

Brand Association, Trust, and Loyalty in Coffee Culture Among Young Consumers

Sabrina Sofi Qadrifa^{1*}, Rossa Rikha Putri Rachim²

Department of Communication Science, Universitas Pamulang, Tangerang Selatan,
Indonesia

¹dosen02963@unpam.ac.id*, ²dosen02950@unpam.ac.id

Abstract

The rapid growth of Indonesia's food and beverage (F&B) industry, particularly the coffee subsector, has transformed coffee consumption into an important part of modern lifestyle and social interaction among younger consumers. The increasing number of coffee shops and shifting consumer preferences have intensified competition, requiring businesses to focus not only on product quality but also on building strong brand perceptions and customer relationships. In this context, understanding how brand-related factors contribute to customer loyalty becomes increasingly important. Accordingly, this study seeks to examine the influence of brand association on brand loyalty by considering customer trust as a mediating variable. This research involves 200 respondents selected through purposive non-probability sampling. This study utilized a questionnaire as instrument for data collection, while data analysis was performed using PLS-SEM. The findings demonstrate that brand association exerts a significant positive influence on both customer trust and brand loyalty, while customer trust likewise contributes positively to the enhancement of brand loyalty. Moreover, customer trust serves as a mediating variable in the relationship between brand association and brand loyalty. The results imply that brand loyalty is shaped not only by the direct influence of brand association, but also indirectly through the presence of customer trust. Overall, strengthening brand association and sustaining customer trust are essential for fostering brand loyalty. This study enriches the branding literature by clarifying the mediating role of trust in the relationship between brand association and brand loyalty while offering guidance for businesses to develop trust and loyalty.

Keywords: Brand Association, Customer Trust, Brand Loyalty, Coffee Shop Industry, Young Consumers.

1. Introduction

Indonesia's Food and Beverage (F&B) industry plays a strategic role in the national economy, contributing significantly to manufacturing value added and non-oil and gas GDP, and accounting for around 23.15% of total gross manufacturing value added (Tamin et al., 2024; Putri, 2025). The coffee subsector plays an essential role not only as a leading agricultural commodity but also as a consumer product that has become a part of modern society's lifestyle, social networks, and expression of identity, particularly among the younger generation, driving the growth of retail subsectors such as coffee shops. The growth of the coffee industry is driven by high national production, reaching 789.97 thousand tons in 2022 with robusta contributing 72.71%, along with increasing domestic consumption, and sustained positive growth prospects in both production and demand (Pusat Data dan Sistem Informasi Pertanian, 2023).

Over the last two decades, consuming coffee in Indonesia has shifted from a daily routine to a part of culture and lifestyle, especially among Generation Z and Millennials. This era is marked by increasing coffee consumption and an increasing number of modern coffee shops that provide a variety of beverage products and "Instagrammable" aesthetic experiences (Silmi, 2023). Coffee drinking has become a new way for younger generations to socialize, take self-care breaks, and develop social identities. Social media and digital platforms also contribute to developing coffee consumption preferences, self-expression, and lifestyle, making coffee culture a key area for businesses to establish brand associations and customer loyalty. Coffee shops hold unique strategic value, as they function as integrated experiential

spaces that combine product quality, atmospheric design, and social interaction to enhance customer engagement and overall consumer experience.

The growth of coffee production and consumption has significantly stimulated the retail and food and beverage (F&B) sector, as reflected in the increasing number of coffee shops, product diversification, and continuous innovation in service delivery and customer experience. Consequently, competition within the coffee shop industry is no longer confined to taste and price; rather, it has expanded to encompass experiential and value-based differentiation. This trend is manifested in South Tangerang, where the number of micro, small, and medium enterprises (MSMEs) rose significantly after the COVID-19 pandemic, from approximately 40,000 to nearly 140,000 businesses, with around 70% operating in the culinary sector (Iqbal, 2023). Furthermore, data from the South Tangerang Communication and Information Office indicate a steady increase in food and beverage service businesses across districts in 2022, highlighting the rapid expansion of this sector within the broader context of local economic growth and urban lifestyle development. (Diskominfo Kota Tangerang Selatan, 2023).

Tomoro Coffee is a rapidly growing coffee shop chain established in 2022, positioning itself through an affordable specialty coffee concept combined with a modern café experience targeting Millennials and Generation Z (Rahmadini, 2024; Tomoro Coffee, n.d.). The company integrates a claim of using 100% Arabica beans in selected products with competitive pricing, youth-oriented store design, complementary menu offerings, and fast, consistent service to create a comfortable, lifestyle-oriented customer experience. This strategy is reinforced by aggressive expansion, as by 2024 Tomoro Coffee had operated approximately 600 outlets across Indonesia and set a target of reaching 1,000 outlets in the near term, including plans for regional expansion in Southeast Asia, as part of its efforts to strengthen market penetration and enhance brand positioning both domestically and internationally (Dong, 2024; Xinhua, 2024).

The rapid growth of the coffee shop industry in Tangerang Selatan indicates an increasingly intense level of competition, particularly in attracting young consumers who consider not only product quality but also brand image and experiential value aligned with their lifestyle. In this context, product differentiation alone is no longer sufficient; thus, developing a strong brand becomes a crucial strategy for ensuring business sustainability. As argued by Kotler and Keller (2016), a brand represents an intangible asset capable of shaping consumer perceptions, trust, and long-term loyalty. Therefore, Tomoro Coffee needs to consistently strengthen its brand image in alignment with its positioning as a modern and affordable specialty coffee brand by maintaining quality consistency, store design, pricing strategy, and service experience to build sustainable brand association and retain customer loyalty, particularly in Tangerang Selatan.

