

ARE BOTH BRAND AWARENESS AND TRUST PLAY SIGNIFICANT ROLES IN AFFECTING STUDENTS' LOYALTY TOWARD PACKAGED SNACKS PRODUCT?

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ABSTRACT

This study was conducted in order to determine whether brand awareness and trust have significant impact on university students' loyalty toward packaged snacks that were usually sold in both supermarkets or convenience stores all across the region. This study implements survey method, in which, 250 active students from one of the private university in Jakarta participated as the respondents of this study. Students who were selected as the respondents in this study are those who've bought a packaged snacks product of any kinds (either biscuits, potato chips, corn chips, tortilla chips, and the other kinds of packaged snacks) at least 10 times for the past 6 months. Questionnaires then were used in order to collect the data from the respondents, and were electronically distributed to the respondents. After collecting all of the data, a total of 19 data need be deleted or omitted due to incomplete responses filled by the respondents. Therefore, a total of 231 usable data were further analyzed using PLS-SEM method in order to gain all of the results needed for concluding this study. Based on the results of the data analysis, authors concluded that both brand awareness and trust have significant impact on students' loyalty toward packaged foods sold in many convenience store and supermarkets all across Jakarta, with Brand Awareness turns out to be the stronger predictor as compared to Trust. The results of this study then show the importance of improving or increasing people's awareness toward the brand of the packaged snacks in order to bind people to be loyal to the brand. Furthermore, consumers' trust toward the brand (and the all of the information attached to the label of the packaged snacks) also revealed to has a positive and significant role in enhancing people's loyalty behavior toward the brand and the packaged snacks that were usually bought by the consumers.

Keywords: Brand Awareness; Trust; Students' Loyalty; Packaged Snacks Products

ABSTRAK

Penelitian ini dilakukan guna mengetahui secara mendalam terkait dengan bagaimana pengaruh dari brand awareness serta trust terhadap loyalitas para mahasiswa/i perguruan tinggi di Indonesia terhadap makanan kemasan yang dijual di supermarket. Penelitian ini mengimplementasikan metode survey, yang dimana, sebanyak 250 pelajar aktif dari salah satu universitas swasta di Jakarta berpartisipasi dalam penelitian ini. Adapun pelajar yang menjadi responden pada studi ini adalah mereka yang telah membeli makanan kemasan dengan jenis apapun minimal sebanyak 10x dalam waktu 6 bulan terakhir. Adapun sebanyak 19 dari 250 data harus dibuang dikarenakan oleh adanya jawaban yang tidak lengkap dari responden, sehingga, total data yang diolah pada penelitian ini adalah sebanyak 231 data. Adapun seluruh data yang telah dikumpulkan kemudian dianalisa dengan menggunakan metode PLS-SEM. Berdasarkan hasil analisis data yang telah dilakukan, maka dapat disimpulkan bahwa brand awareness dan trust memiliki pengaruh yang positif dan signifikan terhadap loyalitas pelajar terkait dengan makanan kemasan yang dikonsumsi, yang dimana, dari kedua variabel independen yang diteliti, brand awareness cenderung memberikan pengaruh ataupun peranan yang lebih kuat dibandingkan dengan trust.

Kata Kunci: Brand Awareness; Trust; Loyalitas Pelajar; Makanan Kemasan

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RESEARCH INTRODUCTION

Loyalty had been long perceived as one of a few variable or factor which each and every single company in this world should thoroughly and fully understand in order to maintain their success and longevity within an industry, since companies' level of understanding toward this concept could determine their long-term position and success within an industry, not only in the present, but also in the future time (Keni *et al.*, 2018; Wilson *et al.*, 2019; Wilson, 2020). Usually (and generally) understood as consumers' intention and tendency to always buy a product or service from the same company or provider in the future, while not buying similar products or services offered by the competitors, the role of loyalty in determining a company's success was so significant and crucial that it had become one of the most discussed variable in the context of Marketing. A company which able to induce a strong sense of loyalty toward its consumers have a higher chance of retaining these groups of consumers, as such strong sense of loyalty could drive consumers to re-buy the same product or service provided from by the same company, while at the same time, there's also a high chance that these groups of consumers won't "take a look" or put much attention to the products sold or offered by the competitors, thus putting the company "one-step ahead" of its competitors. Furthermore, from a financial point-of-view, these so-called "loyal customers" could also become the constant source of revenues for the companies, as these loyal customers will only re-visit the same companies once they would like to re-buy a product or service in the future, thus adding much more revenue to the companies. In the other words, when consumers are loyal toward a company, then it is unquestionable and undebatable that they will only spend their money on the company and won't spend any of their money on what the competitors are offering or selling. This is why loyalty should be thoroughly understood by companies all around the world, not only just because loyal customers won't visit or buy

