

UDC 332

**INFLUENCE OF PRODUCT QUALITY AND BRAND IMAGE ON BRAND LOYALTY  
MEDIATED BY BRAND TRUST: A STUDY ON CUSTOMERS OF H&M BRAND  
CLOTHING PRODUCTS IN BADUNG REGENCY AND DENPASAR CITY**

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**ABSTRACT**

The development of the fashion industry since the pandemic in 2020 declined and had a rough time. H&M is one of the fashion retail companies that plans to close 250 outlets in 2021. This study aims to explain the effect of product quality and brand image on brand loyalty mediated by trust. The research sample consisted of 150 H&M customers in Badung Regency and Denpasar City. This research uses PLS analysis technique. The results showed that product quality had a positive and significant effect on brand trust, brand image had a positive and significant effect on brand trust, product quality had a positive and significant effect on brand loyalty, brand image had a positive and significant effect on brand loyalty, and brand trust had a positive and significant effect on brand loyalty. The role of brand trust is able to partially mediate the effect of product quality and brand image on brand loyalty. The theoretical implications of this research are expected to provide a reference to the science of marketing management, which is specifically about the variables of product quality, brand image, brand trust, and brand loyalty. The practical implications of this research are expected to be able to contribute and understand H&M management to be able to increase brand loyalty from H&M customers by paying more attention to the variables that have been studied by researchers, wherein these variables several indicators need special attention and can be improved.

**KEY WORDS**

Product quality, brand image, brand trust, brand loyalty.

The development of the fashion industry since the pandemic in 2020 declined and had a rough time. The Brand Directory has released the top 10 apparel rankings in 2020, showing the ranking and value of major brands, especially apparel brands in 2020 such as Nike, GUCCI, Adidas, Louis Vuitton, Cartier, Zara, H&M, Chanel, UNIQLO, and Hermes. H&M is ranked 7th in 2020, H&M's ranking has decreased from the previous ranking of 4th in 2019 and 2nd in 2018. The decline in H&M's ranking and brand value in 2020 occurred due to the spread of the Covid-19 virus, this virus has almost spread throughout the world. Therefore, to prevent its spread, restrictions on community activities are carried out. Restrictions on community activities certainly affect all sectors including the fashion industry, so that it also affects the sale of the H&M brand.

In addition to the Covid-19 pandemic, H&M's ranking and brand value decline could occur due to competition with other competitors in the fashion industry. However, store closures did not occur in Indonesia, especially in Bali. Bali as a well-known tourism area is certainly a target for famous brands to open their outlets in Bali. The first H&M outlet in Bali opened on January 25, 2019, until 2021 there are 4 H&M outlets in Bali located in Badung Regency with 3 outlets namely H&M in Seminyak Village, Beach Walk, Mall Bali Galeria, and 1 other outlet located at Trans Studio Denpasar City Mall. Several numbers of H&M outlets opened in Badung Regency because the area is the main gateway for Bali tourism ([dprd.badungkab.go.id](http://dprd.badungkab.go.id)), therefore H&M has opened 3 outlets in Badung Regency in terms of its superior geography, and 1 other outlet located in Denpasar City which is the center of government, trade center, education center, industrial center, and tourism center ([denpasarkota.go.id](http://denpasarkota.go.id)).

There have been many studies that discuss the relationship of several variables that

affect brand loyalty including Koampa (2017); Wijaya and Nurcaya (2017); Dwiputranto (2017); Yildis and Kocan (2018); Jannah, et al. (2019); and Chadwick and Priartini (2019); which states that there is an influence between product quality and brand loyalty. However, some of the results of these studies appear to be inconsistent. Research conducted by Wijaya and Nurcaya (2017); Dwiputranto (2017); and Yildis and Kocan (2018) show that product quality has a positive and significant influence on brand loyalty. Meanwhile, research by Koampa (2017) and Chadwick and Priartini (2019) shows that product quality does not have a significant effect on brand loyalty.

