



The Influence Of Brand Image And Brand Trust On Iphone User Loyalty (A Study On Iphone Users In Binjai City)

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ABSTRACT

This study analyzes the influence of brand image and brand trust on iPhone user loyalty in Binjai City, Indonesia. In the era of digital transformation driven by Industry 4.0, the smartphone industry has experienced significant growth with increasingly intense competition. This research employs a quantitative approach with an explanatory design involving 100 iPhone users in Binjai City as respondents. Data were collected through structured questionnaires using a 5-point Likert scale and analyzed using multiple linear regression. The results show that brand image has a positive and significant influence on customer loyalty ($\beta = 0.509$, $t = 4.337$, $p < 0.001$), while brand trust does not demonstrate a significant effect ($\beta = 0.077$, $t = 0.585$, $p = 0.560$). Simultaneous analysis confirms that both variables together significantly influence customer loyalty ($F = 16.741$, $p < 0.001$) with the ability to explain 24.1% of loyalty variance. These findings indicate that in the context of established premium brands, brand image becomes the dominant factor in shaping loyalty, while brand trust functions as a supporting factor. This research provides theoretical contributions to the Theory of Reasoned Action and Social Identity Theory in digital marketing contexts, as well as practical insights for brand management strategies in emerging markets.

INTRODUCTION

The era of the industrial revolution 4.0 has created fundamental digital transformation in human life globally. This exponential technological development has given birth to the concept of Society 5.0, a revolutionary paradigm that places humans at the center of the technology ecosystem to create a sustainable and prosperous super smart society (Carayannis et al., 2022).

Society 5.0 represents an evolution from an information society to a super smart society that integrates cyber space and physical space to create optimal solutions for contemporary social and economic challenges (Mourtzis et al., 2022). Digital transformation driven by Industry 4.0 technology significantly affects the personal, social, and economic dimensions of human life, which is considered the most monumental development in the history of modern civilization (Rohayati & Abdillah, 2024).

In the context of global digital transformation, the smartphone industry has become the main catalyst for changes in consumer behavior and social interaction patterns. The global smartphone market is experiencing significant growth with projections reaching \$858 billion by 2030 with a CAGR of 7% from 2024-2030, driven by continuous technological innovation including faster processors, improved cameras, and advanced features such as 5G connectivity (Lucintel, 2024). Contemporary smartphone market dynamics show a paradigm shift from competition based on technical specifications to competition that focuses on brand experience and emotional connection.

Rapid advances in mobile technology with high product diversity have resulted in high levels of smartphone brand switching among users, making customer brand loyalty the key to smartphone manufacturer survival in a highly competitive market (Seduram et al., 2022). Consumer behavior research indicates that purchasing decisions in high-involvement product categories such as smartphones are increasingly influenced by psychological factors, brand perception, and social influence rather than purely functional attributes. Recent research confirms that in emerging markets, brand loyalty formation follows a sequential process through cognitive, affective, conative, and action stages, with brand trust playing a critical determinant role.

Indonesia, as an emerging market with a rapidly growing smartphone market, represents one of the most attractive markets for global smartphone manufacturers. Emerging markets have become the growth engine of the smartphone industry in 2024, although growth has begun to slow as some markets reach saturation points (Canalys, 2025). Data shows Indonesia ranks fourth globally in the number of smartphone users with 192.15 million users, creating substantial market opportunities and intense competitive pressure. Indonesian smartphone market characteristics show unique consumer behavior patterns influenced by cultural factors, economic constraints, and social aspirations.

Apple iPhone, as a premium smartphone brand with the world's largest market capitalization, has successfully established distinctive brand positioning that differs from Android-based competitors. The iPhone success story is not only attributable to technological innovation, but also to superior brand management strategies that create cult-like brand loyalty and premium brand perception. Empirical studies show that brand image and application ecosystems are the main determinants of device satisfaction, while corporate image and perceived value are crucial factors in overall brand satisfaction (Jo & Park, 2024). Research evidence confirms that in the smartphone industry, brand image is significantly related to device satisfaction, with iPhone loyalty rates reaching near 95%.

Research in smartphone brand loyalty identifies that brand image and brand trust serve as core antecedents of consumer loyalty, with complex mediating relationships that vary across different market contexts. Recent systematic literature reviews confirm that brand image has a significant positive impact on customer satisfaction and brand loyalty, with customer satisfaction serving as a mediating variable between brand image and loyalty outcomes (Abbas et al., 2021). Empirical studies in business innovation show that knowledge dynamics and absorptive capacity play important roles in shaping performance in service businesses, which can be applied to understanding consumer behavior and brand loyalty formation (Siregar et al., 2024). Furthermore, comprehensive analysis shows that brand image substantially influences consumer behavior and purchase intentions, particularly in technology product categories with high symbolic value and emotional attachment (Zhang, 2015).

Recent systematic review studies (2019-2024) underline positive dynamics such as improved brand loyalty driven by enhanced product and service quality, as well as advancements in technology features that affect consumer satisfaction (Holisoh et al., 2024). Consumer loyalty to smartphone brands in contemporary market environments shows increasingly complex phenomena, influenced by multiple factors including deliberate inertia, cognitive lock-in, social influence, and ecosystem integration.

