

Research.

## Antecedents and Consequences of Brand Attachment

Michelle Agnes Patricia<sup>1</sup>, Dheandra Frisca Alvionita<sup>2</sup>, dan Fatik Rahayu<sup>3</sup>

<sup>1,2,3</sup> Management Research Program, Trisakti University, Jakarta  
Faculty of Economics and Business, Trisakti University

<sup>1)</sup>[michelle22001906004@std.trisakti.ac.id](mailto:michelle22001906004@std.trisakti.ac.id); <sup>2)</sup>[dheandra022002016501@std.trisakti.ac.id](mailto:dheandra022002016501@std.trisakti.ac.id); <sup>3)</sup>[fatik.rahayu@trisakti.ac.id](mailto:fatik.rahayu@trisakti.ac.id)

corresponding author<sup>1</sup>

Received: August 4, 2022 Accepted: October 5, 2022 Published: December 31, 2022

To cite this article: Patricia, MA; Alvionita, DF; Rahayu, F., 2022. **Antecedents and Consequences of Brand Attachment**. *The Management Journal of BINANIAGA*, 7(2), 171-182. doi:10.33062/mjb.v7i2.8

**Abstract.** *The purpose of this research was to analyze the effect of Usability, Security / Privacy, Interactivity and Brand Attachment have a positive effect on WOM. The sampling technique in this research used "purposive sampling" with the respondent criteria being individuals who are users of the m banking application. This research uses primary data obtained through questionnaires distributed to 208 respondents. The results of this research indicate that there is a positive effect Usability, Security / Privacy, Interactivity and Brand Attachment have a positive effect on WOM, a positive effect also has a positive effect Usability, Security / Privacy, Interactivity has an effect on Brand Attachment.*

**Keywords:** *Brand Attachment, Interactivity, Security / Privacy, Usability, WOM*

### INTRODUCTION

Technology has transformed digitally to facilitate human work that was previously difficult to do. According to Fatah Syukur (2008), technology is a development of science to design tools or machines to be developed so that their use can be more effective, efficient and practical.

Mobile is a programming that is ready to use and can be conducted seamlessly, operations can be conducted on mobile devices such as smartphones or tablets (Siegler, 2008). Mobile Banking is a banking service that uses the application of information-based digital technology (Syamsul H, 2015). Mobile Banking services are provided by the bank in order to create convenience for customers in conducting banking activities. The effectiveness and efficiency of customers in conducting various transactions via Mobile Banking must be supported by mobile devices such as cell phones and internet networks (Syamsul H, 2015). Even though the use of digital technology-based Mobile Banking can still be considered safe and profitable for customers. This is in line with the opinion of Nur Auliani (2008) who said that Mobile Banking services use multiple or layered security networks, this relies on operators providing cellular networks and the banking network itself, so there is no need to doubt its security for customers who use it.

In accordance with the results of the 2021 Bank Service Excellence Monitor (BSEM) survey conducted by Marketing Research Indonesia (MRI), there are 5 main rankings of banks with the most mobile banking users, namely first place starting from BNI bank at 94.92%, second is BCA bank 94.88%, the third is BRI bank 93.42%, then Mandiri bank 87.26%, then finally Artha Graha bank 82.37%. BSEM considers various features owned by the five largest banks as superior digital services and surpasses national banks providing similar services.

Word of mouth is one of the strategies needed in the banking world to increase customer interest and loyalty in using Mobile Banking. Word of mouth is a marketing strategy that triggers consumers to talk about, promote, provide recommendations, and

**Michelle Agnes Patricia; Dheandra Frisca Alvionita; Fatik Rahayu.** Antecedents and Consequences of Brand Attachment

sell related products or brands to other consumers (Freddy R, 2013). Therefore, in accordance with the background that has been described, researchers are interested in analyzing the relationship between brand attachment and Mobile Banking service quality with positive word-of-mouth.

### **Formulation of the Problem**

1. Is there a positive effect between usability on brand attachment?
2. Is there a positive effect between security / privacy on brand attachment?
3. Is there a positive effect between interactivity on brand attachment?
4. Is there a positive effect between usability on word of mouth?
5. Is there a positive effect between security / privacy on word of mouth?
6. Is there a positive effect between interactivity on word of mouth?
7. Is there a positive effect between brand attachments to word of mouth?

