The Effect of Service Quality and Trust on Customer Loyalty with Satisfaction as an Intervening Variable in Three Star Hotels, Palembang

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Abstract. *This research aims to analyze the direct and indirect influence of the variables Service Quality, Trust, Satisfaction and Customer Loyalty. The method used in this research is a quantitative method with primary andsecondary data collection techniques, including observation, questionnaires and literature study. The number of respondents involved in this research was 115 people, and data collection was carried out using instruments that focused on the variables studied. Data analysis was carried out using Smart-PLS software. Based on the results showed that satisfaction has a significant influence on customer loyalty Apart from that, trust also has a significant influence on satisfaction, and the influence of trust on customer loyalty through satisfaction shows significant results. Trust and satisfaction are important factors that influence customer loyalty in three-star hotels in Palembang City. The results of this research also show that the other four variables, namely the direct influence of service quality on customer loyalty, as well as the influence of service quality on trust and satisfaction, have an insignificant influence. Therefore, to increase customer loyalty to three-star hotels in Palembang, it is necessary to look for other factors that have a stronger and more significant influence.*

Keywords: Service Quality, Trust, Customer Satisfaction, Customer Loyalty

INTRODUCTION

Indonesia is very dependent on the tourism sector because has become an industry favored by every group . Apart from that, because Indonesia has 17,000 islands and 34 provinces with their own natural beauty and uniqueness, therefore many foreign tourists and domestic tourists have an interest in visiting several cities in Indonesia, especially the city of Palembang. It can be seen that there is a decrease in foreign tourist visitors to the city of Palembang every year. In 2019, as many as 15,846 foreign tourists visited Palembang, where this city is known as the city of Sport Tourism (Karo Karo, 2021; Karo Karo et al., 2020), this is the impact of holding the Asian Games in 2018 in August, but in In 2020, visit data experienced a drastic decline due to the Covid-19 pandemic with the number of foreign tourists to Palembang amounting to 2,297 people, in 2021 there were 1,281 people, and in 2022 there were 1,130 people.

Table 1. Number of Foreign Tourist Visits to Palembang

Hotel	Population (people)	Population Proportion (%)	Sample (people)
A	29,491	≈ 60	69
B	19,785	≈ 40	46
Total	**49,276**		**115**

Source: South Sumatra Province Central Statistics Agency (2023)

The hotel industry is a sector that has a vital role in the Indonesian economy (Rais A Yudian & Liliana Dewi, 2022) , including the city of Palembang. Along with the growth of tourism and the target of increasing the number of tourists coming to Palembang City, demand for quality accommodation has also increased. Three-star hotels as hotels that have a strategic location and are easy to access are the main choice for consumers both for staying overnight and holding events (Karo Karo & Firstyana, 2021; Karo & Nur, 2022; Syaiful, 2019). Clients who are satisfied are likely to remain loyal to the company (Rahmah et al., 2021). Very satisfied customers will be happy to share their positive experiences with other people and indirectly promote the company or what is commonly known as word of mouth. Maintaining relationships with existing customers is more profitable in the long run than looking for new customers. Customer loyalty can be obtained when customers always feel like returning to the company.

One of the factors that influences customer satisfaction is the quality of service provided by the hotel. Customers of three-star hotels in Palembang City have certain expectations regarding the quality of the services provided. An efficient check-in and check-out process, good room cleanliness, friendly staff, and the quality of the food and drinks served are several factors that can influence the quality of service at a three-star hotel. The success of a company if employees are able to provide good service so that customers feel satisfied and in the eyes of customers the image becomes positive, this can foster customer loyalty (Junior et al., 2019). In this context, it is important for three-star hotels in Palembang City to maintain and increase customer loyalty. Customer loyalty is a key factor in achieving long-term success and growth in a hotel business.