Binjai, as a satellite city of Medan with rapid economic development and an increasing middle-class population, represents typical emerging market characteristics that are relevant for understanding premium brand adoption patterns. Despite being a relatively small city, Binjai demonstrates significant smartphone penetration growth and notable iPhone adoption rates among affluent segments. Preliminary research shows that iPhone users in Binjai exhibit distinctive loyalty patterns influenced by superior camera quality (60% of respondents), exclusive design appeal (100% of respondents), and superior user experience (90% of respondents).

The iPhone brand loyalty phenomenon in Binjai presents an intriguing research opportunity for exploring how global premium brands successfully penetrate and maintain market positions in emerging markets with distinctive socio-economic characteristics. A current literature gap exists in comprehensive analysis of premium smartphone brand loyalty dynamics in Indonesian emerging markets, particularly focusing on the mediating role of brand trust in the relationship between brand image and loyalty.

Based on comprehensive literature review and identified research gaps, this study addresses three critical research questions: how does brand image influence iPhone user loyalty in Binjai City; how does brand trust influence iPhone user loyalty in Binjai City; and how do brand image and brand trust simultaneously influence iPhone user loyalty in Binjai City. Correspondingly, this study aims to analyze and quantify the influence of brand image on iPhone user loyalty, evaluate the influence of brand trust on iPhone user loyalty, and analyze the simultaneous influence of brand image and brand trust on iPhone user loyalty in Binjai City.

This research is expected to provide significant contributions in three key areas: enriching the existing body of knowledge in consumer behavior and brand management domains in emerging markets; providing actionable strategic insights to Apple Inc. and global smartphone manufacturers for optimizing brand strategy in emerging markets; and serving as a valuable academic reference for curriculum development and foundation for future research in consumer behavior and brand management areas.

LITERATURE REVIEW

Theory Of Reasoned Action

The Theory of Reasoned Action (TRA) developed by Fishbein and Ajzen (1975) represents one of the fundamental theories in understanding consumer behavior. This theory explains that individual behavior is determined by behavioral intention, which in turn is influenced by two main factors: attitude toward the behavior and subjective norms. In the context of digital marketing and the modern era, TRA has proven effective in explaining how consumer attitudes toward brands influence their purchasing behavior and loyalty, particularly in e-commerce environments and digital platforms (Khan et al., 2020; Rahman et al., 2021).

The relevance of TRA in this research lies in understanding that brand image and brand trust function as shapers of consumer attitudes toward a brand. Positive brand image creates favorable attitudes toward the brand, while brand trust reinforces consumer confidence that the brand can be relied upon (Ahmed et al., 2022). Recent research indicates that this combination of positive attitudes and high trust subsequently forms intentions to remain loyal to the brand, which ultimately manifests in customer loyalty behaviors such as repeat purchases and recommendations to others (Li et al., 2023).

Social Identity Theory

Social Identity Theory developed by Tajfel and Turner (1979) explains how individuals define and maintain their self-concept through membership in particular social groups. This theory states that individuals tend to categorize themselves into social groups (in-group) and differentiate themselves from other groups (out-group) to maintain a positive social identity. In the era of social media and modern consumerism, brands can function as identity symbols that help consumers express who they are and with which groups they want to be associated (Wang & Kim, 2020; Chen et al., 2022).

The application of Social Identity Theory in this research is highly relevant because brand image plays an important role in forming consumer social identity in the digital era. When consumers have positive perceptions of a brand (strong brand image), they tend to use that brand as a means to communicate their identity and social status, especially through social media platforms (Zhang & Liu, 2021). Contemporary research shows that consumers will be loyal to brands that align with their self-identity and help them maintain their desired self-image (Park & Lee, 2023). Thus, customer loyalty is not only driven by functional satisfaction but also by psychological needs to maintain consistent social identity.

The Relationship Between Brand Image And Customer Loyalty

Brand image represents consumer perceptions of a brand formed from brand associations stored in consumer memory (Keller, 1993). Positive brand image creates strong differentiation and becomes the foundation for consumer preferences in choosing products or services. According to Keller (Syarifudin, 2019), brand image can be measured through three key indicators: brand strength (how often consumers think about brand information), brand favorable (consumer preference and trust toward the brand), and brand uniqueness (unique impressions that differentiate the brand from competitors).

Empirical research demonstrates a positive relationship between brand image and customer loyalty. When consumers perceive strong brand strength, they develop deeper cognitive associations with the brand, leading to increased loyalty behaviors. Brand favorable creates emotional attachment and trust, which directly influences repeat purchase intentions. Meanwhile, brand uniqueness helps consumers distinguish the brand from alternatives, reducing switching behavior and enhancing retention (Severi & Ling, 2013).

The mechanism of brand image influence on loyalty can be explained through the formation of positive associations in consumer memory. When consumers have good perceptions of brand strength, favorable attitudes, and perceive uniqueness in a brand, they develop preferences and commitment to make repeat purchases (Aaker, 1991). Strong brand image across all three dimensions also reduces perceived risk by consumers, thereby increasing their tendency to remain loyal and provide referrals to the brand.

H1: Brand image positively influences customer loyalty

The Relationship Between Brand Trust And Customer Loyalty

Brand trust is defined as consumers' willingness to rely on the brand's ability to perform its stated function (Chaudhuri & Holbrook, 2001). Brand trust becomes an important foundation in building long-term relationships between consumers and brands. According to Lau and Lee (Sitorus et al., 2022), brand trust is measured through three characteristics: brand characteristic (reputation and product quality), company characteristic (company reputation and integrity), and consumer-brand characteristic (similarity between consumer self-concept and brand image).