## **LITERATURE REVIEWS**

### **Usability**

In accordance with ISO (2018), usability is the extent to which a product can be used by consumers to achieve set goals effectively and efficiently. By using usability, we can find out how capable consumers are in learning and operating a product or service in order to obtain a goal and what is the level of satisfaction with using the product.

### **Security/Privacy**

Security (or privacy) are various steps to protect personal data security owned by consumers through the conditions that have been met for sharing and exchanging personal data with companies (Dewi, 2018).

### **Interactivity**

Interactivity is a communication plus choices where there is the use of media to communicate ideas in a certain way (Muzzaki, Abdurrohman: 2020).

### **Brand Attachment**

Agnes and Trixie (2022) state that brand attachment is an emotional bond between a consumer and a particular brand. This is in line with the opinion of Malär et al., (2013) which defines that brand attachment is a construct of an emotional relationship that reflects the self-concept of the consumer's personality, seen in accordance with the suitability or compatibility between the brand and the actual self (actual self) and the ideal self that is expected by consumers (ideal self). Japutra et al., (2014) revealed that consumers who realize that the brand they like is suitable in reflecting themselves and their lifestyle, consumers will tend to develop an emotional bond with that brand in the long term. This opinion is supported by what was stated by Aureliano-Silva et al., (2017) where brand attachment is the main key in the marketing aspect which states an emotional psychological relationship between consumers and brands, which forms brand personification in creating emotional attachments in the long term.

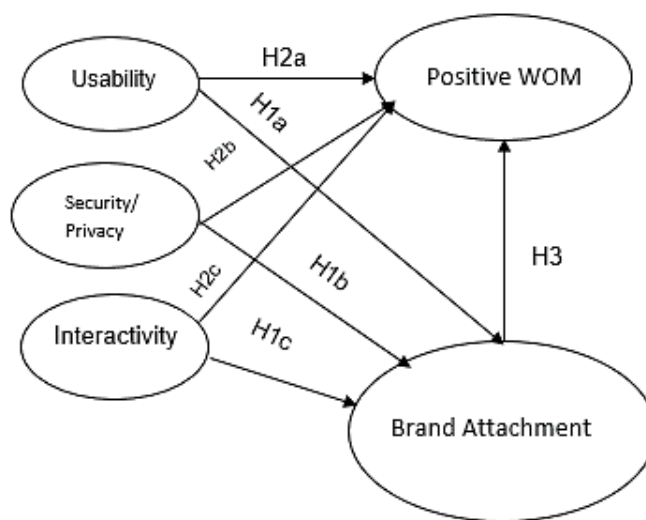
### **Word of Mouth**

Word of mouth is a behavior in which consumers provide information to other consumers about products, services or brands (Qadhafi, 2017). Consumers who know the existence of a product through word of mouth communication is generally an effective

**Michelle Agnes Patricia; Dheandra Frisca Alvionita; Fatik Rahayu.** Antecedents and Consequences of Brand Attachment

way for companies to promote their products, services or brands. Consumer brand awareness regarding products and brands can be established between consumer groups in the community, namely through shopping experiences and observations of product use from other consumers, or by seeking information by asking other consumers who have used or purchased these products (Suryani, 2013). If consumers spread information about product superiority, it is called positive WOM, however, if consumers disseminate negative information about the ugliness of the product, it is referred to as negative WOM (Arbaniah, 2010).

### Conceptual Framework



Source: Lova Rajaobelina, Sandrine Prom Tep, Manon Arcand and Line Ricard (2021)

### Hypothesis Development

The ease of use (usability) that is reflected in cellular application affects customer experience (McLealn and Wilson, 2016). McLealn (2018) found that the utility of cellular application affects brand engagement, which correlates quality with brand stickiness (Kumalr and Nalyalk, 2019).

The theory of continuance shows that the development of natural and emotional entanglements in objects is mutually related (Lalm in Shalnkalr, 2014). This relationship is important for cellular devices which is controlled by failure in emotional relationships. Consumers have greater concerns about the risk of death associated with adoption or the use of adversity services such as mobile banking (Shalnkalr et al., 2020).

