
Analysis of Factors Affecting Brand Trust Toddler Care Products in Jabodetabek Brand Study: Zwitsal Baby

Claresta Purnama

Sekolah Bisnis dan Ekonomi, Universitas Prasetiya Mulya

Rudy Handoko*

Sekolah Bisnis dan Ekonomi, Universitas Prasetiya Mulya

rudy_handoko@pmb.ac.id

Alavi Ali

Sekolah Bisnis dan Ekonomi, Universitas Prasetiya Mulya

Abstract

Parents, especially mother whose role as decision maker in purchasing baby toiletries, certainly want to provide the best products for their baby. Baby toiletries that known as high functional risk products, make mothers really have to be aware and very careful when making decisions. In that highrisk situation, mothers can minimize the risk by choosing a brand that they trust. Through this quantitative research by distributing questionnaires to mother who use Zwitsal Baby products in Jabodetabek, obtained the results of measurements of the factors forming the brand trust. This study aims to measure how strong the influence of the factors forming the brand trust, the influence of the mediator variables, and moderator variables derived from mothers' personality traits. The results of this study indicate that the forming aspects of brand trust, which are brand predictability, brand innovativeness, and brand intimacy have a positive and significant impact on cognitive and affective brand trust. Cognitive brand trust which is a mediator variable in this study, also have a positive and significant influence in the formation of affective brand trust. As for the moderator variable, the study shows that openness does not influence the formation of brand trust, but conscientiousness and agreeableness have a significant relationship, but has a fairly weak influence. The result of this research can be used to develop or form brand trust in baby toiletries products, especially for Zwitsal Baby brand.

Keywords: Brand trust, Baby toiletries, Personality Traits.

Abstrak

Orang tua, terutama ibu yang merupakan pembuat keputusan dalam pembelian produk perawatan bayi, tentunya ingin memberikan hal yang terbaik untuk buah hatinya. Produk perawatan bayi yang memiliki resiko fungsional tinggi membuat ibu sangatlah berhati-hati dalam melakukan pengambilan keputusan. Pada situasi yang memiliki resiko tinggi tersebut, kaum ibu dapat meminimalisirkannya dengan memilih produk yang telah ia percaya. Melalui penelitian kuantitatif dengan cara menyebarkan kuesioner kepada kaum ibu yang menggunakan produk Zwitsal Baby di wilayah Jabodetabek, didapatkan hasil pengukuran terhadap faktor pembentuk dari kepercayaan merek. Penelitian ini bertujuan untuk mengukur seberapa kuatnya pengaruh dari faktor pembentuk kepercayaan merek, pengaruh dari variabel mediator, dan variabel moderator yang berasal dari karakter kepribadian sang ibu. Hasil dari penelitian ini menunjukkan bahwa aspek pembentuk dari kepercayaan merek, yaitu prediktabilitas merek, inovasi merek, dan keintiman merek memiliki pengaruh positif dan signifikan terhadap kepercayaan merek kognitif maupun afektif. Kepercayaan merek kognitif yang merupakan variabel mediator dari penelitian ini juga memiliki pengaruh positif dan signifikan dalam pembentukan kepercayaan merek afektif. Lain halnya pada variabel moderator, diketahui bahwa karakter pribadi yang terbuka tidak berpengaruh dalam pembentukan kepercayaan merek, namun karakter kepribadian yang teliti dan ramah memiliki hubungan yang signifikan, namun memiliki pengaruh yang cukup lemah. Penelitian ini dapat dipergunakan untuk mengembangkan atau membentuk kepercayaan merek pada produk perawatan bayi, terutama untuk merek Zwitsal Baby.

Kata Kunci: Kepercayaan merek, Produk perawatan bayi, Karakter kepribadian.

*) Corresponding Author

1. Introduction

Indonesia is ranked fifth which is the country that contributes the largest birth rate in the world according to UNICEF (Sidhu, 2019). Based on the results of the 2010 population census from the Central Statistics Agency, Indonesia's projected population in 2019 is 268 million people and will continue to increase every year. The Central Statistics Agency (2013) estimates that Indonesia's population growth rate will increase to 1.19 percent in 2019. Along with the increase in population, some household needs are also expected to experience an increase in sales. These products that accommodate population growth have a high business perspective, with one of them coming from an industry engaged in the category of selling baby products.

