

Determined Brand Trust in Insurance: The Effect of Brand Image and Brand Awareness on Purchase Intention (An Empirical Study on BCA Insurance)

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Abstract:-

➤ Purpose

The purpose of this study was to examine the effect of brand trust in mediating brand awareness and brand image with purchase intention in general insurance market.

➤ Design/methodology

One hundred and two respondents from different ages. These respondents are consumers who have buy policy from BCA Insurance. Respondents were asked to answer questionnaires regarding their opinions about the awareness of the brand, image of the brand, and trust. The results obtained were analyzed by SEM (structural equation modeling).

➤ Findings

Brand trust is able to mediate brand awareness and brand image with purchase intention in BCA Insurance.

➤ Originality/Value

This research focused on four variables which is brand awareness, brand image, brand trust and purchase intention. The research was conduct on General Insurance product, and with this it can be seen how these variables influence someone purchase intention.

Keywords:- Brand Awareness, Brand Image, Brand Trust, Purchase Intention.

I. INTRODUCTION

➤ Research Background

Marketing is one of the main activities of a business, or business to get the desired results or obtain the required target. It is important for a person or an entity to determine the appropriate and effective way for him to grow and get the desired results. In addition to the strategies and proper way, every marketer should also know that the market would get, because nothing is more effective and targeted without knowing our markets.

We live in a time and space where everything moves dynamically and full of uncertainty. We will never know when an event will happen, when a disaster will happen, when a happiness will appear in our lives. Because of the large uncertainty many people want a certainty in his life. One certainty in uncertainty, where people can replace something that is not certain to be sure, this can be done using insurance.

The insurance company is a non-bank financial institution that have a role that is not much different from a bank, engaged in the services provided to people in overcoming the risks that occur in the future. The development of the insurance company in Indonesia to experience rapid growth after the government issued a deregulation in the 1980s and strengthened by the issuance of UU No. 2 of 1992 on Insurance Business. With deregulation, the government provides ease of licensing, so as to encourage the growth of new companies, and will improve the results of the national production.

Various kinds of insurance that are available in Indonesia, consists of insurance for property (property, vehicles), financial interests (pecuniary), liability (liability) and self-insurance (accident or health). Life insurance, is essentially a form of cooperation between people to avoid, or at least reduce the risks posed by the risk of death (which is inevitable but not sure when it happened), the risk of old age (the inevitable and predictable when it happened, but not sure how long) and the risk of accidents (which is not inevitable, but not impossible).

From the total population of the Indonesian life fairly large at around 264 million, according to the FSA only 11.8% were already using insurance, for life insurance, as well as the others, there is still a tremendous potential in this sector.

As one financial services provider Bank BCA enliven this product. The company is already in embryo since February 21, 1957, with an age range that is already quite mature, the Bank has become one of the banks who believed in Indonesia. From the beginning of this bank stands until have subsidiaries formed to make greater BCA, either market share or as a brand. Subsidiaries formed engaged in various fields, either financing or financing, up to the so-called General Insurance PT. General Insurance BCA.

The company is engaged in general insurance especially insurance, either property or a car. Insurance protected, among other natural disasters, fires, explosions, or evil deeds and the like, the company is not in shape from the beginning, but the acquisition of CSI or Central Sentosa Insurance, and when the Bank changed the name became PT. General Insurance BCA. The company serves since December 2013,

PT. General Insurance BCA or BCA Insurance has received many awards in the category of insurance in its class. With a relatively young age, that at the age of 5 years Insurance BCA has a good performance. In grade 1-3 trillion by 2018, BCA obtain positions with PT. Asuransi Bringin Sejahtera Makmur and PT. Asuransi Bangun Askrida.