products or services from the other competitors, but also because the potential constant stream of revenues or profits that these consumers could bring to the company, in which, such revenues could be used to determine a company's longevity, success and ability to "surpass or outperform its competitors in the industry. Furthermore, the important role of loyalty could further be understood from the fact that the costs of attracting new consumers is far more expensive than retaining current customers, which imply that retaining current customers is the best step that a company could do, not only in order to outperform its competitors, but also in order to ensure that the company could sustain itself in competing within the industry. Moreover, despite it is also important for a company to be able to attract as many new customers as possible, but the company's ability to retain its customers should always become the main attention and the main priority of the company who wants to succeed in the market or industry.

In regard with the concept of loyalty, previous studies had found that there are 2 (two) variables which so often regarded as variables which have a significant and positive impact toward loyalty, in which, these 2 (two) variables are Brand Awareness and Trust. Could be defined as consumers' state of understanding that a brand exists on a market and could be accessed or bought, consumers' level of awareness toward a brand (brand awareness) could signify how strong the level of perception and understanding that consumers had toward a brand (Wilson, 2020). When people has a strong level of awareness toward a brand, it didn't only mean that consumers know about that the brand exists, but it also implies that consumers have a thorough and detailed understanding toward the concept of the brand, such as the logo, the kind of products or services offered by the company, the name of the brand, the differences between the brand and the other competing brands, and all of the characteristics that differentiate the brand with the others. For example, Usually, when asked about "What do you know about Brand

“X?”. People with a high level of awareness toward Brand “X” could give some detailed opinions and explanations regarding the brand, which suggest that these group of consumers have a strong sense of awareness toward the brand. In the contrary, people or consumers with a low (or weak) level of awareness toward a brand will usually provide some answers like “I’ve heard about it, but I’m not so sure about what kind of products that the brand or company are selling”. Furthermore, people or consumers with a low-level of awareness toward a brand will usually had some difficulty in illustrating or explaining the elements of the brand, which could prove to be “disastrous” for the brand or a company since there’s a high risk that consumers are unable to differentiate the brand with it’s competitors, in which, despite for the fact that consumers aware that the brand is available and exist on the market, however, because they’re unable to understand the distinct characteristics of the brand, then there’s a high chance that consumers will perceived such brand as the “same one” with the others, thus increasing the chance that consumers will buy similar products or services from the other competing brands, and thus won’t become loyal customers to the brand (since they’re unable to differentiate the brand with the others)/ However, in the contrary, consumers with high-level of awareness toward a brand will be able to understand some distinct characteristics that differentiate the company or a brand with the others, in which, such ability will enable consumers to only buy the products or services which are sold by the brand (since they know that they can’t earn or get the same level of benefit if they’re buying from the other brands or companies). Therefore, it is incredibly important for a company and a brand to be able to effectively implement some promotional and communications strategy, not only in order to introduce the brand to the people, but also in order to enhance or increase people’s understanding regarding the main characteristics which differentiate the brand with the other competitors. When people had successfully noticed such distinct

characteristics which make the company or brand “better” or “superior” from the others. Then there’s a high chance that people will stick and keep buying products or services from the brand, since they’ve understood that there are some benefits that they’re unable to get if they’re buying or using products or services offered by another companies or brands, thus increasing their sense of loyalty toward the brand, both in the present and in the future.

Other than Brand Awareness, trust also plays an equally important and significant role in determining whether or not people or consumers will be loyal toward a brand or company (Zhou *et al.*, 2019; Japutra *et al.*, 2015). Could be understood as people or consumers’ personal judgement regarding whether or not the company or brand will fulfill it’s commitment toward the customers, people or consumers’ level of trust toward a brand or company could significantly affecting their intention on whether or not they’ll commit to use or buy the products or services offered by the company. When consumers aren’t sure that the company would fulfill some things that had been promised to the consumers, then there’s a high chance that consumers will be disappointed, thus causing them to move out to buy or use similar products or services sold by the other companies (Wilson & Keni, 2018; Wilson, 2019). For example, in the context of packaged snacks, people or consumers’ perception regarding whether or not all of the information listed and stated on the package of the snacks are true could imply or define people’s level of trust toward the product (and ultimately the company). If consumers or people perceive and think that all of the information given and printed on the package of the snacks are “not true, exaggerated and illogical”, then such perceptions could lead consumers to argue or think that the company were giving false information which could potentially mislead consumers who are about to buy the product, thus lowering the level of trust that consumers had toward the product, brand or company. However, in the contrary, if all of