Several empirical studies support the positive relationship between brand trust and customer loyalty. When consumers trust brand characteristics such as quality and reputation, they are more likely to engage in repeat purchases. Company characteristics that demonstrate integrity and reliability enhance consumer retention by reducing uncertainty. Consumer-brand

characteristics that align with personal identity increase emotional attachment, leading to stronger referral behavior (Delgado-Ballester & Munuera-Alemán, 2005).

The mechanism of brand trust influence on loyalty can be understood through reducing uncertainty and perceived risk across all three trust dimensions. When consumers trust brand characteristics, company integrity, and feel personal connection with the brand, they feel confident that the brand will provide value and benefits as promised (Moorman et al., 1992). This comprehensive trust encourages consumers to make repeat purchases, maintain retention despite competitive pressures, and actively provide referrals to others.

H2: Brand trust positively influences customer loyalty

The Simultaneous Relationship Of Brand Image And Brand Trust On Customer Loyalty

Brand image and brand trust together can provide a stronger influence on customer loyalty compared to the individual influence of each variable. The combination of positive brand perceptions (through brand strength, favorable attitudes, and uniqueness) and high trust (through brand, company, and consumer-brand characteristics) creates a solid foundation for comprehensive loyalty behaviors including repeat purchase, retention, and referrals.

Research by Hur et al. (2011) shows that the combination of brand image dimensions and brand trust characteristics provides a synergistic effect on all aspects of customer loyalty. When consumers perceive strong brand image across all three indicators while simultaneously trusting the brand through its characteristics, company integrity, and personal connection, they demonstrate higher levels of repeat purchase behavior, stronger retention against competitive actions, and more active referral activities.

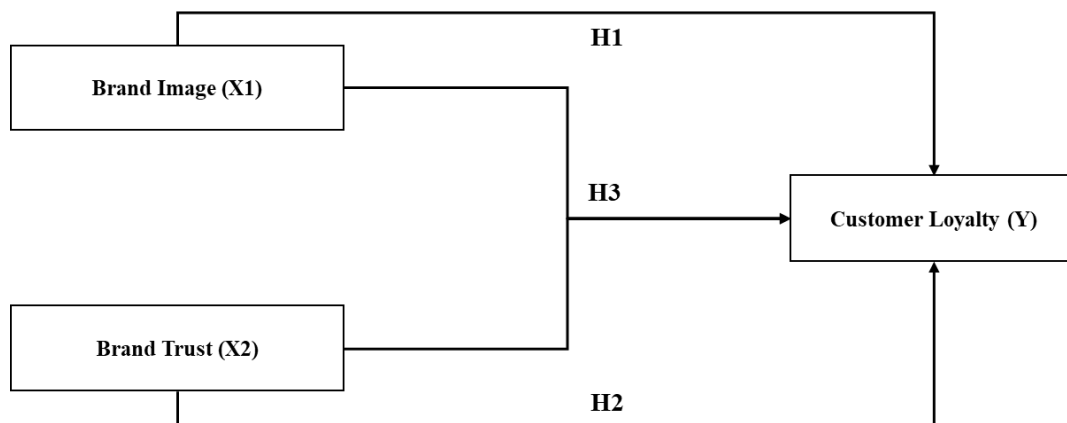
This simultaneous influence can be explained through the complementary effect of both variables across their respective indicators. Brand image dimensions (strength, favorable, uniqueness) create high expectations and emotional attachment, while brand trust characteristics (brand, company, consumer-brand) ensure that these expectations will be met reliably. The combination creates a comprehensive positive experience that drives all three loyalty behaviors: repeat purchase (driven by strength and brand characteristics), retention (supported by favorable attitudes and company characteristics), and referrals (enhanced by uniqueness and consumer-brand characteristics).

H3: Brand image and brand trust simultaneously have a positive influence on customer loyalty

Conceptual Framework

Based on the theoretical review and hypothesis development above, this research conceptual framework illustrates the causal relationship between brand image and brand trust as independent variables toward customer loyalty as the dependent variable. This research conceptual model is built on the foundation of Theory of Reasoned Action which explains how attitudes (formed by brand image) and trust (brand trust) influence consumer behavior, in this case customer loyalty. The conceptual framework also integrates Social Identity Theory which explains the role of brand image in forming consumer identity.

In this model, brand image is operationalized through the dimensions of brand strength, brand favorable, and brand uniqueness. Brand trust is measured through brand characteristics, company characteristics, and consumer-brand characteristics. Meanwhile, customer loyalty is measured through repeat purchase, retention, and referrals. This conceptual model assumes that brand image and brand trust not only influence customer loyalty individually, but also provide synergistic effects when interacting simultaneously.

Figure 1. Conceptual Framework

METHODS

This study employs a quantitative approach with an explanatory research design to analyze the causal relationships between brand image and brand trust variables on iPhone user loyalty in Binjai City. The quantitative approach was chosen because this research is inferential in nature, drawing conclusions based on statistical hypothesis testing using empirical data (Tahir et al., 2024). This method enables objective measurement of relationships between variables and produces valid, reliable, and generalizable results for testing complex relationships between constructs in digital marketing contexts (Rudzewicz & Strychalska-Rudzewicz, 2021).