NO	MONTH	PREMIUM	Policy Qty
1	MAY	IDR 80.772.497.464	42579
2	JUNE	IDR 62.443.388.373	37414
3	JULY	IDR 68.756.645.542	43613
4	AUGUST	IDR 73.708.415.340	39400
5	SEPTEMBER	IDR 62.823.017.486	34417
6	OCTOBER	IDR 73.055.108.578	41776
Total		IDR 421.559.072.783	239199

Table 1:- Six Month Premium and Policy Qty

We see the movement of either the amount of premium numbers or the number of policies experienced ups and downs every month. Where you look for is the rise progressively each month, but if you see a change every month. From the data - this data we can see the movement of the number of policies were formed, and premium eventuated.

BCA Bank alone holds approximately 17.5 million customer accounts Indonesia in March 2018, and growing every year around 15-17% (BCA, 2018). However, it can be in the know that the BCA customers of 17.5 million, only about 30% of BCA customers who are already using the BCA Insurance. Due to this phenomenon the authors are interested in doing research to find out anything that may affect the willingness of a customer to make a purchase decision.

➤ *Research Purpose*

Based on the research gap that has been done, this study has the objectives:

- To analyze the influence of brand awareness on brand trust.
- To analyze the influence of brand image on brand trust.
- To analyze the influence of brand trust on purchase intention.
- To analyze the influence of brand image on purchase intention.
- To analyze the influence of brand awareness on purchase intention.

The results obtained in testing at each relationship in this study are expected to be able to provide ideas and solutions for the development of the business.

II. LITERATURE REVIEW AND THEORETICAL FRAMEWORK

➤ *Brand Awareness and Brand Trust*

Brand awareness can affect the Brand Trust (Yoon, 2002). Many researchers have concluded or define that Brandt trust is a psychological state that trust and positive impact on expectation of a brand. Brand trust is a feeling of security that the brand can meet consumers' expectations; trust is one of the most important variables in developing long term customer relationships, such as brand loyalty. (Delgado-Ballester and Munuera-Aleman, 2001)

H1. Brand Awareness (X1) Influence on Brand Trust (Y1) Insurance BCA customers.

➤ *Brand Image on Brand Trust*

In the marketing literature, brand personality and brand trust are discussed because it is in mutual interaction. Vázquez, Rio, and Iglesias (2002) built a brand equity measurement scale and show brand trust as a functional brand names for consumers. Confidence in the brand explanatory better than brand equity, while it did not play a mediating role. Lau and Lee (2000) also stated that the characteristics of the brand building brand image is relatively more important in their influence on consumer trust.

H2. Brand Image (X2) Influence on Brand Trust (Y1) Insurance BCA customers.

➤ *Brand Trust on Purchase Intention*

Afiati (2013) conducted research on brand trust on consumer buying interest. The research results expressed confidence in the brand effect significantly influence the buying interest. Veno and Subagio (2013) conducted research on brand trust on consumer purchase intentions. The research results expressed confidence in the brand provides significantly influence the buying interest.

The existence of trust is more satisfying consumers to engage in a long-term relationship (Gron Rooss, 2000). This is evidenced by some of the results of the study such as research conducted by Doney and Cannon (1997) proved that the role of trust in the intensity of the behavior of the repurchase of the future.

H3. Brand Trust (Y1) Effect on Purchase Intentions (Y2) Insurance BCA customers.

➤ Brand Image on Purchase Intention

In the consumer thinking, there is a special place related to the consideration of the brand. (Keller, 2008) Level association that occurs not only among consumers but also can be varied and diverse influence. Wijaya (2013) says that the brand image to build a brand for brand's reputation and credibility, and it will affect customer buying interest. The value of a strong and positive credibility it is a source of strength in forming a good brand image and ultimately increase consumer buying interest (Zou & Huifen Fu, 2011).

H4. Brand Image (X2) Effect on Purchase Intentions (Y2) Insurance BCA customers.

➤ Brand Awareness on Purchase Intention

Brand awareness helps clients or potential buyer to recognize or identify a brand of a product category. A research in Taiwan showed that brand awareness to positively influence customer buying interest, with the effect of intermediation by the perception of quality of customers. Consumers tend to have a desire to buy or desire to use the goods or services they already know either general or detailed as possible, in other words, consumers are aware of the brand.