the information (such as the ingredients, nutritional facts, expiry date, manufactured date, and all of the other specific information listed on the package of the snacks or foods) given and listed on the product are true, logical, and supported by scientific facts or proofs, then there's a high chance that such perceptions will boost the level of trust that consumers and people had toward the company, in which, such condition or situation could boost or increase the chance that consumers will be loyal toward the brand or company due to the high level of trust that consumers had toward the brand or company. Therefore, it is always important for companies, not only to be able to induce trust on consumers' mind and perceptions, but also that companies should always be able to maintain and enhance such level of trusts to the point where consumers won't ever question or doubt all of the information given by the companies regarding the products or services offered to the consumers, thus enabling consumers to become loyal toward the company. Based on the explanations and backgrounds which had been stated above, authors are interested in uncover and determining the importance and roles that both brand awareness and trust had on loyalty toward packaged snacks among university's students in Jakarta.

LITERATURE REVIEW & HYPOTHESES DEVELOPMENT

Brand Awareness

Brand awareness could be understood as people or public's perceptions and understanding that a brand existed on the market and can easily be accessed by consumers. (Vasudevan & Kumar, 2019). Furthermore, brand awareness could also be understood as people or consumers' general understanding about the characteristics of the brand, not only that consumers or people know the elements of the brand, but also that consumers or people could understand some aspects or characteristics which differentiate the brand with the others in the market (Radder & Huang, 2008; Wilson, 2020).

Trust

Trust could be understood as consumers' level of beliefs that all of the promises made by the companies will be fulfilled to the consumers (Das, 2016; Wilson, 2020). Moreover, trust could also be understood as consumers' perceptions that the company will do things as what consumers are expecting and won't deviate from it (Lee & Jee, 2016). Furthermore, trust could also be defined as consumers' commitment to conduct the transactional activities toward the company, while at the same time also put some expectations that the company will try it's best to minimize any kind of risks associated with the transactions which might occur in the future (Molinillo *et al.*, 2017).

Customer Loyalty

Customer loyalty could be defined or understood as customers' level of commitment toward a company, in which such commitment ensures that customers will only purchase products or services from the same companies over a long period of time and won't expect to purchase the same products or services from the other companies which conduct their business within the same industry (Zhou *et al.*, 2009). Furthermore, customer loyalty could also be understood as people's willingness to re-buy, re-patronize or re-use the same products or services from the same provider (Hou *et al.*, 2020).

The Impact of Brand Awareness toward Customer Loyalty

Previous studies by Alkhawaldeh *et al.*, (2017) had found that high level of awareness that consumers had toward a brand could positively affect consumers' level of loyalty toward the company or a brand, as high level of awareness toward a brand that consumers had indicate that consumers are able to better differentiate the brand with the others, thus convincing themselves to stay loyal toward a brand or company because of some benefits or characteristics which are unique to the brand. Furthermore, another study by Wilson (2020) also indicates that there's a positive and significant relationships between brand awareness and customer

loyalty. Therefore, based on these previous studies, authors would like to posit the following hypothesis:

H1: Brand Awareness had a Positive Impact toward Students' Loyalty

The Impact of Trust toward Customer Loyalty

Previous studies by Lee & Jee (2016) in South Korea had found that there's a significant and positive impact of trust toward customer loyalty, in which the increasing level of trust that consumers had toward a company or a brand could significantly lead to the higher level commitment that consumers had toward a company, which in the end could enhance the sense of loyalty that consumers had toward the company. Furthermore, another study conducted by Das (2016) and Wilson & Keni (2018) also found a strong associations or correlations between high level of trust that people or customers had on customers' level of loyalty toward the same company, in which, the higher the trust, the more loyal customers will be toward the same company. Therefore, based on these previous studies, authors would like to posit the following hypothesis:

