Building Brand Commitment, Brand Loyalty, and Willingness to Pay Premium Price of Citraland Ambon Properties Through Brand Credibility

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A R T I C L E I N F O	A B S T R A C T
	This study analyzes the influence of brand credibility on brand commitment, brand loyalty, and willingness to pay a premium price among consumers of Citraland Ambon properties. Using the SEM-GSCA approach and purposive sampling, the results reveal that brand credibility has a significant positive impact on brand commitment. In turn, brand commitment influences brand loyalty and willingness to pay a premium price. Additionally, brand loyalty positively affects willingness to pay a premium price. The model fit test indicates a good model with high reliability and validity. These findings affirm that brand credibility is a key factor in building brand commitment, brand loyalty, and willingness to pay a premium price. This study provides valuable insights for brand management in the property industry, particularly for Citraland Ambon, and opens opportunities for further research on marketing strategies that enhance brand credibility and brand loyalty.

INTRODUCTION

Citraland, as one of Indonesia's leading property developers, has been widely recognized for its property projects that prioritize quality and premium design (Reken et al., 2024). However, despite its strong and promising reputation, Citraland Ambon faces the reality of not meeting its established sales targets. This issue is illustrated in the table below:

Table 1. Sales Performance of Citraland Ambon 2021-2023:
Targets, Achievements, and Realized Property Units

Year	Targets (Billion)	Achievements (Billion)	Net Realization (Units)
2021	20	18,09	21
2022	15	12,2	11
2023	10	10,3	8

Source: Citraland Office, Ambon City

Based on data recorded over the past three years, there has been a noticeable decline in the achievement of the established targets. In 2021, Citraland Ambon set a revenue target of IDR 20 billion but achieved only IDR 18.09 billion with the sale of 21 property units. In 2022, despite reducing the revenue target to IDR 15 billion, the achievement dropped to IDR 12.2 billion, with only 11 property units sold. In 2023, the target was further lowered to IDR 10 billion, and while the revenue realization slightly exceeded the target at IDR 10.3 billion, only 8 units were sold.

This decline in performance highlights the challenges faced by Citraland Ambon in maintaining its sales performance. This phenomenon reflects a reduction in brand commitment among consumers. High brand commitment is a significant strength for a company, playing a crucial role in shaping customer loyalty and willingness to pay a premium price (Osuna Ramírez et al., 2017). Consumers with strong brand commitment tend to exhibit higher loyalty and a greater willingness to pay premium prices (Anandanatarajan & Sritharan, 2019; Rather et al., 2018). This loyalty not only correlates with repeat purchases but also with consumers' desire to maintain their relationship with the brand.

Furthermore, brand commitment is also a critical factor that arises as a result of brand credibility (Sweeney & Swait, 2008). High brand credibility, which comprises three main dimensions—reliability, competence, and brand appeal—enhances consumer trust in the brand (Sheeraz, M., Khattak, A. K., Mahmood, S., & Iqbal, 2016). When consumers are confident that a brand can meet their expectations and offer consistent quality, they are more likely to develop long-term commitment to the brand. Such strong commitment ultimately fosters consumer loyalty, making them less inclined to switch to other brands and more willing to pay premium prices, even when more affordable options are available.

Based on the business phenomenon described, the main issue in this study revolves around the declining sales performance of Citraland Ambon properties from 2021 to 2023, focusing on the variables of brand credibility,

brand commitment, brand loyalty, and willingness to pay a premium price. Therefore, building strong brand credibility plays a key role in strengthening brand commitment, which, in turn, enhances brand loyalty and willingness to pay a premium price.

The aim of this study is to analyze the relationship between brand credibility and brand commitment, as well as its impact on brand loyalty and willingness to pay a premium price. Additionally, the study examines the relationship between brand loyalty and willingness to pay a premium price. Through this research, practical recommendations will be provided to Citraland Ambon to improve its sales performance by implementing more effective brand management strategies.

