience (X1) -> Brand Love (Y1)	0.529	4.240
Brand Trust (X2) -> Brand Love (Y1)	0.348	2.896
Brand Love (Y1)-> Brand Loyalty (Y2)	0.418	4.846
VAF -> Indirect Effect / Total Effect (0.221/0.463)	0.477	
VAF -> Indirect Effect / Total Effect (0.146/0.415)	0.351	

Source: Primary data processed, 2022.

The VAF value can be used as a criterion for assessing the mediating effect. If the value of VAF is greater than 80%, the mediation variable is full mediation; if the value of VAF is between 20% and 80%, the mediation variable is partial mediation; and if the value of VAF is less than 20%, the mediation variable is not a mediator. Table 8 displays the results of the indirect effect test.

The mediating role of the brand love variable is shown in Table 8. Initially the coefficient value of the direct influence of brand experience on brand loyalty is 0.241. The addition of the brand love variable as a mediating variable has a different effect on the effect of total brand experience with brand loyalty. Table 8 shows that the VAF value is 0.477. The mediation value of 47.7 percent is in the range of 20 percent to 80 percent. This means that the variable is classified as a partial mediation variable. In conclusion, the results in this study indicate that brand love can partially mediate the effect of brand experience on brand loyalty.



The mediating role of the brand love variable is shown in Table 8. Initially, the coefficient value of the direct influence of brand trust on brand loyalty was 0.269. The addition of the brand love variable as a mediating variable has a different effect on the effect of total brand trust with brand loyalty. Table 8 shows that the VAF value is 0.351. The mediation value of 35.1 percent is in the range of 20 percent to 80 percent. This means that the variable is classified as a partial mediation variable. In conclusion, the results in this study indicate that brand love can partially mediate the effect of brand trust on brand loyalty.

DISCUSSION OF RESULTS

The effect of brand experience on brand loyalty. The results of the analysis show that brand experience has a positive and significant effect on brand loyalty. This means that the better the brand experience felt by OVO users, the more brand loyalty will be for OVO application users. Vice versa, the worse the brand experience felt by OVO users, it will reduce brand loyalty to OVO application users.

The results found indicate that the values contained in the brand experience variable have a significant impact on the brand loyalty of OVO users. Brand experience measured by indicators: An attractive application brand display design, convenience in using application brands, ease of interacting with customer service, ease of accessing application brand reviews from other users as acceptable things have proven to be able to influence OVO users' brand loyalty. This finding can be interpreted that if users feel a good brand experience, then it is able to make a significant contribution in increasing brand loyalty to OVO users.

The results of this study are in accordance with the results of previous studies by Baser et al., (2015), namely the positive experiences that consumers get while using a brand encourage consumers to repeat it because by repeating the purchase of a brand it causes consumers to also repeat the positive experiences they feel. Previous research conducted by Yang et al., (2017), Semadi and Ariyanti, (2018), Khan et al., (2019), Sukarman, (2019) and Pangestika and Khasanah, (2021) gave the result that brand experience had an effect on positive and significant to brand loyalty.

The Effect of Brand Trust on Brand Loyalty. The results of the analysis show that brand trust has a positive and significant effect on brand loyalty. This means that the higher the brand trust felt by OVO users, the more brand loyalty will increase for OVO application users. Vice versa, the lower the brand trust felt by OVO users, it will reduce brand loyalty to OVO application users.

The results found indicate that the values contained in the brand trust variable have a significant impact on the brand loyalty of OVO users. Brand trust is measured by indicators: Brands are considered safe, brands are considered trustworthy, brands meet user wants and needs, good brand image as an acceptable indicator is proven to be able to influence OVO users' brand loyalty. This finding can be interpreted that if OVO is able to provide brand trust to users well, then it is able to make a significant contribution in increasing brand loyalty to OVO users.

The results of this study are in accordance with the results of previous research by Huang, (2017), namely if customers feel a sense of security and trust in a brand, then these customers will consider making repeat purchases in the near future, which results in customer loyalty or brand loyalty. Previous research conducted by Mahardika and Warmika, (2021), Thanh et al., (2021), Roig et al., (2021), gave the results that brand trust had a positive and significant effect on brand loyalty.