Ali & Muqadas (2015) emphasized that achieving a sustainable competitive advantage requires companies to maintain customer retention, enhance customer satisfaction, and cultivate customer loyalty. In response to increasingly intense market competition, organizations are encouraged to formulate effective competitive strategies that can strengthen and maximize their brand value. Phong et al. (2020) revealed that strong brand associations play a significant role in enhancing customers' ability to recall a brand and fostering long-term brand loyalty. According to Basrowi et al. (2023) customer trust plays a crucial role in strengthening competitive advantage and maintaining long-term business sustainability in increasingly competitive markets. Similarly, Nurjanah et al. (2020) emphasized that companies capable of building strong customer trust are more likely to improve customer loyalty and organizational performance amid intense market competition. From a managerial perspective, strengthening brand loyalty is considered more cost-efficient than continuously attracting new customers, as loyal consumers tend to engage in repeat purchases, exhibit lower switching intentions, and maintain a stronger psychological attachment to the brand; thus, brand loyalty constitutes a strategic resource that supports

long-term profitability and sustainable competitive advantage (Han et al., 2019; Purwoko & Sihombing, 2018; Rather & Hollebeek, 2021).

Prior studies have widely explored the link between brand association and brand loyalty. However, research that explicitly positions customer trust as a mediating variable in this relationship remains limited and insufficiently explored. Moreover, empirical investigations within the context of the coffee shop industry, particularly those targeting the behavior of young consumers, are still relatively scarce. This research gap highlights the need for a more comprehensive model to better understand the underlying mechanisms through which brand loyalty is formed. Accordingly, this study seeks to investigate the influence of brand association on brand loyalty, with customer trust functioning as a mediating variable, among Tomoro Coffee consumers. By doing so, this research seeks to contribute both theoretically to the brand equity and relationship marketing literature and practically to managerial strategies in the competitive coffee shop industry.

Drawing on the theoretical framework and prior studies, this research advances several hypotheses to explore the relationships among the variables. These hypotheses are developed to test the direct effects between brand association, customer trust, and brand loyalty. Beyond examining the direct relationships among the variables, this study also evaluates the mediating effect of customer trust on the association between brand association and brand loyalty.

H₁: There is a significant influence of Brand Association on Brand Loyalty among Tomoro Coffee customers.

H₂: There is a significant influence of Customer Trust on Brand Loyalty among Tomoro Coffee customers.

H₃: There is a significant influence of Brand Association on Customer Trust among Tomoro Coffee customers.

H₄: Customer Trust mediates the relationship between Brand Association and Brand Loyalty among Tomoro Coffee customers.

2. Literature Review

Brand Association

Brand association is defined as all forms of memories and information related to a brand that are stored in consumers' minds and that shape the strength, favorability, and uniqueness of perceived brand attributes and benefits (Aaker, 1991; Keller, 2013). Brand association plays a crucial role in creating differentiation, supporting brand extension, and fostering both loyalty and purchase decisions (Azadi et al., 2015; Phong et al., 2020). Previous studies indicate that brand association contributes significantly to the development of brand loyalty (Vazifehdoost & Negahdari, 2018) and has strategic implications for enhancing customer trust through product attributes and service quality (Noor, 2024). In studies conducted by Phong et al. (2020) and Chen (2017), brand association is conceptualized as comprising three observable dimensions: attribute, benefit, and attitude. Attribute refers to product characteristics that may be either product-related or non-product-related, such as quality, price, user imagery, and brand experience; benefit encompasses the functional, symbolic, and experiential values perceived by consumers; while attitude represents consumers' overall evaluation of the brand in terms of the quality and satisfaction it delivers. Thus, brand association constitutes a strategic element that assists consumers in processing information, differentiating a brand from its competitors, and developing favorable attitudes and sustained loyalty (Aaker, 1991; Keller, 2013).

Customer Trust

Customer trust can be conceptualized as consumers' confidence in a brand or service provider to reliably fulfill its commitments, maintain consistent behavior, and protect customer interests in uncertain situations (Li et al., 2020). Conceptually, trust is a cognitive–

affective construct formed through direct experience, service quality, brand reputation, and consistent organizational behavior over time. The literature commonly distinguishes two primary dimensions of trust: reliability, referring to the perception that a brand consistently delivers on its promises, and benevolence, reflecting the belief that the brand has good intentions toward consumers. Expanding this perspective, Salgado et al. (2024) conceptualize trust as a multidimensional construct comprising competence, benevolence, and integrity, thereby emphasizing not only a brand's ability and goodwill but also its adherence to ethical principles and honesty in its interactions. Empirical evidence indicates that customer trust reduces perceived risk, facilitates decision-making, and increases the likelihood of repurchase, thereby strengthening brand loyalty (Cardoso et al., 2022). Furthermore, trust functions both as an antecedent and a mediator in the relationship between brand-related perceptions (e.g., brand experience and perceived value) and long-term loyalty, underscoring its strategic role in translating positive evaluations into sustained consumer commitment (Li et al., 2020; Pratiwi et al., 2021).