Known through previous research (Ballester and Aleman, 2001; Broadbridge and Morgan, 2001) baby care products have a high level of risk. This is because these care products are used by babies who have different skin sensitivities. High functional risk is a major concern in baby care products that can be reduced by using brands that have been trusted by the mother (Erdem and Swait, 1998; Erdem et al., 2004). Widjanarko, as Marketing and Sales Director of PT Sanghiang Perkasa explained that mothers will always choose brands that have been trusted, especially for the baby product category (Mulyadi, 2011).

Ongoing development will give rise to cooperation if it has signs of commitment and trust that reduce the potential to leave the relationship (Morgan and Hunt, 1994). Therefore, to build a strong brand and relationship with mothers, companies engaged in baby care products need to gain the trust of their target consumers.

Archol (1991) states that the norm of sharing and committing based on trust is the main thing in determining a relationship. In decision making, brand trust has a major role to reduce the risk of highly perceived product categories. One of the contexts can be represented in baby care products, where the buyer (mother) and user (baby) are made up of different individuals (Prendergast and Wong, 2003).

Brand trust itself consists of 2 dimensions, namely cognitive and affective (Lewis and Weigert, 1985; McAllister, 1995) where cognitive brand trust is an assessment based on the rational aspect or reasoning of the mother towards the product, and vice versa affective brand trust is based on the emotional aspect or the mother's relationship with the brand. In this context, it is the mother who takes the main decision of the purchase for reasons of responsibility (rational) closeness (emotional) and towards everything related to the baby.

This research focuses the Zwitsal brand to be researched because of its existence in Indonesia

since 1972 (Unilever, 2019) and more than 90 years in the world (hollandforyou, 2018). Research considerations on overall brands compared to individual products are in consideration that consumers make decisions from a different set of brands (not product categories) that they remember or recognize from their environment, referred to as a collection of different brand considerations (consideration set) (Macdonald & Sharp, 2000).

This research wants to know how much influence does brand predictability, brand innovativeness, and brand intimacy affect as a factor shaping brand trust, how much influence does cognitive brand trust have as a mediator variable, and how much influence does the mother's personality character consist of conscientiousness, openness, and agreeableness as moderator variables?

2. Theoretical Framework

Brand Trust

Rempel et al. (1985) convey that trust develops through interactions and experiences in the past. Chaudhuri and Holbrook (2001), explained that brand trust is the willingness of consumers to depend on the ability of the brand according to the brand's stated function through a process that consumers think carefully and carefully. Morgan and Hunt (1994) say that trust leads to a higher level of loyalty because trust decreases consumers' sense of uncertainty in decision-making and it forms a high-value exchange of relationships. Trust becomes more relevant in the case of symbolic brands with a high level of engagement and risk because consumers must trust the brand to make choices in purchasing (Elliott and Yannopoulou, 2007).

Cognitive Brand Trust

Trust has had the concept of being a key factor in the attempt to form relationships with consumers (Morgan and Hunt, 1994), which are formed from 2 indicators namely rational and emotional thinking (Lewis and Weigert, 1985). According to Hawass (2013), cognitive brand trust is the result of an evaluation based on rational aspects or cognition. Lewis and Weigert (1985) add that cognitive trust is the basis of the emergence of affective trust in a relationship.

Affective Brand Trust

Like emotional bonds in terms of love or friendship, trust forms a strong emotional state (Lewis and Weigert, 1985). Johnson and Grayson (2005) state that the core affective brand trust is based on the emotions that form bonds. Research by Morrow et al., (2004) states that the emotional bond in question is a feeling or intuition that assesses whether the brand is trustworthy.

It is known through research conducted by Lewis and Weigert (1985), that cognitive brand trust is

the basis of the emergence of affective brand trust in a relationship, which can be concluded that the two are interrelated.

H1 : Cognitive brand trust is positively related to affective brand trust.

