THE INFLUENCE OF TRUST AND SATISFACTION ON LOYALTY CUSTOMERS AT UKM DNA COLLECTION SUMENEP CITY

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Abstract

The rapid flow of globalization and lots of competition require enhancing product quality, providing excellent service and increasing marketing. Based on observations, UKM DNA Collection Sumenep City has done something so that customers trust the UKM, and customers feel satisfied with UKM DNA Collection, but sales are still declining. The purpose of this research is to examine the partial and simultaneous influence of trust and satisfaction on customer loyalty. This research was explanatory research with a quantitative approach carried out by distributing questionnaires to 100 respondents in January-March 2024 with the criteria of customers who have made at least 2 purchases at UKM DNA Collection using a purposive sampling technique. Data analysis uses multiple linear regression analysis. According to the findings of the partial hypothesis test, client loyalty are positively and significantly impacted by trust, and subsequently by customer satisfaction. The results of simultaneous hypothesis testing shows that trust and satisfaction has a positive and significant effect on customer loyalty by 43.1% and the remaining 56.9% are influenced by other factors not discussed in this research. From the results of this research it can be concluded that trust and satisfaction influence customer loyalty in UKM DNA Collection Sumenep City. DNA Collection needs to increase integrity and optimize satisfaction through willingness to recommend.

Keywords: trust, satisfaction, customer loyalty, DNA Collection

1. INTRODUCTION

In the current era of rapid development of globalization, Indonesia is one of the countries that is experiencing very rapid development in various aspects, especially in the economic sector. The economic impact that is occurring is not only felt domestically, but also globally. The global economy grew slowly and below predictions in the third quarter of 2021 due to supply constraints. In this way, the rate of economic growth in the third quarter of 2021 was restrained, including in the US, Euro Area, Japan and China (Bank Indonesia, 2021). In Indonesia, this is of course an important matter which has quite a significant impact on tourism, the trade sector, industry including Small and Medium Enterprises (SMEs). Has a very important role in the economy in Indonesia. Play a role in creating jobs and being able to move the wheels of the Indonesian economy and distribute the results of economic development (Minister of Cooperatives and SMEs Teten Masduki, 2020) SMEs are an important pillar in the economy in Indonesia.

Based on data from the Ministry of Cooperatives and SMEs, the current number has reached 64.2 million with a contribution to GDP of 61.07% or 8,573.89 trillion rupiah. Contribution to the Indonesian economy includes the ability to absorb 97% of the total existing workforce and can collect up to 60.4% of total investment (Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2021) SMEs are productive businesses that can be developed to support macro and micro economic development in Indonesia and influence other sectors to develop. However, it has weaknesses in improving business capabilities, it is very complex and includes various indicators, one of which is interrelated, among others; lack of capital both in amount and sources, lack of managerial ability and operating skills in organizing and limited marketing. (Suci, 2017). According to Kotler & Keller (2016: 138)   define "Customer loyalty is a deeply held commitment to purchase or support a

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preferred product or service again in the future, even though the influence of the situation and marketing efforts have the potential to cause customers. to switch." Customer loyalty consists of Loyalty towards the product, resistance to negative influences, and total referencing. For consumers to become loyal to a company, business actors must create trust for consumers in their products or services. Kotler and Keller (2016: 113) argue that "consumer trust is a company's willingness to depend on business partners. It depends on a number of interpersonal factors between organizations, such as the company's perceived competence, integrity, honesty, and policies." Indicators of consumer trust, namely: seriousness or sincerity, ability, integrity and consumer willingness. The research results of Rachman & Oktavianti (2021) state that trust has a positive and significant effect on customer loyalty, then Ramadhany & Supriyono (2022) states that trust has a positive and significant effect on customer loyalty.

Consumer trust must be proven by consumer satisfaction. According to Tjiptono (2014: 232) defines "Customer satisfaction or dissatisfaction is the customer's response to the evaluation of the perceived discrepancy between initial expectations before purchasing and the actual performance of the product that is perceived after using or consuming the product." There are three indicators of satisfaction, namely conformity to expectations, interest in revisiting, and willingness to recommend. Ismadi's research results (2022) state that satisfaction has a positive influence on customer loyalty, then Rahmawati (2023) states that satisfaction has a positive and significant influence on customer loyalty.

