

# Product Quality and Brand Trust Analysis on Customer Loyalty at Zetqlo Apparel in Bandung City

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## ABSTRACT

**Introduction/Main Objectives:** The purpose of this study is to determine how customer loyalty at Zetqlo Apparel in Bandung is affected by product quality and brand trust. Zetqlo, a jersey brand founded in 2018, has faced fluctuating sales from 2021 to 2023 due to concerns over declining product quality, which has eroded customer trust. **Background Problems:** The study investigates the problem of how declining product quality has affected customer loyalty, addressing the research question: How do product quality and brand trust influence customer loyalty at Zetqlo? **Novelty:** While existing research has explored product quality and brand trust individually, this paper focusses on their combined effect on customer loyalty within a local fashion brand context, an area that has been underexplored in Bandung. **Research Methods:** The study employs a quantitative approach, with data gathered from 100 respondents using purposive sampling. A structured questionnaire based on a Likert scale was used, and multiple regression analysis was applied to evaluate the relationships between the variables. **Findings/Results:** The analysis shows that product quality significantly and positively affects customer loyalty, while brand trust has no significant direct impact. However, product quality and brand trust together account for 73.9% of the variance in customer loyalty. **Conclusion:** The study concludes that maintaining high product quality is essential for sustaining customer loyalty at Zetqlo, while improvements in brand trust are also necessary. These findings suggest that enhancing both product quality and communication efforts is key to Zetqlo's continued success in a competitive market.

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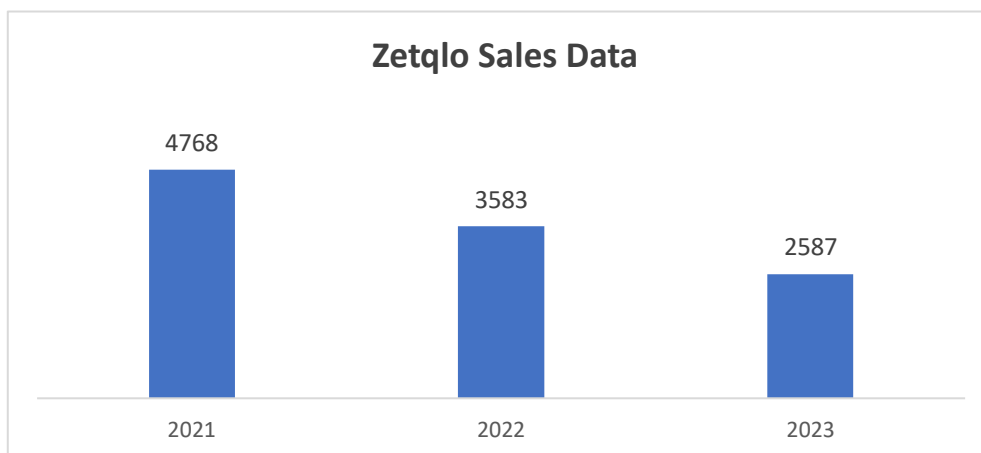
## 1. Introduction

Indonesia appears to be seeing a rise in sports lately. The outcomes of numerous championships already demonstrate the efforts made to promote sports in the community; as sports rivalry becomes more intense, each match demands a certain look. The development of fashion in Indonesia has been quite swift as well as sports via the backing of creativity and invention of young designers.

Zetqlo is a fashion jersey and custom jersey apparel founded in 2018 in Bandung. Zetqlo's business development has experienced ups and downs. The rise of the Zetqlo brand is because consumers know this brand as the main sponsor in several major competitions in the city of Bandung. Because of this, Zetqlo is able to compete with several other sports apparel that are already well-known in the city of Bandung. While the decline in the Zetqlo brand's business is due to the length of production and its monotonous design. This resulted in the sales of this Zetqlo brand decreasing.

Here is the sales development of Zetqlo from 2021-2023:

**Figure 1.** Sales Chart 2021-2023



Source: Data Processed by the Author, 2024

The decline in sales data for the Zetqlo brand from 2021 to 2023 can be attributed to several critical factors, including production bottlenecks, decreased product quality, and ineffective consumer programs. These issues not only hinder operational efficiency but also damage the brand's reputation, as they compromise the trust and loyalty that consumers expect. This not only violate the brand's reputation but also erode the trust and loyalty that are vital for sustaining customer relationships. The decline in sales at Zetqlo can be linked to negative consumer experiences, particularly regarding the poor quality of the products. Here are some customer reviews that highlight recurring issues:

1. **Rahma S.**

Rating: ★☆☆☆☆ (1/5)

"The fabric quality was disappointing. It was thin and started unravelling after the first wash. The colors faded quickly, and for the price, I expected much better quality. This was a total let down."