Sampling

The target population for this study consists of all iPhone users residing in Binjai City, North Sumatra Province. The exact population size cannot be determined due to the unavailability of official data regarding the number of iPhone users in the region. Given this limitation, the study employs nonprobability sampling technique with specific sample criteria: respondents must be at least 17 years old and have purchased iPhone products at least twice. This sampling technique was selected as it is appropriate for populations whose member size cannot be predetermined and allows identification of respondents based on specific characteristics relevant to the research objectives (Memon et al., 2025). Sample size determination uses the formula for infinite populations with a 95% confidence level ($Z = 1.96$) and 10% margin of error, yielding a sample size of 96.04, rounded to 100 respondents to facilitate calculations and enhance data representativeness. The research context focuses on iPhone users in Binjai City as the unit of analysis, representing consumers with direct experience and brand relationship with Apple's iPhone products in the North Sumatra regional market.

Data Collection

Primary data were collected through structured questionnaire surveys distributed directly to iPhone user respondents in Binjai City. The questionnaire employs a 5-point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree to measure respondents' perceptions of each variable indicator. The 5-point Likert scale was chosen because it provides an adequate response range for advanced statistical analysis and has proven effective in marketing research (Masinyana et al., 2020). Data collection was conducted from October to December 2024, ensuring sufficient time for comprehensive data gathering and quality control.

Secondary data were obtained from high-reputation academic literature, scientific journals, and official publications relevant to the research topic to support theoretical foundations and result analysis. Before implementation in the main study, research instruments underwent validity and reliability testing to ensure measurement quality and consistency.

Measures

The research variables consist of two independent variables and one dependent variable. Brand Image (X_1) is defined as consumer perceptions of the iPhone brand measured through indicators of brand strength, brand favorable, and brand uniqueness (Keller dalam Syarifudin, 2019). Brand Trust (X_2) represents consumer confidence in iPhone brand capabilities with indicators of brand characteristic, company characteristic, and consumer-brand characteristic (Lau & Lee dalam Sitorus et al., 2022). Customer Loyalty (Y) as the dependent variable is defined as customer commitment and positive impression toward the iPhone brand reflected through indicators of repeat purchase, retention, and referrals (Kotler et al., 2021).

Instrument validity was tested using Pearson Product Moment correlation by comparing calculated r -values with table r -values at significance level $\alpha = 0.05$ and $df = n-2 = 98$ (r -table = 0.1966). Instruments are declared valid if r -calculated $>$ r -table and significance value $<$ 0.05, following established quantitative research methodology standards (Tavakol & Dennick, 2011). Reliability testing employed Cronbach's Alpha with criteria $\alpha >$ 0.70 indicating reliable instruments capable of measuring response consistency, conforming to accepted standards in psychology and marketing research (Simonsmeier et al., 2025).

Data analysis began with classical assumption tests including normality, heteroscedasticity, and multicollinearity tests. Normality testing was conducted to examine normal distribution of residual data using the Kolmogorov-Smirnov test with criteria of Asymp. Sig (2-tailed) $>$ 0.05 indicating normally distributed data. Heteroscedasticity testing aimed to examine variance equality of residuals across observations to ensure no heteroscedasticity occurs in the regression model. Multicollinearity testing was performed to detect correlations between independent variables with criteria of tolerance value $>$ 0.10 or VIF $<$ 10 indicating no multicollinearity, following standard guidelines in multiple regression analysis (Abu-Bader & Jones, 2025). The main analysis technique used multiple linear regression to test relationships between independent variables (brand image and brand trust) and the dependent variable (customer loyalty) with the equation.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

Where:

Y = customer loyalty

X_1 = brand image

X_2 = brand trust

α = constant

$\beta_1 \beta_2$ = regression coefficients

ε = error term

Multiple linear regression was selected for its capability in analyzing the influence of two or more independent variables on one dependent variable simultaneously (Abu-Bader & Jones, 2025). Hypothesis testing was conducted through partial testing (t-test) to examine individual effects of each independent variable and simultaneous testing (F-test) to examine combined effects of all independent variables on the dependent variable. Hypothesis testing criteria include rejecting H_0 if t -calculated $>$ t -table or F -calculated $>$ F -table with significance value $<$ 0.05, following accepted statistical inference standards (Memon et al., 2023). The coefficient of determination (R^2) was used to measure the model's ability to explain variation in the dependent variable with value range $0 \leq R^2 \leq 1$.

Data processing and analysis were conducted using SPSS software to ensure accuracy and reliability of research results. All research procedures followed scientific principles and research ethics to produce valid and academically accountable findings, considering current methodological standards in marketing and consumer behavior research.