The Influence of Brand Experience on Brand Love. The results of the analysis show that brand experience has a positive and significant effect on brand love. This means that the better the brand experience felt by OVO users, the better brand love will be for OVO application users. Vice versa, the worse the brand experience felt by OVO users, it will reduce brand love for OVO application users.

The results found indicate that the values contained in the brand experience variable have a significant impact on the brand love of OVO users. Indicators on brand experience



are acceptable and able to influence the brand love of OVO users. This finding can be interpreted that if users feel a good brand experience, then it is able to make a significant contribution in increasing brand love for OVO users.

The results of this study are in accordance with the results of previous research by Silvana et al., (2018), namely brand experience is a dominating factor because in addition to being concerned with how a brand can carry out its functions, consumers enjoy moments or experiences interacting with the brand so as to provide stimulation to the brand. emotions and feelings of love for the brand. Previous research conducted by Pande and Gupta, (2019), Putri and Sukaatmaja, (2021), gave the result that brand experience had a positive and significant effect on brand love.

The Effect of Brand Trust on Brand Love. The results of the analysis show that brand trust has a positive and significant effect on brand love. This means that the higher the brand trust felt by OVO users, the better the brand love for OVO application users. And vice versa, the lower the brand trust felt by OVO users, it will reduce brand love for OVO application users.

The results found indicate that the values contained in the brand trust variable have a significant impact on the brand love of OVO users. The indicator on brand trust is acceptable and able to influence the brand love of OVO users. This finding can be interpreted that if users feel good brand trust, then it is able to make a significant contribution in increasing brand love for OVO users. The results of this study are in accordance with the results of previous research by Huang and Jian, (2015), namely brand trust has a positive effect on brand enthusiasm which is one component of brand love, and brand trust has a positive impact on brand love. Previous research conducted by Madadi et al., (2021), Zhang et al., (2020), gave the result that brand trust has a positive and significant effect on brand love.

The Effect of Brand Love on Brand Loyalty. The results of the analysis show that brand love has a positive and significant effect on brand loyalty. This means that the better the brand love felt by OVO users, the more brand loyalty will be for OVO application users. Vice versa, the worse the brand love felt by OVO users, it will reduce brand loyalty to OVO application users. The results found indicate that the values contained in the brand love variable have a significant impact on the brand loyalty of OVO users. The indicator on brand love is acceptable and able to influence the brand loyalty of OVO users. This finding can be interpreted that if users feel good brand love, then it is able to make a significant contribution in increasing brand loyalty to OVO users. The results of this study are in accordance with the results of previous research by Albert and Merunka, (2013), namely the higher the brand love shown by consumers, the more direct influence on brand loyalty. Previous research conducted by Sari and Sudarti, (2016), Lestari et al, (2018), Bairrada et al., (2019), Madeline et al., (2019) gave the results that brand love has a positive and significant effect on brand loyalty.

The Role of Brand Love in Mediating the Effect of Brand Experience on Brand Loyalty. According to the findings of the study, brand love can mediate the effect of brand experience on brand loyalty. In this study, brand love serves as a partial mediator (partial mediation). Based on these findings, it can be concluded that the better the perceived brand experience, the greater the perceived brand love, and thus the user's brand loyalty. This study's findings are supported by studies by Pande and Gupta (2019), Putri and Sukaatmaja (2021), and others that show that brand experience has a positive and significant effect on brand love. The results of research on the effect of brand love on brand loyalty are also supported by Sari and Sudarti, (2016), Lestari et al., (2018), Bairrada et al., (2019), Madeline et al., (2019).

The Role of Brand Love in Mediating the Effect of Brand Trust on Brand Loyalty. According to the findings of the study, brand love can mediate the effect of brand trust on brand loyalty. In this study, brand love serves as a partial mediator (partial mediation). Based on these findings, it can be concluded that the higher the perceived brand trust, the greater the perceived brand love, and thus the user's brand loyalty. This study's findings are supported by research by Madadi et al., (2021), and Zhang et al., (2020), which show that brand trust has a positive and significant effect on brand love. The results of research on the



effect of brand love on brand loyalty are also supported by Sari and Sudarti, (2016), Lestari et al., (2018), Bairrada et al., (2019), Madeline et al., (2019).

