

The Effect of Brand Image and Brand Trust on Gojek Customer Loyalty in Yogyakarta Through Customer Satisfaction as an Intervening Variable

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Abstract

This study discusses the influence of brand image, brand trust, and user satisfaction on user loyalty Gojek in DI Yogyakarta. The measurement method uses multiple linear regression analysis to determine brand image, brand trust, and user satisfaction on Gojek user loyalty in DI Yogyakarta. The sample data was obtained from the questionnaire method. The sample used in this study was people of DI Yogyakarta who had filled out the questionnaires distributed. The number of questionnaires filled in and sampled were 95 respondents. Multiple regression results show that brand image, brand trust, and user satisfaction have a significant positive effect on user loyalty.

Keywords: brand image, brand trust, user satisfaction, user loyalty

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1. Introduction

In the era of globalization where technological innovation is developing very quickly, it has resulted in intense competition between technology and information system companies. This is evidenced by the development of product innovations presented by *start-up* companies in the field of information systems and technology, both small and large companies. One of them is an information system company that continues to create product innovations is Gojek Indonesia.

In 2022 Gojek Indonesia made several service innovations such as, goride and gocar *protect +*, where there are *Air Purifier* facilities that can paralyze 91.3 percent of viruses in the air within 30 seconds to ensure safe mobility for users, and additional travel protection *Aman +* where Gojek provides additional protection benefits for passengers up to Rp350 million, only by paying an additional premium of one thousand Rupiah (Putra, 2022). GoFood also has many innovations to ensure the best culinary experience for customers. One of GoFood's latest innovations that is popular with the public is the GoFood PLUS and Order At Once features. Recent research by the Demographic Institute of the Faculty of Economics and Business, University of Indonesia (LD FEB UI) found that the majority of Gojek consumers are loyal, even 86% of customers continue to use Gojek services even without promos (Putra, 2022).

Among the marketing strategies to win the competition, companies are faced with product branding. To create a strong brand, companies must build a mission and vision of how the brand becomes a strong brand. Creating a positive brand can be achieved with a strong marketing program by highlighting the strengths of the product and differentiating it from other products. A positive brand image in the minds of consumers will trigger consumers to refer it to others (Indrajati & Ayuni, 2021). The brand becomes an identity of where or who is the manufacturer of a particular product. Consumers can evaluate the same product depending on the goods produced from the product expansion itself (Kotler & Armstrong, 2004). According to (Riana, 2008) one of the important things that every company needs to do and pay attention to is maintaining existing customers and continuing to compete in working on new potential customers. In other words, the company must be able to maintain loyalty to its product brand. Therefore, it is not only physical characteristics that create a brand but also the feelings that consumers develop towards the company or its products (Indrajati & Ayuni, 2021).

According to (Annisa, 2016) With proper management and utilization, brand loyalty can be a strategic asset for the company, such as 1) reducing marketing costs, because it will be cheaper to retain customers than to try to get new customers. So, marketing costs will decrease if the brand image increases; 2) increase trade, because strong loyalty to a brand will result in increased trade and strengthen the confidence of marketing intermediaries; 3) attract new customers, because the number of customers of a brand who are satisfied and like the brand will create a feeling of confidence for potential customers to consume the brand, especially if the purchases they make contain high risk; and 4) give time to respond to competitive threats, because brand loyalty will give a company time to respond to competitors' movements. If one of the competitors develops a superior product, loyal customers will give the company time to update its product by adjusting or neutralizing it. Brand loyalty can be influenced by brand image, brand trust and customer satisfaction.

Brand image is a representation of the overall perception of the brand and is formed from information and past experiences with the brand. Brand image is related to attitudes in the form of beliefs and preferences for a brand. Consumers who have a positive image of a brand will be more likely to make a purchase (Setiadi, 2003). Brand image has several functions, including as a market entrance, a source of added product value, a storehouse of value for the company, and can be a force in product distribution (*channel power*). With a strong brand image, it will increase consumer confidence in the brands produced by the company. Previous research conducted by (Pamungkas, 2019; Annisa, 2016; Martin & Nasib, 2021) where positive and significant results were obtained between the influence of brand image and customer satisfaction.



Brand trust is the desire of customers to rely on a brand with positive risks that can help customers to be loyal to the brand (Zohaib, 2014). Strong brand trust in consumer perceptions must always be maintained because consumer trust will lead to loyalty (Januar, 2016). According to Ferrinadewi, trust will create a sense of security and credibility and reduce consumer perceptions of risk in exchange (Ferrinadewi, 2008). Previous research conducted by (Pamungkas, 2019; Widodo & Tresna, 2018; Januar, 2016) concluded that there is a positive influence between brand trust on customer loyalty.

