The Influencing Factors of Brand Loyalty and Brand Love

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Abstract

Loving a brand can cause a positive feeling for the brand and want to use the brand for a long time. Research on the factors that make consumers feel love for a brand is still a little. This study aims to know at the factors that influence brand loyalty and brand love on iphone users in City in Souteast Asia. This research is a quantitative study using a quantitative descriptive approach. The analytical tool in this study is the Smart PLS (Path Analysis) application. The research variables consist of Romanticism (X1), Self Expression (X2), Hedonic Product (X3), Brand Loves (Y1) and Brand Loyalty (Y2) as mediating variables. Samples using the Yamane method with statistical probability methods amounted to 96 from all iphone users whose population is unknown. The results showed that romanticism, self expression and hedonic products directly have not been able to influence brand love and brand loyalty variables. However, with the presence of variable of mediator such as brand love, indirectly romanticism, self expression and hedonic products can influence brand loyalty variables with brand love as an intervening variable. Overall the results of this study are able to explain that intervening plays an important role become a mediator for other variables.

Keywords: Romanticism, Self Expression, Hedonic Products, Brand Loves, and Brand Loyalty

1. Introduction (*Times New Roman, Font 12*)

Smartphones now become a necessity for most people. One of the popular smartphone brands among the upper middle class is the iPhone. According to the Global Web Index, most countries where the people are interested in buying an iPhone are developing countries. Indonesia is at the top of the list of countries where the people show interest in the iPhone. One of the cities in Soutest Asia whose population uses a lot of iPhones. In City it self iphone users among beginners are also quite high where the trend can be seen from sales information on the Mobile Gallery located at Jalan Sangga Buana II. From iphone sales data, the average growth in the use of iphone every year increases in the range of 30 to 40 percent. Last sales totaling 480 units with premium qualification (iPhone 6s and 7s, 7s plus). From 2016, 2017 and 2018 iPhone smartphones have not yet received the TOP Brand in Indonesia. In 2016 iPhone sales amounted to 5.8% and in 2017 it declines to 5.1% then in 2018 the iPhone was not included in the smartphone IT category. To increase sales, the iPhone needs to improve its marketing strategy in order to compete with other smartphone products.

A very important marketing strategy in a company is the decision on the brand. Some companies that sensitive to the value of a brand, will fully realize that the brand becomes the company's identity and added value in selling its products. Loyalty to a brand is very necessary because in the midst of increasingly fierce competition conditions maintaining and developing consumers by increasing consumer loyalty to the

brand is the most appropriate thing(Andriani & Bunga, 2017). When consumers enthusiastically make recommendations positively related to a product or service of a brand, consumers act as supporters of the brand. Consumers who act as supporters will express "love" for a product or service of a brand, Fullerton, (2011). Brand love is a concept that must be understood by marketers. Brand can provide resilience, loyalty and attachment from consumers to the company. In this case brand love tries to tie the emotions, attitudes, interests and behavior of consumers to the product being sold.

In recent years, the brand love that consumers feel about brands has become a concern for researchers and practitioners (Bıçakcıoğlu, İpek, & Bayraktaroğlu, 2016). Brand love is strongly influenced by consumer orientation. Therefore an approach is needed to find out all the assumptions that can affect brand love. Customers who feel brand love will encourage a commitment that will lead customer intention to be loyal to a brand (Brand Loyalty)(Loureiro, Ruediger, & Demetris, 2012), and brand love will generate positive intention Word of Mouth (WOM)(Bıçakcıoğlu et al., (2016); (Chaudhary, 2018); (Fetscherin, Boulanger, Filho, & Souki, 2014); (Shirkhodaie & Rastgoo-deylami, 2016). The previous literature also states that when brand love of consumers at a high level, then directly brand loyalty of consumers will be high. Conversely, if the brand love of consumers is low, the level of consumer brand loyalty will also be low (Sari & Sudarti, 2012). However, several questions still need to be answered in this study.