Several studies have shown that interactivity affects the quality of the relationship between the consumer and the brand (Gligor and Bozkurt, 2022). When consumers feel that they have a certain level of control over the communication process, they tend to believe that their relationship with the brand is exclusive (Gligor and Bozkurt, 2022).

The hypotheses that were generated is as follows

### **H1: (a-Usability, b-Security / privacy, c-Interactivity) is positively related to Brand Attachment**

Nalyebi et al., (2013) argued that the use of cellular applications helps users in achieving sales goals in task performance, according to Kalrenal that this has an effect on increasing user experience. In addition, Galbisch and Milne (2014) argue that the use of cellular applications results in positive WOM.

In mobile banking has an internal correlation of perceptions of normality/privacy with WOM (Tralbelsi Zoghalmi et al., 2018). Halriyalnto (2016) argues that the company's ability to protect its users from the potential for harm is perceived by users as the greatest advantage.

Blazquez (2014) has shown that interactive technology leads to a more enjoyable shopping experience, which can produce positive WOM. Although the direct relationship between interactivity and WOM has not been explored in the cellular context, interactivity has had positive consequences.

The hypotheses that were generated is as follows:

### **H2: (a-Usability, b-Security / privacy, c-Interactivity) is positively related to Word of Mouth.**

Brand affinity has been proven to be in accordance with important variables such as WOM (Hung, 2014). Consumers who feel emotionally bound and feel compatible with a brand will create positive WOM (Jalputral et al., 2014). Consumers with quality brand loyalty provide preferential treatment at the brand and engage in behaviors that fake consumer brand relationships which are renewed through positive WOM (Hung, 2014).

The hypotheses that were generated is as follows:

### **H3: Brand Attachment is positively related to Word of Mouth.**

## **RESEARCH METHODOLOGY**

This research was conducted in accordance with research that had been conducted previously, namely by Loyal Raaljalobelinal, Salndrine Prom Tep, Malnon Alrcalnd and Line Ricalrd (2021) entitled "The relationship of brand and alternative conversation and mobile banking service quality with positive word of mouth". This research uses a qualitative research approach method. According to Sugiyono (2017), qualitative research is an objective research approach which includes collection and numerical analysis (number) and qualitative data which is processed using statistical methods. The type of research test used is the internal hypothesis test in which several hypotheses are tested over and over again. According to Poletiek (2013), Hypothesis test is conducted in order to test assumptions about recognizing a parameter from several research variables in a population by using the data measured in a sample. In this research, hypothesis test is conducted to determine whether there is an internal variable effect that is being studied, namely the effect of usability, security/privacy, interactivity, and brand attachment on word of mouth.

The data obtained is primary data, which is obtained from distributing the questionnaire through the Google Form. This research will also use the Cross-Sectional method in which the research is collected in one walkthrough with many objects. The measurement scale used in this research is a Likert scale with a wide range of scales starting from 1 (really disagree) to 5 (really agree). The sample selection technique used

in this research uses a purposive sampling technique with the criteria of respondents who meet the criteria, namely respondents who have used Mobile Balancing which is the best in Indonesia. The number of samples used in this research was 208 respondents. Even the object that is researched in this research is an individual who is willing to invest in BNI, BCAI, BRI, in Mandiri and Artha Graha. Taking the timeframe for this research will be conducted starting in 2021. The all-in-one analysis that is used in this research is Structural Equalization Modeling (SEM). The SEM (Structural Equalization Modeling) method is used to look at the calibrated linear relationship between the indicators in a variable that cannot be measured directly (latent variable) (Prihalndini in Sunalryo, 2011).

## RESULTS AND DISCUSSION

### Validity Test

The validity test in this research was conducted to see whether there was a match between the statement items and the variable to be measured and to find out whether the respondents understood the meaning of the existing statement items, so that the answers given would reflect the actual situation. The validity test relates to the extent to which a measure can represent the concept of research (Hair et al., 2014). Therefore, the more valid an indicator is, the more precise the indicator is in measuring a variable. The Validity test was conducted by processing 208 samples with aim in conducting the validity test is factor analysis with output in the form of factor loading.