H2: Trust had a Positive Impact toward Students' Loyalty

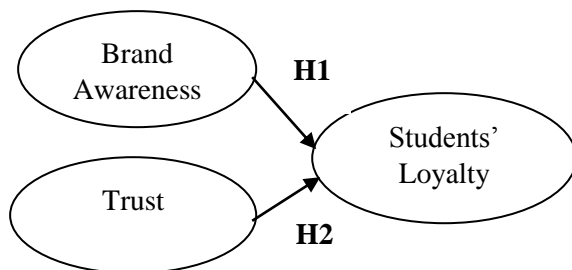


Figure 1. Research Model

Sources: Authors' Main Conception (2020)

RESEARCH METHODOLOGY

This study implements a quantitative-survey method, in which such method allows the authors to first-handedly collect all of the data required from the respondents eligible to participate in this study. As of the tools which were utilized to collect all of the data needed from the respondents, closed-ended questionnaires were electronically distributed to a total of 250 respondents who have been determined to be eligible to participate as the respondents for this study. As for the criteria of the respondents, respondents should be the active students attending one of a private university in Jakarta which had bought packaged snacks of any kinds (either biscuits, potato chips, tortilla chips, corn chips, and any other kinds of packaged snacks) at least 10 times for the past 6 months.

After gathering all of the data, all of the questionnaires were filled and returned by the respondents, thus generating a 100% response rate. However, after further assessment, authors conclude that a total of 19 data should omitted from this study since there are some incomplete responses presented on all of these 19 data. Therefore, a total of 231 data were then deemed usable to be further analyzed in this study.

As for the structure of the questionnaire, questionnaire utilized on this study was consisted of 2 (two) parts, in which, the first part of the questionnaire contains some questions related with the profile of the respondents, while the second part of the questionnaire contains all of the questions related with the measurement indicators of all of the variables assessed and measured in this study. Furthermore, regarding the measurement scales used in this study to assess the indicators of each variable, a 5-Points Likert Scales was implemented, in which respondents are given the options to assess each statements by choosing one out of five scales which the respondents agreed the most, in which such scales were ranging from 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree).

Regarding the indicators or items used to measure all of the variables assessed in this study, a total of 11 indicators measuring all 3 (three) variables were used in this study, in which a total of 3 indicators

measuring Brand Awareness were adopted from Wilson (2020); 4 indicators measuring Trust were adopted from Wilson & Keni (2018) and Wilson (2019); and a total of 4 indicators measuring variable Students' Loyalty were adopted from Wilson (2018) and Wilson (2020).

Moreover, regarding the preliminary assessment regarding the profile of the respondents participated in this study, most of the respondents are female (68.38%), and that most respondents had bought packaged snacks products (which bear the same brand) around 15 to 20 times for the past 6 months (81.38%).

After assessing and ensuring the amount of data which are usable to be further assessed in this study, a total of 231 usable data then were further analyzed using PLS-SEM method with the help of SmartPLS 3.2.8 software. Meanwhile, the results obtained from these analyses will be used as the basis as to whether or not to reject or support the hypotheses posited on this study.

RESULTS AND DISCUSSIONS

A total of 231 usable data then were analyzed using PLS-SEM method by utilizing SmartPLS 3.2.8 software. In terms of analyzing the data using PLS-SEM method, both the outer model and the inner model assessments should be conducted, not only in order to determine the validity and the reliability of the model, but also in order to determine the relationships between variables assessed in this study. However, before the inner model assessment could be conducted, the model had to first pass the outer model assessment before the inner model could be conducted.

Outer Model Assessment

Outer model assessment was conducted in order to determine the validity and the reliability of the model and the data used in this study. In assessing the outer model assessment, several aspects that both the data and the model should be fulfilled are: Both the Factor Loadings of each Indicators and the Average Variance Extracted of each Variable should be greater than 0.50; The Composite Reliability of each Variable

should be Greater than 0.70; and the Squared Root of AVE of each Variables should be greater than the correlations value with the other variables (Discriminant Validity) (Henseler *et al.*, 2009). Only after all of these aspects were fulfilled that the next step (which is the Inner Model Assessment) could be conducted. The results of the Outer Model Assessment were presented on Table 1, 2, and 3.