First, the latest literature has discussed how to understand and measure the influence of romanticism on brand love (Sarkar et, al. 2012). This study contributes to marketing theory by offering a complementary perspective to understand one's brand and emotional attachment. Afifah (2020) conducting research on the factors that influence the brand love. In this study it was found that self expression and brand global identification significantly influence brand love. The next study found that factors such as Brand Trust, Brand global identification, self-expressive brands, and Hedonic products positively influence the creation of brand love (Bohl, 2012; Carroll & Ahuvia, 2006Albert & Merunka, 2013; Baker et al. 2002). Carroll & Ahuvia, (2006) found that self-expressive brands and Hedonic products had a positive effect on brand love. Albert & Merunka (2013) found that Brand Trust and Brand global identification had a positive effect on brand love. Baker et al. (2002) found that self-expressive brand had a positive effect on brand love. Existing literature suggests companies can carry out programs that invite customers to capture activities while shopping at outlets and companies can make an advertisement using models from abroad, this is to maintain the image of the company. Second, the previous research that was used as a reference for this research was conducted by Carroll & Ahuvia (2006). The results showed that the hedonist product variable and the brand self-expressiveness variable had an influence on the brand loyalty variable and the word of mouth variable through the brand love variable. Next Yusniar, Ma'ruf, Sulaiman, dan Lubis (2017) proving that the brand love variable mediates the relationship between the brand trust variable and the brand loyalty variable for the purchase of automotive products in Aceh, Indonesia. East, Gendall, Hammond, Lomax (2005), in the Australian Marketing Journal states that there are four stages related to brand loyalty, namely liking, satisfaction, commitment, and trust. However, in this journal it is stated that most of the commitments formed to be loyal to the brand, are not due to the ongoing buying behavior of the person, but the behavior of repurchasing a product due to recommendations from friends or the individual's environment..(Batra et al. 2012), concluded that consumers, showing more loyalty to the beloved brands.

Research from Sari&Sudarti (2016) shows that there is a positive and significant influence between brand love and brand loyalty.

With various explanations stated earlier, this study aims to identify the effect of brand love on brand loyalty and other variables that affect brand love, namely Romanticism, Self Expression, Hedonic Products, which indirectly affect brand loyalty. Furthermore, this study also examines the direct effects of romanticism, Self Expression, Hedonic Products on brand loyalty directly without being mediated by brand love to find out the strength of individual effects.

2. Literature Review

A brand is something that can be in the form of a sign, image, symbol, name, word, letters, numbers, color arrangement, or a combination of these elements which has the power to distinguish a product from competing products through its uniqueness and everything that can provide added value for customers with the aim of establishing a close relationship between consumers and companies through a psychological meaning (Madeline & O. Sihombing, 2019) (Escalas, 2003) (Cătălin & Andreea, 2014).

Romanticism is a dynamic way that is done with passion and affection. Romance can be done with anyone, both living and inanimate objects. This romance is a derivative of love which is expressed through behavior in life. Oliver proposed sequential steps of brand loyalty formation such as cognitive, affective, conative, and act of loyalty phases, in a certain order. Indicators of romance are pleasure, risk, visibility, warrant and luxury(Madeline & O. Sihombing, 2019).

Personal expression (Self Expression) is a personal expression that was born because of a psychological contraction in translating something that is seen from the way, attitude and behavior(Cătălin & Andreea, 2014)(Cătălin & Andreea, 2014). Personal expression in a brand is an emotional expression of a brand. This personal expression is born of a sense of comfort, love and emotion of a brand. Barbara A. (Carroll, B.A. and Ahuvia, 2006)argue that Self-Expression consists of 8 indicators such as (1) Symbolizing the type of person; (2) The brand reflects the personality; (3) The brand contributes to the image. Brands can enhance a person's image. this means that users are able to express themselves when using the brand(4) This brand adds a social "Role". Brands are able to become a person's social path and (5) Brands have a positive impact on what other people think about brand users.

