CONSUMER INERTIA IN TOILETRIES PRODUCTS: MEDIATION EFFECTS OF QUALITY PERCEPTION ON BRAND CREDIBILITY, BRAND SATISFACTION, AND BRAND COMMITMENT

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ABSTRACT

Inertia is a phenomenon of repeat purchase patterns that consumers unconsciously follow because they are based only on habits. This study explores the phenomenon of inertia by focusing on the stimulants of brand credibility, perceived risk, and brand satisfaction. SmartPLS was used to test the relationship between constructs. A total of 180 respondents were selected using a purposive sampling technique. The results show that brand credibility is an antecedent of perceived quality, brand satisfaction, consumer inertia, and brand commitment. Perceived quality is the beginning of brand satisfaction and commitment. Moreover, brand satisfaction affects consumer inertia. Mediation tests involving perceived quality demonstrate its role as a mediator in the relationship between brand credibility, brand satisfaction, and brand commitment. This study estimates constructs containing consumer inertia by emphasizing the individual cognitive, affective, and conative aspects. The contributions of this study will be helpful for practitioners and academics to explore the determinants of inertia and commitment.

JEL: M30, M31.

Keywords: brand credibility, perceived quality, brand satisfaction, inertia, brand commitment.

1. INTRODUCTION

The biggest challenge for marketers today is creating loyal customers who are an asset to the company and can spearhead providing referrals for third parties. Loyalty provides benefits in the form of profitability and the survival of the product and the company. Loyalty can take the form of thoughts and actions. Action loyalty indicates that consumers are loyal to the brand and not interested in switching even though other brands offer attractive offers. Meanwhile, the loyalty of mind, or what is known as spurious, is more due to actions taken out of habit and avoiding costs and time to search for alternative information. This loyalty is furthermore known as inertia.

The phenomenon of inertia is a challenge for marketers in realizing perfect loyalty. This is because inertia is considered spurious loyalty, which is still half-hearted owing to consumption habits and reluctance to change buying patterns. Although the possibility of switching to another brand is low due to cost and time, offering alternative brands that are more attractive and price sensitive can change the mindset, especially for rational buyers. Various researchers across different sectors have conducted studies on inertia. In general, it focuses on online shopping products and services (Kuo, Hu, & Yang, 2013), health services (Handel, 2013), and cellular services (Gray, D’Alessandro, Johnson, & Carter, 2017). Nevertheless, to date, there has been no research on consumer inertia in the retail sector, especially if the core of the research is on products with low involvement, such as toiletries, which are currently being researched.

Toiletry products are a category of various product lines and brands with significant market potential. All individuals consume these products under high competition. Therefore, this

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product category belongs to the low-involvement group in decision-making. It is a typical retail product in Indonesia's stalls, minimarkets, supermarkets, hypermarkets, and wholesale centers. Given the focus of this study on consumer inertia in the retail sector, which has never been touched upon before, we examine several antecedents that are considered necessary when exploring the phenomenon of inertia. Therefore, this study presents three aspects of individual attitudes: cognitive, affective, and conative.

The cognitive aspect is the information about an object represented by brand credibility. Brand credibility is the starting point for individual considerations in deciding to survive or switch to another brand or product and refers to the level of consumer confidence and the ability of a chosen brand. The more credible a brand, the less likely individuals are to switch. The affective aspect is the feeling of the object, represented by satisfaction and perceived quality. Brand satisfaction describes customer evaluations of whether the product or service meets customer needs and expectations (Zeithaml, Bittner, & Gremler, 2017). Meanwhile, perceived quality reflects customer judgments that compare expected and perceived quality. The conative aspect is the action towards the object represented by the brand’s commitment. Brand commitment is critical in building a relationship between brands and consumers. Brand commitment is evidence of individual decisions after evaluating a brand. Combining these three aspects complements the current study compared with previous studies.

This study contributes to the understanding of academics and marketing practitioners about consumer inertia to see what extent the forming factors, such as brand credibility, perceived quality, brand satisfaction, and brand commitment strengthen the emergence of inertia behavior. The purpose of this study is to explore the phenomenon of consumer inertia, especially in toiletry products. Selection of toiletry products according to inertial characteristics does not require high consumer involvement in evaluation before making a purchase decision. In the context of this study, low engagement applies not only to products but also to purchase locations. This is because the evaluation of product purchases and purchase locations does not allow older consumers to make decisions.

2. THEORETICAL FRAMEWORK AND EMPIRICAL STUDIES

2.1. Brand Credibility

Brand credibility is defined as the level of trust in product information attached to a brand according to consumer perceptions of the extent to which the brand can and is willing to deliver what is promised (Ngo, Liu, Moritaka, & Fukuda, 2020). Brand credibility is built on two dimensions, trust and expertise. Trust reflects the brand’s ability to provide services as promised, whereas expertise refers to the brand’s potential to provide services as promised.