Another study that discusses some variables that affect brand loyalty is the research of Mabkhot, et al. (2017); Caroline (2018); Rido and Wibowo (2018); Asyari and Jayen (2019); and Maliawati and Cahyaningdyah (2020) where there is an influence between brand image and brand loyalty. However, these studies found differences in results, which according to research by Mabkhot, et al. (2017); Rido and Wibowo (2018); and Asyari and Jayen (2019) brand image has a positive and significant effect on brand loyalty, while Caroline (2018) and Maliawati and Cahyaningdyah (2020) brand image has no significant effect on brand loyalty.

Several studies on brand trust show that brand trust can be used as a mediation between product quality and brand image on brand loyalty, but there are different results from the research of Mabkhot, et al. (2017) where brand trust does not play a role in mediating brand image and brand loyalty, this study also finds that brand image does not have a positive and significant effect on brand trust. Research from Rabia and Bagus (2019) shows that product quality has no significant effect on brand trust. Kolonio and Soepeno (2019) stated that trust had no significant effect on loyalty, this was also supported by the research of Murtiningsih, et al. (2019) states that brand trust has no significant effect on brand loyalty, so it can be concluded that brand trust is not able to mediate the effect of product quality and brand image on brand loyalty. This study aims to explain the effect of product quality and brand image on brand loyalty mediated by brand trust. The existence of the role of brand trust as a mediation between product quality and brand image with brand loyalty, conceptually can be described in a model or conceptual framework as in Figure 1.

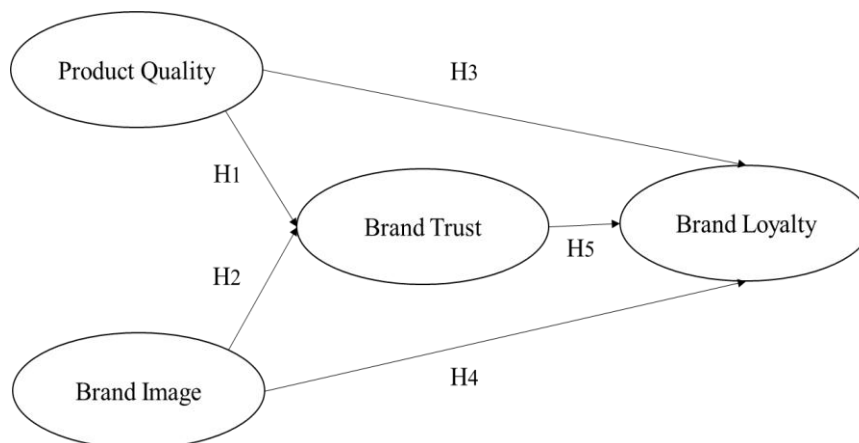


Figure 1 – Conceptual Model (Sources: Mabkhot (2017); Chadwick and Priartini (2018); and Claranita (2020))

Rabia and Bagus (2019) shows that product quality has no significant effect on brand trust. Different results are found in Kurniawan (2017) research which shows product quality has a positive and significant effect on consumer brand trust. Research from Han, et al. (2015); Citra and Santoso (2016); and Hapsoro and Hafidh (2018) also show that product quality has a significant effect on brand trust, the better the product provided by the company, the feeling of consumer trust in the brand increases, quality products will create more value so that they are different from competing products. Based on previous research, the following hypotheses can be formulated:

H1: Product quality has a positive and significant effect on brand trust.

Research by Mabkhot, et al. (2017) found that brand image does not have a positive

and significant effect on brand trust. Different results were found in Tingkir (2014), Adiwidjaja and Tarigan (2017), and Ang and Keni (2021) studies where there is a positive relationship between brand image and brand trust. Another study that supports this result is the research of Marliawati and Cahyaningdyah (2020), it was found that brand image has a positive and significant effect on brand trust. Based on previous research, the following hypotheses can be formulated:

H2: Brand image has a positive and significant effect on brand trust.