Brand awareness can be established through the promotion and use tools - marketing tool, when the brand awareness increases, the buying interest will also increase (Chi at el, 2009; Aaker, 2008; Macdonald & Sharp, 2000)

H5. Brand Awareness (X1) Effect on Purchase Intentions (Y2) Insurance BCA customers.

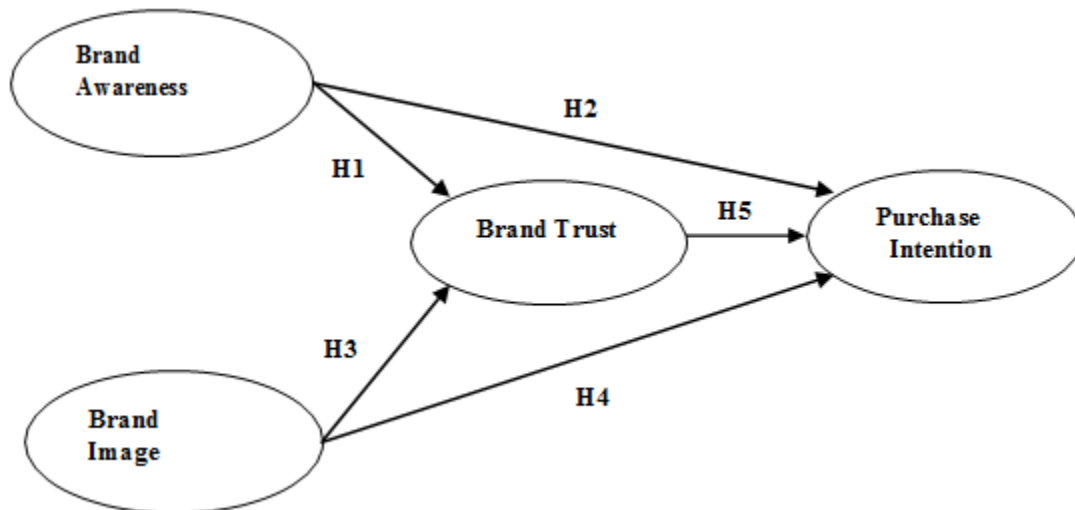


Fig 1:- Research Framework Model

Source: Researchers based on journals, textbooks and other publications

III. METHOD

➤ Subject

Totally 102 respondents participated in this study. These respondents have ages 24 to 73 and the majority are employee and business owners.

➤ Procedure

Respondents were asked to answer the questionnaire provided by the researcher. The questionnaire used is a closed questionnaire where answers have been provided so that it is easier for respondents to be more effective and efficient in answering questions given by researchers. The question posed by researchers relates to the habits of respondents and about the experiences of respondents related to BCA Insurance.

➤ Instrument

This research is including in quantitative research. The tool used for data collection is a questionnaire using the Likert's interval 1 to 5 (1 = strongly disagree, 2 = disagree, 3 = doubt, 4 = agree, 5 = strongly agree). The sampling technique used by researchers is nonprobability sampling with purposive sampling method. The population used is consumers who have been buy policy form BCA Insurance.

This study analyzed the data by testing several variable relationships, the researcher chose the multivariate analysis method. Analysis tools use SEM (structural equation modeling) using the AMOS application. SEM (structural equation modeling) is one of the analytical tools used to determine the magnitude of the influence between independent variables on the dependent variable (Ali, 2013).

The variables in this study as presented in Chapter 2, there are two independent variables (independent), an intermediate variable, and one dependent variable. the independent variable is often referred to as the stimulus variables, predictor, the antecedent (Sugiyono, 2014). Independent variables are variables that affect or is the cause of the change or the emergence of the dependent variable (dependent). The variables are independent variables / smoking in this study is the Brand Awareness / Brand Awareness (X1) and Brand Image / Brand (X2). Intermediation variables are variables that can affect the dependent variable and independent, in this study is the Brand Trust (Y1). variable that is affected or which become due,

because of the independent variables Dependent Variables / Variable Bound is,

Operationally each variable needs to be defined, it aims to explain the meaning of each of the variables. The operational definition of a variable or operationalizes clue how a variable is measured by reading the operational definition of the research work, it can be seen the good and bad of that variable. The following are variables along with the definition of operational research.