LITERATURE REVIEW
The Relationship Between Brand Credibility and Brand Commitment

Brand credibility refers to the extent to which consumers trust a brand (Molinillo et al., 2022). Credible brands are trusted by consumers to consistently provide high-quality products or services that fulfill their promises. Brand credibility can be established through various factors, such as high product quality (Amiri Aghdaie et al., 2012) and consistent communication with consumers (Reitsamer & Brunner-Sperdin, 2021). Brand credibility is crucial for companies as it determines competitive advantage and corporate reputation (Wang & Yang, 2011), and it can enhance customer satisfaction and loyalty (Anum et al., 2023). When a brand demonstrates high credibility, consumers are more likely to trust its products or services and make it their primary choice. Therefore, brand credibility plays a vital role in fostering brand commitment.

Brand commitment can be defined as the consumer's emotional attachment to maintaining a long-term relationship with a specific brand (Amoroso & Ackaradejruangsri, 2024). Consumers who are committed to a brand exhibit a strong desire to continue purchasing from it, even when faced with cheaper or more attractive competitors. This commitment often stems from positive consumer experiences with the brand, which are directly influenced by the brand's demonstrated credibility. A brand with high credibility tends to generate greater consumer commitment (Ahmed Sallam, 2017). Conversely, when brand credibility is low, consumers are likely to exhibit negative commitment, which adversely affects their purchasing behavior.

When consumers perceive that the brand they choose is trustworthy, they are more likely to become emotionally engaged with that brand. This emotional commitment is not just reactive but proactive, where consumers prioritize the brand as part of their identity and remain loyal to it. In this context, brand credibility serves as a strong and fundamental foundation for consumers' commitment to that brand (Wali, Kemkamma; Nnabuko, 2021). This has been supported by research conducted by Ahmed Sallam, 2017, which confirmed the significant impact of brand credibility on brand commitment among Toyota car customers in Indonesia. Similarly, Sallam, 2014 reinforced this by stating that brand credibility positively affects brand commitment among bank customers in Najran. This was further evidenced by Mathew et al., 2012, who found that brand credibility has a direct relationship with brand

commitment among students in Kerala, India. Based on these findings, the first hypothesis of this study is:

H1. Brand Credibility Has a Significant Positive Effect on Brand Commitment.

The Relationship Between Brand Commitment and Brand Loyalty

Strong brand commitment naturally leads to greater brand loyalty. Brand commitment refers to the extent to which consumers strive to remain loyal and connected to a specific brand, often driven by feelings of affection, trust, and satisfaction toward the brand. This commitment can be formed through positive experiences with the brand, consistent quality, or shared values between the brand and its consumers.

Brand loyalty, on the other hand, refers to consumers' tendency to continue purchasing and choosing the same brand over the long term (Khan & DePaoli, 2024). This loyalty is not solely based on habit but also on the emotional bond developed through brand commitment. Loyal consumers are more likely to disregard offers from competitors and remain faithful to a trusted brand, even when competitors offer more attractive prices or features (Tabelessy, 2023). Brand loyalty also reflects the level of consumer attachment to a brand, which significantly influences purchasing decisions (Tahir et al., 2024).

It is important to understand that brand commitment and brand loyalty not only support each other but also mutually reinforce one another. High brand commitment enhances loyalty, while established loyalty further strengthens commitment. This relationship is supported by research conducted by Dhurup et al., 2018, which found that brand commitment, as an independent variable, influences the dependent variable of supermarket brand loyalty in South Africa. Similarly, Alkhawaldeh et al., 2017 concluded that brand loyalty in Jordan is positively influenced by brand commitment. Consistent with these findings, Rizwan et al., 2014 demonstrated that brand commitment had a significant positive impact on brand loyalty for Stylo shoes in Pakistan.

Based on the explanations provided, the second hypothesis of this study is as follows:

H2: Brand Commitment Has a Significant Positive Impact on Brand Loyalty

The Relationship Between Brand Commitment and Willingness to Pay a Premium Price

Brand commitment not only plays a role in fostering brand loyalty but also has a significant relationship with the willingness to pay a premium price. Brand commitment represents an emotional connection to a specific brand, often disregarding competitors in the market. Meanwhile, willingness to pay a premium price refers to the extent to which consumers are willing to pay more for a product or service perceived as valuable and of high quality (Sarma et al., 2020).

Understanding the relationship between brand commitment and willingness to pay a premium price is essential, as consumers with high brand commitment tend to exhibit a greater willingness to pay premium prices (Sun et

al., 2024). Such commitment does not arise spontaneously but begins with a strong familiarity with the brand, often through personal identification with it. Consumers who are highly committed and closely connected to a particular brand believe that the brand offers superior value, making them more inclined to pay a premium.