Research conducted by Koampa, et al. (2017) and Chadwick and Priartini (2019) show that product quality has no significant effect on brand loyalty. Another research that supports is the research conducted by Jannah, et al. (2019) shows that product quality has a positive but not significant effect on brand loyalty. Different results were found in the research of Wijaya and Nurcaya (2017); Chandra and Subagio (2019); Dwiputranto, et al. (2017); and Yildiz and Kocan (2018) which state that product quality has a direct effect on brand loyalty. Based on previous research, the following hypotheses can be formulated:

H3: Product quality has a positive and significant effect on brand loyalty.

Research conducted by Marliawati and Cahyaningdyah (2020) shows that brand image has no significant effect on brand loyalty. Another research that supports is research conducted by Caroline (2018) which shows that brand image does not have a positive effect on brand loyalty. Different results were found in the research of Rido and Wibowo (2018; Suryani and Ifana (2016); Mabkhot, et al. (2017); and Asyari and Jayen (2019) which stated that brand image has a positive and significant effect on brand loyalty. previously, the hypotheses can be formulated as follows:

H4: Brand image has a positive and significant effect on brand loyalty.

Research conducted by Kolonio and Soepeno (2019) shows that trust has no significant effect on loyalty, this is also supported by the research of Murtiningsih, et al. (2019) where brand trust has no significant effect on brand loyalty. Different results were found by research conducted by Ermawati et al. (2016); Chinomona (2016); Panjaitan, et al. (2016); and Ratnawati and Lestari (2018) where brand trust has a positive and significant effect on brand loyalty. Based on previous research, the following hypotheses can be formulated:

H5: Brand trust has a positive and significant effect on brand loyalty.

Research Rofianah, et al. (2016) show that trust can play a mediating role between product quality and brand loyalty. This is supported by research by Claranita (2020) that brand trust has a mediating role between product quality and brand loyalty. Other supporting research is the research that has been done by Hapsoro and Hafidh (2018); Ratnawati and Lestari (2018); and Wijaya and Saporso (2019) trust can partially mediate between product quality and brand loyalty. Based on previous research, the following hypotheses can be formulated:

H6: Brand trust significantly mediates the effect of product quality on brand loyalty.

Research Mabkhot, et al. (2017); Kolonio and Soepeno (2019); and Murtiningsih, et al. (2019) shows that brand trust does not play a role in mediating brand image and brand loyalty, this study also finds that brand image does not have a positive and significant effect on brand trust. Different results were obtained from the research of Marliawati and Cahyaningdyah (2020), where brand trust perfectly mediates between brand image and brand loyalty. Research by Chinomona (2016) and Rodiques and Rahanatha (2018) also shows that brand trust is able to mediate brand image and brand loyalty. Based on previous research, the following hypotheses can be formulated:

H7: Brand trust significantly mediates the effect of brand image on brand loyalty.

## **METHODS OF RESEARCH**

The scope of the research concerns consumer behavior of consumers of H&M brand clothing products in Seminyak Village, Beach Walk, Mall Bali Galeria, and Trans Studio Mall Denpasar in assessing product quality, brand image, brand trust, and brand loyalty. The population in this study are H&M customers in Badung Regency and Denpasar City who

have visited and purchased H&M products whose number is not known with certainty (infinite). This study has 15 indicators, based on the formulation, the range of the research sample size is at least 75 (15x5) and maximum 150 (15x10). The distribution of questionnaires was decided to be carried out to 150 people to meet the maximum range. The method of collecting data in this research is the first step of distributing questionnaires.

Operationally, product quality (X1) is defined as one of the components seen by the customer before the customer makes a purchase at H&M outlets in Badung Regency and Denpasar City. The product quality variable indicator in this study was adopted from the research used by Fatmawati and Soliha (2017) and Rosul, et al. (2018), namely 1) choice of product types, 2) quality products, 3) attractive designs, and 4) product durability.