Service quality has an influence on customer loyalty through customer satisfaction (Thungasal & Siagian, 2019). This can be interpreted that customer loyalty can be increased by high service quality through customer satisfaction. Other research proves the influence of service quality on customer loyalty, where service quality has a positive and significant effect on customers loyalty (Ardani et al., 2021). The services offered are useful for gaining customer satisfaction and increasing loyalty as well as generating guest trust with the aim of finding guests who are interested in continuing to stay again and recommending them to others (Karo & Novianti, 2021). Amelia's research results prove that service quality has a significant effect on consumer trust (Amelia & Basuki, 2017). Consumer trust in a product or brand will have a positive relationship with the intention to repurchase and the intensity of repurchase which can influence consumer loyalty (Sukaatmadja, 2018).

Initial observations via the hotel website contained several guest comments or guest reviews regarding their experience of staying at the hotel, where one of the hotels is facing service and guest loyalty problems. Tripadvisor recorded ten three-star hotels in the city of Palembang (Honggoriansyah et al., 2020), nine of which are categorized as city hotels while the other one is a transit hotel adjacent to Palembang's Sultan Mahmud Badaruddin II International Airport. Based on these categories, this research uses a sample of two three-star hotels in Palembang City because Hotel A is very strategically located on the main road of the city, namely Jalan Sudirman with the city hotel category, and Hotel B which is located very close to the airport and the Punti Kayu tourist destination with category as a transit hotel. Through this research, a deeper understanding will be gained about how service quality and trust can influence customer loyalty in three-star hotels, including the mediating role of customer satisfaction. The results of the research are expected to be a guide for three-star hotel management in developing more effective strategies to increase consumer satisfaction and build consumer interest in returning to visit.

METHODS

This research is explanatory research with a quantitative approach, aiming to analyze the relationship between the variables service quality, customer trust, customer loyalty and customer satisfaction. The method used is the survey method.

Table 2. Research Population and Sample

Hotel	Population (people)	Population Proportion (percent)	Sample (people)
A	29,491	≈ 60	69
B	19,785	≈ 40	46
Amount	**49,276**		**115**

The proportion calculation in the population is adjusted to the total population of guests staying at each hotel. The sample size calculation uses Hair's theory, which states that the sample size should be five times larger than the number of question items to be analyzed and the sample size is better if the ratio of 10:1 is met (Karo Karo, Hamonangan, et al., 2023; Katiandagho & Syarif Hidayatullah, 2023) . In this research, there are 23 indicators used in this research, so a sample of 115 people is needed. Through calculating population proportions, it was found that 69 respondents were needed and at Hotel B there were 46 respondents. Followed by non-probability techniques sampling, namely purposive side,
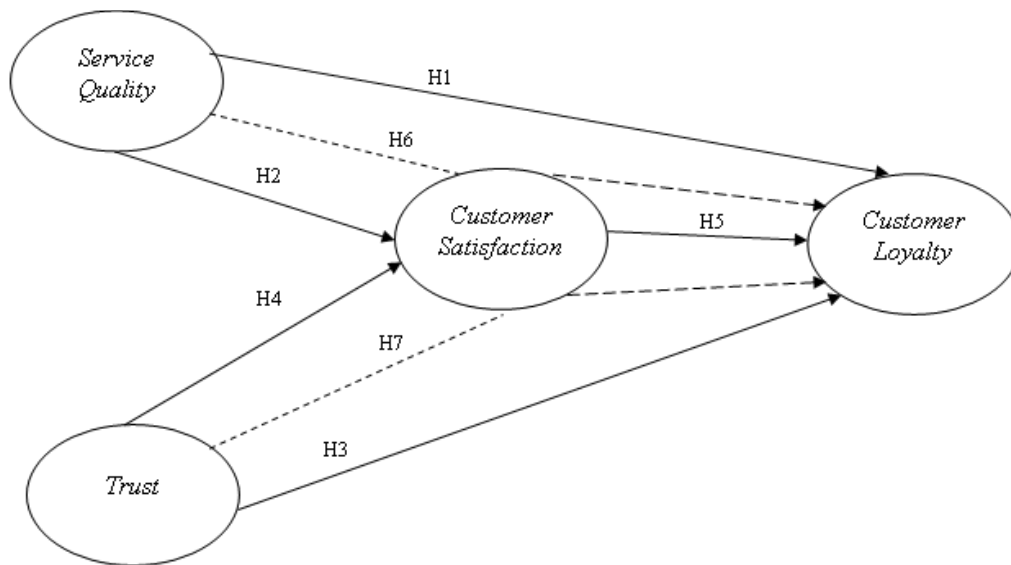