2. **Andi T.**

Rating: ★☆☆☆☆ (1/5)

"I purchased a jacket that was supposed to be for cold weather, but the material was so flimsy that it provided no warmth. The product was far from what was advertised."

**3. Fina W.**

*Rating: ★☆☆☆☆ (1/5)*

"The tops I ordered were of such poor quality. The fabric was rough and uncomfortable. After a couple of washes, the fit changed completely, and the colors faded. I regret purchasing these items."

**4. Farid S.**

*Rating: ★★☆☆☆ (2/5)*

"The design looked great in the pictures, but the product quality was a huge disappointment. The stitching was weak, and the fabric stretched after only a few wears."

These reviews point out common problems that Zetqlo consumers often face, such as low-quality materials, stitching problems, sizes that fade quickly, and slow customer service.

Trust is a fundamental component of customer loyalty, and when a brand fails to communicate effectively about obstacles or product defects, it can lead to consumer dissatisfaction and a subsequent decline in loyalty (Ikramuddin & Mariyudi, 2021; Rodi et al., 2023; Taufik et al., 2022).

Research consistently demonstrates that product quality significantly influences customer loyalty. High-quality products are essential for creating a positive brand image, which in turn fosters customer satisfaction and loyalty (Millenia & Sukma, 2022; Rahmatulloh et al., 2019; Taufik et al., 2022). For instance, a study by highlights that improved product quality directly correlates with increased customer loyalty, emphasizing that consumers are more likely to remain loyal to brands that meet or exceed their quality expectations (Millenia & Sukma, 2022). Similarly, the findings from reinforce the notion that product quality has a direct and significant effect on customer satisfaction, which is a precursor to loyalty (Taufik et al., 2022). This relationship is further supported by , who assert that customer satisfaction mediates the relationship between perceived value and brand loyalty, underscoring the importance of maintaining high product quality to enhance customer satisfaction and, consequently, loyalty (Ikramuddin & Mariyudi, 2021).

Moreover, brand trust plays a pivotal role in nurturing customer loyalty. Trust is built through consistent quality and transparent communication, which are essential for establishing long-term relationships with consumers (Lee, 2019). Research indicates that brands that effectively communicate and engage with their customers can foster a sense of trust, which significantly enhances customer loyalty (Cahyadi & Tanjungsari, 2023; Rebecca & Bilson, 2023). For instance, the study by emphasizes that customer satisfaction is heightened when expectations are met, which is often facilitated by a trustworthy brand. This sentiment is echoed in the work of , who found that brand trust is a critical element in successful customer relationships, further reinforcing the idea that trust is integral to loyalty (Oppong et al., 2021).

The purpose of this study is to describe respondents' impressions of Zetqlo product quality, brand trust, and customer loyalty. It also seeks to examine the impact of these factors on customer loyalty in relation to each other. This study intends to characterise respondents' opinions on Zetqlo's product quality, brand trust, and customer loyalty in addition to examining the impact of these factors on customer loyalty.

## 2. Literature Review

Product quality is a multifaceted concept that has been defined in various ways by different experts. According to Kotler and Armstrong, product quality is defined as "the ability of a product to perform its function," which encompasses various attributes such as durability, reliability, accuracy, ease of operation, and repairability (Irawan & Sitinjak, 2024). This definition emphasizes that product quality is not merely about the physical characteristics of a product but also includes its performance

and the extent to which it meets consumer expectations. Furthermore, the user-based approach to product quality posits that quality is determined by the consumer's perception and satisfaction with the product. This perspective aligns with the definition provided by, who assert that product quality encompasses the overall characteristics of a product that affect its ability to meet stated needs (Akramunnas & Inayah, 2022). This user-centric view underscores the importance of aligning product attributes with consumer expectations to achieve high levels of satisfaction.

According to Garvin in (Irawan & Sitinjak, 2024), product quality has 8 dimensions, including performance, durability, conformance, features, reliability, aesthetics, perceived quality, service ability.