Brand image (X2) is one of the practices in marketing to create a good reputation, symbol, and logo name that supports products from the H&M brand to create a good image so that it is easy to remember. The indicator of the brand image variable in this study was adopted from research conducted by Fatmawati and Soliha (2017) and Farid et al. (2020) namely 1) the good name of the brand, 2) the ability of the brand to be remembered, and 3) the ability to distinguish the brand from other brands.

Brand trust (Y1) is the customer's thoughts about reliability based on experience when buying or using the H&M brand to make customers believe in the H&M brand. The indicator of brand trust variable in this study was adopted from research conducted by Rodiques and Rahanata (2018) and Mabkhot, et al. (2017) namely 1) the brand can provide a sense of security, 2) the brand can provide trust, 3) this brand meets my needs, and 4) this brand never disappoints me.

Brand Loyalty (Y2) is a customer's positive attitude towards the H&M brand based on previous purchasing experiences that make customers have a strong desire to use and buy products from the H&M brand. Loyalty variable indicators in this study were adopted from Claranita's (2020) research, namely 1) recommending to others, 2) happy to use the brand, 3) repeat purchase intentions, and 4) customers only want to buy from that brand. The data analysis technique used for this research is descriptive statistics and inferential statistics. The four variables were measured through several indicators and each indicator was measured using a five-point Likert Scale ranging from strongly disagree to strongly agree.

## RESULT AND DISCUSSION

Testing of the research instrument shows the results where all the statement items in the questionnaire have a validity coefficient above 0,3 which means it is valid. While the reliability coefficient of each variable is reliable because it has a Cronbach Alpha value of each variable greater than 0,6. Descriptions of research variables seen from the distribution of respondents' answers and their averages are presented in Table 1.

Based on Table 1, the average score of the product quality variable is 4,27 with very good criteria. The highest average score is 4,41 (very good) while the lowest average score is 4,17 (good). The average score of the brand image variable is 4,19 with good criteria. The highest average score is 4,46 (very good) while the lowest average score is 3,93 (good). The average score of the brand trust variable is 4,30 with very high criteria. The highest average score is 4,50 (very high) while the lowest average value is 4,09 (high). The average score of the brand loyalty variable is 3,93 with high criteria. The highest average score is 4,18 (high) while the lowest average score is 3,75 (high). The results of hypotheses testing as presented in Table 2 show that all hypotheses are supported because all coefficients have a p value (p-value) 0,005. These results show the direct effect of one variable on another according to hypotheses 1 to 5. Meanwhile, the mediating role of the brand trust variable is shown through direct and indirect effect testing as shown in Tables 3 and 4.

The criteria for assessing the mediating effect can be based on the VAF value. If the VAF value is > 80 percent, then the mediation variable is full mediation, if the VAF value is between 20 percent and 80 percent, the mediation variable is partial mediation and if < 20 percent, the mediation variable is not a mediator (Hair et al., 2014). In Table 4. where the VAF value is 0,368. This number is in the range of 20 percent to 80 percent, so it can be

stated that this variable is classified as a partial mediating variable. Based on these results, it can be interpreted that brand trust is able to partially mediate the effect of product quality on brand loyalty but is not strong, because of a decrease in the value of a direct effect with an indirect effect on product quality on brand loyalty.