Several studies have identified the constructs that influence it to obtain high credibility. Bloor, Sampson, Baker, Walters, Dahlgren, Wadsworth, & James (2013) found that the function of a celebrity as a strong endorser will increase the credibility of the brand that is represented. Mandler, Bartsch, & Han (2020) argued that consumers’ perceptions of local and global brands determine their perceptions of brand credibility, especially because of the element of brand origin. Molinillo, Japutra, & Ekinci (2022) identified destinations, cultural engagement, and brand engagement as antecedents of the brand credibility of a tourist destination.
Additionally, high credibility predicts emotions and behavior that can change consumer behavior by increasing brand loyalty, purchase intensity, commitment to the brand, or even providing references to others (Jeng, 2016). Brand credibility increases consumer confidence in brand performance resulting in purchase intensity (Kia, 2016). Prior studies have shown a positive relationship between brand credibility, perceived value, purchase intensity (Cuong, 2020), brand trust (Ngo et al., 2020), and brand equity (Nasir & Guvendik, 2021). In addition, brand credibility has also been proven to mediate the relationship between celebrity endorsers and brand equity (Singh & Banerjee, 2021).

2.2. Perceived Quality

Product quality differs both perceptually and actually. Perceived quality is defined as a consumer's assessment of a product's overall perfection, including perceptual, tangible, and intangible values, both psychologically, subjectively, and objectively. Perceived quality can be distinguished regarding technical and value dimensions (Stylidis, Wickman, & Söderberg, 2015). Technical dimensions include every part of a product (or service) and can be controlled by technical specifications and the required functional product (intrinsic attributes). The value dimension is more related to brand image, heritage, affective customer ratings, hedonic or social values, the impact of other global attributes, advertising, and marketing promotion techniques (extrinsic attributes). Perceived quality is carried out because consumers face uncertainty regarding product performance. Another study classifies perceived quality into intrinsic and extrinsic dimensions (Garrido-Morgado, álvaro, González-Benito, óscar, & Martos-Partal, 2016). The intrinsic dimensions relate to product characteristics, whereas the extrinsic dimensions relate to things outside the product, such as brand names. Therefore, if explored more deeply, the dimensions raised in the two studies have similarities, albeit in different terms.

Previous studies have shown that several independent constructs influence perceived quality. From an intrinsic perspective, the interaction of several marketing stimuli, such as advertising, guarantees, and prices, also supports the creation of quality perceptions (Akdeniz, Calantone, & Voorhees, 2014), including packaging (Wang, 2013). Perceived quality is the basis for consumers to make purchasing decisions for a brand (Bloor et al., 2013) after considering the perceived value and risk of the product (Beneke, Flynn, Greig, & Mukaiwa, 2013; Wang, 2013). Perceived quality predicts how brand preferences are formed (Wang, 2013) and can foster trust (Marakanon & Panjakajornsak, 2017). Studies on perceived quality even show a mediating role that can be played, especially in the relationship between brand prestige and brand credibility, and purchase intensity (Kia, 2016). Khan & Razzaque (2015) measured the mediating role of perceived prestige quality, credibility, and brand image on purchase intensity.

2.3. Brand Satisfaction

Satisfaction has long been a phenomenon in the marketing world for both academics and practitioners. Brand satisfaction is described as the evaluation of consumers' experience of purchasing a product or service (Chinomona, 2013) by comparing a brand’s expectations and actual performance. Brand satisfaction not only provides energy for consumers but also provides benefits symbolically, functionally, and experientially.

Brand satisfaction is formed because there is evidence that product performance is higher than consumer expectations. Thus, satisfaction is created if consumers enjoy and have positive experiences in consuming a brand (Nysveen, Oklevik, & Pedersen, 2018). According to them, the
consumption experience of a brand, which consists of sensory, affective, behavioral, cognitive, and relational experiences, is a driving factor for brand satisfaction. Brand satisfaction was a significant predictor of several constructs. Several previous findings have indicated that satisfaction affects brand trust, which drives brand preference, repeat purchase behavior (Lee & Lee, 2013), brand love, and brand loyalty (Cuong, 2020; Kim, Park, & Jeon, 2021). Satisfied consumers share information and provide references for other parties through word-of-mouth. Ultimately, brand satisfaction leads consumers to loyalty in attitude and behavior.

2.4. Brand Commitment

Commitment is defined as the force that binds individuals to relevant actions that are affective, normative, and instrumental (Bricci, Fragata, & Antunes, 2016). Affective commitment refers to the desire to increase value. Normative commitment refers to the commitment of obligation, and instrumental commitment is the bond that is imposed. Another opinion regarding the dimension of commitment is classified into three parts, affective commitment, calculative commitment, and normative commitment (Hsiao, Shen, & Chao, 2015). Affective commitment is present when the individual desires to maintain a relationship based on desire or ownership that benefits the consumer.