Brand Loyalty

Contemporary perspectives conceptualize brand loyalty as a comprehensive construct that encompasses both attitudinal and behavioral dimensions of loyalty (Ali & Muqadas, 2015; Lacap & Tungcab, 2020; Rapala, 2014). Attitudinal loyalty refers to consumers' emotional attachment and psychological dedication toward a brand, which are manifested through favorable perceptions, enduring brand preference, and a willingness to recommend and advocate the brand to others (Saini & Singh, 2020; Ali & Muqadas, 2015). In contrast, according to Tolba and Hassan (2009, as cited in Mohammad, 2017), behavioral loyalty pertains to the observable actions of consumers, particularly their intention to repurchase and their consistent buying behavior over time. Together, these two dimensions offer a broader and more in-depth understanding of brand loyalty by capturing both internal commitment and actual marketplace behavior.

3. Method

This study is grounded in a positivist paradigm and employs a quantitative associative design to investigate the influence of brand association on brand loyalty, with customer trust serving as an intervening variable, among Tomoro Coffee customers in Tangerang Selatan. Data were gathered using a questionnaire utilizing a five-point Likert scale, and the constructs were operationalized based on established scales for brand association (attribute, benefit, attitude), customer trust (competence, integrity, benevolence), and brand loyalty (attitudinal and behavioral loyalty). The population comprises customers aged 18–30 years who had purchased at least once in the past three months, with 200 respondents selected through purposive non-probability sampling, meeting recommended sample size criteria for SEM analysis (Hair et al., 2019; Thakkar, 2020). Data analysis was performed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS, covering the assessment of both the measurement model and the structural model. The application of PLS-SEM was justified by its strong predictive orientation, its robustness to non-normal data distributions, and its suitability for analyzing complex models involving mediating effects (Hair et al., 2019).

4. Result and Discussion

Profile of Respondents

The dataset comprised a dataset of 200 respondents. Table 1 outlines the key demographic attributes of the respondents participating in this research. With respect to gender distribution, a greater proportion of the respondents were female (64%), whereas male participants accounted for 36% of the total sample. Regarding age, the largest proportion of respondents fell within the 27–30 years age group (43%), followed by those aged 24–26 years (28.5%), 21–23 years (16%), and 18–20 years (12.5%). These results indicate that the sample is predominantly composed of young adults in their late twenties, a demographic group commonly associated with active consumption behavior and lifestyle-oriented purchasing decisions, particularly in the food and beverage sector. In terms of occupation, nearly half of the respondents were private sector employees (49%), followed by entrepreneurs (29.5%), students (16%), other occupations (4.5%), and government employees (1%). Furthermore, respondents were asked about their primary reasons for choosing a favorite coffee shop. The most frequently cited reason was taste quality and product consistency (53.5%), followed by prices that match the value received (26%). Other considerations included comfort and ambiance of the venue (11%), strategic location and accessibility (5%), and service quality and employee interaction experience (4.5%). These findings indicate that intrinsic product attributes, particularly taste and consistency, are the dominant determinants of customer preference, outweighing environmental and service-related factors.

Table 1. Demographic Characteristics of the Respondents

Demographic Characteristics	Demographic characteristics	sub-Frequency (n=200)	Percentage (%)
Gender	Male	72	36
	Female	128	64
Age	18 – 20	25	12,5
	21 – 23	32	16
	24 – 26	57	28,5
	27 – 30	86	43
Occupation	Student	32	16
	Private sector employee	98	49
	Government employees	2	1
	Entrepreneur	59	29,5
	Other	9	4,5
Reasons for choosing a favorite coffee shop	Taste quality and consistency of the product	107	53,5
	Prices that match the value received	52	26
	Comfort and ambiance of the venue	22	11
	Strategic Location and Accessibility	10	5
	Service Quality and Employee Interaction Experience	9	4,5

Source: Research Results, 2026

Evaluation of the Measurement Model**Table 2.** Outer Loading and AVE

Variable	Measurement item	Loading	Average variance extracted (AVE)
Brand Association (Phong et al., 2020; Bhaya, 2017)	Tomoro Coffee is associated with high-quality coffee products that meet customer expectations.	0.816	0.646
	Tomoro Coffee is associated with consistent and reliable service quality.	0.735	
	The physical and visual presentation of Tomoro Coffee shops creates a strong and positive impression in my mind.	0.775	
	Tomoro Coffee is perceived as a brand that is suitable for people from diverse socioeconomic backgrounds.	0.800	
	Tomoro Coffee is perceived as a brand that offers good value for money.	0.737	
	Tomoro Coffee offers products that fit my needs and lifestyle.	0.858	
	Tomoro Coffee frequently offers attractive promotions to customers.	0.770	
	Tomoro Coffee is perceived as a brand that actively engages with and values customer feedback.	0.830	
	The service provided by Tomoro Coffee staff reflects professionalism.	0.847	
	Tomoro Coffee has a distinctive and favorable image compared to other coffee shop brands.	0.855	
Customer trust (Salgado et al., 2024)	Tomoro Coffee delivers menu items with consistent quality	0.729	0.644
	I believe that the baristas and staff at Tomoro Coffee have the necessary skills to serve customers effectively.	0.769	
	The products and services of Tomoro Coffee meet my expectations in terms of quality and reliability.	0.803	
	Tomoro Coffee provides honest information regarding menu prices and quality.	0.751	
	Tomoro Coffee acts in accordance with ethical values and fulfills its stated commitments.	0.829	