Customer satisfaction is a factor that must be improved so that brand loyalty that has been formed can be maintained. If consumers get a sense of satisfaction from a particular product, it can lead to feelings that hit consumers' hearts to the product so that consumers will buy the item again (Susilowati & Sumarto, 2010). Consumers who have a good response indicate that they are satisfied with the products and services they use (Tjiptono & Chandra, 2011). If customers are satisfied, they will show a high likelihood of returning to buy the same product and provide recommendations to others (Rambat, 2013). Companies must understand the products and services expected by consumers, and aim to minimize complaints (Tjiptono & Chandra, 2011).

In previous research, there are several different results obtained by researchers such as a positive influence on the relationship between brand trust and customer satisfaction obtained by (Basuki, 2017), while research conducted by (Widodo, 2018) concluded that there was no significant influence between brand trust and customer satisfaction.

The objectives of this research include: Knowing and analyzing the influence of brand image on Gojek Indonesia brand loyalty in Yogyakarta. Knowing and analyzing the effect of brand image on Gojek Indonesia customer satisfaction in Yogyakarta. Knowing and analyzing the effect of brand trust on Gojek Indonesia brand loyalty in Yogyakarta. Knowing and analyzing the effect of brand trust on Gojek Indonesia customer satisfaction in Yogyakarta. Knowing and analyzing the effect of customer satisfaction on Gojek Indonesia brand loyalty in Yogyakarta.

2. Empirical Literature Review

Gojek Indonesia

Gojek is a technology company originating from Indonesia. Established in 2010, Gojek was initially known as an online ojek service, which allowed users to book ojek services through a mobile application. Since then, the company has grown rapidly and added various services and features to its platform. Gojek's main services are online ojek, public transportation, food delivery, goods delivery, and digital payments.

Gojek has expanded beyond Indonesia and become one of the leading unicorns (startups with a valuation of more than a billion dollars) in Southeast Asia. They operate their services in several countries, including Singapore, Vietnam, Thailand, and Malaysia. Gojek is currently involved in various CSR (Corporate Social Responsibility) initiatives and programs in Indonesia. They are involved in social, education, and sustainability efforts.

Brand Image

A brand is a name, term, sign, symbol, or design, or a combination of all of them, which is intended to identify the goods or services of one seller or group of sellers and differentiate products or services from competitors (Kotler P., 2012). Brand image is a guide that consumers use when evaluating products when they do not have enough information about the product. Consumers tend to choose products that are known through experience using the product or based on information from various sources. According to Clow & Donald (2018) brand image reflects the feelings that consumers and businesses have about the entire organization as well as individual products or product lines. Meanwhile, according to (Kotler & Kevin, 2016) is the consumer's perception of a brand as a reflection of the associations that exist in the consumer's mind.

Brand image can be thought of as a type of association that comes to mind when consumers recall a particular brand. These associations can simply appear in the form of certain thoughts or images associated with a brand, just as when someone thinks about another person. Brand image has several dimensions that have been explained by (Riley, 2014), among others:

- *Economicfit* where there is a match between the brand in terms of perceived price or value. For example: Fuel economy
- *Symbolicfit*: Fit in terms of the symbolic benefits that the customer perceives if perhaps he/she wants to own a particular brand. The benefit is to fulfill the customer's need for self-improvement.
- *Futuristicfit*: Which includes technological aspects that reflect the brand image, and show that (all other things being equal) which is seen from the level of design, innovation and uniqueness of the brand. The dimensions in Futuristicfit are: new technology and attractive shapes.
- *Utilitarianfit* (Usability Fit): Is something that considers how well the brand fits in terms of manufacturing quality aspects, and the materials used. The dimensions that exist in Utilitarian are: level of security

Brand image reflects the image from the consumer's point of view and sees the promise that the brand makes to consumers (Indrajati & Risca Fitri Ayuni, 2021). According to (Putri, 2018) Brand image has three components, including:

- *Product attributes*, in the form of things related to the brand such as packaging, price, etc.
- *Consumer benefits*, product functions of the brand
- *Brand personality*, an association of a brand if it were a person.