Table 1 – Distribution of Respondents Answers to Research Variables

No	Variable/Indicator	Frequency of Respondents' Answers					Mean	Information
		1	2	3	4	5		
Product Quality (X1)								
1	H&M has a wide variety of products	0	1	12	61	76	4,41	Very good
2	H&M has good product quality	0	0	18	67	65	4,31	Very good
3	H&M has an attractive product design	0	4	27	59	60	4,17	Good
4	H&M has a long product life	0	4	25	57	64	4,21	Very good
Average score							4,27	Very good
Brand Image (X2)								
1	H&M has a good reputation	0	0	10	61	79	4,46	Very good
2	I remember the H&M brand more easily than other brands	0	7	22	58	63	4,18	Good
3	I can easily distinguish the H&M brand from other brands	1	7	38	59	45	3,93	Good
Average score							4,19	Good
Brand Trust (Y1)								
1	I believe H&M products are safe to use	0	0	10	55	85	4,50	Very high
2	I believe in products owned by H&M	0	2	16	68	64	4,29	Very high
3	I believe H&M has a product that fits my needs	0	5	26	65	54	4,12	High
4	I believe H&M brand products will never disappoint	0	3	35	58	54	4,09	High
Average score							4,30	Very high
Brand Loyalty (Y2)								
1	I would recommend H&M to others	0	3	34	63	50	4,07	High
2	I like to wear H&M products	0	0	32	59	59	4,18	High
3	I will always buy products from H&M	1	10	49	51	39	3,78	High
4	I prefer products from H&M over other brands	0	18	42	50	40	3,75	High
Average score							3,93	High

Source: Primary Data, processed (2021).

Table 2 – Direct Effect Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	significance
Product Quality (X1) → Brand Trust (Y1)	0,396	0,391	0,094	4,196	0,000	Significant
Brand Image (X2) → Brand Trust (Y1)	0,511	0,518	0,092	5,527	0,000	Significant
Product Quality (X1) → Brand Loyalty (Y2)	0,267	0,275	0,090	2,964	0,003	Significant
Brand Image (X2) → Brand Loyalty (Y2)	0,249	0,252	0,087	2,874	0,004	Significant
Brand Trust (Y1) → Brand Loyalty (Y2)	0,394	0,385	0,090	4,401	0,000	Significant

Source: Primary Data, processed (2021).

Table 3 – Indirect Effect Test Results

Variable Mediation	Effect			
	(A)	(B)	(C)	(G)
Product Quality (X1) → Brand Trust (Y1) → Brand Loyalty (Y2)	0,156	0,267	0,396	0,394
	Effect			
	(D)	(E)	(F)	(G)
Brand Image (X2) → Brand Trust (Y1) → Brand Loyalty (Y2)	0,201	0,249	0,511	0,394

Source: Primary Data, processed (2021).

In Table 4. where the VAF value is 0,446. This number is in the range of 20 percent to 80 percent, so it can be stated that this variable is classified as a partial mediating variable. Based on these results, it can be interpreted that brand trust is able to partially mediate the effect of brand image on brand loyalty but is not strong, because of a decrease in the value of a direct effect with an indirect effect on brand image on brand loyalty.

Table 4 – Direct Effect, Indirect Effect, Total Variable Effect and Calculation of VAF

Variable	Direct Effect	
	Correlation Coefficient	t-Statistics
Product Quality (X1) → Brand Trust (Y1)	0,396	4,196
Brand Image (X2) → Brand Trust (Y1)	0,511	5,527
Product Quality (X1) → Brand Loyalty (Y2)	0,267	2,964
Brand Image (X2) → Brand Loyalty (Y2)	0,249	2,874
Brand Trust (Y1) → Brand Loyalty (Y2)	0,394	4,401
Variable	Indirect Effect	
	Correlation Coefficient	t-Statistics
Product Quality (X1) → Brand Trust (Y1) → Brand Loyalty (Y2)	0,156	3,439
Brand Image (X2) → Brand Trust (Y1) → Brand Loyalty (Y2)	0,201	3,145
Variable	Total Effect	
	Correlation Coefficient	t-Statistics
Product Quality (X1) → Brand Trust (Y1)	0,396	4,196
Brand Image (X2) → Brand Trust (Y1)	0,511	5,527
Product Quality (X1) → Brand Loyalty (Y2)	0,423	4,548
Brand Image (X2) → Brand Loyalty (Y2)	0,450	4,619
Brand Trust (Y1) → Brand Loyalty (Y2)	0,394	4,401
	VAF Value	
VAF → Indirect effect / Total effect (0.156/0.423)	0,368	
VAF → Indirect effect / Total effect (0.201/0.450)	0,446	

Source: Primary Data, processed (2021).