Variable	Measurement item	Loading	Average variance extracted (AVE)
	I perceive Tomoro Coffee as being transparent in its policies, such as pricing, product offerings, and service practices.	0.810	
	Tomoro Coffee pays attention to customer satisfaction and cares about the customer experience.	0.757	
	I believe that Tomoro Coffee is not only profit-oriented but also concerned with customer well-being.	0.745	
	Tomoro Coffee is responsive to my needs and complaints as a customer.	0.784	
Brand Loyalty (Lacap & Tungcap, 2020)	I will continue to make purchases at Tomoro Coffee in the coming years.	0.759	0.602
	If I am in another city, I will still choose to make purchases at Tomoro Coffee.	0.827	
	I consider myself a loyal customer of Tomoro Coffee.	0.859	
	For me, Tomoro Coffee is better than other brands.	0.857	
	I will recommend Tomoro Coffee to others.	0.783	
	I will continue to make purchases at Tomoro Coffee even if the prices of its products increase slightly.	0.766	
	I will continue to make purchases at Tomoro Coffee even if other brands offer lower prices.	0.760	

Source: Output SmartPLS 4, 2026

Based on the results of the measurement model assessment, all constructs examined, namely Brand Association, Customer Trust, and Brand Loyalty, demonstrate satisfactory levels of validity and reliability. This is supported by factor loading values across all measurement items that exceed the recommended threshold of 0.70, thereby confirming strong indicator reliability. According to Sarstedt et al. (2019), indicator loadings above 0.70 reflect a substantial contribution of each item in explaining its underlying latent construct. Moreover, the AVE values for each construct also meet the recommended criteria. The results reveal that the AVE values for Brand Association, Customer Trust, and Brand Loyalty are 0.646, 0.644, and 0.602, respectively. As all of these values are above the recommended cutoff point of 0.50, each construct is considered capable of capturing the majority of the variance reflected by its indicators. Therefore, the constructs can be concluded to have achieved acceptable convergent validity. This threshold is supported by Hair et al. (2021), who state that an AVE value of 0.50 or higher indicates that a construct captures sufficient variance from its indicators relative to measurement error. These findings suggest

that the measurement model is robust, and all indicators are deemed appropriate for reliably and validly representing their respective latent constructs within the proposed research framework, as shown in Table 2.

Table 3. Cross Loadings

	Brand Association	Customer Trust	Brand Loyalty	Result
BA_1	0.816	0.383	0.381	Valid
BA_2	0.735	0.332	0.221	Valid
BA_3	0.775	0.262	0.333	Valid
BA_4	0.800	0.329	0.318	Valid
BA_5	0.737	0.377	0.387	Valid
BA_6	0.858	0.466	0.349	Valid
BA_7	0.770	0.332	0.370	Valid
BA_8	0.830	0.433	0.346	Valid
BA_9	0.847	0.499	0.489	Valid
BA_10	0.855	0.467	0.433	Valid
CT_1	0.407	0.729	0.407	Valid
CT_2	0.399	0.769	0.443	Valid
CT_3	0.447	0.803	0.359	Valid
CT_4	0.351	0.751	0.425	Valid
CT_5	0.357	0.829	0.363	Valid
CT_6	0.452	0.810	0.440	Valid
CT_7	0.370	0.757	0.421	Valid
CT_8	0.286	0.745	0.366	Valid
CT_9	0.348	0.784	0.403	Valid
BL_1	0.468	0.423	0.759	Valid
BL_2	0.446	0.442	0.827	Valid
BL_3	0.373	0.488	0.859	Valid
BL_4	0.358	0.407	0.857	Valid
BL_5	0.338	0.387	0.783	Valid
BL_6	0.303	0.398	0.766	Valid
BL_7	0.260	0.365	0.760	Valid

Source: Output SmartPLS 4, 2026

Table 4. Discriminant Validity

	Brand Association	Customer Trust	Brand Loyalty	Fornell Larcker Criterion	Result
Brand Association	1.000	0.494	0.462	0.804	Valid
Customer Trust	0.494	1.000	0.522	0.776	Valid
Brand Loyalty	0.462	0.522	1.000	0.803	Valid

Source: Output SmartPLS 4, 2026

Furthermore, the assessment of the measurement model is further conducted through discriminant validity testing to confirm that each construct reflects a

conceptually and empirically distinct variable within the proposed research framework. The cross-loading analysis results demonstrate that all indicators show higher loadings on their corresponding constructs than on other constructs, confirming that each indicator adequately represents its intended latent variable without any indication of cross-construct overlap. This finding is consistent with the recommended criterion stating that an indicator should load highest on its associated construct relative to other constructs in order to establish adequate discriminant validity (Hair et al., 2022). In addition, the assessment of latent variable correlations using the Fornell–Larcker criterion further supports these findings. For each construct, the $\sqrt{\text{AVE}}$ value exceeds the correlations with the remaining constructs. Specifically, Brand Association demonstrates a $\sqrt{\text{AVE}}$ value of 0.804, which exceeds its correlations with Customer Trust (0.494) and Brand Loyalty (0.462). Customer Trust also exhibits a $\sqrt{\text{AVE}}$ value of 0.776, surpassing its correlations with Brand Association (0.494) and Brand Loyalty (0.522). Similarly, Brand Loyalty shows a $\sqrt{\text{AVE}}$ value of 0.803, which is higher than its correlations with Brand Association (0.462) and Customer Trust (0.522). Accordingly, the findings satisfy the Fornell–Larcker criterion, which states that the $\sqrt{\text{AVE}}$ value for each construct should be higher than its correlations with other constructs in the model, thereby confirming discriminant validity (Fornell & Larcker, 1981; Hair et al., 2022). Overall, these results confirm that the measurement model achieves adequate discriminant validity, as all constructs meet the recommended criteria based on both cross loading and Fornell–Larcker evaluations. This indicates that each construct is empirically distinguishable and free from multicollinearity issues, thereby supporting the robustness of the measurement model, as presented in Tables 3 and 4.