RESULTS

Respondent Profile

This research examining the influence of Brand Image and Brand Trust on iPhone Customer Loyalty in Binjai City involved 100 active iPhone users as respondents. The respondent profile demonstrates representative demographic characteristics for analyzing iPhone consumer behavior. The majority of respondents were female (67%) with a dominance of young age groups, where 74% were aged 17-24 years (40% in the 21-24 age group and 34% in the 17-20 age group). This indicates that iPhone is highly popular among Generation Z and young millennials, particularly women in Binjai City. Geographically, respondents were distributed across five sub-districts with North Binjai having the highest representation (35%), followed by West Binjai (24%), South Binjai (19%), East Binjai (14%), and Central Binjai (8%). The occupational profile was dominated by students (53%) and entrepreneurs (32%), which is consistent with the young age dominance. Interestingly, despite the majority being students, respondents had relatively high-income levels with 78% earning above IDR 2,000,000 per month. This confirms iPhone's positioning as a premium product for the middle-to-upper economic segment. Regarding loyalty, 60% of respondents had purchased iPhones twice, 37% had made 4-5 purchases, and 3% had made more than 5 purchases. This data demonstrates good repeat purchase rates, indicating consumer loyalty to the iPhone brand in Binjai City.

Instrument Assessment

Tabel 1. Instrument Validity and Reliability Test Results

Variable	Indicator	Corrected Item-Total Correlation	Cronbach's Alpha	Description
Brand Image	BI1	0.512	0.762	Valid and reliable
	BI2	0.651		
	BI3	0.541		
	BI4	0.688		
	BI5	0.616		
	BI6	0.517		
	BI7	0.583		
	BI8	0.594		
	BI9	0.580		
Brand Trust	BT1	0.563	0.687	Valid and reliable
	BT2	0.610		
	BT3	0.571		
	BT4	0.502		
	BT5	0.543		
	BT6	0.480		
	BT7	0.436		
	BT8	0.545		
	BT9	0.571		
Customer Loyalty	CT1	0.561	0.764	Valid and reliable
	CT2	0.610		
	CT3	0.719		
	CT4	0.634		
	CT5	0.699		
	CT6	0.545		
	CT7	0.473		
	CT8	0.469		
	CT9	0.612		

Source: Data Processing Results, 2025

The table above presents the results of the corrected item-total correlation and Cronbach's Alpha values for the variables Brand Image, Brand Trust, and Customer Loyalty. These results are used to assess the validity and reliability of the measurement instruments employed in the study. For the variable Brand Image, all nine indicators (BI1–BI9) show corrected item-total correlation values greater than 0.50, indicating a strong internal consistency between the items and the overall scale. The overall Cronbach's Alpha value for Brand Image is 0.762, which exceeds the minimum threshold of 0.60, confirming that the instrument is reliable. Therefore, all items under this variable are considered valid and reliable. Similarly, the Brand Trust variable also demonstrates acceptable psychometric properties. All indicators (BT1–BT9) have corrected item-total correlations above 0.43, with values ranging from 0.436 to 0.610. The Cronbach's Alpha value for Brand Trust is 0.687, indicating that the scale is internally consistent and reliable, even though some items are slightly closer to the lower bound of acceptability. Nevertheless, these items still meet the standard validity requirement ($r > 0.30$), which supports their inclusion in the analysis. As for Customer Loyalty, all nine items (CT1–CT9) exhibit corrected item-total correlation values well above the acceptable limit, ranging from 0.469 to 0.719. This demonstrates that each item contributes meaningfully to the overall construct. The Cronbach's Alpha for this variable is 0.764, the highest among the three constructs, suggesting a high degree of internal reliability.

These results confirm that the Customer Loyalty indicators are both valid and reliable for use in the research model. In summary, the results of the reliability and validity tests confirm that all three measurement instruments are statistically sound. Each construct demonstrates strong internal consistency, and the individual items correlate well with their respective total scores. This indicates that the instruments used are appropriate for measuring the constructs of Brand Image, Brand Trust, and Customer Loyalty in this study.

Classical Assumption Testing

Prior to conducting multiple linear regression analysis, classical assumption tests were performed to ensure the validity and reliability of the regression model. The following table summarizes the results of all classical assumption tests conducted:

Table 2. Summary of Classical Assumption Test Results

Test Type	Method/Indicator	Criteria	Result	Status
Normality	Kolmogorov-Smirnov	Sig. > 0.05	0.082	Pass
	Histogram	Bell-shaped curve	Symmetric distribution	Pass
	P-Plot	Points follow diagonal line	Points scattered around diagonal	Pass
Multicollinearity	Tolerance (Brand Image)	> 0.10	0.660	Pass
	VIF (Brand Image)	< 10.00	1.514	Pass
	Tolerance (Brand Trust)	> 0.10	0.660	Pass
	VIF (Brand Trust)	< 10.00	1.514	Pass
Heteroscedasticity	Scatterplot	No specific pattern	Random distribution	Pass

Source: Data Processing Results, 2025

The comprehensive classical assumption testing reveals that all required assumptions for multiple linear regression analysis have been successfully satisfied. The normality test using the Kolmogorov-Smirnov method yielded a significance value of 0.082, which exceeds the critical threshold of 0.05, confirming that the residuals follow a normal distribution. This finding was further supported by visual inspection of the histogram, which displayed a symmetric bell-shaped curve, and the P-Plot analysis, where data points were appropriately scattered around the diagonal line.

The multicollinearity assessment demonstrated that both independent variables (Brand Image and Brand Trust) are free from multicollinearity issues. Both variables achieved tolerance values of 0.660, well above the minimum requirement of 0.10, and VIF values of 1.514, substantially below the maximum threshold of 10.00. These results indicate that the independent variables do not exhibit excessive correlation with each other, ensuring the reliability of individual coefficient estimates.