Table 1. Factor Loadings Assessment

Variable	Indicators	Factor Loadings
Brand Awareness	BA1	0.713
	BA2	0.800
	BA3	0.821
Trust	TR1	0.756
	TR2	0.728
	TR3	0.769
	TR4	0.704
Students' Loyalty	SL1	0.736
	SL2	0.829
	SL3	0.708
	SL4	0.755

Table 2. AVE and Composite Reliability Assessment

Variable	AVE	Composite Reliability
Brand Awareness	0.506	0.765
Trust	0.511	0.742
Students' Loyalty	0.532	0.783

Table 3. Discriminant Validity Assessment

	BA	TR	SL
BA	0.835		
TR	0.638	0.792	
SL	0.394	0.677	0.803

Based on the results of the outer model assessments presented on table 1, 2, and 3 respectively, it could be concluded that all of the data (together with the model proposed in this study) have fulfilled all of the required aspects which had been determined beforehand in order to classify all of the data and model as both Valid and Reliable (the factor loadings of each indicators and the AVE of each variable had been greater than 0.50; the composite reliability of each variable had exceeded 0.70; the squared root of AVE of each variable had exceeded the correlation value between the other variables). Therefore, since all of the aspects in the outer model analysis had been fulfilled, in which the data and the model had been concluded to be Valid and Reliable, the next step, which is the inner model assessment, is eligible and allowed to be conducted

Inner Model Assessment

As opposed to the outer model assessment which was conducted in order to determine the validity and the reliability of the data and the model included in this study, the Inner Model assessment was next conducted in order to determine the relationships which were formed between all of the variables assessed in this study. As for the Inner Model assessment, the R-squared (R^2) analysis, the predictive relevance analysis (Q^2), together with the path coefficient analysis were conducted altogether in order to determine how're the relationships between variables in this study. The results of the inner model assessments, together with the results of the hypotheses testing, were presented on table 4,5,6, and 7 respectively.

Table 4. The R-squared (R^2) Analysis

Variable	R-squared (R^2) Value
Students' Loyalty	0.587

Table 5. The Predictive Relevance (Q^2) Analysis

Variable	Predictive Relevance (Q^2) Value
Students' Loyalty	0.185

Table 6. Path Coefficient Analysis

	Path Coefficient	Sig.Value
Brand Awareness → Students' Loyalty	0.467	0.000
Trust → Students' Loyalty	0.419	0.000

Table 7. Hypotheses Testing Results

	Sig.Value	Results
H1: Brand Awareness Had a Positive Impact on Students' Loyalty	0.000	H1 Supported
H2: Trust Had a Positive Impact on Students' Loyalty	0.000	H2 Supported

All of the data presented on table 4, 5, 6 and 7 showed the results of the Inner Model Assessment conducted on both the data and the model of this study, in which the Inner Model Assessment was conducted in order to enhance our understanding related with the relationships of all variables assessed in this study. The result of the R-squared (R^2) analysis presented on table 4 shows that Students' Loyalty had an R-squared (R^2) value of 0.587. This result indicates that both Brand Awareness and Trust had a 58.7% impact toward students' loyalty, while 41.3% of the impact were given or explained by the other variables which weren't included on this study. Furthermore, other than the R-Squared analysis, the predictive relevance analysis (Q^2) was next conducted in order to determine whether or not all of the variables included in this study could well-explained the model. Based on the results of the data analysis, Students' Loyalty had a predictive

relevance analysis (Q^2) value of 0.185, in which, this result indicates that the predictive relevance analysis (Q^2) of students' loyalty had been greater than 0. Therefore, it could be concluded that all of the variables could well-explained the model proposed in this study.

Furthermore, both the path coefficient and the hypotheses testing analysis were conducted in order to determine whether all of the hypotheses proposed in this study were rejected or supported. A hypothesis will be rejected if the significance value of the hypothesis was greater than 0.05, while in the contrary, hypothesis will be supported when the significance value of the hypothesis is less than 0.05. Based on the results of the analyses, it could be concluded that both hypotheses were supported, since the significance value of all hypotheses are lower or less than the cut-off value of 0.05. The first hypothesis (H1) proposed that brand awareness had a positive impact on students' loyalty. Based on the result of the data analysis, the significance value of this hypothesis is 0.000, which was less than the cut-off value of 0.05 ($0.000 < 0.05$). Therefore, based on this finding, the first hypothesis (H1) was supported. Moreover, the second hypothesis (H2) proposed that trust had a positive impact on students' loyalty. Based on the result of the data analysis, the significance value of this hypothesis is 0.000, which was less than the cut-off value of 0.05 ($0.000 < 0.05$). Therefore, based on this finding, the second hypothesis (H2) was supported. Therefore, authors would like conclude that all of the hypotheses proposed in this study were statistically supported.