Brand trust serves as a mechanism for consumers to mitigate perceived risks associated with purchasing decisions. It allows customers to bypass complex decision-making processes by relying on the brand's reputation for safety and reliability (Laequddin et al., 2019). Trust is built through positive emotional relationships between consumers and brands. This emotional bond enhances consumer satisfaction and loyalty, as consumers are more likely to repurchase from brands they trust (Hidayanti et al., 2018). Brand trust significantly influences consumer satisfaction, which in turn affects loyalty. A strong correlation exists between brand trust and consumer satisfaction, indicating that trust is essential for maintaining a loyal customer base (Hanila & Wulandari, 2019). While these definitions highlight the positive aspects of brand trust, it is important to consider that trust can also be fragile. Negative experiences or perceptions can quickly erode trust, leading to diminished loyalty and satisfaction. Thus, brands must consistently manage and nurture trust to sustain consumer relationships.

Arief et al. (2017) state that brand trust is a consumer belief that there are certain attributes in a product, beliefs that arise from repeated views and with learning and experience gained. According (Octaviany et al., 2019) state that there are two dimensions that affect brand trust as follows:

1) Brand Reliability

Brand Reliability namely consumer confidence that the product can fulfill the value or things promised with the perception that the brand can meet needs and can also provide satisfaction.

2) Brand Intentions

Brand intentions or interest in the brand reflects the consumer's belief that the brand is capable of putting the consumer's interests first when problems in product consumption arise unexpectedly.

Meanwhile, according to Griffin in Yulinda et al. (2020), customer loyalty is a consumer condition that is said to be loyal if the consumer shows repeated purchases or buys at least twice within a certain time interval. According to Griffin in Yulinda et al. (2020), customer loyalty can be measured through three dimensions:

1. Repeat purchase customers who are loyal to the goods or services they buy, will repeat the purchase with the same company on a regular basis.
2. Retention, namely rejecting other products and being immune to the attractiveness of competitors. Loyal customers will show a rejection attitude towards goods or services offered by other parties.
3. Referral, namely recommending goods or services to others to buy the company's goods or services if the product is good and informing the company if the product is bad.

### 3. Method, Data, and Analysis

Descriptive and quantitatively-based verification research approaches were employed in this study. The study's primary data were obtained by means of media distribution of questionnaires with an interval scale, or Likert scale, that yields responses ranging from strongly disagree to strongly agree, with a value range of 1 to 5. The analytical tool used in this research is quantitative data analysis, to quantitatively estimate the direct and indirect effects of several independent variables on the

dependent variable. Multiple linear regression analysis can be used to determine the direct relationship between the independent variable and the independent variable.

The sampling technique that will be used in this study is nonprobability sampling with purposive sampling method. Nonprobability sampling is a sampling technique that does not provide equal opportunities or opportunities for each element of the population to be selected as a sample.

In this researcher, the population is users who have bought and used the Zetqlo brand in Bandung City. In determining the sample in this study using the Cochran formula:

$$n = \frac{Z^2pq}{e^2} \tag{1}$$

Description:

- n* = Number of samples required
- z* = 5% deviation in the normal curve 1.96
- p* = 50% chance of correct = 0.5
- q* = 50% chance of being wrong = 0.5
- e* = Sampling error 10%

$$n = \frac{Z^2pq}{e^2}$$

$$n = \frac{(1,96)^2(0,5)(0,5)}{(0,1)^2}$$

$$n = \frac{3,84(0,5)(0,5)}{0,01}$$

$$n = \frac{0,96}{0,01}$$

*n* = 96 which is rounded up to (100)

Hence, from the results of the calculations on the previous page, it is determined that the sample to be carried out in this study amounted to 96 respondents who were rounded up to 100 respondents. Meanwhile, measurements are carried out on product quality variables with dimensions Performance Quality, Durability, Features, Reliability, Style. The Brand Trust variable is measured using two key dimensions—brand reliability and brand intention. Loyalty, on the other hand, is assessed through the dimensions of repeat purchases, customer retention, and referrals

#### 4. Result and Discussion

##### 4.1 Validity Test

**Table 1.** Validity Test Result of Product Quality

Variable	Item	r-count	Sig	r-table	Descripton
Quality Product (X1)	X1.1	0,781	0,000	0,195	Valid
	X1.2	0,814	0,000	0,195	Valid
	X1.3	0,771	0,000	0,195	Valid
	X1.4	0,703	0,000	0,195	Valid
	X1.5	0,807	0,000	0,195	Valid

	X1.6	0,743	0,000	0,195	Valid
	X1.7	0,779	0,000	0,195	Valid
	X1.8	0,771	0,000	0,195	Valid
	X1.9	0,790	0,000	0,195	Valid
	X1.10	0,781	0,000	0,195	Valid

Source: Data Processed by the Author, 2024

Based on Table 1 above, it can be seen the results of the product quality validity test (X1) which was measured using the help of SPSS software version 29. These results show that the value of  $r_{count} > r_{table}$  which can be said that each statement item on the product quality variable (X1) has met the validity criteria, which means that it can be used for further analysis.