Figure 1. Research model

The research instrument was constructed in the form of a questionnaire which had 115 questions using a Likert scale. The analysis technique used is Structural Equation Modeling based on Partial Least Square (SEM-PLS), combining factor analysis approaches, structural models and path analysis.

RESULTS AND DICUSSION

Hotel A is located on Jalan Jendral Sudirman Palembang, about 2 kilometers from the city center or zero point of Palembang City, 5 kilometers from the natural tourist destination Punti Kayu. This hotel has 34 employees and 176 rooms, of which not all rooms are available because some rooms are in the process of being renovated. The room types at this hotel are divided into 5 types, namely 41 Superior Rooms, 72 Deluxe Rooms, 10 Junior Suite Rooms, 7 Executive Suite Rooms, and 1 Presidential Suite Room. Meanwhile, Hotel B is located on Jalan Sukabangun I Palembang, about 7 kilometers from the city center, 6 kilometers from Palembang Airport and 9 kilometers to Kertapati train station. This hotel has 19 employees and 50 rooms.

Characteristics of research respondents based on gender, dominated by 71 women and 44 men. It is also known that based on work, 37 respondents are dominated by private sector employees, 30 are government employees and 15 are entrepreneurs, while the rest fall into the categories of students, housewives and others. Categorized into age, it can be seen that 51 respondents were dominated by 26-33 years of age, 50 respondents were 17-25 years old, 12

respondents were 34-41 years old, where both Hotel A and Hotel B were equally dominated in the range aged 26-33 years.

Table 3. Variable Descriptive Statistics

Variable	Item Code	Mean Sub Variable	Variable Mean
Service Quality (X1)	X1.1-X1.3	3.87	4.02
	X1.4-X1.5	4.01	
	X1.6-X1.8	3.99	
	X1.9-X1.10	4.22	
	X1.11-X1.13	4.02	
Customer Trust (X2)	X2.1-X2.3	-	3.73
Customer Loyalty (Y)	Y1.1-Y1.4	-	3.81
Satisfaction (Z)	Z1.1-Z1.3	-	3.91
			3.89

Based on processing data from respondents' assessments, the Service Quality variable obtained a mean figure of 4.02 in the range of 3.41-4.20, which is included in the good category. This indicates that the quality of service provided by the hotel is good, but it does not meet the category of loyal guests. In this variable, the lowest value is found in the physical evidence indicator, it is suspected that some facilities are still inadequate, such as the sports room being poorly maintained and some room facilities requiring optimal maintenance. On the other hand, the highest value is found in the assurance indicator, which means that the hotel has provided excellent security guarantees for guests to feel comfortable.

The Trust variable obtained a mean figure of 3.73, which in the range 3.41-4.20 is included in the good category. The lowest value was found in the indicator of guest dependence to stay again, caused by a lack of initiative from hotel employees to ensure that this hotel has superior selling points compared to other three-star hotels. On the other hand, the highest score is found in the indicators that show that guests trust this hotel because its security is guaranteed.

The Customer Loyalty variable obtained a mean value of 3.81, in the range 3.41-4.20, which is included in the good category. The indicator with the lowest value is related to the guest's willingness to continue choosing if there are other options, it is suspected that the quality of service and trust provided has not been able to increase guest confidence. Meanwhile, the highest score for the indicator of guests' intention to provide recommendations to others is due to the hotel's strategic location making it easier to access the desired destination.

The intervening variable Customer Satisfaction obtained a value of 3.91, in the range 3.41-4.20, which is included in the good category. The lowest score on the guest satisfaction indicator. In this case, even though guests feel satisfied, this satisfaction is not fully achieved because the quality of service and trust are not yet optimal. Meanwhile, the highest value is seen in the indicator that the stay experience is considered commensurate with the time and costs spent. This shows that guests are satisfied with the prices offered by hotels that are classified as budget hotels.