The operational definition of variables and their research can be described as follows

No	Operational Variable	Dimension	Scale
1	Brand Image (Keller, 2012)	Memorable Meaningful	Likert
		Likeable	
		Adaptable	
2	Brand Awareness (Aaker, 2008)	Knowing Brand	Likert
		Considered Brand	
		Brand Recall	
		Brand Familiarity	
3	Brand Trust (Hess, 2005)	Reliability	Likert
		Honesty	
		Altruism	
4	Purchase Intentions. (Yeh, 2015)	Willingness to trial	Likert
		Recommendation	
		Valuable Purchase	
		The Most Preference	

Table 2:- Operational Variable

IV. RESULTS

Descriptive statistics will be outlined in the picture minimum value, maximum value, average (mean) and standard deviation (standard deviation) of variable price, perceived quality, brand image, buying interest and purchase decisions. The descriptive statistical test results can be seen in the table below. The output descriptive statistical analysis in this study shows that the value of the standard deviation lower than the average value, meaning that the distribution of the data in this study is quite good. Values smaller standard

deviation is also meant that individual data points close to the average value in the study.

Validity test is done by using confirmatory analysis. An indicator can be considered valid if it meets the requirements of a value Standardize Loading Factor (SLF) ≥ 0.55 . Test Confirmatory Factor Analysis (CFA) is intended to test the construct validity and reliability that cannot be measured directly. CFA purpose is to confirm or test the measurement model formulation derived from the theory.

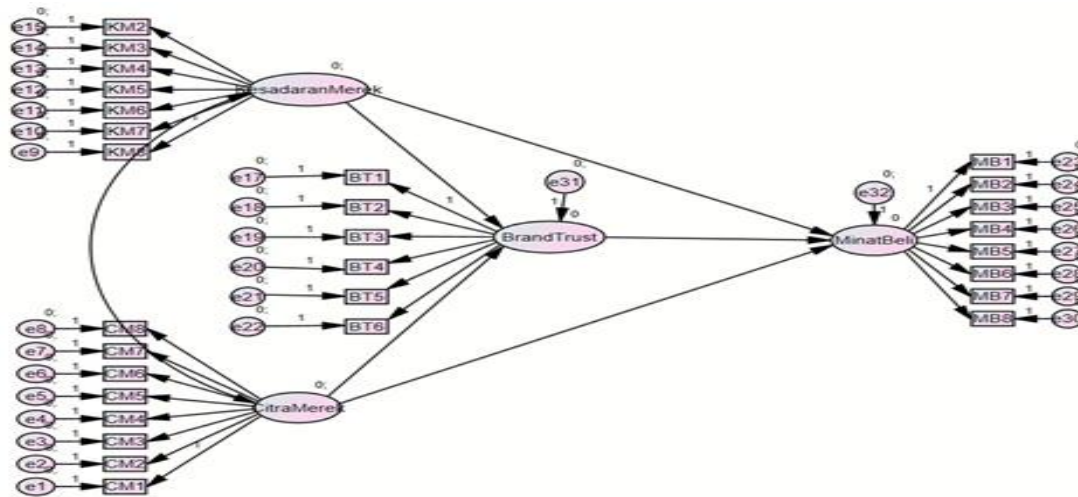


Fig 2:- Research Framework Model
Source: Researchers based on journals, textbooks and other publications

GOF size	Target Rate Matches	Results Estimates	level Compatibility
CMIN / DF (The Minimum Sample Discrepancy Function)	≤ 5.0	3,359	Fit
NFI (Normal Fit Index)	≥ 0.9	0.7	marginal Fit
CFI (Comparative Fit Index)	≥ 0.9	0.8	Fit
IFI (Incremental Fit Index)	≥ 0.9	0.8	Fit
RFI (Relative Fit Index)	≥ 0.9	0.7	marginal Fit
TLI (Tuckler Lewis Index)	≥ 0.9	0.7	marginal Fit
RMSEA (Root Mean Square Error of Approximation)	≤ 0.08	0.1	marginal Fit