Table 5. Cronbach's alpha

	Cronbach's alpha	Result
Brand Association	0.939	Reliable
Customer Trust	0.917	Reliable
Brand Loyalty	0.908	Reliable

Source: Output SmartPLS 4, 2026

Table 6. Composite Reliability

	Composite Reliability	Result
Brand Association	0.948	Reliable
Customer Trust	0.931	Reliable
Brand Loyalty	0.927	Reliable

Source: Output SmartPLS 4, 2026

The measurement model is then evaluated further by assessing construct reliability to ensure that each construct demonstrates a high level of internal consistency in measuring its respective latent variable within the proposed research framework. Internal consistency reliability was measured using Cronbach's Alpha and Composite Reliability (CR), two complementary indicators frequently utilized in PLS-SEM research. The Cronbach's Alpha results demonstrate that all constructs achieve values above the recommended cutoff point of 0.70, indicating that the indicators

within each construct possess a satisfactory level of internal consistency. Specifically, Brand Association demonstrates a Cronbach's Alpha value of 0.939, Customer Trust records a value of 0.917, and Brand Loyalty shows a value of 0.908. These findings suggest that all indicators within each construct consistently measure the same underlying concept. These findings imply that the indicators associated with each construct exhibit a high degree of consistency in representing the intended latent concept. This is in line with the criterion proposed by Hair et al. (2021), which states that Cronbach's Alpha values above 0.70 indicate acceptable to high reliability, while higher values reflect stronger internal consistency. The assessment of Composite Reliability further supports these findings. All constructs demonstrate CR values above the minimum threshold of 0.70, indicating a high level of reliability. Specifically, Brand Association has a Composite Reliability value of 0.948, Customer Trust records a value of 0.931, and Brand Loyalty shows a value of 0.927. These results confirm that the constructs possess strong internal consistency while accounting for the varying outer loadings of indicators. According to Hair et al. (2021), composite Reliability values exceeding 0.70 indicate that a construct adequately captures the variance of its indicators and is appropriate for further analysis. The results indicate that the measurement model achieves satisfactory construct reliability, as all constructs meet the recommended thresholds based on both Cronbach's Alpha and Composite Reliability assessments. This suggests that each construct demonstrates a high level of consistency and stability, thereby reinforcing the robustness of the measurement model, as shown in Tables 5 and 6.

Evaluation of the Structural Model

Table 7. Results of Hypothesis Testing for Direct Effects

Hypothesis	Path	Std Beta	t statistics	P values	Result
H ₁	Brand Association -> Brand Loyalty	0.269	3.165	0.002	H1 supported
H ₂	Customer Trust -> Brand Loyalty	0.389	4.498	0.000	H2 supported
H ₃	Brand Association -> Customer Trust	0.494	8.399	0.000	H3 supported

Source: Output SmartPLS 4, 2026

The next stage of the analysis involves evaluating the structural model. Within the context of PLS-SEM, the structural model (inner model) illustrates the proposed relationships among latent constructs derived from the underlying theoretical framework. This model is further utilized to evaluate the predictive capability of the model, as well as to examine the strength and direction of the relationships between constructs. The evaluation is conducted by examining path coefficients (β), t-statistics, and p-values obtained through the bootstrapping procedure. In this study, the structural model assessment is carried out in two stages, namely the analysis of direct effects and indirect effects. The direct effect analysis focuses on the immediate relationships between constructs, while the indirect effect analysis will further explore potential mediating relationships. The results of the hypothesis testing for the direct relationships among constructs are presented in Table 7.

First, the effect of Brand Association on Brand Loyalty (H_1) was assessed. The findings indicate that Brand Association has a positive and statistically significant effect on Brand Loyalty ($\beta = 0.269$, $t = 3.165$, $p = 0.002$). The p-value is below the recommended threshold of 0.05, and the t-statistic exceeds the critical value of 1.96, confirming the significance of the relationship. This result suggests that stronger brand associations contribute directly to increasing customer loyalty toward the brand. Therefore, H_1 is accepted. This finding is consistent with prior studies that emphasize the critical role of brand associations in shaping loyalty. Research by Foroudi et al. (2016) found that strong and favorable brand associations significantly enhance customers' emotional attachment and commitment, which ultimately lead to higher brand loyalty. Similarly, a study by Severi and Ling (2013) demonstrated that brand association positively influences brand loyalty by strengthening consumers' perceptions and memory structures related to the brand. This study extends previous findings by confirming that brand association remains a key determinant of loyalty in the present research context. A possible explanation for this result is that when customers develop clear, positive, and unique associations with a brand, they are more likely to perceive the brand as reliable and valuable, which reinforces their intention to remain loyal.