R-Square Test (R²)

It was found that the R-Square value in this study was divided into two, namely: (1) the R-Square value for the Customer Loyalty variable was 0.796 or 79.6% which was influenced by the Service Quality, Trust, Satisfaction variables and the remaining 20.4% which was influenced by other variables not examined in this study; (2) the R-Square value for the Satisfaction variable is 0.350 or 35% which is influenced by the variables Service Quality, Trust, Customer Loyalty and the remaining 65% which is influenced by other variables not examined in this research. So in this study the R-Square found in the Customer loyalty variable was 0.791 which was classified as moderate and Satisfaction got a value of 0.339 which was classified in the moderate category.

Q-Square Test (Q^2)

The results obtained were that the Q-Square value of Customer Loyalty was 0.659 and Satisfaction was 0.316, which means that the Q-Square value is > 0 (zero), so it can be categorized as the value of these two variables as being classified as predictive relevance, which means that in the structural model which is structured to explain Customer Loyalty and satisfaction, namely good and relevant.

Test and Significance

Table 5. Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Information
Satisfaction (Z) -> Customer Loyalty (Y)	0.806	0.793	0.061	13,243	0,000	H_0 is rejected H_1 is accepted
Service Quality (X1) -> Customer Loyalty (Y)	0.022	0.015	0.078	0.276	0.783	H_0 is accepted H_1 is rejected
Service Quality (X1) -> Satisfaction (Z)	0.149	0.153	0.160	0.930	0.354	H_0 is accepted H_1 is rejected
Trust (X2) -> Customer Loyalty (Y)	0.118	0.144	0.089	1,327	0.187	H_0 is accepted H_1 is rejected
Trust (X2) -> Satisfaction (Z)	0.466	0.457	0.148	3,159	0.002	H_0 is rejected H_1 is accepted
Service Quality (X1) -> Satisfaction (Z) -> Customer Loyalty (Y)	0.120	0.120	0.125	0.954	0.342	H_0 is accepted H_1 is rejected
Trust (X2) -> Satisfaction (Z) -> Customer Loyalty (Y)	0.376	0.363	0.122	3,086	0.003	H_0 is rejected H_1 is accepted

The results of the influence test show that there are five direct influences and two indirect influences, as follows: (1) The p value of service quality on customer loyalty is 0.783 with a t-count of 0.276 and a positive path coefficient of 0.022, therefore the p value is > 0.05 and the t-table is 1.97, so h_0 is accepted and h_1 is rejected, so it can be It is concluded that service quality does not have a significant influence on customer loyalty; (2) The p value of service quality on satisfaction is 0.354 with a t-count of 0.930 and a positive path coefficient of 0.149, therefore the p value is > 0.05 and the t-table is 1.97, so h_0 is accepted and h_1 is rejected, so it can be concluded that service quality does not have a significant influence on satisfaction; (3) The p value of trust towards customer loyalty is 0.187 with a t-count of 1.327 and a positive path coefficient of 0.118 therefore the p value is > 0.05 and the t-table is 1.97 so h_0 is accepted and h_1 is rejected, so it can be concluded that trust does not have a significant influence on customer loyalty; (4) The p value of trust on satisfaction is 0.002 with a t-count of 3.159 and a positive path coefficient of 0.466, therefore the p value is <0.05 and the t-table is 1.97, so h_0 is rejected and h_1 is accepted, so it can be concluded that trust has a significant influence on satisfaction; (4) The p value of satisfaction with customer loyalty is 0.000 with a t-count of 13.243 and a positive path coefficient of 0.806, therefore the p value is <0.05 and the t-table is 1.97, so h_0 is rejected and h_1 is accepted, so it can be concluded that satisfaction has a significant and influential effect on customer loyalty; (5) The p value of service quality on customer loyalty through satisfaction is 0.342 with a t-count of 0.954 and a positive path coefficient of 0.120, therefore the p value is > 0.05 and the t-table is 1.97, so h_0 is accepted and h_1 is rejected, So it can be concluded that service quality has no influence and is not significant on customer loyalty through the intervening satisfaction variable; (6) The p value of trust towards customer loyalty through satisfaction is 0.003 with a t-count of 3.086 and a positive path coefficient of 0.376 therefore the p value is <0.05 and the t-table is 1.97 so h_0 is rejected and h_1 is accepted, so It can be concluded that trust has a significant influence on customer loyalty through the intervening variable satisfaction.