Table 2:- Good of Fit Index

The results of the feasibility test the model in Table shows that the indicators used to establish a model of this study almost all have criteria for goodness of fit are shown in column cut of value. It can be said to form a research model and has fulfilled the eligibility criteria of a model.

			estimate	SE	CR	P	Hypothesis
BT	<---	BA	.321	.066	4,895	***	H1 (Brand Awareness → Brand Trust)
BT	<---	BI	.461	.086	5,371	, ***	H2 (Brand Image → Brand Trust)
PI	<---	BT	.954	.192	4969	***	H3 (Brand Trust → Purchase Intentions)
PI	<---	BI	-.306	.121	-2527	0.11	H4 (Brand Image → Purchase Intentions)
PI	<---	BA	.368	.089	4,141	***	H5 (Brand Awareness → Purchase Intentions)

Table 3:- Hypothesis Analysis

Based on the results of data processing in mind that CR (Critical Ratio) for the direct influence of brand awareness to the Brand Trust, as presented in the above table is CR (critical ratio) amounted to 4,895 with a probability of (***) . An asterisk (***) on P (Probability Value) showed a very small (less than 0.05) where the value is smaller than an alpha of

0.05. It can be concluded that Brand Awareness and a significant positive influence on Brand Trust. Therefore, the first hypothesis (H1) is accepted.

Meanwhile, for the direct influence of brand image on Brand Trust has a value of CR (critical ratio) amounted to

5.371 with a probability of 0.004 where $CR >$ than 1.96 and a probability value of less than 0.05, which means the image brand and a significant positive influence on brand Trust and thus the second hypothesis (H2) is accepted.

In the third hypothesis that direct influence of Purchase Intentions on Brand Trust has a value of CR (critical ratio) of 4.250 which is greater than 1.96 and a probability value of (***) which means a smaller of 0.05. It can be concluded that the brand trust positive and significant effect on the Purchase means the third hypothesis (H3) is accepted.

In addition to the fourth hypothesis that direct influence of brand image towards purchase intention had a CR (critical ratio) of -2.527 with probability equal to (0.11) where the value of $CR <$ than 1.96 and the value of probability more less than 0.05, which means brand image has no effect and no significant effect on purchase intention and thus the fourth hypothesis (H4) was rejected.

Then for the last hypothesis that direct influence of brand awareness towards purchase intention had a CR (critical ratio) of 4.141 with the probability of (***) where $CR >$ than 1.96 and the value of probability more less than 0.05, which means the variable of brand awareness positive and significant effect on the purchase intention. For the last hypothesis (H5) is accepted.

➤ *Analysis of Effect of Brand Awareness on Brand Trust*

The first hypothesis is accepted because the value of the t-value produced is above the value of the t-value suggested. It can be concluded that variable of brand awareness and a significant positive effect on the variable of brand trust.

The results of this study show that the awareness of customers to a brand will give effect to the confidence in the brand which he held. The higher a person's belief in the brand awareness of its brand, the better. The findings in this study is in line with research conducted by Yoon (2002), and also in accordance with the study by Tahira, Gulzar and Anwar (2011) which states that brand awareness is a positive influence on brand trust.

➤ *Analysis of Effect of Brand Image on Brand Trust*

The second hypothesis is acceptable because the value of the t-value produced is above the value of the t-value suggested. It can be concluded that brand image variable positive and significant impact on brand trust variable.

The results of this study show that the image of the brands owned by a brand, it can affect a person's confidence in the brand, a strong brand image and can either be a positive influence, a brand that has a positive meaning positive and give confidence that good as well.

The findings in this study is in line with research conducted by Vázquez, Rio, and Iglesias (2002) and Lau and Lee (2000) which states that the brand image of a positive impact on brand trust.