Brand Predictability

Brand predictability refers to the ability of consumers to anticipate the actions that a brand will take in the future (Doney and Cannon, 1997; Vanhonacker, 2007). When brand performance is predictable, the perceived risks associated with the product will decrease, allowing for a positive view of brand performance (Mayer et al., 1995). Brand predictability aims to increase a sense of confidence, because consumers know that there is nothing unexpected during the use of related brands (Lau and Lee, 1999). Brand predictability corresponds to the process evaluation of cognitive attributes, because these aspects are obtained through consumer knowledge of related brands (Rempel et al., 1985) which leads to rational thinking.

H2 : Brand predictability is positively related to cognitive brand trust.

It is also possible that mothers will become familiar with the brand, open up closeness, and experiences related to the brand that result in emotion-based bonding that impacts the development of affective brand trust (Srivastava et al., 2015). McAllister (1995) provides evidence of this view in his study by observing cognitive brand trust that contributes to the development of affective brand trust.

H3 : The relationship between brand predictability and affective brand trust mediated by cognitive brand trust.

Brand Intimacy

Intimacy refers to the degree of closeness, attachment, and openness to a relationship (Thorbjornsen et al., 2002). The relationship in question involves the emotional or psychological of the consumer (Beetles and Harris, 2010). In the context of a brand, all strong relationships are based on consumer understanding and confidence about the superior performance of the brand (Fournier, 1998). The close bond between brands and consumers can be seen through consumers' knowledge of the brand and consumers' willingness to share information (Aaker et al., 2004). Based on assumptions in the research of Park et al. (1991) regarding decision-making in the family, especially in the marketing of baby products, affective factors consist of love, affection, and intimacy.

H4 : Brand intimacy is positively related to affective brand trust.

Brand Innovativeness

Brand innovation is defined as the degree to which consumers view brands as something capable of providing new and useful solutions to their

needs (Schumpeter, 1934). Aaker (2007) states that brand innovation can help to grow a business by making new brand offerings more attractive and different, or by creating new sub-categories to change the products purchased by consumers. Innovative is a personality or tendency of consumers that enters the cognitive aspect when discussed in terms of innovation (Im et al., 2003). It is also supported by research from Jamal et al. (2012), that brand innovativeness has the ability to influence emotions, cognition, and behavior.

H5 : Brand innovativeness is positively related to cognitive brand trust.

With the existence of brand innovativeness that provides new solutions relevant to the addition of benefits and functions (Eisingerich and Rubera, 2010) which reflects the existence of a functional brand that can provide the basis for the formation of cognitive brand trust that will lead to affective brand trust.

H6 : The relationship between brand innovativeness and affective brand trust is mediated by cognitive brand trust.

Moderation Variable

Existing literature suggests that the five great personality characteristics of mothers influence their relationship with their children (Clark et al., 2000; Kochanska et al., 2004). This study chose to use the same moderation variables as the three personality traits used by previous research from Srivastava et al., (2015), namely conscientiousness, compatibility of maternal personality traits (agreeable), and open maternal personality traits (openness) - to find the proposed relationship to the trust of the brand and its antecedents. The reason for its use of only 3 out of 5 personalities is that the research from Srivastava is also about products from babies so it is more relevant

Conscientiousness

Clark et al. (2000) assert that mothers who have a high level of conscientiousness have good planning traits, are organized, strong-willed, and have other associations with adaptive and responsive parenting to their children. They were also found to be more responsive and act promptly to their children's signals (Kochanska et al., 2004). According to Mulyanegara et al. (2009), conscientiousness is the personality of a person who has an organized, reliable, hardworking, disciplined, punctual, careful, conscientious, neat, ambitious, and diligent nature. Conscientiousness can be positively related in terms of effectiveness in decision making (LePine et al., 2000), and reflect the degree to which a person has high standards and is well organized (Verhoeven et al., 2007). Women who have this character are found to depend on a trusted brand with brand characteristics that are reliable, consistent, and have functional competence (Mulyanegara et al., 2009).