Meanwhile, calculative commitment occurs when the individual must maintain the relationship to avoid losses due to costs incurred if the relationship is terminated. Normative commitment relates to consumers’ obligation to maintain a good relationship with the brand. Brand commitment is a construct that does not stand alone. Several factors that have previously been studied can predict brand commitment, including customer satisfaction, attributes, quality, and brand value (Sahagun & Vasquez-Parraga, 2014), beliefs and value perceptions (Kemp, Jillapalli, & Becerra, 2014), brand love (Albert & Merunka, 2013), brand familiarity and brand prestige (Pandowo, 2017).

Several studies have shown that brand commitment is a determining factor of other constructs. First, brand commitment leads to the desire to have a valuable bond with the brand (Hsiao et al., 2015). Second, committed customers tend to provide recommendations to third parties (Hsiao et al., 2015), such as friends, family, colleagues, or relatives, through word of mouth (Albert & Merunka, 2013). Third, committed customers are willing to pay more (Albert & Merunka, 2013). Fourth, brand commitment indirectly drives business growth (Kemp et al., 2014). Fifth, brand commitment forms retention toward brand switching (Albert & Merunka, 2013).

2.5. Consumer Inertia

Inertia is a consistent consumer buying pattern of buying the same brand due to past habits and experiences (Kuo et al., 2013). Therefore, it does not require much time and deep thought in decision-making. In contrast to brand loyalty, in which consumers become loyal to one brand, inertia is described as spurious loyalty, in which repeated buying behavior becomes unstable with almost invisible commitment. Inertia is a repeated buying behavior by consumers due to a lack of energy, desire, and ability to change the product or service provided. Inertia reflects individual habits driven by rational factors and convenience. Inertial perpetrators are identified as lazy and passive individuals (Cui, Xin, & Li, 2021).

As a predictor, inertia is believed to affect several constructs’ formation positively. A high level of consumer inertia can encourage consumer retention to voluntarily decide whether to stay
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with the same product or brand (Alós-Ferrer, Hügelschäfer, & Li, 2016). Therefore, repeat purchases occur (Kuo et al., 2013). As a result, the probability of consumers switching brands is decreasing (Gray et al., 2017), and brand loyalty is being built (Yildiz, Deveci, & Ercis, 2018). This is because inertia tends to make consumers passive and adhere to the same pattern. Inertia can mediate consumer attitudes and satisfaction about sustained intensity and loyalty (Amoroso, Accaradejuangsri, & Lim, 2017). This shows that the phenomenon of inertia in consumers is the basis for their tendency to be loyal to a brand.

2.6. Research Hypothesis

Based on the signaling theory, brand credibility can be used as a market signal. A credible brand will also be perceived as high-quality. In the face of new products in the market, it is much easier for consumers to make decisions if the brand is well known. Previous experience plays a role in decision-making because they have used the same brand. This is in line with the findings of previous studies on consumers of cellular operators (Nasir & Guvendik, 2021). In this study, brand credibility was the initial predictor of the research model, considering that toiletry products have many variants and lines. Thus, the proposed hypothesis is as follows:

**H1**: Brand credibility affects perceived quality.

Previous research has extensively elaborated on the relationship between brand credibility and satisfaction. Othman, Kamarohim, Fadilah, & Nizam (2017) found a positive relationship between brand credibility on satisfaction in the footwear industry. Interesting findings were proposed by Bougoure, Russell-Bennett, Fazal-E-Hasan, & Mortimer (2016), who showed satisfaction as a predictor of brand credibility. In the context of their research, brand credibility increases when consumers are satisfied with a brand’s performance in response to product complaints and problems. However, in general, brand credibility is considered a predictor of brand satisfaction (Cuong, 2020), and satisfaction mediates the relationship between brand credibility, loyalty, and word of mouth. In this study, the following hypothesis is proposed:

**H2**: Brand credibility affects brand satisfaction.

Brand credibility is an indicator used to evaluate alternatives before consumers make a purchase decision. For consumers, credibility shows the ability of a product or brand to fulfill its promises. The higher a brand’s credibility, the more likely consumers are to repurchase it (Jeng, 2016; Kia, 2016). The habit of consumers buying the same brand repeatedly results in the emergence of inertia in consumers; therefore, they choose to avoid other brands with similar products, mainly because it takes time and costs. Therefore, the following hypothesis is proposed:

**H3**: Brand credibility affects consumer inertia.

Brand credibility is a company asset and an essential aspect of market competition. Credible brands make it easier to retain and obtain new potential customers. A credible brand can encourage customers to buy the same brand (Jin, Lee, & Jun, 2015). This means a credible brand will directly influence consumer attitudes in deciding whether to stay or switch brands.