The Influence of Service Quality on Customer Loyalty

Based on the test results, it was found that the service quality variable did not have a significant influence on customer loyalty. This result is supported by the mean value of the tangible evidence indicator which shows unsatisfactory results. In other words, the quality of service in the aspect of physical evidence is a critical factor that guests pay attention to when considering whether to return to stay or provide recommendations to others. This means that to increase customer loyalty, special attention must be paid to improving service quality in the physical evidence dimension. This finding is in line with research conducted by Rahmah which stated that service quality does not have a significant influence on customer loyalty (Rahmah et al., 2021).

Previous research by Kusumasari and Bakti supports this conclusion, that service quality does not have a significant influence on customer loyalty (Gede & Kusumasari, 2013; Gede Mahatma Yuda Bakti & Sumaedi, 2013). These findings indicate that although service quality is an important factor, it does not directly guarantee increased customer loyalty. One of the main reasons underlying this is that customers or guests who stay at three-star hotels in the city of Palembang will not become loyal without feeling satisfaction during their stay. Kusumasari also emphasized that customer satisfaction plays a crucial role in forming customer loyalty. In line with tourism sector workers, satisfied customers provide a strong basis for repeat purchases and the formation of long-term loyalty (Karo Karo, Djohan, et al., 2023). Therefore, although service quality is an important aspect in providing a good experience to customers, customer satisfaction is a key factor that determines whether customers will return and become loyal.

Thus, to increase customer loyalty, hotels must focus not only on improving service quality but also on ensuring that every interaction and service provided can result in high customer satisfaction. Only then can hotels build a loyal customer base and encourage repeat purchases in the future.

The Influence of Service Quality on Satisfaction

It is known that the mean customer satisfaction score shows that guests are satisfied with the products and services provided, considering it worth the time and money they spend during their stay. However, it should be noted that guest satisfaction is not significantly influenced by the service quality variable. Meaning, the influence of service quality on guest satisfaction is not strong enough to be considered significant in the context of this research.

Although guests were satisfied, these results suggest that there are other factors besides service quality that may have more influence on their satisfaction. Service quality remains an important element, but cannot be the only factor that determines the level of guest satisfaction (Zulkifli et al., 2023). Thus, hotels need to consider various other aspects that can enhance the overall guest experience, ensuring that every interaction and service provided contributes positively to their satisfaction. In addition, these findings indicate that efforts to increase guest satisfaction cannot only depend on improving service quality alone, but must also include various other strategies that can meet and exceed guest expectations. Therefore, hotels are advised to continue to evaluate and improve various aspects of the services and facilities offered, in order to achieve higher levels of satisfaction and ensure guests feel that the time and money they spend is truly worth it.

The Influence of Trust on Customer Loyalty

The test results found that the trust variable did not have a significant influence on customer loyalty. Low mean scores on trust indicators, especially on statements regarding dependence on hotels. Apart from that, for the indicator of customer loyalty, the lowest mean value was found in the desire to continue choosing if there were other hotel choices. This means that a guest's trust may not necessarily foster loyalty to a brand or hotel. This is consistent with findings which state that trust does not have a direct influence on customer loyalty (Euis et al.,

2021). This is because the influence of trust on customer loyalty is mediated by customer satisfaction.