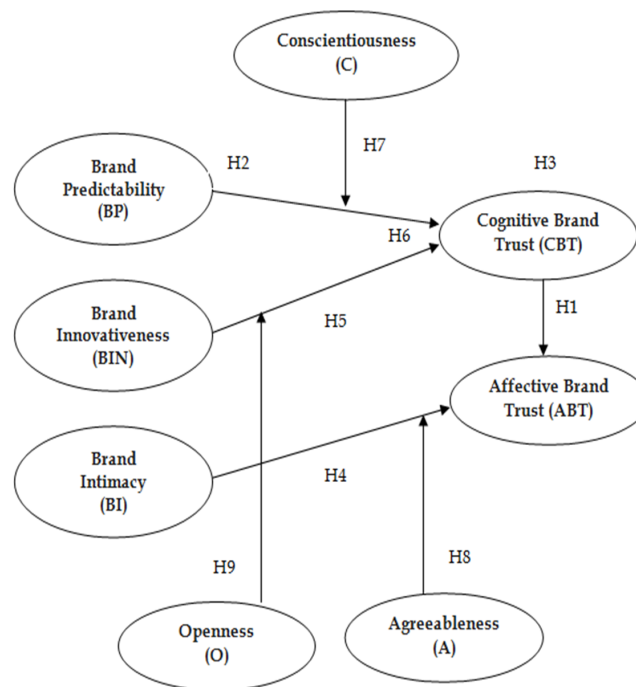


Figure 1. Research Framework

H7: The conscientiousness of the mother positively moderates the relationship between brand predictability and cognitive brand trust.

Agreeableness

Mothers who have a friendly, gentle and caring nature, found empathy and are more concerned in terms of the safety and care of the baby (Clark et al., 2000). They also tend towards more positive and adaptive parenting (Belsky and Barends, 2002; Kochanska et al., 2004) and therefore look for brands that are caring and friendly, as well as show a high level of intimacy. In their research, Verhoeven et al. (2007) stated that agreeableness is the attitude of a person who is friendly and helpful. Mulyanegara et al. (2009) added that a person who is friendly is characterized as having a soft, kind, trustworthy, and forgiving heart. The differences in individuals who are kind, considerate, likable, cooperative, and helpful as adults, most likely come from the process of affective self-regulation in childhood (Graziano and Eisenberg, 1997). A person who has this character will choose a brand that reflects the characteristics of being simple, caring, and helping the problems experienced by their consumers (Mulyanegara et al., 2009).

H8: The personality of the agreeableness of the mother positively moderates the relationship between brand intimacy and affective brand trust.

Openness to Experience

Mothers who have an open nature, have a lot of curiosity and independence judgments (Clark et al., 2000). Their parenting is associated with being kind, open to new experiences, and imaginative

(Kochanska et al., 2004). McCrae and Costa (1990) state that a person who has a high level of open personality character or openness has imaginative, bold, and creative traits. Mulyanegara et al. (2009) added that a person who has an open nature to experience has curiosity, a lot of interest, creative, original, imaginative, and not traditional. Aspects of openness in question are related to fantasy, aesthetics, feelings, actions, ideas, and values (Matzler et al., 2006). Women who have this character choose brands that are creative and easy to adapt to today's needs (Mulyanegara et al., 2009).

H9: The openness to experience character of the mother positively moderates the relationship between brand innovativeness and cognitive brand trust.

3. Research Methodology

The population raised in this study were mothers who had children 0-3 years old who lived in the Jabodetabek area, decision makers of purchasing toddler care products, and with a minimum use for the last 6 months. Sampling was carried out for 4 weeks from May 20, 2019 to June 20, 2019 with a non-probability sampling technique that aims to determine the characteristics of consumers of a brand, namely Zwitsal Baby. In accordance with the provisions of Hair et al. (2010), the maximum number of samples taken was 260 respondents. Data collection in this study was carried out by distributing questionnaires by filling in using a likert scale (values 1-5). Research Framework described on Figure 1. Indicator of operational definition described on table 1.