**Table 1**  
**Instrument Test Results**

No	Statement	Loading Factor	Cronbach Alpha Coefficient	Decision
<b>Usability</b>				Reliable
1	The m-banking application allows consumers to input data easily.	0.739	0.783	Valid
2	User access is designed effectively in the m-banking application.	0.784		Valid
3	The m-banking application is easy to use.	0.779		Valid
4	For consumers, the m-banking applications has many functions.	0.789		Valid
5	According to consumers, the application of m-banking is useful.	0.743		Valid
6	The m-banking applications is valuable and is also useful to consumers.	0.713		Valid
7	M-banking application content is presented effectively.	0.832		Valid
8	Consumers believe that m-banking applications present content very well.	0.758		Valid
<b>Security/privacy</b>				Reliable
1	Consumers think that any personal information provided by consumers in this application is well protected.	0.842	0.825	Valid
2	Consumers think transactions made on this application are safe.	0.891		Valid
3	Consumers think that the confidentiality and privacy of my personal information is guaranteed on	0.888		Valid

**Michelle Agnes Patricia; Dheandra Frisca Alvionita; Fatik Rahayu.** Antecedents and Consequences of Brand Attachment

No	Statement	Loading Factor	Cronbach Alpha Coefficient	Decision
	this application.			
4	Consumers think that providing bank account or credit card information to these m-banking application is safe.	0.750		Valid
<b>Interactivity</b>				Reliable
1	The m-banking application facilitates two-way communication.	0.835	0.836	Valid
2	The m-banking application gives users the opportunity to provide feedback.	0.896		Valid
3	This m-banking application makes me feel heard as an m-banking user.	0.905		Valid
4	The m-banking application is effective in collecting suggestions and criticisms from m-banking users.	0.879		
<b>Brand Attachment</b>				Reliable
1	The m-banking application is part of the consumer.	0.881	0.841	Valid
2	Consumers feel a personal bond with the m-banking application.	0.921		Valid
3	Consumers' thoughts and feelings are aligned with the m-banking application.	0.885		Valid
4	Consumers feel that they always remember this m-banking application.	0.905		Valid
<b>Positive Word of Mouth</b>				Reliable
1	Consumers intend to invite friends and relatives to become m-banking application users.	0.900	0.866	Valid
2	Consumers intend to say positive things about m-banking applications in the next few years.	0.930		Valid
3	Consumers would recommend the m-banking application to someone who needs my advice.	0.908		Valid

Source: SPSS Processing Output

In accordance with the indicators of the variables in the results of the instrument test above, it can be concluded that all variables in the research are valid or correct and also reliable.

**Table 2**  
**Results of Goodness of Fit Model**

Type of Measurement	Measurement	Value	Channeled acceptance limit	Conclusion
<b>Absolute fit measures</b>	$p$	0.000	$\geq 0.05$	<i>Poor of Fit</i>
	ECVI	4.452	Closer to Saturated value than independent	<i>Goodness of Fit</i>
	RMSEA	0.093	$\leq 0.1$	<i>Goodness of Fit</i>
<b>Incremental fit measures</b>	IFI	0.878	$\geq 0.90$ or close to 1	<i>Marginal of Fit</i>
	NFI	0.821	$\geq 0.90$ or close to 1	<i>Marginal of Fit</i>
	TLI	0.859	$\geq 0.90$ or close to 1	<i>Marginal of Fit</i>
	CFI	0.877	$\geq 0.90$ or close to 1	<i>Marginal of Fit</i>

Type of Measurement	Measurement	Value	Channeled acceptance limit	Conclusion
	RFI	0.796	$\geq 0.90$ or close to 1	<i>Poor of Fit</i>
<b>Parsimonius fit measures</b>	CMIN/DF	7,878,642	Lower limit 1, upper limit 5	<i>Poor of Fit</i>
	AIC	921,642	Closer to Saturated value than independent	<i>Goodness of Fit</i>

Source: SPSS Processing Output

In accordance with the Goodness of Fit Model test results in the table above, it can be seen that the model is used alphabetically and has a balance of altogether more goodness of fit criteria that are met. In accordance with the results of test the validity of the model using Absolute Fit Measures, Incremental Fit Measures, and Parsimonious Fit Measures, the conclusion of goodness of fit is reached. So the model test is canceled feasible to proceed to the next test, namely hypothesis test.