The heteroscedasticity test through scatterplot analysis confirmed the absence of variance inequality in residuals. The random distribution of data points around zero on the Y-axis, without forming any discernible patterns or clustering in specific areas, validates the homoscedasticity assumption. This ensures that the regression model's error terms have constant variance across all levels of the independent variables.

The successful completion of all classical assumption tests confirms that the regression model is statistically sound and appropriate for analyzing the relationship between Brand Image, Brand Trust, and Customer Loyalty. These results provide confidence that subsequent statistical inferences and conclusions drawn from the multiple linear regression analysis will be reliable, unbiased, and valid.

Multiple Linear Regression Analysis

Following the successful completion of classical assumption tests, which confirmed that the regression model is appropriate for use, multiple linear regression analysis was conducted to examine the influence of the independent variables (Brand Image and Brand Trust) on the dependent variable (Customer Loyalty). The analysis results are presented below:

Tabel 3. Regression Model Results

Variable	Unstandardized Coefficients			Standardized Coefficients	t-value	Sig.
	B	Std. Error		Beta		
Brand Image (X1)	0.509	0.117		0.467	4.337	<0.001
Brand Trust (X2)	0.077	0.132		0.063	0.585	0.560

Source: Data Processing Results, 2025

$$Y = 14.543 + 0.509X_1 + 0.077X_2$$

$$\text{Brand Loyalty} = 10.816 + 0.336(\text{Brand Satisfaction}) + 0.188(\text{Luxury Brand Attachment})$$

The multiple linear regression analysis reveals significant insights into the factors influencing iPhone customer loyalty in Binjai City. The regression equation $Y = 14.543 + 0.509X_1 + 0.077X_2$ demonstrates that customer loyalty is influenced by both brand image and brand trust, though to varying degrees. The constant value of 14.543 indicates a baseline level of customer loyalty that exists independently of the measured brand perception variables, suggesting that

iPhone users maintain a certain degree of loyalty due to factors beyond brand image and trust alone.

Brand Image emerges as the dominant predictor of customer loyalty with a coefficient of 0.509, indicating that each unit increase in brand image perception leads to a 0.509 unit increase in customer loyalty. The statistical significance of this relationship ($t = 4.337$, $p < 0.001$) confirms that brand image plays a crucial role in determining iPhone user loyalty in Binjai City. This finding aligns with the theoretical expectation that strong brand perceptions, including factors such as premium identity, visual appeal, and product reputation, significantly influence consumer loyalty behaviors.

In contrast, Brand Trust shows a much weaker influence on customer loyalty with a coefficient of only 0.077, meaning that each unit increase in brand trust results in merely a 0.077 unit increase in loyalty. More importantly, this relationship lacks statistical significance ($t = 0.585$, $p = 0.560$), suggesting that trust may not be a primary driver of iPhone loyalty among users in Binjai City. This unexpected finding indicates that iPhone customers may already have established trust in the brand, making additional trust-building efforts less impactful on loyalty outcomes, or that other factors such as product features, social status, and user experience may be more influential in this particular market context.

The standardized coefficients provide additional insight into the relative importance of each variable. Brand Image's standardized coefficient of 0.467 compared to Brand Trust's 0.063 clearly demonstrates that brand image has approximately seven times more influence on customer loyalty than brand trust. This substantial difference highlights the critical importance of maintaining and enhancing brand image perceptions for iPhone customer retention strategies in the Binjai City market.

Hypothesis Testing

Tabel 1. Results of Hypothesis Testing

Variable	B	t-Value	F-Value	Sig.	Adj. R ²	Description
Brand Image (X1)	0.509	4.337		<0.001	0.241	accepted
Brand Trust (X2)	0.077	0.585		0.560		rejected
Simultaneous			16.741	<0.000		accepted

Source: Data Processing Results, 2025

Based on the results of hypothesis testing, it can be concluded that Brand Image has a significant and positive influence on Customer Loyalty. This is evidenced by the t-value of 4.337, which exceeds the critical value of 1.984, and a significance value (p-value) of less than 0.001. This indicates that the better the brand image perceived by customers, the higher their loyalty to the iPhone brand in Binjai City. Therefore, the first alternative hypothesis is accepted.

In contrast, the variable Brand Trust does not have a significant effect on Customer Loyalty. This is shown by a t-value of 0.585, which is lower than the t-table value, and a significance level of 0.560, which exceeds the 0.05 threshold. Although the regression coefficient is positive, the lack of statistical significance means that customer trust in the iPhone brand does

not independently contribute to customer loyalty. Thus, the second alternative hypothesis is rejected.

However, when tested simultaneously using the F-test, Brand Image and Brand Trust together show a significant influence on Customer Loyalty, with an F-value of 16.741, which is higher than the F-table value of 3.09, and a significance level below 0.05. This confirms that while Brand Trust may not have an individual effect, it may still play a complementary role when combined with Brand Image in shaping customer loyalty. Accordingly, the third alternative hypothesis is accepted.

Furthermore, the Adjusted R Square value is 0.241, meaning that 24.1% of the variation in Customer Loyalty can be explained by Brand Image and Brand Trust, while the remaining 75.9% is influenced by other factors not included in this model. This suggests that although brand-related variables contribute meaningfully to loyalty, additional variables such as price, product innovation, after-sales service, or emotional attachment may also play important roles and should be considered in future research.