Table 1. Operational Definition

Indicator
<i>Brand Predictability</i>
I can always anticipate exactly how the brand is performing
The brand has consistent performance
When buying this brand, I found out exactly what I expected
I know how this brand performs. The brand has always been as reliable as I expected it to be
<i>Brand Innovativeness</i>
The brand provides effective solutions for the needs of babies
The brand always sells the same product regardless of the baby's current needs
I can count on this brand offering different solutions for my baby's needs
<i>Brand Intimacy</i>
I feel happy to tell the details of personal information about myself and my toddlers to this brand
I am familiar with the different products and services offered by this brand
This brand really understands my baby's needs in the baby care product category
<i>Cognitive Brand Trust</i>
I believe I can depend on this brand because it does not adversely affect my baby due to side effects.
Because of this brand's past track record, I have no reason to doubt the competence of this brand.
Because of the brand's past track record, I have reason to doubt the effectiveness of this brand.
<i>Affective Brand Trust</i>
The brand is only interested in product sales only
The brand displays a warm and caring attitude towards babies
I will feel a sense of loss of identity, if I can no longer use this brand.
I feel that the brand will respond attentively, if I face any problems with this product
<i>Conscientiousness</i>
I'm so messy
I do things efficiently
I made a plan and followed it
<i>Agreeableness</i>
I have a forgiving nature
I like working with others
I'm willing to help everyone, even people I don't know.
<i>Openness to Experience</i>
I'm imaginative
I am curious about various new things
I'm hard to change

4. Results and Discussions

Respondent Overview

Overall, the largest sample was found in the category of mothers aged 26-35 years (58.5%), with the last education as a Bachelor (S1) as much as 70%. In the employment category, respondents

who were housewives (62.3%) dominated the answers from the total questionnaire. The mothers had 2 children (46.2%) and the predominance of the area of residence was in the Tangerang area (67.7%). It is known that the dominance of respondents has household expenses of more than RP 7,500,000 (45%) in a month.

Pilot Test dan Main Test

At the pilot test stage, researchers tried to find out and provide questions about the questionnaire instruments used to a small sample of respondents and found results that the questionnaire instruments used could be understood and there were no problems regarding grammar or understanding of the respondents studied. Then dothe testing using Kaiser-Meyer-Olkin (KMO). Based on the provisions of Hair et al. (2010), the KMO value is declared accepted if ≥ 0.5 . Through KMO testing, it was found that there were 4 indicators out of 26 indicators in the questionnaire that were not accepted as valid because they had values below 0.5 that did not comply with the provisions mentioned. The indicators are CBT 3 (0.490), ABT 1 (0.078), ABT 2 (0.462), and A 1 (0.461). Therefore, researchers did not use these four indicators and were not included in the distribution of the main test questionnaire.

Previously, researchers conducted a filter to output outlier data, namely data criteria that have a p2 value of < 0.05 . It is intended to discard data that has a different value or deviates from other data values. Then, after doing the filter, 200 data were obtained which were then tested with a model

drawn using AMOS 24. The use of these 200 data follows the provisions of Malhotra (2010) that in statistical testing using AMOS 24 requires a minimum of 200 respondents.

Goodness of Fit Test

It is known according to guidance from Malhotra (2010) and Hair et al. (2010), that the category of models that are included in the good fit criteria when the GFI ≥ 0.90 or closer to the number 1 (Santoso, 2018). In the overall model test, it was found that the model was included in the moderate fit category because it had a GFI charge value = 0.762, which was less than the value of 0.90 but greater than the value of 0.60 so that it could be interpreted that the model could still be used. Then there is model testing which is carried out separately to determine the effect of the mediator variable and the moderator variable in the study. It is known that 10 models identified by testing and analysis in the next stage are included in the good fit category, and there is 1 model that is included in the moderate fit category because the GFI number < 0.90 , but is not yet at the position of 0.60.