Results of the 2022 Small and Medium Enterprises (UKM) Survey, the number of SMEs in Sumenep City operating commercially was recorded at 42,897 businesses (Sumenep Regency Central Statistics Agency). A number of leading Micro and Small Industry centers in Sumenep City include: batik, fashion, keris, tobacco, printing, electrical equipment, and coal products, etc. (Sumenep Regency Central Statistics Agency, 2022). Apart from that, UKM DNA Collection carries out a strategy so that customers are satisfied with the quality of their products. So that it has added value and characteristics that can differentiate it from similar competitors. Currently, the products offered by each business actor are increasingly diverse, each with its own advantages. This causes consumers to be much more careful in choosing products that suit what they want. Therefore, business actors are competing to attract consumers by instilling the value of consumer trust in our business, as well as being able to make consumers feel satisfied with good materials and the many model variants that can meet consumers' expectations, so they will be satisfied and create loyalty. in the long term. The interesting thing is the clothing displayed in front, because it uses new patterned clothing displayed in front.

Based on the description revealed in the background, there is an interesting phenomenon, namely, UKM DNA Collection is not maintaining sales stability, as evidenced by a decline in August. This must immediately carry out an evaluation regarding the products being bought and sold, by providing a product that is in accordance with the latest trends so as to create trust and satisfaction from the customer. Therefore it is necessary to do research about "The Influence of Trust and Satisfaction on Customer Loyalty IN UKM DNA Collection Sumenep City.

2. LITERATURE REVIEW AND HYPOTHESIS
2.1 Trust

Bahrudin and Zuhro (2015:237) stated that "trust is a key variable in developing a long-lasting desire to continue maintaining long-term relationships. Trust will build 14 consumer perceptions, whether the brand has integrity, competence, and benevolence and others that will influence attitudes and behavior". According to Kotler and Keller (2016: 113), consumer trust is a company's willingness to depend on business partners. It depends on a number of interpersonal factors between organizations, such as the company's perceived competence, integrity, honesty, and policies." according to Kotler and Keller (2016) there are four indicators of consumer trust: 1). Benevolence

(sincerity) is how much someone trusts the seller to behave well towards consumers. 2). Ability is a current assessment of what a person can do. In this case, how the seller is able to convince the buyer. 3). Integrity is how much confidence a person has in the seller's honesty. 4). Willingness to depend is the consumer's willingness to depend on the seller.

2.2 Satisfaction

Kotler & Keller (2016:453) "satisfaction is a feeling of joy or disappointment someone who appears after comparing the performance (results) of different products 16 thinking about the expected performance. If what is given para If the company fulfills consumer desires, consumers will be satisfied. Likewise On the contrary, if consumers' desires are not what they want then consumers will be dissatisfied". The feeling of happiness that comes from having expectations fulfilled from a product or service can be interpreted as customer satisfaction. According to Tjiptono (2014:353) defines customer satisfaction/dissatisfaction as the customer's response to the evaluation of the perceived disconfirmation between initial expectations before purchase (or other performance norms) and the actual performance of the product which is perceived after use or consumption of the product in question. 2 Corresponding authors / IRJEMS, 1(1), 1-4, 2023 There are several indicators according to Tjiptono (2014:101): 1). Matching expectations. 2). Interested in visiting again. 3). Willingness to recommend.

2.3 Loyalty Customer

According to Hasan (2014) "says customer loyalty is a person who buy regularly and repeatedly, they continuously and repeatedly coming to the same place to satisfy his desires by owning a product or getting a service and paying for the product. Kotler & Keller (2016::164) states that customer loyalty is a deeply held commitment to purchase and support a preferred product or service again in the future even though the influence of the situation and marketing efforts have the potential to cause customers to switch." There are several indicators of customer loyalty, including: 1). Loyalty to the product. 2). Resistance to negative influences. 3). Referring in total.

2.4 The Relationship of Trust to Customer Loyalty

Bahrudin and Zuhro (2015:237) stated that "trust is a key variable in developing long-lasting desires maintain long-term relationships. Trust will build consumer perception, whether the brand has integrity, competence, and benevolence and others that will influence attitudes and behavior". Meanwhile, according to Sheth & Mittal in Tjiptono (2014:393) they say "Customer loyalty is a customer's commitment to a brand, store, or supplier, based on a positive attitude and is reflected in purchases consistent repeat". Several studies have been conducted by Ramadhany & Supriyono (2022) suggests that trust has a significant effect on loyalty customer. Then the results of research conducted by Rochman & Oktavianti (2021) also stated that trust has a positive influence as well significant to customer loyalty. Thus it can be concluded that trust is an important component of customer loyalty.