Image is influenced by many factors beyond the company's control. An effective image will affect three things, namely first, strengthening the character and value of the proposed product. Second, conveying character in a different way so as not to be confused with competitors' characters. Third, providing emotional strength that is more than just a mental image (Cahyono, Hamid, & Kusumawati, 2015). The indicators used to measure a brand image according to Aaker in (Putri, 2018) are as follows:

- *Recognition* is the level of how well known a brand is to consumers.
- Brand Association Uniqueness is when a brand has a competitive advantage that continuously provides a compelling reason for consumers.
- The strength of Brand Associations is how information enters consumers' memories and how the process persists as part of the brand image. When consumers actively disseminate information on a product or service, it will create a strong association in consumers' memories of the product or service.

Brand Trust

According to Sangdji and Sopiah in (Karim, Wolok, & Radji, 2020) consumer trust is the strength of knowledge possessed by consumers and all that consumers make that products have objects, attributes, and benefits. According to (Gunawan, 2013), trust is defined as a form of attitude that shows feelings of liking and persisting to use a product or brand. (Erwinsyah, Muhklis, & Sulaiman, 2015) describes brand trust as a feeling of security that consumers have as a result of their interactions with a brand.

According to Bellester in (Maria, 2017) indicators of *brand trust* include the following:

- *Ability*, this dimension rests on the perception that the brand can fulfill customer satisfaction of their needs. This relates to the individual's belief that the brand keeps its promises. This dimension has the essence that trusting a brand because we consider the brand can realize what it promises in the future, the ability to realize promises encourages consumers to believe in the brand.
- *Intentionality*, this dimension reflects emotional protection for individual consumers. This dimension describes the trust aspect to make individual consumers feel assured that the brand will be responsible and remain consistent even in changing situations or future obstacles.

According to (Putra, 2018), there are three factors that influence brand trust, among others:

- *Brand characteristics* have a very important role in determining consumer decision making to trust a brand. This is because consumers make judgments before buying. Brand characteristics are related to brand trust that is built on brand reputation, brand predictability and brand competence.
- *Company Characteristic*, Consumer knowledge about the company behind a product brand is the initial basis for consumer understanding of a product brand. These characteristics include a company and the company's desired motivation.
- *Consumer Brand Characteristic*, consumer characteristics of the brand can affect trust in the brand. These characteristics include the similarity between consumers' emotional concepts and experiences with brands.

Customer Satisfaction

According to (Kotler & Kevin, 2016), *customer satisfaction* is the customer's response to the extent to which the performance provided by a product or service in a company is commensurate with customer expectations. According to Tjiptono, customer satisfaction has become a central concept in marketing theory and practice, and is one of the essential goals for business activities.

According to (Lupiyoadi, 2001) there are five factors that can affect customer satisfaction, among others:

- Product quality, consumers or customers will feel satisfied if the evaluation results show that the products they use are of high quality. Some dimensions that are influential in shaping product quality are *performance, reliability, conformance, durability, features* and others.
- Price, a product that has the same quality but sets a relatively low price will provide higher value to its customers. It is clear that the price factor is also an important factor for customers to evaluate their level of satisfaction.
- Service satisfaction, this component of forming customer satisfaction is mainly for the service industry. Customers will feel satisfied if they get good service or in accordance with what is expected. The dimensions of service quality include 5 dimensions, namely: *reliability, responsiveness, assurance, empathy* and *tangibility*.
- Emotionality, Consumers who feel proud and get the confidence that others will admire them when using products with certain brands will tend to have a higher level of satisfaction. Satisfaction is not due to the quality of the product but self esteem or social value that makes customers satisfied with certain product brands.
- Cost and ease of obtaining products, customers who do not need to pay additional costs or do not need to waste time to get a product or service will tend to be satisfied with the product or service.

Hoffman & Bateson (2006) suggest that there are various methods companies can use to measure customer satisfaction. In general, these methods can be grouped into two major groups, namely direct and indirect measurements. Indirect measurement is done by tracking and monitoring sales, records, profits, and customer complaints. Meanwhile, direct

measurement is an active approach carried out by market research, using methods such as customer satisfaction surveys, direct visits to customers, and *mystery shoppers*.

Brand Loyalty

Consumer loyalty is a deep commitment that is firmly held to make repeated purchases of a product or service consistently in the future, even though there are situational influences and marketing efforts that have the potential to cause switching behavior (Indrajati & Ayuni, 2021). According to (Aaker, 2015) brand *loyalty* is an association between customers and a brand. This measure provides an overview of whether a customer may switch to another brand offered by a competitor, especially if the brand is found to have differences in price or other attributes.