The tendency for commitment to occur is obtained if (a) the brand provides services according to its promise and (b) the brand is believed to be able to act according to its promise. Customers who have experienced the benefits of a credible brand will maintain better interactions and lead to a bond of commitment with the brand. This opinion is also supported by Jeng (2016),
who found an effect of brand credibility on affective commitment in the aircraft service industry sector. Therefore:

**H4:** Brand credibility affects brand commitment.

Perceived quality and brand satisfaction are crucial in maintaining relationships between consumers and the brand (consumer-brand relationship), so they will last as long as possible (Tsai, 2021). Consumer satisfaction will arise if the product is considered capable of meeting consumers’ needs. The higher the quality of a product in the eyes of consumers, the higher the potential of the product to satisfy consumers. Othman et al. (2017) found perceived quality as an antecedent to satisfaction in their study of the footwear industry sector. This shows that a product or brand’s features and characteristics are considered to meet its users’ expectations. Thus, the proposed hypothesis is as follows:

**H5:** Perceived quality affects brand satisfaction.

Perceived quality is a customer’s assessment of the superiority of a brand’s product by comparing their expectations with reality. A quality gap arises when performance does not meet expectations. If a product or brand performs according to consumer expectations (inflection point), or even more, consumers tend to avoid switching behavior. This is a natural and rational behavior. Mesquita & Urdan (2019) tested the cellular telephone sector and found a positive relationship between perceived quality and consumer inertia. Based on this, we propose the following hypotheses:

**H6:** Perceived quality affects consumer inertia.

Commitment is predicted to arise if consumers’ perceptions of quality are strong. By relying on brand knowledge, someone judges a brand differently than an alternative brand. Indirectly, individuals will be emotionally connected to the brand, thus increasing their commitment. A previous study found that a positive perception of quality forms an inertia pattern in interaction and performance (Wang, Ou, & Chen, 2019). Therefore:

**H7:** Perceived quality affects brand commitment.

Consumer behavior, as an effect of satisfaction, has been discussed in several previous studies. If consumers are satisfied with a brand’s product, their repurchasing behavior tends to increase (Wang et al., 2019). Mesquita & Urdan (2019) also confirmed this statement in the cellular service sector, which shows that satisfied individual behavior tends to avoid the risk of unwanted consequences by adhering to the same purchase pattern. Those not loyal to a brand but intend to stick with it are classified as inertial consumers. Thus, we propose the following hypotheses:

**H8:** Brand satisfaction affects consumer inertia.

Satisfaction is the result of consumers’ evaluations of product performance. Satisfaction arises when a product provides positive performance and exceeds consumer expectations. Consequently, consumers will be committed to continuing to consume the same product (Ziaullah, Feng, Akhter, & Khan, 2014). However, the debate arises because commitment is found to be a driving force for creating satisfaction with brand consumption (Negi & Ketema, 2013). According to them, satisfaction arises because individuals commit to using the same brand. However, the current study believes that individuals who are satisfied with their experiences and expectations
are less likely to move on than those who have not met their expectations. Therefore, this study proposed the following:

**H9**: Brand satisfaction affects brand commitment.

### 2.7. Conceptual Framework

In this study, brand credibility was an antecedent variable for all the other variables. Brand credibility is hypothesized to influence perceived quality (Nasir & Guvendik, 2021), brand satisfaction (Cuong, 2020), brand commitment (Jeng, 2016), and consumer inertia (Kia, 2016). Every relationship that is arranged is positive. Furthermore, consumers who perceive high-quality toiletry products will provide brand satisfaction (Tsai, 2021). In addition, high perceived quality encourages consumers to have a brand commitment (Wang et al., 2019) and forms consumer inertia (Mesquita & Urdan, 2019). Meanwhile, high brand satisfaction encourages consumers to have a brand commitment (Ziaullah et al., 2014) and forms inertia in consumers (Mesquita & Urdan, 2019). Further details are presented in Figure 1.

![Figure 1. Research model](image)

### 3. RESEARCH METHODS

The research method was quantitative. The population in this study comprises consumers who buy toiletries at various shopping centers in Manado. Sampling was performed using a non-probability sampling approach with purposive sampling. The criteria used in this study for using the purposive sampling method were consumers who bought toiletry products more than once and never switched brands without limiting specific product categories and brands. Following the recommended minimum sample adequacy of five times the number of parameters, a minimum of 105 samples were required.

A closed questionnaire was used, prospective respondents only had to choose the available answers, and the questionnaire preparation was divided into two parts. The first part contained the respondent's data as a demographic description. This section also discussed the characteristics of respondents related to their behavior in buying toiletry products. The second part contained several statements or parameters used as construct representations. All parameters were measured using a 7-point Likert scale.
Data were analyzed using SEM-PLS, with terms in the inner and outer models. The inner model is a model of the structural relationship between latent variables, whereas the outer model is a measurement model (reflexive or formative). Hypothesis testing in SEM-PLS uses the calculated t-value compared to the t-table value. The variable has a significant relationship if the t statistic value is $> 1.96$ (t table value). Validity and reliability tests were conducted before testing the hypothesis to test the extent to which parameters can be used to explain constructs and are used consistently in subsequent studies. A parameter is said to be valid if the loading factor value is greater than 0.4, whereas Cronbach's alpha value for estimating reliability must be greater than 0.6. Thus, hypothesis testing and other important findings can be used as new things or to answer the research gaps in this study.