2.5 The Relationship between Satisfaction and Customer Loyalty

In Tjiptono (2016:202) "found that Customers who state 'completely satisfied' tend to be more likely to loyal compared to those who are just 'satisfield'." The implication, if the results a company's customer satisfaction survey shows that its customers "completely satisfied" the company concerned must not be proud and feel safe that their customers are satisfied, but they must be vigilant because customers are not completely satisfied and are very likely to switch brands or supplier. Several studies have been conducted by Ismadi (2022). that there is a positive influence between satisfaction and customer loyalty. Furthermore, research conducted by Rahmawati (2023) also stated this that satisfaction has a positive and significant influence on loyalty customer. Thus it can be concluded that

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customers are satisfied After the needs and desires are fulfilled, they will return to you again the company in the future

2.6 The Relationship of Trust and Satisfaction to Customer Loyalty

According to Hasan (2014:276) "says customer loyalty is people who buy regularly and repeatedly, they continuously and repeatedly coming to the same place to satisfy his desires by owning a product or getting a service and paying for the product the." Several studies have been conducted by Ramadhany & Supriyono (2022) suggests that there is a significant influence between trust and satisfaction with customer loyalty. Then research is carried out Rahmawati (2023) also stated that trust and satisfaction provide a positive and significant influence on customer loyalty. With So, it can be concluded that consumer trust and satisfaction is a principle that is able to form customer loyalty to company. Consumers first form beliefs about a product and then an attitude will be formed to buy it and then consumers will form it A positive attitude is customer satisfaction with the fulfillment of needs and their desires, then customer loyalty is formed.
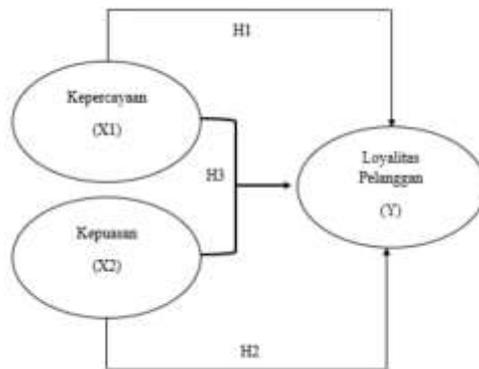

Figure 1 Conceptual Framework

3. RESEARCH METHODS
3.1 Sample and Data Collection Techniques

The aim of this research is to examine the influence of trust and satisfaction on customer loyalty in UKM DNA Collection Sumenep City. The population in this research are consumers who have made at least 2 purchases at UKM DNA Collectio, Sumenep City in January-March 2024. Data collection in this research was carried out by distributing questionnaires to customers. The technique for determining sample size uses the Slovin formula (2018) and purposive sampling technique.

3.2 Variable Measurement

The independent variable in this research is trust (X1), namely consumer trust is the company's willingness to depend on business partners. This depends on a number of interpersonal factors between organizations, such as perceived competence, integrity, honesty, and company policies." according to Kotler and Keller (2016) there are four indicators of consumer trust: 1). Virtue. 2). Ability. 3). Integrity. 4). Willingness to depend. Satisfaction (X2) is a feeling of happiness that arises because expectations for a product or service are fulfilled, which can be interpreted as customer satisfaction. According to Tjiptono (2014:353) defines customer satisfaction/dissatisfaction as the customer's response to the perceived disconfirmation evaluation between initial expectations before purchase (or other performance norms) and the actual performance of the product that is felt after use or consumption. the product in question. There are several indicators according to Tjiptono (2014:101): 1). According to expectations. 2). Interested in visiting again. 3). Willingness to recommend. The dependent variable in this research is customer loyalty (Y). According to Kotler &

Keller (2016::164) states that customer loyalty is a deeply held commitment to buy and support a product or service that is liked again in the future despite the influence of situations and marketing efforts have the potential to cause customers to switch." There are several indicators of customer loyalty, including: 1). Loyalty to the product. 2). Resistance to negative influences. 3). Refers to the total.