The hedonic product, defined as consumption behavior related to fantasy, happiness, sensuality, and enjoyment (Lu et al., 2016) is an overall assessment of the benefits of the experience. Compared with conventional utilitarian shopping motivation, the goodness of hedonic motivation is experiential and emotional. Hedonic products are the creation of a product that is born not only on the basis of the usefulness of a product, but other things that aim to increase achievement and social status so that the product will be more attractive than other products(Sari & Yasa, 2021). Hedonic products are created to increase personal prestige and tend to ignore functional aspects. Hedonic product indicators according to (Carroll, B.A. and Ahuvia, 2006) are functional, product performance, usefulness, experience and become a necessity.

International Journal of Business, Technology, and Organizational Behavior (IJBTOB) ISSN: 2775-4936 Vol. 1 No. 3, June 2021

Brand love is defined as the level of emotional attachment that passionately satisfied consumers to have a certain brand(Carroll, B.A. and Ahuvia, 2006). Furthermore, according to, love is a very strong emotional experience both in terms of interpersonal relationships and relationships between consumers and brands. Brand love can occur when customers can see the brand as an individual that they can love like they love someone(Madeline & O. Sihombing, 2019)). Brand love in this study will be measured by several indicators proposed by Sallam such as passionate feelings, feelings of attachment, positive assessments, positive emotions felt and declarations of love for the brand(Syed Hasnain Alam Kazmi; Muhammad Khalique, 2019).

The commonly used definition is the explanation that brand loyalty is a consumer preference consistently to make purchases at the same brand on a specific product or service category(Madeline & O. Sihombing, 2019). Brand loyalty is a pattern of repeat buying because there is a commitment to a particular brand(Yusniar et al., 2015). They also define brand loyalty as something that is unpredictable, produces a buying behavior response, can be expressed over time by the decision-making process to buy a product that is related to one or more brand choices outside the brands that have been used and is a function of psychological processes in the consumer himself(Syed Hasnain Alam Kazmi; Muhammad Khalique, 2019).

Our conceptual framework is presented as shown in Figure. 1. The relationship among various constructions will be developed as follows.

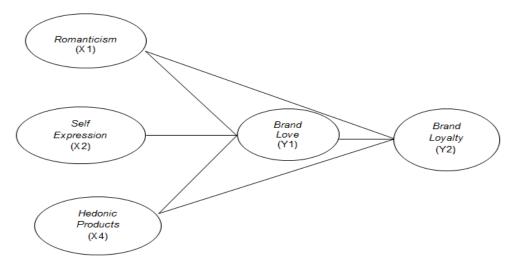


Figure 1 Conceptual Framework

In accordance with research conducted by Holbrook (1997). Variable of romanticism is a variable that describes how close consumers are to brands. This affects the growing sense of love by consumers on a brand. With the increasing love of consumers it also has an impact on increasing consumer loyalty to the brand of a product. Romanticism in the interaction full of desire and affection in a long time will affect loyalty. Likewise with brands where the deep attention given to brands will have an impact on customer loyalty. Romanticism in the presentation of affection will result in an increased love for the brand. Likewise with a brand where the situation which built with a caring and sympathetic attitude will add to the customer's love for the brand. Therefore, we propose the following hypothesis:

- H1. Romanticism has a positive influence on Brand Loyalty
- H2. Romanticism has a positive influence on Brand Love

In accordance with research conducted by Barbara, Carrol & Aaron(2006) there is a relationship between self expressions on brand love. Personal expression towards the brand can increase the love on the brand itself. With a love on the brand will have an impact on brand loyalty itself. Personal response or expression to a brand that has excellence will produce consumer loyalty to a brand. That expression can be born from what is desired either attitude or sense of comfort, personal emotion towards the brand. Therefore, we propose the following hypothesis:

- H3. Self Expressions have a positive influence on Brand Loyalty
- H4. Self Expressions have a positive influence on Brand Love

In accordance with research conducted by Barbara, Carrol & Aaron(2006) can be explained that there is a relationship between hedonic products and brand love. Hedonic products are products that are able to provide more experience to consumers so that it will increase brand love and loyalty. Hedonic products are products that are able to build enthusiasm, fantasy and happiness to customers. With a sense of comfort above, the customer feels will not switch to other products. Therefore, we propose the following hypothesis:

- H5. Hedonic Products has a positive influence on Brand Loyalty
- H6. Hedonic Products has a positive influence on Brand Love

Consumers who love a brand will make purchases continuously. Even consumers want to sacrifice themselves to be loyal to a certain product brand. In the research of Sari & Sudarti (2016) said that if the brand love of consumers is at a high level, then directly brand consumer loyalty will be high. Conversely, if the brand love of consumers is low, then the level of consumer brand loyalty will also be low. In a Deakin University study states brand love has a positive relationship with brand loyalty. That brand love has a positive relationship with brand loyalty.

International Journal of Business, Technology, and Organizational Behavior (IJBTOB) ISSN: 2775-4936 Vol. 1 No. 3, June 2021

Consumer love on the brand will cause consumers to repurchase on a product that causes loyalty to the brand. Therefore, we propose the following hypothesis:

H7. brand love has a positive influence on Brand Loyalty

3. Methodology

3.1. Data And Sample

Data sources are in the form of primary and secondary data. Primary data is data sourced from questionnaires distributed by researchers to respondents. While secondary data is supporting data in the form of documents in the study area. The populations in this study were all iphone users. Total population is unknown by researchers. The data collection techniques in this research is by using Yamane (2014) approachment. The total sample has amounted to 96 iphone users from iphone 4s to iphone 8s Plus versions.

3.2. Measure Development

Data collection was carried out using a questionnaire using 5 measurement scales from scale 1 meaning "strongly disagree" to 5 which means "strongly agree". The research method used in this research is quantitative research. Quantitative research methods are methods that try to make accurate measurements on the behavior, knowledge, opinions or attitudes (Cooper and Schinder, 20111). Data collection techniques used by researchers are surveys through questionnaires. The variables used in this study consisted of Romanticism (X1), Self Expression (X2), Hedonic Product (X3) as independent variables (exogenous), Brand Love (Y1) as mediating variables and Brand Loyalty (Y2) as dependent variables (endogenous).

3.3. Validation Of Measures

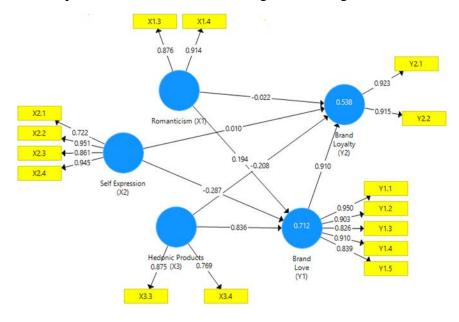
Hypothesis testing in this study uses the approach proposed by Anderson dan Gerbings (1988) namely the two-step approach. The first step tests the measurement model to determine the validity and reliability of the scale used in this analysis and step 2 is followed by the structural relationship testAn indicator is said to have good validity if it has a loading factor value greater than 0,70. Based on the AVE test results, all variables in the study had an Average Variance Extracted (AVE) value greater than 0.5 and were declared valid. According to Ghozali & Latan (2015) that the AVE value must be greater than 0.5. Thus, all of these indicators have met the criteria for convergent validity (see Table 1). Based on the results of reliability testing, all variables in this study have a Cronbach's alpha value and composite reliability greater than 0.7 and are declared reliable. According to Ghozali & Latan (2015) the value of Cronbach's alpha and composite reliability must be greater than 0.7. Thus it can be concluded that, all indicators indeed become a measure of their respective constructs. According to the test suggested by Fornell and Larcker (2015), discriminant validity is evaluated by looking at the value of AVE (Average Variance Extracted). Table 1 shows the overall value of composite reliability and AVE. The results of this study indicate that the instruments in this study have fulfilled the assumptions of validity and reliability.