According to (Oliver, 1999) brand *loyalty* has four dimensions as indicators, namely:

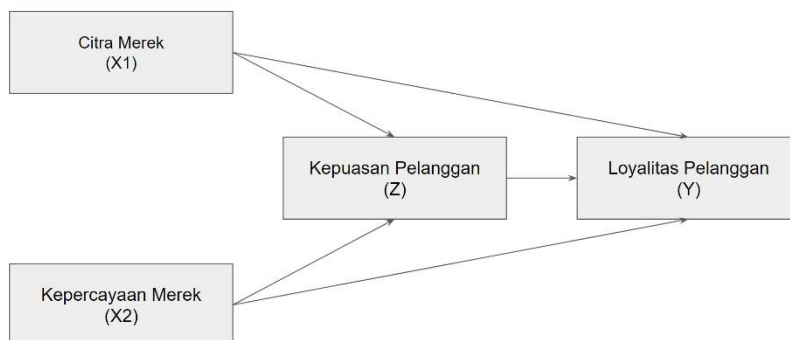
- *Cognitive Loyalty* is the main dimension. The focus on this dimension is product quality that can influence customer preferences, product cost and product knowledge.
- *Affective Loyalty* as the second most important dimension. In this dimension, it shows the customer's satisfaction and pleasure with the products of the same brand. This dimension can convey feelings and emotional reactions that can be positive or negative.
- *Conative Loyalty* is the desire to repurchase in this dimension as a reaction to a positive attitude towards a particular brand. There is a customer attachment to the brand that the customer feels to buy again.
- *Behavioral Loyalty* shows the frequency of customer repurchases. How regularly customers buy products from a particular brand. Customers only want to buy products from certain brands to fulfill their needs.

Measurement of *brand loyalty* variables that refer to research (Ganesh, Arnold, & Reynolds, 2000) suggests five indicators of brand loyalty as follows:

- *Repeat purchase intention*, consumer behavior to repurchase the same product or service at the same company.
- *Self-stated retention*, the behavior when consumers promise themselves to be loyal to the company.
- *Price insensitivity*, a behavior in which consumers do not pay much attention to price issues.
- *Resistance to counter persuasion*, behavior when consumers are not affected by the persuasion of competing brands.
- *Likelihood of spreading positive word of mouth*, behavior where consumers are satisfied and want to recommend positive things about products or services to others.

Framework of Thought

In this study, the effect of the independent variables Brand Image (X1), Brand Trust (X2), the intervening variable customer satisfaction (Z) on Brand Loyalty (Y) which is the dependent variable will be analyzed, the following is a picture of the framework:



Source: Inspired by (Utami, 2018)

Figure 1. Framework of Thought

3. Research Methods

The research location is the object of research where research activities are carried out. Determination of the research location is intended to facilitate or clarify the location targeted in the research. This research was conducted in the Special Region of Yogyakarta.

The object of research is the point of attention of a study (Sugiyono, 2017). The object of this research is the services offered by Gojek. Moleong (2010) describes Research Subjects as informants, which means people who are used to provide

information about the situation and conditions of the research site. The subjects of this research are Gojek application users in Yogyakarta.

Population is an area consisting of objects or subjects that have certain quantities and characteristics that have been determined by researchers to study and draw conclusions, Sugiyono (2017). In this study, the population used is all consumers of the Gojek Indonesia application in the DI Yogyakarta area.

The sample is part of the number of members taken from the population (Sekaran and Bougie, 2017). The sample used in this study is the people of Yogyakarta who have met the criteria to be sampled. In this study, the sample size was determined by calculating the number of indicators multiplied by 5 to 10 (Hair, 2010) so that the sample size in this study was 95.

The data sources used by the authors in this study are primary data sources. Primary data sources are data sources that are obtained directly from sources or respondents. Primary data is collected through questionnaires distributed using *Google Form*. Data collection in this study was carried out using *nonprobability sampling* technique where this technique is a technique that is not based on the law of probability so that it does not provide equal opportunities / opportunities for each element or member of the population to be selected as a sample. Elements or members of the population selected as samples are based on subjective criteria that have been planned by the researcher (Hidayat, 2017). The *nonprobability sampling* technique was carried out using the *convenience* method. *Convenience sampling* is a *non-probability sampling* technique that tries to get the sample needed in an easy way for researchers.