3.3 Research methods

In quantitative research, data analysis is a useful process to analyze the sources of data that have been collected. 40 Kurniawan & Puspitaningtyas (2016:102) argue that "Data analysis as an effort to process data into information, so that its properties or Characteristic data can be easily understood and utilized for answer the problem formulation." Data analysis is a stage carried out after all research data has been collected. Activities in data analysis, among others other: grouping data based on variables and type of respondent, doing tabulate data based on variables from all respondents, presenting data from each variables studied, perform calculations to answer the problem formulation, and perform calculations to test the eliminated hypothesis. Data collection was carried out by creating and distributing questionnaires so that the data obtained is more accurate. After the data is obtained from charging questionnaire, the initial data that has been selected will be categorized according to the variables and classification of variables which will then be processed using SPSS program software

4. RESULTS AND DISCUSSION
4.1 Respondent Characteristics

Table 1. Respondent Characteristics

Categories	Items	F	%
Gender	Man	26	26
	Woman	73	73
	Total	**100**	**100**
Age	18-20 Years	7	7
	21-30 Years	23	23
	31-40 Years	46	46
	41-50 Years	21	21
	>50 Years	3	3
	Total	**100**	**100**
Work	Student/Students	22	22
	Government employees	18	18
	Private employees	15	15
	Housewife	24	24
	Self-employed	21	21
	Total	**100**	**100**
Income	< IDR 500.000	18	18
	IDR 1.000.000 – IDR 2.500.000	39	39
	IDR 2.500.000 – IDR 5.000.000	36	36
	> IDR 5.000.000	7	7
	Total	**100**	**100**

Based on table 1. Respondents in this study were dominated by respondents who were female, and aged 31-40 years. Furthermore, characteristics based on job level are dominated by respondents who are housewives, and income characteristics are dominated by respondents who have an income of IDR 1,000,000 – IDR 2,500,000.

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4.2 Validity Test

The Goodness of Fit (GoF) test results, validity and reliability are described as follows:

Table 2. Validity Test Result

Variable	Item	R Count	R Table	Sig	Hasil
Trust (X1)	X1.1.1	0,660	0,1966	0,000	Valid
	X1.1.2	0,622	0,1966	0,000	Valid
	X1.2.1	0,576	0,1966	0,000	Valid
	X1.2.2	0,581	0,1966	0,000	Valid
	X1.3.1	0,688	0,1966	0,000	Valid
	X1.3.2	0,681	0,1966	0,000	Valid
	X1.4.1	0,504	0,1966	0,000	Valid
	X1.4.2	0,612	0,1966	0,000	Valid
Satisfaction (X2)	X2.1.1	0,582	0,1966	0,000	Valid
	X2.1.2	0,664	0,1966	0,000	Valid
	X2.2.1	0,723	0,1966	0,000	Valid
	X2.2.2	0,693	0,1966	0,000	Valid
	X2.3.1	0,693	0,1966	0,000	Valid
	X2.3.2	0,712	0,1966	0,000	Valid
Loyalty Customer (Y)	Y.1.1	0,708	0,1966	0,000	Valid
	Y.1.2	0,693	0,1966	0,000	Valid
	Y.2.1	0,740	0,1966	0,000	Valid
	Y.2.2	0,758	0,1966	0,000	Valid
	Y.3.1	0,708	0,1966	0,000	Valid
	Y.3.2	0,553	0,1966	0,000	Valid

Based on the validity test results table above, it shows that all question items from the variables trust (X1), satisfaction (X2), and customer loyalty (Y) are valid. This can be proven that all question items for each variable have r calculated > r table (0.1966) and with a significance level < 0.05. So the items of trust (X1), satisfaction (X2), and customer loyalty (Y) can measure the influence of trust and satisfaction on customer loyalty in UKM DNA Collection Sumenep City.

4.3 Realibility Test

Table 3. Realibility Test Result

Variable	*Cronbach'c Alpha*	Standard	Standard
Kepercayaan (X1)	0,767	0,6	Reliabel
Kepuasan (X2)	0,764	0,6	Reliabel
Loyalitas Pelanggan (Y)	0,772	0,6	Reliabel

From the table above, the Cronbach alpha reliability coefficient value for each trust variable is 0.767, the satisfaction variable is 0.764, and the customer loyalty variable is 0.772. Of all the variables, it is known that the Cronbach alpha reliability coefficient value is greater than 0.60, so it can be said that the questionnaire used is said to be reliable.