Table 1. Assumptions of Validity and Reliability

Variable	(AVE)	Composite Reliability		
Romanticism (X1)	0,698	0,902		
Self Expression (X2)	0,765	0,928		
Hedonic Product (X3)	0,678	0,808		
Brand Love (Y1)	0,786	0,948		
Brand Loyality (Y2)	0,844	0,916		

4. Result and Discussion

To test the hypothesis and produce a fit model, this study uses Structural Equation Modeling (SEM) with a variance based or component based approach with Partial Least Square (PLS). The final structural equation model with standard regression weights is shown in Figure. 2.



The Goodness of Fit testing of structural model on the inner model using the predictive-relevance (Q^2) values. The R^2 value of each endogenous variable in this study can be seen as visualization in Table 2 as follows:

Table 2. Result of R²

Endogenous Variables	R-square Adjusted
Brand Love (Y1)	0,712
Brand Loyality (Y2)	0,538

Predictive-relevance values obtained by using the following formula:

$$\begin{aligned} Q^2 &= 1 - (\ 1 - R_1^2) \ (\ 1 - R_p^2) \\ Q^2 &= 1 - (1 - 0,712) \ (1 - 0,538) \\ Q^2 &= 0,8669 \\ Q^2 &= \ 86,69 \end{aligned}$$

The calculation result above shows the predictive-relevance value amounted to 0.8669 or 86,69 greater than 0. Meaning that, variations in Brand Loyalty variables (endogenous variables) are explained by the variables used amounted to 86,69% and the remaining 13,31% are explained by other factors outside the model. Thus then the model is said to be fit of having relevant predictive value.

The results of hypothesis testing with Partial Least Square show that from the three direct effects of the hypothesis stated significant. While the test results from one indirect effect, the hypothesis is declared significant. The testing of direct influence hypothesis conducted by using the t-test on each path of influence between endogenous variables with exogenous variables, while for the indirect effect testing conducted by calculating the Z-test and P-value. Furthermore, the results of hypothesis testing can be seen as the visualization of Table 3 as follows:

Table 3. Hypotheses Testing

No	Hypothesis	Conclusion
H1	There is a negative effect of Romanticism variable on Brand Loyalty	Rejected
H2	There is a negative influence of Romanticism variable on Brand Love	Rejected
НЗ	There is a negative effect of Self Expression variable on Brand Loyalty	Rejected
H4	There is a significant negative effect of Self Expression variable on Brand Love	Accepted
Н5	There is a negative effect of Hedonic Products variable on Brand Loyalty	Accepted
Н6	There is a positive influence of Hedonic Products variable on Brand Love	Accepted
Н7	There is a positive influence of Brand Love variable on Brand Loyalty	Accepted

International Journal of Business, Technology, and Organizational Behavior (IJBTOB) ISSN: 2775-4936 Vol. 1 No. 3, June 2021

Hypothesis testing in Table 3 above of the seven research hypotheses there are only 3 accepted hypotheses namely hypotheses H4, H6 and H7. This is in accordance with the Output results of the Smart-PLS 3.0 hypothesis testing results in Table 4 as follows:

Table 4 . Hypothesis Testing Results of Direct and Indirect Effects

Direct Influence	Path Coefficient	Standard Deviation	T- Statistic	Information
H1: Romanticism -> Brand Loyality	-0,022	0,067	0,127	Insignificant
H2: Romanticism -> Brand Love	0,194	0,140	0,842	Insignificant
H3: Self Expression -> Brand Loyality	0,010	0,088	0,024	Insignificant
H4: Self Expression -> Brand Love	-0,287	0,043	5,022	Significant
H5: Hedonic Product -> Brand Loyality	-0,208	0,142	1,449	Insignificant
H6: Hedonic Product -> Brand Love	0,836	0,064	13,160	Significant
H7: Brand Love -> Brand Loyality	0,910	0,123	7,340	Significant
Indirect Influence (H8)	Path Coefficient	Z Test	P Value	Information
Romanticism -> Brand Love -> Brand Loyality	0,0020	6,654088	2,85 E- 111	Significant
Self Expression -> Brand Love -> Brand Loyality	0,0090	5,950877	2,67 E- 09	Significant
Hedonic Product -> Brand Love -> Brand Loyality	0,0081	5,951104	2,6 E- 09	Significant

Table 4 shows that from the analysis results, obtained 4 (four) hypotheses of direct effect (H4, H6 and H7) are significant but the effect is negative so it is not as expected namely in H4. While the indirect influence hypothesis (H8) shows that the hypothesis is significant, but there is a negative influence that is not in accordance with the expected hypothesis. To provide a clear model of the relationship among the latent variables of each path in this study, it is seen as a visualization of Figure 2.

4.2 Discussion

Based on the analysis of existing hypotheses that romanticism does not have a positive effect on brand loyalty. Variable of romanticism that is low even negative is not able to increase brand loyalty directly. There are several things that need to be understood that romanticism is a psychological variable that was born and formed from the brand love variable. Romanticism is not able to encourage brand loyalty without the love that is born from within consumers of the brand itself. This means that it is clear that romanticism will not be able to directly influence brand loyalty. This finding is in accordance with the results of research from Sarkar (2012) that

romanticism does not have a positive effect on brand loyalty. Pada variabel romanticism tidak berpengaruh terhadap brand love. Temuan ini menunjukan bahwa romanticism tidak mampu mempengaruhi secara langsung variable brand love. Romanticism on the brand does not guarantee that these consumers love the existing brand. This concept means that there are other things that most likely capable to influence consumers' love for the iPhone brand. The love on the iPhone brand does not have to be expressed with romanticism. This shows that there are psychological differences between products and humans. Most likely even though the love is so great for the brand, it does not have to be expressed with romanticism. These findings have the same perception from the findings of Morris (1996) that romanticism had no significant effect on brand love.

Based on the results of hypothesis testing on self-expression variables has no significant influence on brand loyalty. This finding shows that personal expression does not provide a reflection of consumer loyalty to the brand. This is a common phenomenon where managers always suspect that personal expression is always associated with loyalty to a brand (Abhigyan, 2011). This finding illustrates that personal expression has not been able to give a description that consumers are loyal to the brand. This personal expression allows only temporary reactions whose decisions do not necessarily have an impact on customer loyalty. The results of this hypothesis are in line with the results of research conducted by Sandra (2014) that self expression does not have a significant positive effect on brand loyalty. For the influence of self expression on brand love, it is found that self expression has a positive and significant effect on brand love. This analysis proves that personal expression can directly affect love on the brands. Excitement, fun, quality and brand image can provide stimulants for consumers' love for this iPhone brand. Consumers are able to interpret that personal pleasure will boost love for a brand. In addition, a brand that has a great name is also a cause of love for the brand of a product. This finding is in accordance with the results of research from Ahmed (2014) that personal expression has a significant positive effect on brand love. This is also supported by research from Alnawas and Altarifi (2015) which states that selfexpression has an influence on consumer love for the product, they will dare to state that the company's brand is good.