Second, the influence of Customer Trust on Brand Loyalty (H_2) was examined. The results show that Customer Trust has a positive and statistically significant effect on Brand Loyalty ($\beta = 0.389$, $t = 4.498$, $p = 0.000$). The relatively higher β coefficient indicates that Customer Trust has a stronger direct effect on Brand Loyalty compared to Brand Association. This implies that customers who have a higher level of trust in a brand are more likely to demonstrate loyalty. Thus, H_2 is accepted. This finding is in line with prior research highlighting trust as a fundamental determinant of long-term customer-brand relationships. For example, a study by Rather et al. (2018) found that customer trust significantly enhances brand loyalty by fostering emotional bonds and reducing perceived risk in consumption decisions. Research conducted by Cuong (2020) also confirm that trust plays a crucial role in strengthening customer commitment and repeat purchase intentions. This study reinforces and extends these findings by demonstrating that trust not only contributes to loyalty but also serves as the most influential predictor among the examined variables. A possible explanation for this result is that trust reduces uncertainty and builds confidence in the brand, thereby encouraging customers to maintain consistent engagement and preference. Customers who perceive a brand as reliable, credible, and capable of consistently meeting their expectations tend to develop a stronger and more sustainable sense of loyalty toward the brand.

Third, the relationship between Brand Association and Customer Trust (H_3) was analyzed. The findings reveal a positive and highly significant effect ($\beta = 0.494$, $t = 8.399$, $p = 0.000$). The high t-statistic and very low p-value indicate a strong and robust relationship. This result suggests that favorable brand associations significantly enhance customer trust. Therefore, H_3 is accepted. This finding is consistent with prior studies emphasizing that brand association plays a crucial role in shaping customer trust. Research by Cuong (2020) indicates that strong, unique, and favorable brand associations contribute to building consumer confidence and perceived credibility of a brand. Moreover, Sugiarti et al. (2023) found that brand association has a significant positive effect on customer trust, suggesting that consumers' cognitive evaluations and stored brand-related associations contribute to trust formation by reinforcing

brand credibility and minimizing perceived uncertainty. This study extends the existing literature by confirming that brand association is not only an important cognitive component of brand equity but also a key antecedent of customer trust in the examined context. This finding found that when consumers are able to recall positive, consistent, and meaningful associations with a brand, they are more likely to perceive the brand as reliable and trustworthy. Consequently, these cognitive evaluations strengthen customers' confidence in the brand, which ultimately fosters trust.

In summary, all hypothesized direct relationships in the structural model are positive and statistically significant. These findings confirm that both Brand Association and Customer Trust play important roles in explaining Brand Loyalty. In addition, Brand Association is also found to significantly influence Customer Trust.

Table 8. Results of Hypothesis Testing for Indirect Effects

Path	T statistics	P values	Result
Brand Association -> Customer Trust -> Brand Loyalty	3.728	0.000	H ₄ supported

Source: Output SmartPLS 4, 2026

Following the assessment of the direct relationships, the mediation effect was assessed to examine the role of Customer Trust as an intermediary variable between Brand Association and Brand Loyalty. The findings indicate that Brand Association exerts a positive and statistically significant indirect influence on Brand Loyalty through Customer Trust ($t = 3.728$, $p = 0.000$). The p-value is below the threshold of 0.05 and the t-statistic exceeds the critical value of 1.96, indicating that the mediating effect is significant. This finding suggests that Brand Association not only directly influences Brand Loyalty but also indirectly affects it by enhancing Customer Trust. In other words, stronger brand associations contribute to building customer trust, which in turn leads to higher levels of brand loyalty. Therefore, H₄ is supported, confirming that Customer Trust serves as a significant mediating variable in the relationship between Brand Association and Brand Loyalty.

The results of the structural model indicate that both direct and indirect relationships among the constructs are positive and statistically significant. Brand Association and Customer Trust are proven to play important roles in explaining Brand Loyalty, both directly and through a mediating mechanism. The findings also confirm that Customer Trust serves as a significant mediator in the relationship between Brand Association and Brand Loyalty, strengthening the overall effect between the variables. These results are consistent with prior studies (Rather et al., 2018; Cuong, 2020; Sugiarti et al. 2023), which emphasize the critical role of trust in translating brand-related perceptions into customer loyalty. Therefore, the proposed research model is empirically supported and provides a comprehensive explanation of the relationships among the studied variables.

5. Conclusion

This study is designed to examine the influence of brand association on brand loyalty, with customer trust serving as a mediating variable. The findings demonstrate that brand association plays a significant role in enhancing both customer trust and brand loyalty, indicating that positive, strong, and meaningful associations embedded

in consumers' minds contribute to shaping favorable perceptions toward the brand. In addition, customer trust emerges as a factor influencing brand loyalty, suggesting that consumers who view a brand as reliable, credible, and consistent are more likely to develop long-term commitment and sustain their relationship with the brand. Furthermore, this study confirms that customer trust acts as an important mediating mechanism, through which brand association strengthens brand loyalty indirectly by first building trust. These results highlight that the development of brand loyalty is not only driven by direct brand perceptions but also by the ability of the brand to build trust among its customers. Overall, this study provides a comprehensive understanding that strengthening brand association and fostering customer trust are essential strategies for building sustainable brand loyalty, particularly in highly competitive industries. Future studies are encouraged to incorporate additional constructs, such as brand experience and perceived value, to provide a broader understanding of the factors contributing to brand loyalty. It is also suggested to examine different research contexts or wider populations. In addition, future studies are encouraged to use probability sampling techniques in order to obtain samples that better represent the overall population.