In contrast, consumers with low brand commitment are more likely to prioritize lower prices, even if the brand offers similar quality. Therefore, understanding how brand commitment influences willingness to pay a premium price is crucial for companies in designing more effective pricing strategies.

Research on the relationship between these two variables has been conducted previously. Bauer et al., 2023 confirmed one of their hypotheses, finding a positive and significant relationship between brand commitment and willingness to pay a premium price in the United States. Similarly, Sreejesh, 2015 presented results showing a strong relationship between brand commitment and willingness to pay a premium price among students in India, based on path analysis. Additionally, Albert & Merunka, 2013 demonstrated a strong connection between brand commitment and willingness to pay a premium price, identifying it as a consequential variable of brand love.

Based on the above findings, the third hypothesis proposed in this study is as follows:

H3: Brand Commitment Has a Significant Positive Impact on Willingness to Pay a Premium Price

The Relationship Between Brand Loyalty and Willingness to Pay a Premium Price

Brand loyalty has a significant impact on the willingness to pay a premium price, or the extent to which consumers are willing to pay higher prices for products or services they perceive as high-quality and valuable. When consumers exhibit strong loyalty to a brand, they develop positive perceptions of the chosen brand, reinforcing the belief that it is superior to competitors (Kini et al., 2024; Tabelessy et al., 2023). As a result, loyal consumers do not feel reluctant to pay higher prices because they consistently receive satisfaction that aligns with the benefits they derive.

High brand loyalty also benefits companies by generating stable sales growth and reducing marketing costs (Rane et al., 2023). Moreover, loyal consumers are more likely to provide positive recommendations through word of mouth (WOM) or electronic word of mouth (eWOM) to other consumers (Kurniawan et al., 2024), potentially expanding the company's customer base (Tran, 2022).

Another impact of brand loyalty is its influence on willingness to pay a premium price, which is driven by the perceived quality of products or services. When consumers feel an emotional connection to a brand because it delivers value that aligns with their expectations, they tend to spend more, even when alternative options are available. This indicates that brand loyalty acts as a driver for willingness to pay a premium price (Fernandes De Castro et al.,

2022). Loyalty extends beyond repeated purchasing behavior to encompass the perceived value and quality that consumers associate with the brand.

This is supported by research findings, such as those by Sevira, Della Ayu; Widodo, 2023, which confirm that brand loyalty positively and significantly predicts willingness to pay a premium price. Similarly, Nida & Sukresna, 2023 demonstrated that brand loyalty is a key variable influencing the willingness to pay a premium price for Starbucks in Jakarta. Santos & Schlesinger, 2021 also highlighted that brand loyalty significantly and positively predicts willingness to pay a premium price for Netflix in Spain.

The above explanations form the basis for formulating the fourth hypothesis as follows:

H4: Brand Loyalty Has a Significant Positive Impact on Willingness to Pay a Premium Price

This study examines the relationships among several interrelated variables. The following diagram illustrates the conceptual framework, providing a systematic explanation of the relationships between these variables.
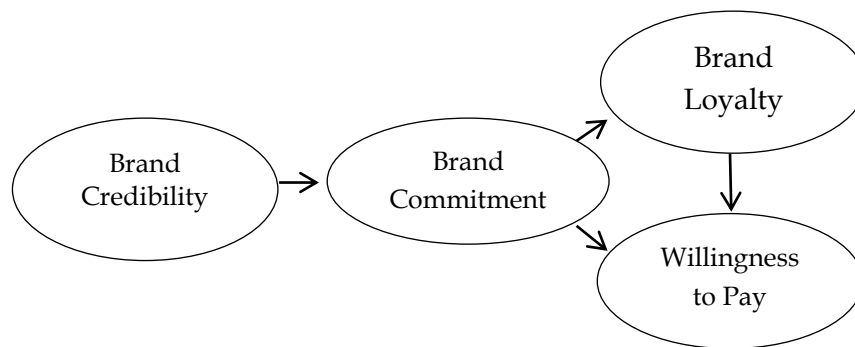

Figure 1. The Conceptual Framework

METHODOLOGY

This study adopts a quantitative approach by employing the Structural Equation Modeling method based on Generalized Structured Component Analysis (SEM-GSCA). The selection of this method is justified by its advantages in analyzing complex models without requiring a normal data distribution assumption (Hoyle & Isherwood, 2013; Pattiruhu, Jozef R; Tabelessy, 2024) and its ability to assess model fit (Cepeda et al., 2024). Model fit evaluation in SEM-GSCA refers to values such as FIT, AFIT, Goodness of Fit Index (GFI), and Standardized Root Mean Square Residual (SRMR), as recommended by Cho et al. (2020).