Hypothesis testing from hedonic product research has no significant effect on brand loyalty. These findings explain that hedonic products (very expensive) may not necessarily affect consumer loyalty to the brand. Brand loyalty does not have to be determined by expensive and hedonic products. Indicators of hedonic products cannot influence brand loyalty directly. This finding is supported by research results from Sandra (2014) where hedonic products do not have a positive effect on brand loyalty. In addition, hedonic products have a significant positive effect on brand love. This finding can be explained that hedonic products have an influence on the love of products. Usually, consumers who provide choices for products that are expensive, exclusive and rare are consumers who extremely love that brand. Call it for example the iPhone brand in this study, where consumers focus their attention on hedonic product variables that are able to boost the image for consumers so that capable to increase love on the brand. This finding is in accordance with the results of research from Roy (2012) that hedonic products have a significant positive effect on brand love. This statement is also supported by research from Anggraeni and Rachmanita (2015) which states a brand can give a different impression to consumers, which consumers may feel better by using the brand.

Brand love has a significant positive effect on brand loyalty directly. Love on the products has an impact on brand loyalty. Brand love is born from various indicators such as the quality and quantity of the brand itself. This brand love correlates with loyalty to the brand itself. This finding is in accordance with the phenomenon that occurs that many consumers really love the brand itself so they are willing to wait for new products from the brand itself. This loyalty is an indication of a

deep love for the brand itself. This finding is supported by research results from Lars (2009) that brand love has a significant positive effect on brand loyalty.

The hypothesis testing of indirect variables found that romanticism has a positive effect on brand loyalty after passing brand love as an intervening variable. This result is based on the value of the path coefficient is in a positive number above the average so that it can significantly influence. This finding can be explained that the romanticism variable is able to influence the brand loyalty variable after passing brand love. This means that romanticism is a variable that can increase the love on a brand. When the love of a brand has been achieved, indirectly consumers will apply loyal to the brand. This shows that to gain brand loyalty, the initial step that is built is to create romanticism towards a brand that will spontaneously increase the love on the brand. The results of this study are consistent with the findings of the study conducted by Sarkar (2012) that romanticism has a positive effect on brand loyalty through brand love as an intervening variable. In addition, it was found that self expression had a significant positive effect on brand loyalty through brand love as an intervening variable. These results are in accordance with the path coefficient and Z test which shows a significant positive number. This analysis can be understood that self-expression consumers will be able to influence brand loyalty with the provisions must through the brand love. This brand love can increase brand loyalty. IPhone users in Palangka Raya have understood that self-expression in seeing a brand will make love for a brand. This Love is expressed by always making the iPhone brand as a smartphone product that always takes precedence over other brands. Therefore iphone users are always waiting for the latest variants of this iphone brand. This finding is in line with the results of research from Ahmed (2014) that selfexpression has a significant positive effect on brand loyalty through brand love as a intervening variable. This research also answers the phenomenon that occurs where many customers conduct self-expression that may be according to many people beyond human common sense. This is proof of their love for the brand.

The results found that the hedonic product has a significant positive effect on brand loyalty through brand love as an intervening variable on iphone brand users in Palangka Raya. Analysis of these findings shows that hedonic products (luxury, expensive) can influence brand loyalty. This can be understood that hedonic products can influence brand loyalty by building the love for brands. This brand love will make users or consumers loyal to a brand. This shows that the product which is classified as luxurious and expensive is an indication of love for the brand. Consumers who have a love for the brand certainly will not betray a brand. This means that consumers are always loyal to the brand. This finding is in accordance with the results of research from Elaine (2012) that hedonic products have a significant positive effect on brand loyalty through brand love as an intervening variable.

5. Conclusion

Based on the results of the study it can be concluded that theoretically this research is able to predict that romanticism, self-expression and hedonic products are representative as predictors of brand loyalty on iPhone users. In addition, the brand love variable is able to mediate brand loyalty variables towards three exogenous variables, namely romanticism, self-expression and hedonic products. The added value of the results of this study is the indirect effect, where the brand love variable is able to be a mediator for exogenous variables. This means that the concept used is appropriate that by creating love for the brand it will have a direct impact on brand loyalty itself. Then, the PLS analysis that was used was in line with expectations although there were still many insignificant direct effects.

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