**Table 2.** Validity Test Result of Brand Trust

Variable	Item	r-count	Sig	r-table	Descripton
Brand Trust (X2)	X2.1	0,866	0,000	0,195	Valid
	X2.2	0,807	0,000	0,195	Valid
	X2.3	0,758	0,000	0,195	Valid
	X2.4	0,810	0,000	0,195	Valid

Source: Data Processed by the Author, 2024

Based on Table 2 above, it can be seen the results of the brand trust validity test (X2) which was measured using the help of SPSS software version 29. These results show that the value of  $r_{count} > r_{table}$  which can be said that each statement item on the brand trust variable (X2) has met the validity criteria, which means that it can be used for further analysis.

**Table 3.** Validity Test Result of Customer Loyalty (Y)

Variable	Item	r-count	Sig	r-table	Descripton
Customer Loyalty (Y)	Y.1	0,736	0,000	0,195	Valid
	Y.2	0,741	0,000	0,195	Valid
	Y.3	0,721	0,000	0,195	Valid
	Y.4	0,777	0,000	0,195	Valid
	Y.5	0,773	0,000	0,195	Valid
	Y.6	0,732	0,000	0,195	Valid

Source: Data Processed by the Author, 2024

Based on Table 3 above, it can be seen the results of the customer loyalty (Y) validity test which was measured using the help of SPSS software version 29. These results show that the value of  $r_{count} > r_{table}$  which can be said that each statement item on the customer loyalty variable (Y) has met the validity criteria, which means that it can be used for further analysis.

4.2 Reliability Test

Table 4. Reliability Test Results

Variable	N of Item	Cronbach's Alpha	R Value	Description
Quality Product (X1)	10	0,926	0,60	Reliable
Brand Trust (X2)	4	0,826	0,60	Reliable
Customer Loyalty (Y)	6	0,840	0,60	Reliable

Source: Data Processed by the Author, 2024

Based on Table 4 above, it can be seen that the reliability coefficient on all variables is greater than 0.6, so it can be concluded that the Cronbach's Alpha value is greater than 0.6 for all variables so that this research is declared reliable.

4.3 Classical Assumption Test

Table 5. Data Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		103
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	1,73094024
Most Extreme Differences	Absolute	,135
	Positive	,105
	Negative	-,135
Test Statistic		,135
Asymp. Sig. (2-tailed) <sup>c</sup>		,200

Source: Data Processed by the Author, 2024

Based on Table 5 of the normality test above, it is found that the results of the data normality test show a significant value of 0.200 > 0.05. So, it can be said that the residual test is normally distributed.

4.4 Multiple Linear Regression

Table 6. Multiple Linear Regression Analysis Results

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,179	1,178		4,396	<,001

Quality Product	,439	,074	,810	5,902	<,001
Brand Trust	,071	,187	,053	,382	,703

Source: Data Processed by the Author, 2024

The results of multiple linear regression analysis formed a multiple linear regression equation as follows:

$$Y = 5.179 + 0,439x_1 + 0,071x_2 \tag{2}$$

From the results of the regression equation, each variable can be interpreted as follows:

1. The constant value of 5.179 means that if all variables of Product Quality (X1) and Brand Trust (X2) are 0 (zero) and there is no change, Customer Loyalty (Y) will be 5.179.
2. Product Quality (X1) variable value of 0.439 means that assuming Brand Trust is fixed (unchanged), then for each increase in Product Quality (X1), Customer Loyalty (Y) will be 5.179. Product Quality (X1) by 1 unit will increase Customer Loyalty (Y) by 0.439.
3. The value of Brand Trust (X2) of 0.071 means that assuming Product Quality (X1) is fixed (unchanged), then for each increase in Brand Trust (X2) by 1 unit will increase Customer Loyalty (Y) by 0.071.

**Partial Test (t Test)**

**Table 7.** Product Quality t Test Results on Customer Loyalty

		<b>Coefficients</b>				
		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>		
<i>Model</i>		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>	<i>t</i>	<i>Sig.</i>
1	(Constant)	8,863	1,504		5,891	,000
	Quality Product	,483	,083	,505	5,857	,000

Source: Data Processed by the Author, 2024

Based on the t test results in Table 7, it shows that the significance value of the impact of product quality on customer loyalty is 0.000 < 0.05 and the calculated T value of 5.857 is greater than the T table of 1.660. So, it can be concluded that H0 is rejected (effect) and H1 is accepted or there is a significant effect of product quality on customer loyalty.