### Hypothesis Test Results

**Table 3**  
**Hypothesis 1 Test Results**

Hypothesis	Estimate	p-value	Decision
<i>a. Usability has a positive effect on Brand Attachment</i>	0.175	0.186	Not Supported
<i>b. Security / privacy has a positive effect on Brand Attachment</i>	0.117	0.224	Not Supported
<i>c. Interactivity has a positive effect on Brand Attachment</i>	0.441	0.000	Supported

Source: SPSS Processing Output

The first hypothesis purposes to test the effect of usability, security / privacy, interactivity on brand attachment with the statement of the null hypothesis (Ho) and the alternative hypothesis (Ha) as follows:

Ho: There is no positive effect of usability, security/privacy, interactivity on brand attachment.

H1: There is a positive effect of usability, security / privacy, interactivity on brand attachment.

In accordance with table 3, the results of the first hypothesis test of the Usability variable having a positive effect on Brand Attachment have an estimate value of 0.175 with a p-value of  $0.186 \leq 0.05$  so that the hypothesis is not supported (Ho is accepted, Ha is rejected). It can be concluded that Usability has no effect on Brand Attachment. The resulting estimate value is 0.175. Furthermore, the results of the first hypothesis test of the Security / Privacy variable had a positive effect on Brand Attachment has an estimate value of 0.117 with a p-value of  $0.224 \leq 0.05$  so that the hypothesis is not supported (Ho accepted, Ha rejected). It can be concluded that Security / Privacy has no effect on Brand Attachment. The resulting estimate value is 0.224. Then, the results of the first hypothesis test of the Interactivity variable had a positive effect on Brand Attachment has an estimate value of 0.441 with a p-value of  $0.000 \geq 0.05$  so that the hypothesis is supported (Ho is rejected, Ha is accepted). It can be concluded that Interactivity has an effect on Brand Attachment. The resulting estimate value is 0.441.

**Table 4**  
**Hypothesis 2 Test Results**

Hypothesis	Estimate	p-value	Decision
a. Usability has a positive effect on WOM	0.559	0.001	Supported
b. Security / privacy has a positive effect on WOM	0.355	0.008	Supported
c. Interactivity has a positive effect on WOM	0.203	0.009	Supported

Source: SPSS Processing Output

The second hypothesis purposes to test the effect of usability, security / privacy, interactivity on wom with the null hypothesis statement (Ho) and alternative hypothesis (Ha) as follows:

Ho: There is no positive effect of usability, value, security / privacy, interactivity on wom.

H1: There is a positive effect of usability, value, security / privacy, interactivity on wom.

In accordance with table 4, the results of the second hypothesis test of the Usability variable have a positive effect on WOM, which has an estimate value of 0.559 with a p-value of  $0.001 \geq 0.05$  so that the hypothesis is supported (Ho is rejected, Ha is accepted). It can be concluded that Usability has an effect on WOM. The resulting estimate value is 0.559. Then, from the results of the second hypothesis test, the Security / Privacy variable has a positive effect on WOM has an estimate value of 0.355 with a p-value of  $0.008 \geq 0.05$  so that the hypothesis is supported (Ho is rejected, Ha is accepted). It can be concluded that Security / Privacy has an effect on WOM. The resulting estimate value is 0.355. Finally, the results of the second hypothesis test Interactivity variable had a positive effect on WOM has an estimate value of 0.203 with a p-value of  $0.009 \geq 0.05$  so that the hypothesis is supported (Ho is rejected, Ha is accepted). It can be concluded that Interactivity has an effect on WOM. The resulting estimate value is 0.203.

**Table 5**  
**Hypothesis 3 Test Results**

Hypothesis	Estimate	p-value	Decision
Brand Attachment has a positive effect on WOM	0.462	0.000	Supported

Source: SPSS Processing Output

The third hypothesis purposes to test the effect of brand attachment on wom with the following null hypothesis (Ho) and alternative hypothesis (Ha) statements:

Ho: There is no positive effect of brand attachment on wom.

H1: There is a positive effect of brand attachment on wom.