4. DATA ANALYSIS AND DISCUSSIONS

Before respondents were interviewed to fill out the questionnaire, they were first screened for eligibility in the product category, purchase frequency, and brand-switching behavior. A total of 180 respondents completed a questionnaire that was feasible to use. Furthermore, respondents were classified into various demographic backgrounds based on age, gender, shopping location, and occupation. The age range was divided into 5 (five) groups, with the most common age group being 21-30 years old (25.55%), followed by < 20 years (23.89%), and 31-40 years old (22.22%). The smallest age group was > 50 years (11.67%). Based on gender, female respondents (54.45%) were the largest group of respondents, while men (45.55%) were in the second position. The most prominent shopping location option was Hypermart (15.55%), followed by Alfamidi or Alfamart and Indomaret (13.88%). Indogrosir and Transmart were minor common shopping locations (10.00%), followed by Lotte Grosir (11.11%). This is understandable because the two retail outlets are located on the city's outskirts. From the occupation side, students were the dominant respondents in this study (28.89%), followed by civil servants (21.11%) and the private sector (17.78%). Entrepreneurs (6.11%) and IRT or ART (8.33%) were the least common.

Product categories were classified into clothes cleaning and care, pastes and dental care, air fresheners and cleaners, soaps and body care, and shampoo and hair care. Each toiletry product classification consisted of several brands, according to the respondent’s choice. Purchase purposes were dominated by shampoo and hair care products (25%), followed by pasta and dental care products (20%). This was followed by soap and body care products (19.44%), detergents and clothing care (19.4%), and air fresheners and room cleaners (16.11%).

A validity test measures the extent to which instruments or parameters can measure variables. A reliability test measures the extent to which the parameters are consistent in measuring variables, even though they are used repeatedly. In this study, using Smart PLS refers to several measurement criteria. Validity measurements were based on composite validity and discriminant validity testing. In addition, the test criteria also use the Cronbach Alpha as the basis for testing reliability (Hair, Hult, Ringle, & Sarstedt, 2013).

From Table 1, it can be seen that the loading factor of all parameters meets the validity rules. The model is better if the Average Variance Extracted (AVE) is greater than 0.50. The AVE value and cross-loading output are shown in the table below.
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Table 1. Validity Testing

<table>
<thead>
<tr>
<th>Construct</th>
<th>Discriminant Validity</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Brand Credibility</td>
<td></td>
</tr>
<tr>
<td>X1.1</td>
<td>0.676</td>
</tr>
<tr>
<td>X1.2</td>
<td>0.778</td>
</tr>
<tr>
<td>X1.3</td>
<td>0.614</td>
</tr>
<tr>
<td>X1.4</td>
<td>0.685</td>
</tr>
<tr>
<td>X1.5</td>
<td>0.717</td>
</tr>
<tr>
<td>X1.6</td>
<td>0.770</td>
</tr>
<tr>
<td>Perceived Quality</td>
<td></td>
</tr>
<tr>
<td>X2.1</td>
<td></td>
</tr>
<tr>
<td>X2.2</td>
<td></td>
</tr>
<tr>
<td>X2.3</td>
<td></td>
</tr>
<tr>
<td>Brand Satisfaction</td>
<td></td>
</tr>
<tr>
<td>X3.1</td>
<td>0.857</td>
</tr>
<tr>
<td>X3.2</td>
<td>0.659</td>
</tr>
<tr>
<td>X3.3</td>
<td>0.544</td>
</tr>
<tr>
<td>X3.4</td>
<td>0.601</td>
</tr>
<tr>
<td>X3.5</td>
<td>0.693</td>
</tr>
<tr>
<td>X3.6</td>
<td>0.940</td>
</tr>
<tr>
<td>Consumer Inertia</td>
<td></td>
</tr>
<tr>
<td>X4.1</td>
<td>0.728</td>
</tr>
<tr>
<td>X4.2</td>
<td>0.754</td>
</tr>
<tr>
<td>X4.3</td>
<td>0.874</td>
</tr>
<tr>
<td>Brand Commitment</td>
<td></td>
</tr>
<tr>
<td>X5.1</td>
<td></td>
</tr>
<tr>
<td>X5.2</td>
<td></td>
</tr>
<tr>
<td>X5.3</td>
<td></td>
</tr>
</tbody>
</table>

Source: Processed data (2022)

Table 2. Output Cross Loading

<table>
<thead>
<tr>
<th>Construct</th>
<th>Composite Validity</th>
<th>Cronbach Alpha</th>
<th>AVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand Credibility</td>
<td>0.858</td>
<td>0.810</td>
<td>0.503</td>
</tr>
<tr>
<td>Perceived Quality</td>
<td>0.952</td>
<td>0.927</td>
<td>0.870</td>
</tr>
<tr>
<td>Brand Satisfaction</td>
<td>0.857</td>
<td>0.799</td>
<td>0.510</td>
</tr>
<tr>
<td>Consumer Inertia</td>
<td>0.829</td>
<td>0.709</td>
<td>0.620</td>
</tr>
<tr>
<td>Brand Commitment</td>
<td>0.848</td>
<td>0.789</td>
<td>0.653</td>
</tr>
</tbody>
</table>

X2= 1074.432; NFI = 0.542

Source: Processed data (2022)

The composite validity value of all constructs was above 0.8, with perceived quality obtaining the highest score of 0.952 (See Table 2). The Cronbach's alpha was above the threshold of 0.6, with perceived quality having the highest score of 0.927. The AVE as a basis for discriminant validity was above 0.5, with perceived quality having the highest score of 0.870. The results of the fit model test showed a chi-square value of 1074,432 and an NFI of 0.542. Thus, pre-analysis testing meets the requirements to continue.