6. References

- Aaker, D. A. (1991). *Managing Brand Equity: Capitalizing on the value of a brand name*. The Free Press.
- Ali, F., & Muqadas, S. (2015). *The Impact of Brand Equity on Brand Loyalty: The Mediating Role of Customer* *The Impact of Brand Equity on Brand Loyalty*: 9(3), 890–915.
- Azadi, A., Esfahani, D. N., & Mohammadpoori, M. (2015). Relationship Between Brand Association and Brand Loyalty in the Fans of Private Clubs in Iran. *Biomedical and Pharmacology Journal*, 8(2), 1025–1031. <https://doi.org/https://doi.org/10.13005/bpj/855>
- Basrowi, Ali, J., & Suryanto, T. (2023). Unpacking the Impact of Customer Perceived Value and Competitive Advantage on Customer Loyalty: The Mediating Role of Trust. *Shirkah: Journal of Economics and Business*, 8(1), 60–77. <https://doi.org/https://doi.org/10.22515/shirkah.v8i1.540>
- Cardoso, A., Gabriel, M., Figueiredo, J., Oliveira, I., Rêgo, R., Silva, R., Oliveira, M., & Meirinhos, G. (2022). Trust and Loyalty in Building the Brand Relationship with the Customer: Empirical Analysis in a Retail Chain in Northern Brazil. *Journal of Open Innovation Technology Market and Complexity*, 8(3). <https://doi.org/https://doi.org/10.3390/joitmc8030109>
- Chen, Y. C. (2017). The relationships between brand association, trust, commitment, and satisfaction of higher education institutions. *International Journal of Educational Management*, 31(7), 973–985. <https://doi.org/https://doi.org/10.1108/ijem-10-2016-0212>
- Cuong, D. T. (2020). Influence of Brand Trust, Perceived Value on Brand Preference and Purchase Intention. *The Journal of Asian Finance, Economics and Business*, 7(10), 939–947. <https://doi.org/https://doi.org/10.13106/jafeb.2020.vol7.no10.939>
- Diskominfo Kota Tangerang Selatan. (2023). *Jumlah Usaha Jasa Makanan dan Minuman Menurut Jenis dan Kecamatan di Kota Tangerang Selatan Tahun 2022 - Portal Data Kota Tangerang Selatan*. Diskominfo Kota Tangerang Selatan.

- <https://data.tangerangselatankota.go.id/gl/dataset/jumlah-usaha-jasa-makanan-dan-minuman-menurut-jenis-dan-kecamatan-2022>
- Dong, I. (2024). *Indonesia's Tomoro Coffee accelerates Southeast Asia expansion*. Inside Retail Asia. <https://insideretail.asia/2024/11/04/indonesias-tomoro-coffee-accelerates-southeast-asia-expansion/>
- Fornell, C., & Larcker, D. F. (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *American Marketing Association*, 18(1), 39–50.
- Foroudi, P., Jin, Z., Gupta, S., Melewar, T. C., & Foroudi, M. M. (2016). Influence of innovation capability and customer experience on reputation and loyalty. *Journal of Business Research*, 69(11). <https://doi.org/https://doi.org/10.1016/j.jbusres.2016.04.047>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2019). *A primer on partial least squares structural equation modeling (PLS-SEM)* (2nd ed.). Sage.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (3rd ed.). Sage Publishing.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. Springer International Publishing.
- Han, H., Yu, J., & Kim, W. (2019). Environmental corporate social responsibility and the strategy to boost the airline's image and customer loyalty intentions. *Journal of Travel & Tourism Marketing*, 36(2), 1–13. https://doi.org/https://doi.org/10.1080/10548408.2018.1557580?urlappend=%3Futm_source%3Dresearchgate.net%26utm_medium%3Darticle
- Iqbal, M. (2023). *UMKM di Tangsel Tumbuh Pesat, Ada 140 Ribu Usai Pandemi*. IDN Times Banten. <https://banten.idntimes.com/news/business/umkm-di-tangsel-tumbuh-pesat-ada-140-ribu-usai-pandemik-00-fx5pg-pnttt5>
- Keller, K. L. (2013). *Strategic Brand Management*. Pearson Education Limited.
- Kotler, P., & Keller, K. L. (2016). *Marketing management* (15th ed.). Pearson Education Limited.
- Lacap, J. P. G., & Tungcab, A. P. (2020). *The Influence of Brand Experience on Brand Loyalty Among Mobile Phone Users in Pampanga , Philippines: A Mediation Analysis*. 20(3), 17–31.
- Li, M., Teng, H., & Chen, C. (2020). Unlocking the customer engagement-brand loyalty relationship in tourism social media: The roles of brand attachment and customer trust. *Journal of Hospitality and Tourism Management*, 44, 184–192. <https://doi.org/https://doi.org/10.1016/j.jhtm.2020.06.015>
- Mohammad, A. A. (2017). The impact of brand experiences, brand equity and corporate branding on brand loyalty: Evidence from Jordan. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 7(3), 58–69. <https://doi.org/http://dx.doi.org/10.6007/IJARAFMS/v7-i3/3102>
- Noor, A. (2024). Pengaruh atribut produk dan kualitas pelayanan terhadap kepercayaan konsumen kopi Arabika di Bandung. *Jurnal Manajemen Dan Bisnis*, 15(2), 101–113. <https://doi.org/https://doi.org/10.52312/jmb.v15i2.2024>
- Nurjanah, M., Solihat, A., Rahmayani, R., Trijumansyah, A., & Iskandar, I. (2020). The Role of Brand Trust in Achiving Competitive Advantage (Case Study: PT Pos Indonesia Bandung). *RELEVANCE: Journal of Management and Bussines*, 3(1), 090–103. <https://doi.org/https://doi.org/10.22515/relevance.v3i1.2231>