In accordance with table 5, the results of the third hypothesis test, Brand Attachment has a positive effect on WOM has an estimate value of 0.462 with a p-value of  $0.000 \geq 0.05$  so that the hypothesis is supported (Ho is rejected, Ha is accepted). It can be concluded that Brand Attachment has an effect on WOM. The resulting estimate value is 0.462.

In accordance with the results of the research we have been done, the following results are obtained:

#### **H1. A. Usability has no effect on Brand Attachment**

The results of test the first hypothesis (a) that has been conducted in this research show that there is no direct effect of usability on brand attachment. The results of this research refute previous research by Lova Rajaobelina, Sandrine Prom Tep, Manon Arcand and Line Ricard (2021) which states that usability has a positive effect on brand attachment.

**Michelle Agnes Patricia; Dheandra Frisca Alvionita; Fatik Rahayu.** Antecedents and Consequences of Brand Attachment



### **H1. B. Security / Privacy has no effect on Brand Attachment**

The results of test the first hypothesis (b) that has been conducted in this research show that there is no direct effect of security / privacy on brand attachment. The results of this research refute previous research by Lova Rajaobelina, Sandrine Prom Tep, Manon Arcand and Line Ricard (2021) which states that security / privacy has a positive effect on brand attachment.

### **H1. C. Interactivity has an effect on Brand Attachment**

The results of test the first hypothesis (c) that has been conducted in this research show that there is a direct effect of interactivity on brand attachment. The results of this research do not refute previous research by Lova Rajaobelina, Sandrine Prom Tep, Manon Arcand and Line Ricard (2021) which states that interactivity has a positive effect on brand attachment.

### **H2. A. Usability has an effect on WOM**

The results of test the second hypothesis (a) that have been conducted in this research show that there is a direct effect of usability on WOM. The results of this research do not refute previous research by Lova Rajaobelina, Sandrine Prom Tep, Manon Arcand and Line Ricard (2021) which states that usability has a positive effect on WOM.

### **H2. B. Security / Privacy has no effect on WOM**

The results of test the second hypothesis (b) that have been conducted in this research show that there is a direct effect of security / privacy on WOM. The results of this research do not refute previous research by Lova Rajaobelina, Sandrine Prom Tep, Manon Arcand and Line Ricard (2021) which states that security / privacy has a positive effect on WOM.

### **H2. C. Interactivity has an effect on WOM**

The results of test the second hypothesis (c) that have been conducted in this research show that there is a direct effect of interactivity on WOM. The results of this research do not refute previous research by Lova Rajaobelina, Sandrine Prom Tep, Manon Arcand and Line Ricard (2021) which states that interactivity has a positive effect on WOM.

### **H3. Brand Attachment has an effect on WOM**

The results of test the third hypothesis that has been conducted in this research show that there is a direct effect of brand attachment on WOM. The results of this research do not refute previous research by Lova Rajaobelina, Sandrine Prom Tep, Manon Arcand and Line Ricard (2021) which states that brand attachment has a positive effect on WOM.

## **CONCLUSIONS AND RECOMMENDATIONS**

### **Conclusions**

In accordance with the results of the research and discussion that has been conducted previously, it can be concluded that:

1. Usability has no effect on Brand Attachment
2. Security / Privacy has no effect on Brand Attachment

**Michelle Agnes Patricia; Dheandra Frisca Alvionita; Fatik Rahayu.** Antecedents and Consequences of Brand Attachment

3. Interactivity has an effect on Brand Attachment
4. Usability has an effect on WOM
5. Security / Privacy has no effect on WOM
6. Interactivity has an effect on WOM
7. Brand Attachment has an effect on WOM

### Recommendation

1. Further research is recommended to add other variables that can affect the Positive Word of Mouth variable.
2. It is suggested that further research can develop hypotheses involving mediation / moderation so that the results may be positive.