4.4 Classic Assumption Test
4.4.1 Normality Test

Figure 1. Normality Test Result

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: TotalY
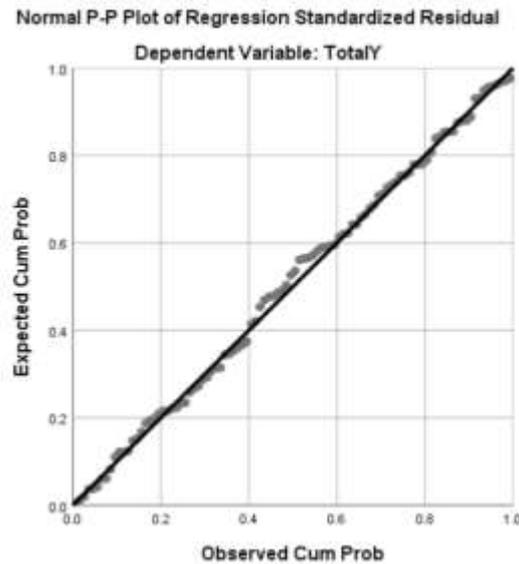
Based on the picture above, it can be seen that if the data spreads around the diagonal line and follows the direction of the diagonal line or graph horizontally which shows a normal distribution pattern, then the regression model meets normality assumption.
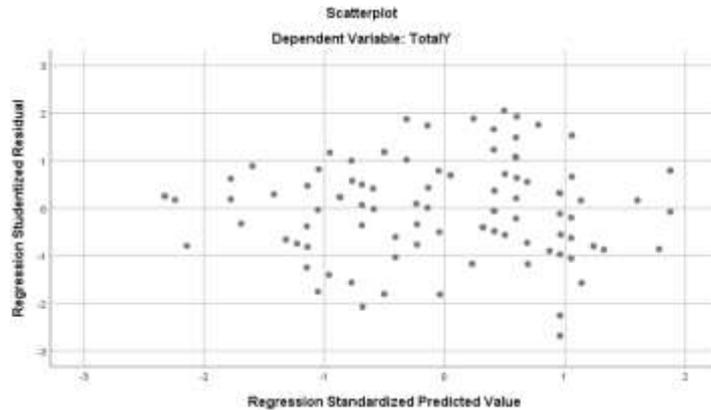
4.4.2 Multiconerency Test

Table 4. Multikollinearity Tesy Result

Model	Collinearity		Information
	Tolerance	VIF	
(Constant)			
Kepercayaan (X1)	0.528	1.895	Free of Multicollinearity Symptoms
Kepuasan (X2)	0.528	1.895	Free of Multicollinearity Symptoms

From the results of the multicollinearity test in the table above, there is a tolerance value that meets the threshold requirements The tolerance and VIF (Variance Inflation Factor) of the independent variables are at a tolerance value of 0.541 > 0.10 or the same as VIF 1.847 < 10, so this analysis shows that there is no multicollinearity. This also shows that each independent variable or independent variable stands alone or does not depend on each other.

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4.4.3 Heteroscedasticity Test

Figure 2. Heteroscedasticity Test Results

Based on the scatterplot graphic image above, it can be seen that the points are spread above and below the number 0 on the Y axis so that they do not form a particular pattern, so it can be said that the data is free from heteroscedasticity problems or the assumptions are met.

4.4 Analysis Multiple Linear Regression

Table 5. Multiple Linear Regression

Model	Unstandardized Coefficients	
	B	Std. Error
(Constant)	3,423	2,444
Trust (X1)	0,193	0,093
Satisfaction (X2)	0,568	0,119

Based on the table above, the multiple linear regression equation in this research can be written as following:

Y= a+b1X1+b2X2+e

Y= 3,423+0,193X1+0,568X2+e

Note:

Y   = *Customer loyalty variable*
a   = *Constant*
bl   = *Trust regression coefficient value*
b2   = *Satisfaction regression coefficient*
X1   = *Trust Variable*
X2   = *Satisfaction Variable*
e   = *error (error rate)*

From the equation above it can be explained as follows:

a. Constant (a) = 3.423. What this means is that if the value of the trust (X1) and satisfaction (X2) variables is equal to zero then the value of the customer loyalty variable will be the constant value, namely 3.423

b. Trust Variable Regression Coefficient (X1) = 0.193.

The trust multiple regression coefficient value (X1) of 0.193 is positive. This means that the trust variable has a positive influence on customer loyalty. This means that if there is an additional value of 1 unit on the trust variable and the other variables have a value of 0 (zero), then the formation of customer loyalty behavior in UKM DNA Collection will also increase by 0.193. Likewise, if the trust variable decreases by 1, customer loyalty will also decrease by 0.193.

c. Variable Regression Coefficient and satisfaction (X2) = 0.568.