Data collection in this study was carried out using a questionnaire consisting of two parts. Part one is the personal data section of the respondent, while part two contains the question section which is the indicators used to test the variables used in the study. Indicators are tested using a modified *Likert* scale with 4 answer scales, which use four levels of preference, each of which has a score of 1-4.

In this study, there are two types of variables, namely the independent variable and the dependent variable. The independent variables in this study are brand image, brand trust, and customer satisfaction. The dependent variable in this study is brand loyalty.

According to (Ghozali, 2018) descriptive statistics are analytical techniques that describe or describe general research data such as gender, age, respondent occupation, and others through minimum, maximum, average (mean), standard deviation, sum, range, kurtosis, and distribution skewness. In this study, the data analyzed included gender, age of respondents, and frequency of use of the Gojek application.

Structural Equation Modeling abbreviated as SEM is a multivariate analysis method that can be used to describe the simultaneous linear relationship between observed variables (indicators) and variables that cannot be measured directly (latent variables) (Prihandini & Sunaryo, 2011). When using SEM, the components that contribute to the formation of the construction can be determined. Thus, the cause-and-effect relationship between variables becomes more accurate and detailed.

PLS is an analytical method that is not based on assumptions. The advantages of this PLS method are that the data does not have to be multivariate normally distributed, the sample size does not have to be large, and PLS can not only be used to confirm the theory, but can also be used to explain the presence or absence of a relationship between latent variables. The PLS method must be carried out with a measurement scale, data distribution, and a certain number of samples, in other words, the number of samples used can be below 100 samples (Ghozali, 2018).

Evaluation of the measurement model or outer model is carried out to assess the validity or reliability of the model. Outer models with reflective indicators are evaluated through *convergent* and *discriminant* validity of latent construct forming indicators and *composite* reliability and Cronbach alpha for the indicator block (Ghozali, 2015).

Table 1. Outer Model Test Results

Variables	AVE	Composite Reliability	Cronbachs Alpha
Brand Image	0.533	0.815	0.771
Brand Trust	0.549	0.879	0.848
Customer Satisfaction	0.635	0.870	0.835
Customer Loyalty	0.668	0.916	0.886

Inner model analysis is also known as structural model analysis, which aims to predict the relationship between latent variables (Ghozali, 2015). Inner model analysis aims to predict the relationship between latent variables (Ghozali, 2015). In this study, the inner model test was carried out using the Coefficient of Determination (R^2) test. The Coefficient of Determination (R^2) is used to determine how much influence exogenous variables have on endogenous variables. An R^2 value of 0.75 is said to be good, 0.50 is said to be moderate, and 0.25 is said to be weak (Ghozali, 2015).

According to (Ghozali, 2018) the partial test (t test) is used to determine the effect of each independent variable on the dependent variable. Partial tests in this research data are seen from the regression coefficient and the calculated T value. Where if the T count > 1.96 then the independent variable has a significant effect on the dependent variable, otherwise if the T count value < 1.96 then the independent variable has no significant effect on the dependent variable.

4. Analysis Results and Discussion

Research results

Table 2. Distribution of Respondents by Age

No.	Age	Number of respondents
1	19-25 years old	31
2	26- 35 years old	47
3	36-45 years old	15
4	>46 years	2

This study was conducted in the Special Region of Yogyakarta with data collection using an online questionnaire through Google Form. Of the 120 respondents, 25 were not eligible and 95 data were analyzed. A total of 61 male and 34 female respondents, with the majority aged 26-35 years (47 respondents). The frequency of using the Gojek application shows that most respondents use the application once a week (61 respondents).

In descriptive analysis, Gojek's brand image is rated high, especially in the aspect of being known by many people. However, the memorable aspect is rated low. Gojek brand trust is also rated high, with respondents feeling confident in the service and Gojek is considered reliable in everyday life.

Gojek customer satisfaction is also high, especially in the app usage experience and the decision to choose the brand. However, the price aspect is rated slightly lower. Customer loyalty to Gojek is also high, with most respondents intending to use Gojek again in the near future and recommend it to others.