### REFERENCES

- Agnes Fonny dan Trixie Nova Tandijaya. (2022). Pengaruh *brand attachment* terhadap *repurchase intention* dengan *brand commitment* sebagai variabel intervening pada *customer crunchaus salads*. *Jurnal Manajemen Pemasaran*, Vol. 16, No. 1, : 37–47. doi: 10.9744/pemasaran.16.1.37–47
- Arbaniah, Siti. (2010). Study customer loyalty (WOM) positif pada bisnis ritel pasar modern. [Thesis]. Program Studi Magister Manajemen Program Pasca Sarjana Universitas Diponegoro. Semarang.
- Auliani, Nur. (2008). Analisa Pengaruh Kepercayaan dan Risiko terhadap Minat Nasabah Bank dalam Menggunakan Layanan Mobile banking. [Skripsi] Fakultas Ekonomi Ull, Yogyakarta.
- Aureliano-Silva, L., Strehlau, S., & Strehlau, V. (2017). The Relationship between Brand Attachment and Consumers' Emotional Well-Being. *Journal of Relationship Marketing*, 0(0), 1–16. <https://doi.org/10.1080/15332667.2017.1391058>
- Bank Service Excellence Monitor (BSEM) 2021. Diunduh dari <https://news.detik.com/adv-nhl-detikcom/d-5559538/wow-ini-mobile-banking-terbaik-seindonesia>
- Blazquez, Marta (2014). "Fashion Shopping in Multichannel Retail: The Role of Technology in Enhancing the Customer Experience". *International Journal of Electronic Commerce*, Vol.18. <https://doi.org/10.2753/JEC1086-4415180404>
- Dewi. (2018). Analisis Faktor Keamanan, Kemudahan, dan Kepercayaan terhadap Keputusan Pembelian Konsumen Online Produk Pangan. Bogor : IPB University. <https://repository.stei.ac.id/>
- Fatah Syukur NC. (2008). *Teknologi Pendidikan*. Semarang: Rasai Media Group.
- Gabisch, J. A. and G. R. Milne (2014). "The impact of compensation on information ownership and privacy control". *J. Consum. Mark.*31: 13–26. <https://www.nowpublishers.com/article/DownloadSummary/MKT-057>
- Gligor, D. dan Bozkurt, S. (2022), "Dampak interaktivitas merek yang dirasakan pada pembelian pelanggan. Peran mediasi keadilan merek yang dirasakan dan peran moderasi keterlibatan merek", *Journal of Product & Brand Management* , Vol. 31 No. 1, hlm. 96-109. <https://doi.org/10.1108/JPBM-12-2019-2692>
- Hair, Joseph F. Jr. et al. (2014). *A Primer on Partial Least Squares Structural Equation Modeling*. SAGE Publications, Inc. California. USA.