Customer loyalty is defined as a deep commitment to continue to support or repurchase a preferred product or service, whether sooner or later, even though there are situations and marketing efforts that can cause changes in behavior (Kotler & Keller, 2020). On the other hand, trust is a customer's willingness to trust a brand in a risky situation in the hope of getting a positive outcome. In this context, it can be concluded that guests at hotels A and B have reached the stage where they have the trust and commitment to repurchase the products or services offered by the hotel. This trust is built based on the brand and the positive experiences that guests have enjoyed while staying at the hotel. Although trust does not directly influence loyalty, the satisfaction resulting from it plays a crucial mediating role.

In other words, guest trust in hotels A and B leads to high satisfaction, which ultimately drives customer loyalty. This loyalty is reflected in guests' commitment to return to stay and choose the same service in the future, because they have confidence that the hotel will continue to provide a satisfying experience. Therefore, hotels need to continue to maintain and increase customer trust and satisfaction to strengthen customer loyalty on an ongoing basis.

The Influence of Trust on Satisfaction

Testing found that the trust variable had a significant influence on satisfaction. This happens because a guest's trust can influence guest satisfaction during their stay at the hotel. So that guests no longer doubt any product offered by the hotel. This is consistent with research showing that guest trust significantly influences guest satisfaction (Fadeli et al., 2017). Apart from that, research by Sitorus also proves that there is a positive and significant influence between trust and satisfaction, confirming that trust and satisfaction are closely related and have a strong relationship (Sitorus & Yustisia, 2018).

Customers' trust in hotels, as observed in hotels A and B, not only influences their satisfaction but also forms deeper relationships. The concept of trust itself often includes satisfaction as one of its components. This means that the higher the customer's perception of trust, the greater their level of satisfaction will increase. This is especially true for three-star hotels in the city of Palembang, where the trust built by the hotel in its customers plays an important role in increasing guest satisfaction.

Guest trust in hotels A and B can be related to their trust in the brand and the emergence of dependence. When guests have high trust in a hotel, they tend to feel satisfied with the services provided and develop a dependency on the brand. This indicates that to increase customer satisfaction, hotels must continue to build and maintain trust through consistent and high quality service. Thus, this research highlights the importance of trust as a key factor in creating customer satisfaction, which will ultimately strengthen their loyalty to the hotel.

The Effect of Satisfaction on Customer Loyalty

It was found that the satisfaction variable had a significant effect on customer loyalty. This is due to the level of guest satisfaction with the services provided and the level of trust that has been formed in the hotel, resulting in a desire to return and recommend the hotel to others. Respondents also expressed that the value they received was worth the money spent, which ultimately reduced complaints against hotel employees. In line with Ramha's research, Kusumasari also states that customer satisfaction has a significant influence on customer loyalty in hotels (Gede & Kusumasari, 2013; Rahmah et al., 2021). The products at 3 star hotels in the city of Palembang are rooms, for each type of room sold there are different room rates and accompanying facilities.

Satisfaction is a person's feeling of happiness or disappointment that is produced by comparing the performance or results of a product or service that is felt with expectations, if it does not meet expectations then the customer will not feel satisfied (Dedy and Alfandi, 2022).

The results of customer satisfaction that contribute highly with an average value of 3.91 which forms customer satisfaction are guests who stay overnight satisfied with the public facilities provided by the hotel and the 3 Star hotel brand in the city of Palembang. This supports the creation of guest loyalty to stay again at 3 star hotels in the city of Palembang.

The Influence of Service Quality on Customer Loyalty through Satisfaction

Based on the test results, it was found that the service quality variable did not have a significant influence on customer loyalty through satisfaction. Thus, hotels need to focus on efforts to improve service quality in order to produce higher consumer satisfaction, which in turn will encourage the formation of customer loyalty more effectively. This research emphasizes the importance of continuous improvement in service quality as the main strategy for increasing customer satisfaction and loyalty in the long term. This finding is in line with research conducted by Syariful which indicates that the perception of the quality of services provided by hotels to their consumers can still be improved (Syariful et al., 2023). Although service quality already has an influence, to create stronger satisfaction and ultimately form stronger consumer loyalty in the future, continuous improvements and improvements in the services provided are needed.