Table 2. Goodness of Fit Test

Model	GFI	Decision
CBT leads to ABT	0.992	<i>good fit</i>
BP leads to CBT	0.945	<i>good fit</i>
BP leads to ABT, not mediated by CBT (<i>not constrained</i>)	0.941	<i>good fit</i>
BP leads to ABT, mediated by CBT (<i>constrained</i>)	0.940	<i>good fit</i>
BI leads to ABT	0.985	<i>good fit</i>
BIN leads to CBT	0.974	<i>good fit</i>
BIN leads to ABT, not mediated by CBT (<i>not constrained</i>)	0.973	<i>good fit</i>
BIN leads to ABT, mediated by CBT (<i>constrained</i>)	0.968	<i>good fit</i>
BP leads to CBT, moderated by C	0.900	<i>good fit</i>
BI leads to ABT, moderated by A	0.940	<i>good fit</i>
BIN leads to CBT, moderated by O	0.720	<i>moderate fit</i>

Note: Good fit provisions when $GFI \geq 0.90$

Table 3. Hypothesis Test

	Path Coefficient	Decision
H1	0.699 ***	<i>supported</i>
H2	0.802 ***	<i>supported</i>
H3	0.813 *** x 0.715 *** = 0.581	<i>supported</i>
H4	0.683 ***	<i>supported</i>
H5	0.846 ***	<i>supported</i>
H6	0.859 *** x 0.729 *** = 0.626	<i>supported</i>
H7	0.011 ***	<i>supported</i>
H8	0.011 ***	<i>supported</i>
H9	0.088	<i>not supported</i>

Hypothesis Test Analysis

After testing the feasibility of the model used, the next statistical test is carried out by hypothesis testing to find out whether the variables studied are positively related to other variables studied according to the hypothesis that has been formed in the previous chapter. According to the provisions of Malhotra (2010), the relationship between variables can be expressed as significant if the probability (p) < 0.05 . Because this study uses AMOS 24, the given standard is added, namely with the provision that variables have a significant relationship, marked with $p < 0.01$ or in the table can be known by the sign *** which means that the hypothesis accepted.

It is known from the data that has been tested, there are 8 hypotheses that are accepted and 1 hypothesis that is rejected because it is not in accordance with applicable regulations, namely H9.

Discussion

Based on the overall results of the data that have been tested, the mediator variables (cognitive brand trust) used are positively related and mediate 2 independent variables of brand predictability and brand innovativeness to 1 dependent variable, namely affective brand trust. This is evidenced by the two larger variable coefficient values in the model passing through the mediator variable. In the brand predictability variable, the value of the coefficient without going through the mediator variable is ($\beta = 0.192$, $p = 0.198$) while the value of the coefficient when going through the mediator variable is ($\beta = 0.581$, $p < 0.01$) which is interpreted as having a strong and significant effect. In the brand innovativeness variable, the coefficient value obtained through the mediator variable also has a higher coefficient ($\beta = 0.626$, $p < 0.01$) than when without going through the mediator variable ($\beta = 0.375$, $p < 0.05$).

Table 4. Mediation against CBT

Path	Path via CBT	Path Coefficient	χ^2 (DF)	GFI
BP– ABT	Not through	0.192 ^{ns}	45.85 (17)	0.94
	Through	0.813* x 0.715* = 0.581	47.43 (18)	0.94
BIN– ABT	Not through	0.375**	19.73 (11)	0.97
	Through	0.859* x 0.729* = 0.626	23.40 (12)	0.97

Note : * $p < 0.01$; ** $p < 0.05$; not significant (ns)

Table 5. Moderation on CBT and ABT

Moderation on CBT				
		Model 1	Model 2	Model 3
Main Effects	BP	0.80*	0.75*	0.72*
Moderator	C		0.15**	0.09 ^{ns}
Interaction Terms	BP x C			0.01*
Main Effects	BIN	0.85*	0.83*	0.63 ^{ns}
Moderator	O		0.07 ^{ns}	- 1.27 ^{ns}
Interaction Terms	BIN x O			0.09 ^{ns}
Moderation on ABT				
		Model 1	Model 2	Model 3
Main Effects	BI	0.68*	0.60*	0.60*
Moderator	A		0.13 ^{ns}	0.03 ^{ns}
Interaction Terms	BI x A			0.01*

Note : * $p < 0.01$; ** $p < 0.05$; not significant (ns)

In the moderation variable, it was found that there were 2 out of 3 models of maternal personality traits that positively affected the intended dependent variable, with 1 personality character that had no effect, namely openness to experience. This is known through model testing where there is an openness variable that has a coefficient value ($\beta = 0.088$, $p = 0.129$) with a p value that exceeds the value of 0.05 which means that the relationship has no significant effect. It's different with the other 2 personality traits of the mother. In the conscientiousness variable, it was found that the value of the coefficient using the moderator variable was ($\beta = 0.011$, $p < 0.01$) and found the same coefficient and p value values in the agreeableness variable.