**Michelle Agnes Patricia; Dheandra Frisca Alvionita; Fatik Rahayu.** Antecedents and Consequences of Brand Attachment

- Hung, Hsiu-Yu (2014). "Attachment, identification, and loyalty: Examining mediating mechanisms across brand and brand community contexts". *Journal of Brand Management* 21 (7-8). <http://dx.doi.org/10.1057/bm.2014.30>
- ISO. (2018). "EVALUASI USABILITY SISTEM INFORMASI MANAJEMEN KEPEGAWAIAN BERBASIS ISO 9241-11 MENGGUNAKAN METODE PARTIAL LEAST SQUARE". *Jurnal Komunikasi, Media dan Informatika*, Vol. 7 No. 3. <https://jurnal.kominfo.go.id/index.php/komunika/article/download/1702/991>
- Japutra, A., Ekinci, Y., & Simkin, L. (2014). Exploring brand attachment, its determinants and outcomes. *Journal of Strategic Marketing*, 22(7), 616–630. <https://doi.org/10.1080/0965254X.2014.914062>
- Kumar, J., & Nayak, J. K. (2019). Consumer psychological motivations to customer brand engagement: a case of brand community. *Journal of Consumer Marketing*, 36(1), 168–177. <https://doi.org/10.1108/JCM-01-2018-2519>
- Lam, S. Y., & Shankar, V. (2014). Asymmetries in the effects of drivers of brand loyalty between early and late adopters and across technology generations. *Journal of Interactive Marketing*, 28(1), 26–42. <https://doi.org/10.1016/j.intmar.2013.06.004>
- Malär, L., Krohmer, H., Hoyer, W. D., & Nyffenegger, B. (2013). Emotional brand attachment and brand personality: The relative importance of the actual and the ideal self. *Journal of Marketing*, 75(4), 35–52. <https://doi.org/10.1509/jmkg.75.4.35>
- McLean, Graeme and Wilson, Alan. (2016). Evolving the online customer experience ... is there a role for online customer support? *Computers in Human Behaviour*, 60. pp. 602-610. ISSN 0747-5632, <https://dx.doi.org/10.1016/j.chb.2016.02.084>
- McLean. (2018). Analisis Kesuksesan Sistem Informasi Kemahasiswaan (SIKMA) dengan Pendekatan Model DeLone dan McLean. *Indonesian Journal of Information Systems*, 1(1), 34–46. <https://doi.org/10.24002/ijis.v1i1.1704>
- Muzzaki, Abdurrohman. 2020. Media Pembelajaran Articulate Storyline. Malang : Universitas Muhammadiyah. <https://eprints.umn.ac.id>
- Nayebi, F., Desharnais, J.-M., & Abran, A. (2013). An expert-based framework for evaluating ios application usability. Paper presented at the 2013 Joint Conference of the 23rd International Workshop on Software Measurement and the 8th International Conference on Software Process and Product Measurement. <https://journals.sagepub.com/doi/pdf/10.1177/1071181321651092>
- Poletiek, F. H. (2013). Hypothesis-testing behaviour. Psychology Press. [https://scholar.google.com/citations?view\\_op=view\\_citation&hl=nl&user=bPDY-ZUAAAAJ&citation\\_for\\_view=bPDY-ZUAAAAJ:u5HHmVD\\_uO8C](https://scholar.google.com/citations?view_op=view_citation&hl=nl&user=bPDY-ZUAAAAJ&citation_for_view=bPDY-ZUAAAAJ:u5HHmVD_uO8C)
- Prihandini, Tisti Ilda dan Sunaryo, Sony. (2011). Structural Equation Modelling (SEM) dengan Model Struktural Regresi Spasial. <https://stat.undip.ac.id>
- Qadhafi. (2017). Pengaruh WOM (*word of mouth*), harga, dan label halal terhadap keputusan pembelian pada produk air mineral dzakya. [Skripsi]. Institut Agama Islam Negeri Surakarta.

- Rajaobelina, L., Prom Tep, S., Arcand, M. and Ricard, L. (2021). The relationship of brand attachment and mobile banking service quality with positive word-of-mouth. *Journal of Product & Brand Management*. <https://doi.org/10.1108/JPBM-02-2020-2747>
- Rangkuti, R. (2013). *Strategi Semut Melawan Gajah*. Jakarta: PT Gramedia
- Siegler, M. G. (2008). *Analyst: There's a great future in iPhone Apps*. <http://venturebeat.com/2008/06/11/analyst-theresa-great-future-in-iphone-apps/>
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung : Alfabeta, CV. [https://elibrary.unikom.ac.id/id/eprint/2274/9/UNIKOM\\_RIZKY%20BAGAS%20PRATAMA\\_14.%20BAB%20III%20METODOLOGI%20PENELITIAN.pdf](https://elibrary.unikom.ac.id/id/eprint/2274/9/UNIKOM_RIZKY%20BAGAS%20PRATAMA_14.%20BAB%20III%20METODOLOGI%20PENELITIAN.pdf)
- Suryani, Tatik. (2013). *Perilaku Konsumen di Era Internet. Implikasinya pada Strategi Pemasaran*. Edisi Pertama. Cetakan Pertama. Yogyakarta : Graha Ilmu.
- Syamsul Hadi. (2015). Faktor-Faktor yang Mempengaruhi Penggunaan Layanan *Mobile Banking*. *Optimum Jurnal Ekonomi dan Pembangunan* 5(1):55.
- Trabelsi Zoghalmi et al., (2018). From Mobile Service Quality Evaluation to E-Word-Of-Mouth: What Makes the Users of Mobile Banking Applications Speak About the Bank?: The Moderating Role of Brand Reputation March 2018. *International Journal of E-Services and Mobile Applications* 10(2). DOI:10.4018/IJESMA.2018040103.
- Wartaka, M., Sumardjono, Sumardjono. (2020) Analysis of consumer behavior in buying instant noodles (case studies in the Bogor City Area). *The Management Journal of Binaniaga*. Vol.5 No.2. <https://doi.org/10.33062/mjb.v5i2.384>