DISCUSSION

The Relationship between Brand Image and Customer Loyalty among iPhone Users in Binjai City

The research findings demonstrate a significant positive relationship between brand image and customer loyalty among iPhone users in Binjai City, supporting hypothesis H1. The regression analysis reveals brand image substantially influences customer loyalty with a coefficient of 0.509 ($t = 4.337$, $p < 0.001$), indicating each unit increase in brand image perception leads to a 0.509 unit increase in customer loyalty.

This finding aligns with contemporary research emphasizing brand image importance in digital contexts. Holisoh et al. (2024) in their systematic review (2019-2024) confirmed that brand image significantly influences consumer behavior through enhanced product quality perceptions and technological features. The significant impact suggests Apple has successfully established strong associations among Binjai consumers, evidenced by distinctive loyalty patterns influenced by superior camera quality (60%), exclusive design appeal (100%), and superior user experience (90%).

The standardized coefficient of 0.467 indicates brand image's dominant role in explaining loyalty variance, supporting recent findings that brand perceptions create differentiation and reduce switching behavior. This aligns with Seduram et al. (2022) who found that brand loyalty formation in emerging markets follows sequential cognitive and affective stages, with brand image playing a critical role.

The relationship is consistent with recent Social Identity Theory applications (Chen et al., 2022; Zhang & Liu, 2021), where consumers use brands as identity symbols in the digital age. In Binjai's emerging market context, iPhone's premium brand image serves as a status symbol for middle-to-upper economic segments, evidenced by 78% of respondents earning above IDR 2,000,000 monthly despite 53% being students.

Contemporary research by Li et al. (2023) confirms that positive brand image creates favorable attitudes influencing behavioral intentions, manifesting in repeat purchases. This is evident with 60% of respondents purchasing iPhones twice and 37% making 4-5 purchases, demonstrating the attitude-behavior consistency in the digital era.

The finding is particularly significant for Indonesia as an emerging market, where Abbas et al. (2021) confirmed brand image's positive impact on loyalty through customer satisfaction mediation. Recent studies emphasize that cultural factors and social aspirations in emerging markets amplify brand image importance, suggesting consumers value brand perceptions signaling quality and technological advancement.

Results align with Jo and Park's (2024) research identifying brand image as the main determinant of device satisfaction in smartphone contexts. However, the moderate explanatory power (Adjusted $R^2 = 0.241$) suggests other variables contribute significantly to loyalty, consistent with recent evidence that brand image operates alongside factors like ecosystem integration and user experience in technology products with high symbolic value.

The Relationship between Brand Trust and Customer Loyalty among iPhone Users in Binjai City

The research findings reveal an unexpected result regarding the relationship between brand trust and customer loyalty among iPhone users in Binjai City, leading to the rejection of hypothesis H2. The regression analysis shows that brand trust does not have a statistically significant influence on customer loyalty with a coefficient of 0.077 ($t = 0.585$, $p = 0.560$), indicating that trust perceptions do not independently contribute to loyalty behaviors in this specific market context.

This counterintuitive finding contrasts with established theoretical expectations but aligns with recent contextual research in mature brand relationships. Ahmed et al. (2022) suggest that in established premium brand contexts, trust may reach a threshold level where additional trust-building efforts yield diminishing returns on loyalty outcomes. The non-significant relationship suggests that iPhone users in Binjai City may have already developed baseline trust levels sufficient for continued brand engagement, making incremental trust improvements less impactful on loyalty decisions.

The weak influence of brand trust (standardized coefficient = 0.063) compared to brand image (0.467) indicates a fundamental shift in loyalty drivers within premium technology markets. Li et al. (2023) found that in digital brand experiences, trust often functions as a hygiene factor rather than a motivator, where its absence causes problems but its presence beyond a certain threshold does not significantly enhance loyalty. This explains why iPhone users, having already established fundamental trust through repeated positive experiences, focus more on brand image attributes for loyalty decisions.

Contemporary research by Seduram et al. (2022) supports this finding, demonstrating that in mature brand relationships within emerging markets, emotional and symbolic factors (brand image) often override rational trust-based considerations. The high repeat purchase rates (60% twice, 37% four-five times) suggest that trust has been established through experience, creating a ceiling effect where additional trust perceptions do not translate into increased loyalty.

The finding is particularly relevant in the smartphone industry context, where Jo and Park (2024) identified that once basic trust thresholds are met through product performance and company reputation, other factors like brand image and ecosystem integration become primary loyalty drivers. This suggests that Apple's established reputation and consistent product quality in the Indonesian market have created a foundation of trust that enables brand image to become the dominant loyalty predictor.

Recent studies emphasize that in premium technology segments, consumers develop trust through product experience rather than marketing communications (Li et al., 2023). The non-significant relationship may reflect that iPhone users in Binjai City base their trust judgments on actual product performance and company track record rather than perceived trust attributes measured in surveys, creating a disconnect between measured trust perceptions and actual trust-based behaviors.

The Simultaneous Relationship between Brand Image and Brand Trust on Customer Loyalty among iPhone Users in Binjai City

The research findings confirm a significant simultaneous influence of brand image and brand trust on customer loyalty among iPhone users in Binjai City, supporting hypothesis H3. The F-test results demonstrate that both variables together significantly predict customer loyalty

($F = 16.741$, $p < 0.001$), with an adjusted R^2 of 0.241, indicating that 24.1% of loyalty variance is explained by the combined effect of these brand-related factors.