The study's population comprises residents of Citraland Housing, Ambon City. The sample size was determined using the A-priori Sample Size Calculator for Structural Equation Model (Soper, 2019; White, 2022), which recommended a minimum of 137 respondents. Respondents were selected using purposive sampling, considering specific criteria to ensure the relevance and quality of the data collected.

Data collection was conducted through the distribution of questionnaires in October 2024. These questionnaires were designed to measure four main variables, with each variable comprising a set of validated indicators:

1. Brand credibility, measured using 7 indicators referenced from Hsiu-Ying Kao et al. (2020).
2. Brand commitment, measured using 5 indicators referenced from Nyadzayo et al. (2015).
3. Brand loyalty, measured using 4 indicators referenced from Tabelessy, (2024).
4. Willingness to pay a premium price, measured using 4 indicators referenced from Malarvizhi et al. (2022).

All variables were assessed using a 5-point Likert scale, allowing respondents to rate each statement based on their level of agreement. This approach aims to produce reliable and relevant data for further analysis.

Data analysis was performed using Web GeSCA version 1.5 (Hwang, H., Jung, K., & Kim, 2019), an open-source software specifically designed to support GSCA analysis with reliable and practical features.

RESEARCH RESULT
Respondent Profile

The majority of the consumers in this study were male (52.6%), with most falling within the age range of 25–34 years (32.8%). In terms of education, the largest group held a Master's degree (S2) at 29.2%, followed closely by those with a Bachelor's degree (S1) at 30.7%. Regarding monthly income, the majority of respondents earned between Rp. 3,000,000 and Rp. 5,000,000 (32.8%).

Model Fit Evaluation

Before discussing the model fit results, it is important to note that model fit testing aims to assess how well the constructed model aligns with the data in this study.

Table 2. Results of SEM-GSCA Model Fit Evaluation

Criteria	Measure	Std. Error	95%CI_LB	95%CI_UB
FIT	0,6919	0,0237	0,6427	0,7365
AFIT	0,6868	0,0240	0,6369	0,7322
GFI	0,9966	0,0004	0,9952	0,9975
SRMR	0,0657	0,0108	0,0599	0,1026

Source: Output GeSCA, 2025

Table 2 shows the results of the model fit evaluation, with the following explanation: the FIT value of 0.6919 and AFIT value of 0.6868 indicate that the model in this study explains 69.19% and 68.68% of the variation in the observed data. With 137 respondents, the guidelines for the Goodness of Fit Index (GFI) are ≥ 0.93 and the Standardized Root Mean Square Residual (SRMR) should be ≤ 0.08 for the model to be considered acceptable (Hwang et al., 2024). The evaluation results show a GFI of 0.9966 and an SRMR of 0.0657, indicating that the model in this study has a good fit.

Measurement Model Evaluation

Before discussing the results of reliability and validity testing, it is important to understand that these tests ensure the quality of the variable measurements in this study's model. The two tables below illustrate the extent to which the variables in this research are reliable and valid.

Table 3. Results of Reliability and Convergent Validity Testing

Variable	Cronbach's Alpha	Average Variance Extracted (AVE)
BCRE	0,9193	0,6753
BCOM	0,9344	0,7924
BL	0,8556	0,6984
WtP	0,8905	0,7696

Source: Output GeSCA, 2025

The criteria for good reliability are determined by Cronbach's Alpha values ranging from ≥ 0.7 to ≤ 0.95 (Hwang et al., 2024). Based on the results in Table 3, all variables in this study meet these criteria, indicating that all variables exhibit high reliability. Meanwhile, convergent validity is assessed through the Average Variance Extracted (AVE), which must be ≥ 0.50 (Hwang et al., 2024). According to the data in Table 3, all variables in this study have AVE values that meet the threshold, indicating that all variables demonstrate good convergent validity.

