## **ABSTRACT**

The Effect Of Brand Personality On Brand Loyalty Throught Perceived Quality And Customer Satisfaction And Brand Trust of Simpeda Saving Account Customers Of East Kalimantan Regional Development Bank (BPD)

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The purpouse of the study is to examine the effect of brand personality on brand loyalty through perceived quality, customer satisfaction, and brand trust of Simpeda Saving Account Customers of East Kalimantan Regional Development Bank (BPD).

180 saving account customers of Simpeda were taken as sample in this study. With the samples composition as follow: 57 respondents taken from main branch of Samarinda, 28 respondents were taken from first class branches (Balikpapan and Jakarta branches), 74 respondents were taken from second class branches (Tenggarong, Bontang, Tarakan, Tanjung Redeb, Paser, and Tanjung Selor branches), and the rest of 30 respondents were taken from third class branches (Sangatta, Malinau, Tanah Tidung, Penajam Pasir Utara, Melak, and Nunukan branches).

The results of hypothesis testing using AMOS found that: 1. Brand Personality has significant effect on Perceived Quality. 2. Brand Personality has no significant effect on Brand Loyalty. 3. Brand Personality has no significant effect on Customer Satisfaction. 4. Brand Personality has significant effect on Brand Trust. 5. Perceived Quality has significant effect on Customer Satisfaction. 6. Perceived Quality has no significant effect on Brand Loyalty. 7. Brand Trust has no significant effect on Customer Satisfaction. 8. Brand Trust has significant effect on Brand Loyalty. 9. Customer Satisfaction has significant effect on Brand Loyalty.

The limitation of this study consist of 1. Data collection method used in this study is cross section which is considered to be less accurate in obtaining data than longitudinal method. 2. The variabels used as antecedents of brand loyalty in this study is limited on brand trust, perceived quality, and satisfaction, mean while there are more other important variabels that could be used to determine brand loyalty such as brand commitment, brand awarness, and brand image.

Keywords: Brand Personality, Perceived Quality, Customer Satisfaction, Brand Trust, Brand Loyalty.