This finding aligns with contemporary research emphasizing the complementary nature of brand constructs in driving loyalty outcomes. Li et al. (2023) demonstrated that while individual brand factors may have varying effects, their combination creates synergistic impacts on consumer behavior in digital environments. The significant simultaneous relationship suggests that brand image and brand trust function as complementary rather than substitutable factors in the iPhone loyalty ecosystem within Binjai City's market context.

The synergistic effect can be explained through the compensatory model proposed by Ahmed et al. (2022), where trust serves as a foundation that enables brand image to function more effectively as a loyalty driver. In this context, while brand trust alone may not significantly influence loyalty due to threshold effects, its presence creates the necessary confidence for consumers to respond positively to brand image appeals. The established trust baseline allows brand image dimensions to operate more powerfully in driving emotional attachment and identity expression.

Recent research by Seduram et al. (2022) supports this complementary relationship, demonstrating that in emerging markets, loyalty formation requires both cognitive trust foundations and affective brand image connections. The simultaneous significance suggests that iPhone users in Binjai City benefit from the interaction between rational trust assessments and emotional brand image perceptions, creating a more robust loyalty structure than either factor could achieve independently.

Contemporary studies by Jo and Park (2024) confirm that in smartphone contexts, multiple brand factors work together to create comprehensive satisfaction and loyalty outcomes. The significant F-test results indicate that the combination of brand image's emotional appeal and brand trust's risk-reduction function creates a complete value proposition that drives sustained loyalty behaviors among iPhone users.

However, the moderate explanatory power (24.1%) suggests that while brand-related factors are important, additional variables contribute significantly to loyalty formation. Recent research emphasizes that in technology product categories, factors such as ecosystem integration, social influence, and switching costs may play crucial complementary roles (Holisoh et al., 2024). This indicates opportunities for future research to explore additional loyalty determinants in premium smartphone markets within emerging economies.

CONCLUSION

This study examined the influence of brand image and brand trust on iPhone user loyalty in Binjai City, Indonesia, through a quantitative approach involving 100 iPhone users. The research findings provide significant insights into premium smartphone brand loyalty dynamics in emerging markets.

The results demonstrate that brand image significantly and positively influences iPhone user loyalty ($\beta = 0.509$, $t = 4.337$, $p < 0.001$), supporting the first hypothesis. Brand image serves as the dominant predictor of customer loyalty with a standardized coefficient of 0.467, indicating that consumers' perceptions of iPhone's brand strength, favorable attributes, and uniqueness directly contribute to loyalty behaviors. Contrary to theoretical expectations, brand trust does not significantly influence iPhone user loyalty ($\beta = 0.077$, $t = 0.585$, $p = 0.560$), rejecting the second hypothesis. This unexpected finding suggests that in established premium brand contexts, trust functions as a hygiene factor rather than a loyalty driver, with iPhone users having already developed baseline trust levels through repeated positive experiences.

The simultaneous analysis confirms that brand image and brand trust together significantly influence customer loyalty ($F = 16.741$, $p < 0.001$), supporting the third hypothesis and explaining 24.1% of the variance in loyalty outcomes. This synergistic effect indicates that

trust serves as a foundation enabling brand image to function more effectively as a loyalty driver.

These findings contribute to theoretical advancement by validating the Theory of Reasoned Action in digital marketing contexts and supporting Social Identity Theory applications in emerging markets. The non-significant trust-loyalty relationship challenges traditional models, suggesting contextual variations in trust's role within mature brand relationships. For practitioners, the research indicates that premium brand strategies should prioritize brand image enhancement over trust-building activities in established markets. Future research should explore additional loyalty determinants including ecosystem integration, social influence, and user experience quality to develop more comprehensive theoretical models for emerging market contexts.

LIMITATION

This study acknowledges several limitations affecting the generalizability and interpretation of findings. First, the cross-sectional design captures data at a single point in time, limiting the ability to establish causal relationships and observe loyalty dynamics over time. Longitudinal studies would provide stronger evidence for causal relationships between brand image, brand trust, and customer loyalty. Second, the sample is limited to iPhone users in Binjai City, representing a specific geographic and demographic context within Indonesia. Findings may not be generalizable to other cities, regions, or countries with different socio-economic characteristics or market maturity levels.

The sample size of 100 respondents, while statistically adequate, may limit precision of parameter estimates. Third, the study relies exclusively on self-reported survey data, which may be subject to social desirability bias and common method variance. Actual purchase behavior or objective loyalty metrics were not incorporated, potentially creating gaps between stated and actual loyalty behaviors. The 5-point Likert scale may not capture the full complexity of consumer perceptions. Fourth, the moderate explanatory power (Adjusted $R^2 = 0.241$) indicates that 75.9% of loyalty variance remains unexplained, suggesting important variables were omitted.

Factors such as price sensitivity, product features, social influence, ecosystem integration, and switching costs may significantly contribute to loyalty formation but were not included. Finally, the study focuses specifically on iPhone users who have made multiple purchases, potentially creating selection bias toward already loyal customers. This may have contributed to the ceiling effect observed in brand trust and may not adequately represent the full spectrum of smartphone users.

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