Table 4. Results of Discriminant Validity Testing

BCRE	1			
BCOM	0,8633	1		
BL	0,7774	0,7494	1	
WtP	0,7984	0,7968	0,808	1

Source: Output GeSCA, 2025

Discriminant validity testing uses the Hetero-Trait Mono-Trait (HTMT) ratio, with values < 0.90 (Hwang et al., 2024). Based on Table 4, it can be concluded that all variables in this study demonstrate good discriminant validity, as they meet the specified threshold.

Structural Model Evaluation

Before presenting the structural model evaluation, the results of data processing using the Web GeSCA version 1.5 application, in the form of a structural model, are shown below:
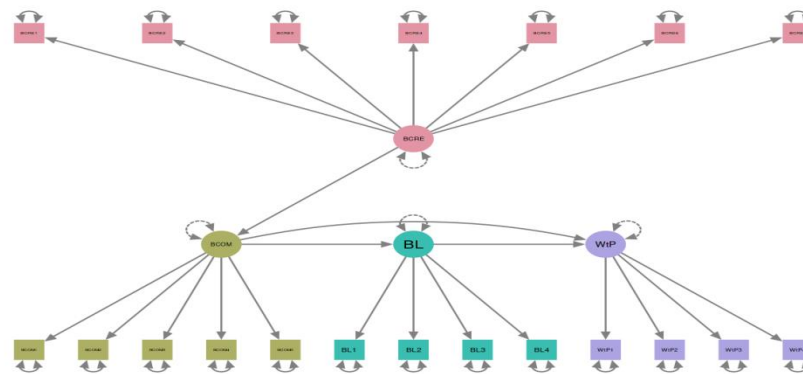
Figure 2. Structural Model

To delve into the results of the research conducted through data processing, a table of R-Square values is presented, providing an overview of the extent to which the variance in each variable can be explained by other variables.

Table 5. R-Square Test Results

Variable	R-Square
Brand Commitment (BCOM)	0,7453
Brand Loyalty (BL)	0,5617
Willingness to Pay Premium Price (WtP)	0,7363

Source: Output GeSCA, 2025

Table 5 presents the results of the R-Square test, showing that brand credibility explains 74.53% (0.7453) of the variance in brand commitment, brand commitment explains 56.17% (0.5617) of the variance in brand loyalty, and both brand commitment and brand loyalty together explain 73.63% (0.7363) of the variance in willingness to pay premium price.

Next, the table presents the results of the path coefficient test for each relationship between variables. The results provide strong evidence of the significance of the relationships between variables in this study model.

Table 6. Path Coefficients Test Results

Hipotesis	Estimate	Std. Error	95%CI_LB	95%CI_UB	Noted
BCOM~BCRE	0,8633	0,0394	0,7810	0,9317	Accepted
BL~BCOM	0,7494	0,0488	0,6614	0,8433	Accepted
WtP~BCOM	0,4364	0,0796	0,2858	0,5949	Accepted
WtP~BL	0,4810	0,0799	0,3098	0,6255	Accepted

Source: Output GeSCA, 2025

Table 6 presents the results of hypothesis testing conducted using the GeSCA application. The findings indicate significant relationships between the variables in the tested model. The estimation results show that the influence of brand credibility on brand commitment has an estimated value of 0.8633 with a

standard error of 0.0394, which means this influence is acceptable within a 95% confidence interval of 0.7810 to 0.9317.

Furthermore, the influence of brand commitment on brand loyalty is also significant, with an estimated value of 0.7494 and a confidence interval of 0.6614 to 0.8433. In addition, brand commitment significantly affects the willingness to pay a premium price, with an estimated value of 0.4364 and a confidence interval of 0.2858 to 0.5949. Lastly, the influence of brand loyalty on the willingness to pay a premium price shows an estimated value of 0.4810 and a confidence interval of 0.3098 to 0.6255, which is also significant.

All hypotheses tested in this model are accepted, demonstrating strong and significant relationships among the variables in this research model.

DISCUSSION
Brand Credibility Significantly Influences Brand Commitment

Based on the GeSCA test results, there is a significant positive influence of brand credibility on brand commitment. This is evidenced by strengthened trust, perceived consistency, and positive reputation. Consumers who trust a brand's ability to fulfill promises, demonstrate reliability, and provide consistent experiences are more likely to show high commitment and emotional engagement with the brand, making them less likely to switch to other brands.