IMPLICATIONS AND LIMITATIONS OF THE RESEARCH

Based on the results of the research found, the results of this study are expected to be able to enrich the development of marketing management science, especially related to consumer behavior.

Based on the results of the study, it shows that the brand experience variable has the highest influence on brand love, compared to the brand trust variable. Thus the management pays more attention to the experience felt by users in using the OVO application. This is because users make the brand experience the most influential factor on the brand love of OVO users. OVO can improve services and update application features so that the user experience is better.

The results of statistical data analysis also show that brand trust is an important factor in increasing brand love from OVO users. Thus, the management must also pay attention to the user's brand trust to increase their trust in OVO. OVO parties can increase user trust in OVO by always maintaining the security system contained in the OVO application. OVO must be able to reduce system failures (system errors) that occur in applications.

The results also show that the brand love variable has the highest influence on brand loyalty, compared to other variables. Thus, the management should pay more attention to the brand love of OVO users. This is because users make brand love the most influential factor on the brand loyalty of OVO users. OVO parties must be able to create a good brand love, one of which is by establishing relationships with consumers by means of personalized marketing so that they are able to form good bonds and make connections with OVO users so that users are loyal to the OVO application and are able to recommend to other consumers.

The process of writing this research has several limitations that need to be underlined, especially in future research. Some of these limitations include:

1. The scope of the research is only limited to the OVO e-wallet, thus the results of the study may have differences regarding the perception or interpretation of each respondent in other e-wallets;
2. This research is only limited to examining the variables of brand experience, brand trust, brand love, and brand loyalty, thus it cannot examine more deeply the factors outside these variables;
3. This study uses a cross-sectional time design or at a certain point in time, but on the other hand, this study observes the dynamics of conditions that change each period, therefore this research is important to be re-examined in the future.

CONCLUSION

Based on the results of the discussion of the research that has been carried out, it can be concluded that:

1. Brand experience has a positive and significant effect on the brand loyalty of OVO users. This means that if the brand experience felt by the user is getting better, the user's brand loyalty in using OVO will be higher;
2. Brand trust has a positive and significant effect on the brand loyalty of OVO users. This means that if the brand trust felt by the user is getting better, the user's brand loyalty in using OVO will increase;
3. Brand experience has a positive and significant effect on brand love for OVO users. This means that if the brand experience felt by users is better, the brand love of OVO users will increase;
4. Brand trust has a positive and significant effect on the brand love of OVO users. This means that if the user's brand trust increases, the brand love of OVO users will increase too;



5. Brand love has a positive and significant effect on brand loyalty of OVO users. This means that if brand love increases, the brand loyalty of users in using OVO will also increase;
6. Brand love is able to mediate the effect of brand experience on brand loyalty of OVO users. This shows that the brand experience of OVO users will have a significant impact on the user's brand loyalty if it is mediated by brand love, which means that the brand loyalty of OVO users is highly dependent on the level of brand experience felt by the user and also the level of brand love for the user;
7. Brand love is able to mediate the effect of brand trust on the brand loyalty of OVO users. This shows that the brand trust of OVO users will have a significant impact on the user's brand loyalty if it is mediated by brand love, which means that the brand loyalty of OVO users is highly dependent on the level of brand trust felt by the user and also the level of brand love in the user.

SUGGESTIONS

Based on the results of research analysis, discussion and conclusions, there are several suggestions that can be used as consideration in determining policies related to maintaining and increasing brand loyalty of OVO users in the future, including:

1. To be able to increase the brand loyalty of OVO users, it is recommended for OVO management to improve brand experience, brand trust and brand love to users by always providing the best service and updating the application regularly to improve application performance;
2. To be able to improve brand experience, brand trust and brand love for OVO users, it is recommended for OVO management to be able to update the features and appearance of the application design, improve system security so that users increasingly believe that funds stored in OVO accounts are safe from hacking. In addition to strengthening the system, OVO management should also consider more in making the system so that it is adapted to infrastructure in Indonesia and is more user friendly;
3. Further research can add constructs other than brand experience and brand trust to be able to identify more deeply about brand love and brand loyalty.

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