Discussions

The results obtained from the data analyses showed that both of the hypotheses were supported, in which, both the brand awareness and trust had a positive and significant impact on students' loyalty toward packaged snacks which the students are usually buy. The first hypothesis, which posits that brand awareness had a positive impact toward students' loyalty, had been supported in this study. Based on this finding,

it turns out that the level of awareness that the students had toward a brand of the packaged snacks products plays a significant role in determining their actions and buying decisions toward the packaged snacks that they're going to buy and consume. In regard with the finding obtained in this study, students have some tendencies to only pick or buy packaged snacks which bear the name of the well-known brands which they've known and learned inside out. It is mainly because students (and consumers in general) normally associate well-known brands with the reputation of the company, in which, the more well-known or famous the brand is, the better the reputation of the company or brand will be. Therefore, most students and consumers are using their knowledge regarding a specific brand as the basis of their decision-making process regarding whether or not they'll buy the snacks and stay loyal to it for a long period of time. Therefore, it could be said that the higher the level of awareness that the students (and consumers) had toward a brand, the more loyal they'll become toward the brand, and vice versa.

Furthermore, other than brand awareness, the results obtained from the data analysis also confirm that trust also had a positive and significant impact toward students' loyalty toward packaged snacks products. Based on this finding, the level of trust that the students had toward the brand, product or the company (which manufacture the product) revealed to have a significant role in determining and shaping the students' perceptions and decision-making consideration when the students are about to buy a packaged snack. When students (and consumers) believe that the product (the snacks) were manufactured by a well-reputable company or brand and had a complete (and convincing) product information attached to the package of the snacks, the level of trust that the students had toward the brand will increase significantly, in which, such increase in trust will lead to the increase of loyalty among the students toward the brand, product or the company.

CONCLUSIONS & SUGGESTIONS

Conclusions

Based on the results of the data analyses, hypotheses testing and the results which had been discussed on the previous section, authors would like to conclude that there's significant and positive impact of both brand awareness and trust on students' loyalty toward packaged snacks product in Jakarta.

Suggestions

Based on the results and the conclusions stated and formulated in this study, authors would like to suggest all companies which produce packaged snacks products (not only in Jakarta but also all across Indonesia) to always try their best in enhancing people's positive awareness and perceptions toward the product, brand or company, in which, not only that the company should let people know about the existence of the product or brand (and that the brand or product is accessible to the consumers), but also to enhance people or consumers' knowledge, understanding and abilities to spot several distinct characteristics that the brand had as compare to the other brand, in which, not only that consumers could notice the differences between the brand and the other competitors, but also that consumers could notice and understand that there's some benefits that consumers could only get by buying, consuming or using the product offered or sold by the brand or company, and that they won't find such benefits from the other brands or companies. By enhancing the company's ability to communicate such things, then it would increase the chance that consumers' level of loyalty toward the company will increase, thus, enabling the companies to reap the benefits from the companies' ability to retain and induce loyalty to their respective customers.

Furthermore, since trust also found to be a positive and significant determinant or variable which affect students' (and consumers in general) level of loyalty toward a brand or product, authors also suggest all

companies in Indonesia which produce, manufacture or distribute packaged snacks to pay more attention regarding all of the crucial information attached to the label of the snacks in order to enhance consumers' level of trust toward the products and the brands, in which, when consumers' level of trust increase, then it will also increase and enhance the sense of loyalty that consumers had toward the brand, product, and the company, in which, such loyalty could be beneficial for the company's sustainability and success, both in the present time and in the future.

LIMITATIONS & SUGGESTIONS FOR FUTURE RESEARCH

Despite the rigorous nature of this study, there are still several limitations which existed on this study. First of all, all of the respondents of this study are University Students, in which, such profile indicates that the respondents of this study are homogeneous. Therefore, in regard with this limitation, authors strongly suggest for upcoming study to include respondents which are originated from various backgrounds in order to increase both the variability and the heterogeneity of this study. Furthermore, this study only tries to understand the impact of both brand awareness and trust on students' loyalty toward packaged snacks products, in which there must be a lot of other variables which might also have a significant effect on loyalty. Therefore, further studies concerning the implementation of the other variables which could affect loyalty are strongly suggested. Moreover, authors also strongly suggest for further authors or researchers who would like to conduct a study of this concept to re-implement the model of this study in order to increase the variability and the generalizability of the results generated on this study.

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