- Phong, L. T., Nga, T. H., Hanh, N. T., & Minh, N. V. (2020). Relationship between brand association and customer loyalty: The case of online retail industry. *Management Science Letters*, 1543–1552. <https://doi.org/https://doi.org/10.5267/j.msl.2019.12.012>
- Pratiwi, R. S., Salim, U., & Sunaryo, S. (2021). The Effect Of Brand Experience And Perceived Value On Brand Loyalty Mediated By Brand Trust. *Jurnal Aplikasi Manajemen*, 19(2), 310–318. <https://doi.org/https://doi.org/10.21776/ub.jam.2021.019.02.07>
- Purwoko, F. D., & Sihombing, S. O. (2018). The Relationship Between Marketing Activities, Perceived Quality, Brand Awareness and Brand Associations on Brand Loyalty: An Empirical Study. *Middle-East Journal of Scientific Research*, 26(4), 455–462. <https://doi.org/10.5829/idosi.mejsr.2018.455.462>
- Pusat Data dan Sistem Informasi Pertanian. (2023). *OUTLOOK KOMODITAS PERKEBUNAN KOPI*. Pusat Data dan Sistem Informasi Pertanian, Sekretariat Jenderal - Kementerian Pertanian. https://satudata.pertanian.go.id/assets/docs/publikasi/Buku_Outlook_Kopi_2023_lengkap.pdf
- Putri, K. (2025). *Data industri makanan & minuman Indonesia: panduan lengkap*. Tech in Asia Indonesia. <https://id.techinasia.com/data-industri-makanan-minuman-indonesia-panduan-lengkap>
- Rahmadini, N. (2024). *TOMORO COFFEE Seeks to Make ‘See You TOMORO’ a Lifestyle Choice for Indonesians*. *Jakartadaily*. <https://www.jakartadaily.id/lifestyle/16213840670/tomoro-coffee-seeks-to-make-see-you-tomoro-a-lifestyle-choice-for-indonesians>
- Rapala, A. (2014). *ELEMENTS OF BRAND LOYALTY IN LIFESTYLE BRAND CONTEXT*.
- Rather, R. A., & Hollebeek, L. D. (2021). Customers’ service-related engagement, experience, and behavioral intent: Moderating role of age. *Journal of Retailing and Consumer Services*, 60. <https://doi.org/https://doi.org/10.1016/j.jretconser.2021.102453>
- Rather, R. A., Tehseen, S., & Parrey, S. H. (2018). Promoting customer brand engagement and brand loyalty through customer brand identification and value congruity. *Spanish Journal of Marketing*, 22(3), 321–339. <https://doi.org/http://dx.doi.org/10.1108/SJME-06-2018-0030>
- Saini, S., & Singh, J. (2020). A Link Between Attitudinal and Behavioral Loyalty of Service Customers. *Business Perspectives and Research*, 1–11. <https://doi.org/10.1177/2278533719887452>
- Salgado, S., Filieri, R., & Chameroy, F. (2024). Beyond unidimensional trust and user roles: a multidimensional Role-Based approach to trust. *Journal of Travel Research*. <https://doi.org/https://doi.org/10.1177/00472875241305628>
- Sarstedt, M., Ringle, C. M., Cheah, J.-H., & Ting, H. (2019). Structural model robustness checks in PLS-SEM. *Tourism Economics*, 1–24. <https://doi.org/10.1177/1354816618823921>
- Severi, E., & Ling, K. C. (2013). The Mediating Effects of Brand Association, Brand Loyalty, Brand Image and Perceived Quality on Brand Equity. *Asian Social Science*, 9(3). <https://doi.org/http://dx.doi.org/10.5539/ass.v9n3p125>
- Silmi, F. H. (2023). *Menguak Fenomena Minum Kopi di Kalangan Gen Z, Ternyata Ini Alasannya*. *Liputan6.Com*. <https://www.liputan6.com/lifestyle/read/5391697/menguak-fenomena->

minum-kopi-di-kalangan-gen-z-ternyata-ini-alasannya

- Sugiarti, Surachman, Rohman, F., & Wijayanti, R. (2023). Influence brand awareness and brand association on brand equity: Mediation of trust and brand loyalty in Kentucky Fried Chicken in East Java, Indonesia. *International Journal of Applied Economics Finance and Accounting*, 16(2), 319–335. <https://doi.org/https://doi.org/10.33094/ijaefa.v16i2.987>
- Tamin, J., Robiani, B., Teguh, M., & Mukhlis. (2024). Food And Beverage Industry Sector Linkages In Indonesia. *Equity Jurnal Ekonomi*, 12(1), 83–94. <https://doi.org/https://doi.org/10.33019/equity.v12i1.284>
- Thakkar, J. J. (2020). *Structural Equation Modelling Application for Research and Practice (with AMOS and R)*. Springer Nature Singapore Pte Ltd. <https://doi.org/https://doi.org/10.1007/978-981-15-3793-6>
- Tomoro Coffee. (n.d.). *About / Home*. Tomoro-Coffee.Id. <https://www.tomoro-coffee.id/home>
- Vazifehdooost, H., & Negahdari, A. (2018). Relationships of brand awareness, brand association and perceived quality with brand loyalty and repurchase intention. *Case Studies Journal ISSN (2305-509X)*, 7(1), 45–51.
- Xinhua. (2024). *Tomoro Coffee berencana buka 1.000 gerai hingga akhir 2024*. Antara News. <https://www.antaranews.com/berita/4433237/tomoro-coffee-berencana-buka-1000-gerai-hingga-akhir-2024>