The satisfaction multiple regression coefficient value (X2) of 0.568 is positive. This means that the satisfaction variable has a positive influence on purchasing decisions. This means that if there is an additional value of 1 unit on the satisfaction variable and the other variables have a value of 0 (zero), then the formation of customer loyalty behavior in UKM DNA Collection will also increase by 0.568. Likewise, if customer satisfaction decreases by 1, then customer loyalty will also decrease by 0.568.

4.5 Determinant Analysis (R2)

Table 6. Results of the Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,665	0,442	0,431	2,360

Based on the results of the coefficient of determination test in the table above, the Adjusted R-square value is 0.431 or 43.1%. This means that the contribution of the trust and satisfaction variables to purchasing decisions is 43.1%, while the remaining 56.9% (100% - 43.1%) is explained by other variables outside the research or which were not researched or can also be said to be that the variation in customer loyalty variables that can be explained by the trust and satisfaction variables is 43.1%.

4.5 Hypothesis Testing
4.5.1 Partial Significant Test (t Test)

Table 6. t Test Result

Model	t hitung	t tabel	Sig.	information
Trust	2,078	1,98472	0,040	Significant influence
Satisfaction	4,769	1,98472	0,000	Significant influence

Based on the Coefficient table above, the results of the t test for the partial hypothesis of variables X1 and X2 are as follows:

1. Ha for hypothesis 1 is accepted and H0 is rejected. This is because the trust variable has a t_count 2.078 > t_table 1.98472 and significant 0.040 < 0.05. Based on these criteria, it can be concluded that Hypothesis (H1) states that Trust partially has a positive effect on Loyalty Customers at UKM DNA Collection Sumenep City, accepted.
2. Ha for hypothesis 2 is accepted and H0 is rejected. This is because the satisfaction variable has a t_count 4.769> t_table 1.98472 and significant 0.000 < 0.05. Based on these criteria, it can be concluded that Hypothesis (H2) which states that satisfaction partially has a positive effect on customer loyalty in UKM DNA Collection Sumenep City, is accepted.

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4.5.2 Simultan Significant Test (F Test)

Table 7. F Test Result

F Hitung	F Tabel	Sig.	Tingkat Signifikansi	Katerangan
38,538	3,09	0,000	0,05	Berpengaruh Signifikan

Based on the table above, simultaneous hypothesis testing (F test) above, it can be concluded that: Ha for hypothesis 3 is accepted and H0 is rejected. This is because Fcount > Ftable, namely 38.538 > 3.09 and is significant 0.000 < 0.05. Based on these criteria, it can be concluded that Hypothesis (H3), which states that Trust and Satisfaction simultaneously have a positive effect on Customer Loyalty in UKM DNA Collection, Sumenep City, is accepted.

1. The Effect of Trust on Customer Loyalty

Based on the results of the analysis of the description of the trust variable, the capability indicator has the highest mean, namely 4.29, meaning that the average respondent strongly agrees with the capability indicator, namely that respondents feel that UKM DNA Collection is able to convince customers and provide guarantees to customers regarding their products. Based on the partial hypothesis test that has been carried out, it can be seen that the influence of trust on customer loyalty has a positive effect on customer loyalty. This is proven by the results of the t test, namely the value of tcount 2.078 > ttable 1.98472 and significant 0.000 < 0.05.

The results of this research are in accordance with the hypothesis which states that it is suspected that trust has a positive effect on customer loyalty in UKM DNA Collection Sumenep City. This is because in the trust variable there is an item with the largest mean, namely risk acceptance. The risk acceptance item has a mean of 4.34 and can be classified in the very high mean category. .

Based on the results of the research conducted, it can be seen that trust has a positive and significant effect on customer loyalty because the meaning is positive and the p-value in the sig column means significant. These results explain that the trust factor has an important influence in increasing customer loyalty. Based on these results, it can be seen that customers will be loyal if the customer feels confident, one of which is that the seller is able to provide a guarantee of satisfaction with the products being bought and sold. Customers who work as housewives are the most dominant customers of UKM DNA Collection. This can be known through the results of questionnaire distribution data through data processing of respondent characteristics. Housewives buy products because the products in the UKM DNA Collection are Muslim women's clothing.