Based on the results of hypothesis testing and mediation on perceived quality and brand satisfaction constructs, the research model compiled in this study is described below.
Hypothesis testing was performed to test the relationship between the constructs. The test results are presented in Table 3.

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Original Sample Means</th>
<th>Sample Standard Deviation</th>
<th>t-Statistics</th>
<th>P Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand credibility -&gt; Perceived Quality (H1)</td>
<td>0.276</td>
<td>0.271</td>
<td>0.093</td>
<td>2.973</td>
</tr>
<tr>
<td>Brand credibility -&gt; consumer satisfaction (H2)</td>
<td>-0.239</td>
<td>-0.243</td>
<td>0.112</td>
<td>2.146</td>
</tr>
<tr>
<td>Brand credibility -&gt; consumer inertia (H3)</td>
<td>0.234</td>
<td>0.246</td>
<td>0.098</td>
<td>2.392</td>
</tr>
<tr>
<td>Brand credibility -&gt; brand commitment (H4)</td>
<td>-0.185</td>
<td>-0.198</td>
<td>0.080</td>
<td>2.303</td>
</tr>
<tr>
<td>Perceived Quality -&gt; Brand Satisfaction (H5)</td>
<td>-0.185</td>
<td>-0.187</td>
<td>0.066</td>
<td>2.808</td>
</tr>
<tr>
<td>Perceived Quality -&gt; consumer inertia (H6)</td>
<td>-0.004</td>
<td>-0.005</td>
<td>0.077</td>
<td>0.051</td>
</tr>
<tr>
<td>Perceived Quality -&gt; brand commitment (H7)</td>
<td>-0.197</td>
<td>-0.198</td>
<td>0.061</td>
<td>3.254</td>
</tr>
<tr>
<td>Brand satisfaction -&gt; consumer inertia (H8)</td>
<td>0.265</td>
<td>0.273</td>
<td>0.111</td>
<td>2.384</td>
</tr>
<tr>
<td>Brand satisfaction -&gt; brand commitment (H9)</td>
<td>0.079</td>
<td>0.080</td>
<td>0.110</td>
<td>0.076</td>
</tr>
</tbody>
</table>

Source: Processed data (2022)

Based on Table 3, the equation for the model was obtained as follows:

\[ \text{Commitment} = -0.185 Kred. M - 0.197 PK + 0.079 Kep. M + e \] \hspace{1cm} (1)

\[ \text{Inertia} = 0.234 Kred. M - 0.04 PK + 0.265 Kep. M + e \] \hspace{1cm} (2)

In this study, brand credibility predicted the perceived quality \((t-value = 2.973)\). Thus, brand credibility affects perceived quality. This finding aligns with previous studies (Eberle, Hoffman Da Cruz, & Milan, 2020; Nasir & Guvendik, 2021). A credible brand is known to have elements of trust and expertise; therefore, the higher the level of trust and brand-ability in consumer analysis, the higher the consumer will perceive the quality inherent in the brand. A consumer’s perceived quality of a credible brand is a response to a psychophysical process in which an object’s quality is transferred to a perceptual form. Therefore, two brands with the same level of objective quality can be perceived as having different credibility. A credible brand can increase consumers’ perceived quality because brand signals can influence the psychophysical process by transferring the objective quality level to the perceived level. At the same time, toiletry products with credible...
brand names are considered can translate consumer needs and desires to obtain quality products that meet consumer expectations. In the long term, companies must promote brand credibility by fighting capital in the competition. Brand credibility helps reduce the perception of potential risk, thereby strengthening the confidence of prospective buyers and increasing the probability of purchase even when a premium price policy is implemented (Anees-ur-Rehman Saraniemi, Ulkuniemi, & Hurmelinna-laukkanen, 2017).

For the second hypothesis testing, the results showed that brand credibility positively influenced brand satisfaction (t-value = 2.146). This finding also supports Cuong (2020). Every consumer who buys a product with high credibility believes that the brand guarantees satisfaction because it has been tested in the market in terms of product quality and the services provided. The same applies to the toiletries industry, in which every credible brand choice can provide product performance that meets consumer expectations. A credible brand provides valid evidence that supports the consumer’s decision-making process to become easier. For risk-averse consumers, especially new products lacking information or uncertainty, a well-known brand name is a primary consideration in making decisions because it guarantees their satisfaction. On the other hand, brand credibility also affects the company in terms of cost savings or the rise of repeat purchases.