To answer the research questions that have been prepared previously, there are several important points that need to be considered regarding statistical testing and analysis of AMOS 24 that have been carried out. From this study, it is known that there are 4 independent variables, namely brand predictability, brand intimacy, conscientiousness, and agreeableness which can be used as a forming factor for 2 dependent variables to be addressed, namely cognitive brand trust and affective brand trust. Based on Santoso (2018), factor loading shows how strong or weak the existence of a variable is with other variables, with a limit of 0.7 or 0.5 which is included in the category of strong relationships. While the p value is useful to find out how significantly a variable leads to other variables with a limit of $p < 0.01$ or $p < 0.05$.

It is known that cognitive brand trust strongly has a significant effect on affective brand trust because the coefficient value from CBT to ABT in the model is ($\beta = 0.699$, $p < 0.01$). Then, cognitive brand trust is weakly affected, but still has a significant effect on brand predictability moderated by conscientiousness ($\beta = 0.011$, $p < 0.01$). Similarly, brand intimacy is moderated by agreeableness, weakly affects affective brand trust but still has a significant effect because ($\beta = 0.011$, $p < 0.01$). Finally, cognitive brand trust is not influenced by brand innovativeness moderated by agreeableness due to ($\beta = 0.088$, $p = 0.129$). Based on the results of the data that have been analyzed and the hypotheses that have been presented, there is a relationship between the indicators of the variables tested, according to the questionnaire instruments filled out by the respondents.

5. Conclusion and Suggestion

Conclusion

Based on the data that has been tested using AMOS 24, the results that have been presented in the previous section are obtained. There is a close relationship in 8 hypotheses and 1 hypothesis that has no effect on research on brand confidence in the use of toddler care products, namely Zwitsal. This indicates that there are factors of brand pre-

dictability, brand innovativeness, and brand intimacy that lead positively and form the basis for the formation of cognitive-based and affective brand trust.

The interesting thing found in this study is the relationship formed by the variable brand innovativeness. This is because the variable is the variable with the highest coefficient value that has a strong relationship and significantly leads to affective brand trust and cognitive brand trust as mediator variables. However, if supported by the moderator variable, the variable has the lowest coefficient value and has no relationship with the cognitive brand trust to which it is aimed.

Overall, it can be concluded that the brand trust forming factors studied have a strong relationship and are significantly the shapers of cognitive brand trust and affective brand trust, but the personality character of the mother studied weakly leads to the trust of the intended brand. This indicates that the variables of the mother's personality character need to be re-examined as variables to be tested.

Suggestion

The brand trust discussed in this study can not only be used in the context of baby care products. Business people in different industries can apply it to gain the trust of their consumers to form brand trust which is one of the factors leading to loyalty. With the aspects of brand predictability, brand innovation, and brand intimacy in this study, it was found that these aspects can be used as a shaper of brand trust, especially for products that have high functional risks. In addition, not only from the aspect of forming brand trust that can be used, but the character of the buyer also affects the decision makers of purchases, but it is known that this is still quite low in the formation of brand trust from consumers in Indonesia, precisely in Jabodetabek.

Especially for other baby care product brands, brand predictability, brand innovation, and brand intimacy can be used as one of the shapers of brand trust, especially in Indonesia. By having these aspects, companies and business people who want to start a business related to baby care products, can apply these variables and are expected to become a brand of baby care products that are chosen by the target consumer and also trusted, both in terms of reasoning and emotional consumers.

For further research, the use of questionnaire instruments can be reviewed, especially on the indicators of each of the variables and testing the validity and reliability of more deeply. Because in this study there are only 3 personality characters used, subsequent studies can try to use 2 other characters which do not rule out the possibility that these variables will lead to the formation of cognitive and affective brand beliefs.

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