### The Effect of Product Quality on Brand Trust

The results of the analysis show that product quality has a positive and significant effect on brand trust. This means that the better the quality of H&M products, the higher brand trust of H&M customers. Vice versa, the poorer the quality of H&M products, can lower the brand trust. The product quality with the highest indicator is an attractive design and the highest indicator on the brand trust variable is that this brand meets my needs. This means that the quality of H&M products with attractive product designs can increase customer confidence in the H&M brand that customer needs for attractive product designs can be met by H&M. This is supported by the characteristics of the respondents, which are dominated by respondents with an age range of 19-24 years, where at that age the respondents are updating the fashion developments that change from time to time. The results of this study are in accordance with the results of previous studies by (Han et al., 2015) showing that product quality has a positive and significant influence on brand trust. The results of this study are also in accordance with the results of research by Kurniawan (2017), Citra and Santoso (2016) and Hapsoro and Hafidh (2018).

### The Effect of Brand Image on Brand Trust

The results of the analysis show that brand image has a positive and significant effect on brand trust. This means that the better the H&M brand image, the higher brand trust of H&M customers. Vice versa, the worse brand image of H&M, could make customer trust on brand H&M low. The brand image with the highest indicator, namely the ability of the brand to be remembered and on the brand trust variable, is that this brand meets my needs. The H&M brand can be easily remembered by customers because the H&M brand collaborates with artists and designers, this increases the image of the H&M brand and makes it easier for customers to remember the H&M brand compared to other brands. H&M also has an attractive product, having a large selection of product types, besides that, it can increase customer confidence if their needs can be met by the H&M brand. The results of this study are in accordance with the results of previous research by Ang and Keni (2021) showing that brand image has a positive and significant influence on brand trust. The results of this study are also in accordance with the results of research by Tingkir (2014), Adiwidjaja and Tarigan (2017), Rodiques and Rahanata (2018), and Marliawati and Cahyaningdyah (2020).

### The Effect of Product Quality on Brand Loyalty

The results of the analysis show that product quality has a positive and significant effect on brand loyalty. This means that the better the quality of H&M products, the more

brand loyalty of H&M customers will increase. Vice versa, the worse quality of H&M products, the lower the brand loyalty. The product quality with the highest indicator is an attractive design, if it is associated with the highest indicator on the brand loyalty variable, namely the customer only wants to buy products from that brand. Seeing H&M's attractive product designs and supported by H&M's collaboration with well-known artists and designers makes H&M have product designs are different from other brands. This is certainly able to affect brand loyalty to H&M customers so that customers prefer the H&M brand over other brands. The results of this study are in accordance with the results of previous research by Chandra and Subagio (2019) where research conducted on consumers who shop at Uniqlo Surabaya shows that brand quality has a positive and significant influence on brand loyalty. The results of this study are also in accordance with the results of research by Wijaya and Nurcaya (2017), Dwiputranto, et al. (2017), and Yildiz and Kocan (2018).

### **The Influence of Brand Image on Brand Loyalty**

The results of the analysis show that brand image has a positive and significant effect on brand loyalty. This means that the better the H&M brand image, the greater the brand loyalty of H&M customers. Vice versa, the worse brand image of H&M, the lower the brand loyalty. Brand image with the highest indicator is the ability of the brand to be remembered, with the highest indicator on the brand loyalty variable, namely customers only want to buy products from that brand. The H&M brand that is easy to remember compared to other brands means that in the minds of customers it is easy to remember H&M, so when they need products, especially fashion products, customers prefer the H&M brand over other brands. The results of this study are in accordance with the results of previous research by Suryani and Ifana (2016) showing that brand image has a positive and significant influence on brand loyalty. The results of this study are also in accordance with the results of research by Rido and Wibowo (2018), Mabkhot, et al. (2017), and Asyari and Jayen (2019).