The following are the results of the t test on the product quality variable using the SPSS version 29 application:

**Table 8.** The Results of the Brand Trust t test on Customer Loyalty

		<b>Coefficients</b>				
		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>		
<i>Model</i>		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>	<i>t</i>	<i>Sig.</i>



1	(Constant)	5,179	1,178		4,396	<,001
	Quality Product	,439	,074	,810	5,902	<,001
	Brand Trust	,071	,187	,053	,382	,703

a. *Dependent Variable:* TOTALY

Source: Data Processed by the Author, 2024

Based on the t test results in Table 8, it shows that the significance value of the impact of brand trust on customer loyalty is 0.001 < 0.05 and the calculated T value of 0.382 is greater than T table 1.660. So, it can be concluded that H<sub>0</sub> is accepted (no effect) and H<sub>1</sub> is rejected or there is no significant effect of brand trust on customer loyalty.

#### 4.5 Simultaneous Test (Test f)

**Table 9.** Simultaneous Hypothesis Test Results

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	863,072	2	431,536	141,206	<,001 <sup>b</sup>
	Residual	305,608	100	3,056		
	Total	1168,680	102			

a. *Dependent Variable:* TOTALY

b. *Predictors:* (Constant), TOTALX2, TOTALX1

Source: Data Processed by the Author, 2024

Based on Table 9, it can be obtained that the db value with db<sub>1</sub> = 2 and db<sub>2</sub> = 100 - 2 - 1 = 97 is 3.090. The result of f count of 112.114 is greater than f table of 3.090 and when viewed from a significant value of 0.001 smaller than 0.05. So, it can be said together that product quality and brand trust affect customer loyalty to the Zetqlo brand.

#### 4.6 The Impact of Product Quality on Customer Loyalty

Product quality plays a significant positive role in customer loyalty, which means that existing customer loyalty to the Zetqlo brand in Bandung is influenced by the customer experience provided by Zetqlo. Because with good product quality, consumers / customers will be interested in buying these products. The results of this study are in accordance with previous research conducted by (Aida & Iriani, 2019) state that the better the quality of the product produced, it will provide an opportunity for consumers to make purchasing decisions. Because if the experiences felt by customers are good, the loyalty given by customers will also increase and get better.

#### 4.7 The Impact of Brand Trust on Customer Loyalty

The concept of brand trust plays a significant role in consumer loyalty. Delgado-Ballester and Munuera-Alemán argue that brand trust is integral to developing consumer loyalty, especially in competitive markets where product differentiation (Ballester & Aleman, 2000). This is complemented by the findings of Astriani, who noted that customer satisfaction, trust, and risk perception are antecedents of customer loyalty, reinforcing the idea that a holistic approach to quality and consumer experience is necessary for fostering loyalty (Astriani, 2024).

#### 4.8 The Impact of Product Quality and Brand Trust on Customer Loyalty

Product quality and brand trust variables have a positive and significant effect together on customer loyalty in Zetqlo products. The results of this study are in accordance with previous research conducted by (Rahmawati & Hasan, 2023) that product quality and brand trust simultaneously have a significant effect on customer loyalty, which means that product quality and brand trust are factors that can create customer loyalty.

### 5. Conclusion and Suggestion

#### 5.1 Conclusion

According to this survey, there is a high level of consumer loyalty to Zetqlo products due to product quality and brand trust. But there is certainly room for improvement in Zetqlo's statement about product ingredients and services. Customer loyalty is largely influenced by product quality, but it is largely influenced by brand trust. This is because Zetqlo's services continue to fall short of expectations, which in turn causes a lack of trust from customers. Customer loyalty is strongly influenced by both product quality and brand trust at the same time. There are other elements influencing the remaining 26.1% of the total influence, or 73.9%.

#### 5.2 Suggestion

It is recommended that the Zetqlo brand enhance the quality of its product materials to outperform those of its competitors and provide better services, like prompt chat response times. It is intended that future academics would carry out further research on factors including customer happiness, customer experience, and brand image that can affect consumer loyalty. And if the research is expanded, it is envisaged that it would be able to carry out more extensive research than this one to ascertain whether product quality and brand trust have a significant impact.

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