The results of the third hypothesis testing showed that brand credibility influenced the appearance of the inertia phenomenon in consumers (t-value = 2.392). Consumer attitudes toward inertia follow high brand credibility. Brand credibility can be created by increasing brand consistency, clarity, and investment over time through all practices and aspects of marketing communication, such as image advertising brands, sponsorships, and sales promotions (Jeng, 2016). The brand name will be in the minds of consumers so that at the time of purchase, the brand name will be recalled. This phenomenon of inertia arises because consumers are assured of brand credibility and automatically follow the same buying pattern. In the context of this study, consumers who intend to buy toiletry products will recall the brand name because it confirms the credibility and performance of the brand. The more often the same product is used, the closer the consumer-brand relationship will be. The longer the bond is created, the more inertial phenomena appear in individual behavior.

The fourth hypothesis testing showed that brand credibility significantly affected brand commitment (t-value = 2.303). A credible brand will be followed by consumer commitment to keep using the same brand. As rational consumers, they choose brands recognized for their credibility rather than trying products or brands that are not yet known. Thus, this finding supports Jeng (2016). Products with credible brands are easier to attract potential customers because they already have a strong brand name. In addition, by relying on a consistent marketing strategy to represent the quality owned and communicated to consumers to increase their expected utility, consumers will interact and form bonds that encourage their commitment effectively and sustainably. To meet customer needs successfully, a toiletry manufacturer must be professional in dealing with them and deliver what is promised so that they can be trusted. Consumers who perceive a brand’s credibility consider interacting with other brands, resulting in a commitment to the brand. Commitment to the brand ultimately leads to future loyalty.

In the fifth hypothesis test, perceived quality significantly affected brand satisfaction (t-value = 2.808). This result also confirms the previous finding by Pooya, Khorasani, & Ghouzhdhi (2020). They argued that banks’ perceived quality of self-service increases customer satisfaction. In this study, consumers’ high perceived quality of toiletry products encourages the creation of
satisfaction for specific brands. With very low risks and industrial standardization, it is unlikely that consumers will avoid using the product. On the other hand, for consumers, products with high perceived quality tend to provide satisfaction more easily than products or brands with low perceived quality.

The sixth hypothesis testing showed the insignificance of perceived quality to consumer inertia (t-value = 0.051). This shows that the product’s perceived quality does not cause consumers’ attitude of inertia. Inertia is a passive pattern for consumers to survive (Wisnicki, 2022). Even though the quality of toiletry products is perceived, this does not mean that it directly causes the phenomenon of inertia in consumers. Consumers desire to try other brands considering the low risk, different features, affordable prices, and other toiletry product services (Saqib, Mahmood, Khan, & Hashmi, 2015).

Testing the seventh hypothesis showed the ability to predict the quality perceptions of brand commitment (t-value = 3.254). This finding also confirms previous studies in which the two constructs are part of brand equity (King, Grace, & Funk, 2013) and is still relevant in the literature on customer loyalty (Markovic, Iglesias, Singh, & Sierra, 2018). Moreover, these constructs support each other in mediating ethical perceptions and loyalty. Toiletry products perceived as having high quality will encourage consumers to remain committed to using the same brand. Thus, the desire to change brands decreases while consumer commitment to the brand increases.

In testing the eighth hypothesis, brand satisfaction was found to be an antecedent to the creation of consumer inertia (t-value = 2.384). This finding aligns with previous studies in which satisfaction encouraged the formation of repeat purchase patterns by refraining from moving and adopting an attitude of inertia (Mesquita & Urdan, 2019). This pattern becomes routine and continuous because of an individual's laziness, misinformation, and passivity (Gray et al., 2017). Satisfaction leads to a decrease in customer sensitivity to price, an increase in the tendency to buy additional products from the brand used, and a decrease in competition from direct rivals (Goh, Jiang, Faiz, Hak, & Tee, 2016), all of which are indicators of inertia.

For the ninth hypothesis, the test results showed that the relationship between brand satisfaction and commitment was insignificant (t-value = 0.716). This is surprising because several previous studies have shown a positive relationship between the two (Hsiao et al., 2015; Lariviere, Keiningham, Cool, Aksoy, & Malthouse, 2014). As products with high involvement and risks, toiletries are classified as affordable products, and many alternative variants are available. Consumers' desire to try new products, especially young products, is the cause of brand satisfaction not being a predictor of brand commitment. Those who dare to take risks and easily accept stimulants such as advertisements, recommendations from people closest to them, or testimonials will have a high probability of trying new things.
Although testing mediation was not hypothesized in this study, the possibility of such a role cannot be ruled out. The mediating role can be calculated if the relationship between the three variables is statistically significant. Based on Table 4, the following equation is formulated:

\[ Y = \beta_0 + \beta_1 X \]  
\[ M = \beta_0 + \beta_1 X \] \hspace{1cm} \text{...} \hspace{1cm} \text{(4)}  
\[ Y = \beta_0 + \beta_1 \beta_2 M \] \hspace{1cm} \text{...} \hspace{1cm} \text{(5)}

The results shown in Table 4 prove that the mediating role of quality perception is reflected in the relationship between brand credibility, perceived quality, and brand satisfaction \((p\text{-value} = 0.048)\) and brand credibility, perceived quality, and brand commitment \((p\text{-value} = 0.046)\). These findings indicate that brand credibility influences perceived quality and encourages brand satisfaction and commitment. Thus, perceived quality is a hidden mediator between brand credibility with brand satisfaction and brand commitment.