➤ *Analysis of Effect of Brand Trust on Purchase Intentions*

Third hypothesis is acceptable because the value of the resulting t-value is above the value of the t-value are recommended. It can be concluded that brand trust variable positive and significant effect on the variable buying interest.

The results showed that the confidence of existing brand-related consumer products minds either visible or not visible can affect the interest of consumers to buy or use a service. In this case if the product performance, reliability, quality that can be trusted by consumers, consumers will intend to try and buy products or services.

The findings in this study is in line with research conducted by Afiati (2013) who did some research, and found that brand trust influence on someone buying interest, and also according to the research conducted by Veno and Subagio (2013).

➤ *Analysis of Effect of Brand Image on Purchase Intentions*

Hypothesis 4 is not acceptable because the value of the t-value produced under the t-value are recommended. It can be concluded that brand image variable does not affect the interest of the customer to make a purchase.

The results of this study indicate that the brand image of the BCA Insurance, unable to give effect to the customer to have a desire to try or buy a product from a brand. In other words, although the brand image of the BCA may be lower Insurance, Insurance BCA still has a high buying interest. This may happen because maybe many consumers are not fully aware that the Bank Insurance is a brand new, not a change from the previous brand ACA.

The results of this study contradict the research conducted by Suhardi Coopetition, (2016) and Maryam Tariq, Tanveer Abbas, Abrar Mohammad, Asif Iqbal (2017) stating that the brand image provides a positive and significant effect on consumer buying interest. This difference is due to the character of different respondents and case study in concentration.

➤ *Analysis of Effect of Brand Awareness to Purchase Intentions*

Hypothesis 5 is acceptable because the value of the t-value produced is above the value of the t-value suggested. So, it can be concluded that the variable significantly influences brand awareness in this study.

The results of this study show that consumers who want to buy products from BCA insurance detracted from the strength or weakness of awareness of the brand. BCA positive brand name, in practice, can affect the consumers' interest in determining his or her choices.

The findings in this study is in line with research conducted by Tariq Maryam Tanveer Abbas, Abrar Mohammad, Asif Iqbal (2017) which states that the brand awareness positively affect customer buying interest. This is

in line with research from Aaker (2008) found that a good brand awareness escalates someone buying interest against a product or service

the purchase intention he repeated the brand product to be remembered and knew it.

V. CONCLUSIONS

The conclusion that can be drawn through the data analysis and information obtained from this study are as follows:

The study found that brand awareness has a positive and significant impact on brand trust. Brand awareness became quite important to enhance the customer brand Trust, couple of factors affecting good knowledge of the brand is how the brand came to mind customers. So, some of these factors have a positive correlation with brand awareness so that customers can trust the brand developed well.

The study found that the image of the brand has a positive and significant impact on the perception of the quality of products BCA Insurance. If the good image of the brand, consumer confidence is likely to have a good brand. How does a company or a brand lift a brand and a picture of the brand, can determine the value of what is adopted by consumers. In this case, how a brand has an excellent design, has good packaging, has a good emotional bonding, can have a positive impact.

Based on the output results in this research can be concluded that brand image variable is the most powerful factor in building consumer brand confidence towards the Bank Insurance products.

The study found that brand trust has a positive and significant impact on the Bank Insurance product buying interest. If confidence in the brand is at a good level, consumers are likely to have a good buying interest. In this case how the performance, reliability, quality and how a product can meet the needs of consumers.

Based on the output results in this research can be concluded that the variable confidence in the brand is the most powerful factor in determining consumer buying interest towards the Bank Insurance products.

The study found that the brand image does not affect the interest of consumers to buy products from BCA Insurance. Consumers assume that the brand image does not guarantee the quality of a product. A positive brand image in the minds of consumers is not enough to build consumer purchase intention, there are some other factors that may affect consumer buying interest against a product or brand, such as quality and price in accordance with the wishes of the consumer.

These results indicate that the positive brand awareness and significant purchase intention. The more people have a certain level of brand awareness, it will potentially increase

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