The Influence of Trust on Customer Loyalty through Satisfaction

The test results found that the trust variable has a significant influence on customer loyalty through satisfaction. Consumer trust in hotels A and B is able to create a high level of satisfaction, which ultimately contributes to customer loyalty. When guests feel confident in the hotel brand and are satisfied with their stay, they tend to become more loyal and dependent on the hotel. This means that when guests return to visit Palembang, they will prefer to stay at a hotel they have trusted before, in the hope of having a stay that is as good as the one they have experienced before.

In this context, hotels A and B succeeded in building strong trust with their guests, thereby creating high levels of satisfaction which had a direct impact on customer loyalty. The trust that consumers have in the hotel brand ensures that they will continue to choose the same hotel for accommodation in the future, with the expectation that they will receive consistent and satisfying service and experiences. This research highlights the importance of building and maintaining consumer trust to create satisfaction that can increase customer loyalty in the long term. Thus, the main strategy that hotels need to adopt is to focus on increasing and maintaining customer trust through consistent and high-quality service, which will ultimately strengthen customer loyalty. In line with research conducted by Lie, which shows that the relationship between consumer trust and loyalty which is mediated by satisfaction has a significant influence (Lie et al., 2018).

CONCLUSION

In general, this research concluded that customers who filled out questionnaires at hotel A and hotel B were dominated by women, dominated by the age range of 26-33 years at hotel A and 17-25 years at hotel B and the majority of those staying were government employees and private employees. This indicates that many employees who visit the city of Palembang choose hotels A and B to stay because they already trust the hotel brand, considering: Service quality has an influence but is not significant on customer loyalty, where service quality does not guarantee that customer loyalty will increase, this is because guests or customers who stay overnight cannot be loyal if they do not feel satisfaction while staying at a three-star hotel in the city of Palembang. This can also happen because the quality of service is not a benchmark for customers' interest in returning to hotels A and B. Service quality has an influence but is not significant on satisfaction, which means this happens because service quality is not an important thing in guest satisfaction when staying at hotels A and B. Satisfaction at hotels A and B is influenced by the trust variable, but apart from this research variable, according to the results of interviews with respondents or guests, guest satisfaction can be influenced by price, location, facilities and the overall experience at hotels A and B so that it is not only on service quality alone.

Trust has an influence on customer loyalty, but it is not significant because hotel competition is very high and competitors offer similar advantages. In this case, trust itself may not be a strong enough differentiator to maintain customer loyalty, as trust must be mediated by customer satisfaction for it to have significance. Trust has a significant influence on satisfaction, this is due to customer trust in the brand, product or service at Hotels A and B. This trust makes guests feel more comfortable and satisfied, because they believe they can trust the business or brand. Trust also has a long-term impact and increases the likelihood of it surviving or thriving over time. Based on the results of simple interviews with sources or guests who have stayed at the hotel, it is stated that customers who trust a business or brand tend to be more loyal and have a greater desire to return to transactions at Hotels A and B. Satisfaction has a significant influence on customer loyalty, this is because hotels A and B are able to create an emotional bond between customers and the brand, resulting in a deep attachment. Satisfaction not only creates loyal customers, but also stimulates positive responses and builds strong trust and triggers long-term loyalty.

Service quality has an influence but is not significant on customer loyalty through satisfaction. This is because Hotels A and B have other factors that play a big role in forming long-term attachment between customers and brands. These factors include hotel location and price associated with the brand, which may have a greater impact on a customer's decision to remain loyal. Therefore, although service quality is important, these additional factors must also be considered in strategies to increase customer loyalty. Trust has a significant influence on Customer Loyalty through Satisfaction. it can be concluded that trust plays a key factor in forming long-term relationships between customers and brands. A high level of trust in a brand or service builds a strong foundation for optimal satisfaction. Trust creates an emotional foundation that triggers positive responses, increases customer satisfaction, and ultimately, drives continued loyalty. In business strategy, building and maintaining trust is the main key to creating a satisfying customer experience and ensuring strong and sustainable relationships.

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