### **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 of H&M customers, the higher the brand loyalty of H&M customers. Vice versa, the lower the brand trust of H&M customers, the lower the customer's brand loyalty. Brand trust is measured by indicators: the brand is able to provide a sense of security, the brand is able to provide trust, and this brand has never let me down. Brand trust with the highest indicator that this brand meets my needs, with the highest indicator on the variable brand loyalty that is customers only want to buy products from that brand. This finding can be interpreted that the trust that arises in customers because customer needs can be met by the H&M brand can increase brand loyalty of H&M customers so that customers prefer the H&M brand over other brands. The results of this study are in accordance with the results of previous studies by Ermawati et al. (2016) where research conducted on 120 respondents showed that brand trust has a positive and significant influence on brand loyalty. The results of this study are also in accordance with the results of research by Chinomona (2016), Panjaitan, et al. (2016), and Ratnawati and Lestari (2018).

### **The Role of Brand Trust in Mediating the Effect of Product Quality on Brand Loyalty**

The results of the analysis show that brand trust is able to mediate the effect of product quality on brand loyalty. Brand trust in this study is a partial mediation, which means that the better the quality of products owned by H&M, it can create brand trust so that it can also increase brand loyalty to customers. The results of this study support the previous study by Rofianah, et al. (2016), Wijaya and Saparso (2019), and Claranita (2020) show that trust can play a mediating role between product quality and brand loyalty, product quality mediated by trust has an influence on loyalty greater than the direct effect of product quality on loyalty. Other supporting studies are Hapsoro and Hafidh (2018) and Ratnawati and Lestari (2018).

### **The Role of Brand Trust in Mediating the Effect of Brand Image on Brand Loyalty**

The results of the analysis show that brand trust is able to mediate the effect of brand image on brand loyalty. Brand trust in this study is a partial mediation, which means that the better the brand image owned by H&M, it can create brand trust so that it can also increase brand loyalty to customers. The results of this study support the previous study by Marliawati and Cahyaningdyah (2020), where brand trust can mediate between brand image and brand loyalty. Research by Rodiques and Rahanatha (2018) also shows that brand trust is able to mediate brand image and brand loyalty, and research conducted by Chinomona (2016) shows that brand trust partially mediates brand image and brand loyalty.

### **Practical Implications**

The results of statistical data analysis show that product quality is an important factor in increasing brand trust from H&M customers. Management must increase the brand trust of H&M customers by focusing on understanding the expectations and desires of H&M customers. The results also show that the brand image variable has a high influence on the brand trust of H&M customers, therefore the management must create and improve the image of H&M in the eyes of customers. The results also show that brand trust has an influence on brand loyalty, thus H&M management must create and increase customer trust in the H&M brand so that they are able to establish good relationships so that H&M customers are loyal and able to recommend H&M to other consumers.

### **Research Limitations**

The research was only conducted at a certain point in time, and the number of respondents who had been determined was 150 respondents so that in distributing the questionnaires was limited to that number. In addition, trends can change over time, so it is important to do research again in the future by adding other variables or by increasing the number of respondents.

## **CONCLUSION**

Based on the results of the analysis, it can be concluded that product quality and brand image have a positive and significant effect on brand trust. Product quality has a positive and significant effect on brand loyalty. Brand image has a positive and significant effect on brand loyalty. Brand trust has a positive and significant effect on brand loyalty. Brand trust is able to partially mediate the effect of product quality on brand loyalty. Brand trust is able to mediate the effect of brand image on brand loyalty. Suggestions that can be given are that the management needs to pay attention to the designs on the products issued, make new innovations that are different from other brands. New innovations of the H&M brand by demonstrating superior value to customers can enable H&M customers to easily remember the H&M brand and differentiate the H&M brand from other brands. Management also needs to give customers confidence that the products owned by H&M are in accordance with customer needs and do not disappoint customers, by paying attention to product quality, brand image, and brand trust owned by H&M through indicators that have been assessed by H&M customers can improve brand loyalty from H&M customers..

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