### 5. CONCLUSION, SUGGESTION, AND LIMITATION

Based on the results, brand credibility can predict perceived quality, brand satisfaction, consumer inertia, and brand commitment. Companies providing toiletry products should strengthen brand credibility as a foundation for building consumer perceptions of product quality. Companies must be able to ensure that products work as promised and communicate with consumers. Thus, credibility will be confirmed, and the perception of quality will be built.

Perceived quality is a predictor of brand satisfaction and brand commitment. However, consumer inertia is not influenced by perceived quality. Combining brand credibility and strong quality perceptions encourages consumer satisfaction with a brand. Then, they consciously build a brand-consumer relationship that forms their commitment to keep using the same brand. The confirmed inertia is not significant because toiletries are products with low involvement.

#### Table 4. Mediation Test Results

<table>
<thead>
<tr>
<th>Variable</th>
<th>Original Sample</th>
<th>Sample Means</th>
<th>Standard Deviation</th>
<th>t-Statistical</th>
<th>P Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand Credibility -&gt; Brand Satisfaction -&gt; Consumer Inertia</td>
<td>-0.063</td>
<td>-0.063</td>
<td>0.040</td>
<td>1.575</td>
<td>0.117</td>
</tr>
<tr>
<td>Perceived Quality -&gt; Brand Satisfaction -&gt; Consumer Inertia</td>
<td>-0.049</td>
<td>-0.052</td>
<td>0.030</td>
<td>1.658</td>
<td>0.099</td>
</tr>
<tr>
<td>Brand Credibility -&gt; Perceived Quality -&gt; Brand Satisfaction -&gt; Consumer Inertia</td>
<td>-0.014</td>
<td>-0.014</td>
<td>0.010</td>
<td>1.420</td>
<td>0.157</td>
</tr>
<tr>
<td>Brand Credibility -&gt; Perceived Quality -&gt; Consumer Inertia</td>
<td>-0.001</td>
<td>-0.002</td>
<td>0.023</td>
<td>0.048</td>
<td>0.962</td>
</tr>
<tr>
<td>Brand Credibility -&gt; Perceived Quality -&gt; Brand Satisfaction</td>
<td>-0.051</td>
<td>-0.051</td>
<td>0.026</td>
<td>1.988</td>
<td>0.048</td>
</tr>
<tr>
<td>Brand Credibility -&gt; Perceived Quality -&gt; Brand Commitment</td>
<td>-0.019</td>
<td>-0.016</td>
<td>0.031</td>
<td>0.614</td>
<td>0.540</td>
</tr>
<tr>
<td>Perceived Quality -&gt; Brand Satisfaction -&gt; Brand Commitment</td>
<td>-0.015</td>
<td>-0.016</td>
<td>0.023</td>
<td>0.640</td>
<td>0.523</td>
</tr>
<tr>
<td>Brand Credibility -&gt; Quality Perception -&gt; Brand Satisfaction -&gt; Brand Commitment</td>
<td>-0.004</td>
<td>-0.004</td>
<td>0.006</td>
<td>0.624</td>
<td>0.533</td>
</tr>
<tr>
<td>Brand Credibility -&gt; Quality Perception -&gt; Brand Commitment</td>
<td>-0.054</td>
<td>-0.054</td>
<td>0.027</td>
<td>2.008</td>
<td>0.046</td>
</tr>
</tbody>
</table>

Source: Processed data (2022)
Brand satisfaction is proven to be an antecedent of consumer inertia but does not significantly affect brand commitment. Consumers who are satisfied with the quality and credibility of a brand will create retention. Inertia is formed as part of an attempt to cover oneself with another brand. Insignificant brand commitment is common for products with affordable prices. Therefore, brand switching can occur easily. Perceived quality plays a role in mediating the relationship between brand credibility, brand satisfaction, and brand commitment. The combination of brand credibility and quality perception encourages brand satisfaction to be more easily achieved and maintains good brand relations with consumers in brand commitment.

This study has several limitations that need to be considered in future research. First, this study only refers to the toiletry product category. It is impossible to generalize the results to other sectors. Therefore, further research is required to explore these various industries and services. Second, the sampling distribution only touches on modern shopping centers and has yet to target traditional shopping centers. This shows the limited distribution of respondents who do not cover all consumer classes, bearing in mind that toiletry product buyers are not only in modern shopping centers. Hence, it is necessary to pay attention to the penetration of respondents into traditional markets, which includes the concentration of buyers of toiletry products. Third, several additional variables are needed to conduct complex and comprehensive research.

REFERENCES