2. The Effect of Satisfaction on Customer Loyalty

Based on the results of the analysis of the description of the satisfaction variable, the indicator of conformity to expectations has the highest mean of 4.25. This means that on average respondents strongly agree with the indicator of suitability of expectations, namely that UKM DNA Collection is able to adjust to what customers expect. Based on the partial hypothesis test that has been carried out, it can be seen that the influence of satisfaction on customer loyalty has a positive effect on customer loyalty. This is proven by the t test results, namely 4.769 > ttable 1.98472 and significant 0.000 < 0.05. The results of this research are in accordance with the hypothesis which states that it is suspected that satisfaction has a positive effect on customer loyalty in UKM DNA Collection Sumenep City.

This is because in the satisfaction variable there is an item with the largest mean, namely returning visits.

The revisit item has a mean of 4.31 and can be classified in the very high mean category. Customer satisfaction is the output of a company's performance process that is felt by a consumer, where the results are in accordance with the consumer's expectations (customers will feel satisfied if the product they buy meets the needs, desires and expectations that the customer wants to achieve). If a customer is satisfied with the product offered by the company, then the customer will always continue to use the product offered by the company and will even recommend it to others. Companies must focus on establishing customer excellence. Then they will provide high customer satisfaction scores, which results in high repeat purchases and ultimately high company profitability as well. Loyal customers tend to shop more often and return to buy company products and tell others about the goodness of UKM DNA Collection, thereby increasing the number of UKM DNA Collection customers. So the more satisfied the customer is, the more likely it is that the customer will be loyal in the future.

Based on the results of the SEM analysis that has been carried out, the coefficient value of Brand Image on Brand Trust is 0.507 (50.7%). This shows that if Brand Image increases by 1%, then Brand Trust will increase by 50.7%. The coefficient value also has a p-value of 0.000, which is below the error tolerance value in this study (0.05). In other words, Brand Image has a positive and significant effect on Customer Brand Trust at Bank Aceh Syariah Lhokseumawe Branch, so that H2 is accepted. Brand image, including product and company image, can influence the level of customer trust. Several empirical studies have been conducted for this sector, such asFebriyantoro, (2020); Muang et al. (2022), which says that brand image and company image have a significant influence on customer purchasing decisions. FurthermoreCheung et al., (2019), states that a brand image is needed to build and develop a product sales concept.

3. The Influence of Trust and Satisfaction on Customer Loyalty

Based on the results of the research conducted, it can be seen that trust and satisfaction have a positive and significant effect on customer loyalty because the Fcount Ftable value obtained is 38.538 > 3.09, meaning positive. Meanwhile, the p-value obtained in the sig column is 0.000 < 0.05, meaning it is significant. Thus, it can be concluded that trust and satisfaction can simultaneously have a positive and significant effect on customer loyalty in UKM DNA Collection Sumenep City. Based on the frequency distribution of the customer loyalty variable, it is known that customers feel confident in UKM DNA Collection and are satisfied with the products they buy and sell. Based on all the data obtained, it can be stated that Trust and Satisfaction simultaneously have a positive influence on Customer Loyalty in UKM DNA Collection.

5. CONCLUSION

Based on research conducted using a questionnaire, results were obtained showing that trust and satisfaction influence customer loyalty. Through various stages of validity and reliability testing as well as t and F tests, the following conclusions are drawn:
1. Trust partially has a positive effect on customer loyalty. This means that to increase customer loyalty, trust from customers is needed, including sincerity, ability, integrity and willingness of consumers.
2. Partial satisfaction has a positive effect on customer loyalty. This means that to increase customer loyalty, a sense of customer satisfaction is required, including conformity to expectations, interest in returning and willingness to recommend.
3. Trust and satisfaction simultaneously have a positive effect on customer loyalty. This means that to increase customer loyalty there needs to be excellent trust and satisfaction

6. LIMITATIONS AND RECOMMENDATIONS FOR FUTURE RESEARCH

For future researchers who will carry out research similar to using the Trust and Satisfaction variables on Customer Loyalty, It is best to add other variables so that the research becomes better and more complete. Trust and Satisfaction with Customer Loyalty can also be done on other subjects such

THE EFFECT OF BRAND AWARENESS AND BRAND IMAGE ON CUSTOMER DECISIONS IN USING GOLD PAWN SERVICES AT ACEH SHARIA BANK WITH CUSTOMER TRUST AS A VARIABLE MEDIATION

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as banks, travel companies, E-commerce and other types other. To improve this research, further researchers can using service quality variables, CRM (customer relationship management), and so on.

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