In this context, the brand's name and authenticity contribute to its trustworthiness, ultimately enhancing overall consumer commitment. Understanding this, Citraland Ambon can develop brand strategies focused on building credibility to increase consumer commitment. The results of this hypothesis testing are supported by prior studies conducted by (Algamash, 2020), (Ahmed Sallam, 2017), and (Sallam, 2014).

Brand Commitment Significantly Influences Brand Loyalty

Based on the GeSCA test results, there is a significant positive influence of brand commitment on brand loyalty. Consumers who have an emotional attachment to and pride in a brand are more likely to remain loyal by continuing to support the brand, choosing its products over alternatives, and recommending it to others.

To enhance brand loyalty, Citraland Ambon should focus on strengthening brand commitment by creating satisfying experiences, building emotional connections, and delivering memorable added value to consumers. The results of this hypothesis testing are supported by previous studies conducted by (Dhurup et al., 2018), (Alkhawaldeh et al., 2017), and (Rizwan et al., 2014).

Brand Commitment Significantly Influences Willingness to Pay a Premium Price

Based on the GeSCA test results, there is a significant positive influence of brand commitment on the willingness to pay a premium price. Brand commitment plays a crucial role in increasing this willingness. Consumers who feel emotionally attached to a brand are more likely to perceive a premium price as part of the brand's value proposition.

To encourage a higher willingness to pay, Citraland Ambon should focus on building strong emotional connections with consumers through positive experiences, reinforcing pride in the brand, and consistently meeting expectations. This approach ensures that consumers perceive the value provided by the brand as equivalent to the price they pay. The results of this hypothesis testing are supported by previous studies conducted by (Bauer et al., 2023), (Fatmala & Setiawan, 2022), and (Albert & Merunka, 2013).

Brand Loyalty Significantly Influences Willingness to Pay a Premium Price

Based on the GeSCA test results, there is a significant positive influence of brand loyalty on the willingness to pay a premium price. Loyal consumers typically view a premium price as an inherent aspect of the brand. In this context, they are willing to pay more to maintain their relationship with a trusted brand that demonstrates superior quality and delivers consistent satisfaction.

Citraland Ambon can enhance the willingness to pay a premium price by fostering brand loyalty through strategies that focus on improving quality, delivering consistent service, and creating positive experiences. The results of this hypothesis testing are supported by prior studies conducted by (Sevira, Della Ayu; Widodo, 2023), (Nida & Sukresna, 2023), and (Santos & Schlesinger, 2021).

CONCLUSIONS AND RECOMMENDATIONS

The study has demonstrated that brand credibility has a significant positive impact on brand commitment, which ultimately enhances brand loyalty and the willingness to pay a premium price. This indicates that consumers who trust the quality and reputation of Citraland Ambon are more likely to be committed, loyal, and willing to pay higher prices. Furthermore, brand loyalty significantly influences the willingness to pay a premium price, emphasizing the importance of fostering strong emotional connections between consumers and the brand. These findings highlight the critical role of effective brand management and consumer relationship-building in driving property sales.

Based on the findings, it is recommended that Citraland Ambon prioritize strategies to strengthen brand credibility by consistently delivering high-quality products and maintaining a strong reputation. Building and sustaining emotional connections with consumers should also be a key focus to enhance brand commitment and loyalty. This can be achieved through targeted marketing campaigns, personalized customer engagement, and delivering exceptional customer experiences. Additionally, fostering brand loyalty will not only encourage repeat purchases but also increase consumers' willingness to pay premium prices, ultimately driving higher property sales and long-term business growth.

ADVANCED RESEARCH

This study highlights the importance of brand credibility, commitment, loyalty, and willingness to pay a premium price in the property sector,

particularly for Citraland Ambon. However, its findings are context-specific, limiting generalizability to other regions or brands. Future research could address this by including diverse property markets and exploring additional factors, such as perceived value or consumer satisfaction, as mediators. Investigating specific strategies like experiential marketing or social media engagement and using longitudinal or behavioral data could also provide deeper insights into enhancing brand loyalty and willingness to pay a premium price in the property industry.

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