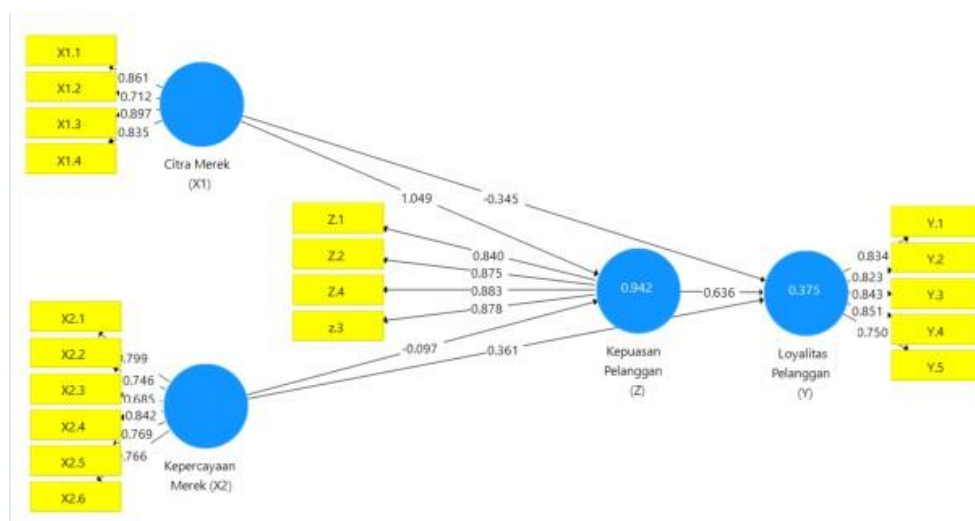


Figure 2. Outer Model Test Results

Outer model tests were conducted to assess the validity and reliability of the model. The results show that all variables have Composite Reliability and AVE values above the standard, indicating the reliability of the model. The convergent validity test also shows that all variable items are valid.

The discriminant validity test shows that each construct has a cross loading value above 0.7, proving that all items are valid.

In the inner model test, the coefficient of determination (R^2) is 71.7%, indicating that brand image, brand trust, and customer satisfaction have that much effect on customer loyalty. The rest is influenced by other variables.

Table 3. Hypothesis Test Results

Sample (O)	Original	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Description
Brand Image_(X1) -> Customer Loyalty_(Y) -0.345		-0.402	0.415	0.830	0.407	Not Significant
Brand Image_(X1) -> Customer Satisfaction_(Z) 1.049		1.047	0.038	2.551	0.000	Significant
Brand Trust_(X2) -> Customer Loyalty_(Y) 0.361		0.368	0.166	2.176	0.030	Significant
Customer Trust (X2) -> Customer Satisfaction (Z) -0.097		-0.094	0.048	2.032	0.043	Significant

Customer Satisfaction (Z) ->					
Customer Loyalty (Y) 0.636	0.693	0.353	1.986	0.032	Significant

Hypothesis testing shows that brand image has no significant effect on customer loyalty, but has a positive and significant effect on customer satisfaction. Brand trust has a positive and significant effect on customer loyalty and customer satisfaction. Customer satisfaction has a positive and significant effect on customer loyalty.

Overall, the results of this study provide a positive picture of the perceptions and relationships between brand image, brand trust, customer satisfaction, and customer loyalty to Gojek in the Special Region of Yogyakarta. Although brand image has some aspects that need to be improved, customer satisfaction and customer loyalty are generally rated high by respondents. This provides valuable information for Gojek in developing marketing strategies and improving the quality of its services.

Discussion The Effect of Brand Image on Customer Loyalty

Based on the *p-value of the* brand image variable (X1), which is 0.407 and the t-statistic value is 0.830, where this value is more bear than 0.05 and smaller than 1.96, it can be concluded that brand image has no significant effect on customer loyalty. These results are similar to research conducted by (Ramadhan & Nurhadi, 2022), (Firanazulah, Safavi, Saputri, & Sudrajat, 2021), and (Haryadi & Syahrudin, 2023) where there is no significant influence between brand image and customer loyalty.

These findings indicate that there is no effect of brand image on customer loyalty where the results of this study indicate that the existing brand image of Gojek does not affect customer loyalty. Which means, the existing brand image of Gojek that is easy to remember, easy to pronounce, easy to recognize is not enough to generate customer loyalty. Brand image is the perception and belief held by consumers, which is reflected in the associations embedded in customers (Ramadhan & Nurhadi, 2022). One of the factors that influence brand image is trust. The opinions that exist in society about a product that is consumed are able to create trust in a consumer, so that consumers will become loyal so that the product will be recommended to others. Vice versa, if the brand image of the product has not succeeded in gaining trust in consumers, then consumers will not make repeated purchases (Haryadi & Syahrudin, 2023).

The Effect of Brand Image on Customer Satisfaction

Based on the *p-value of the* brand image variable (X1), which is 0.000 and the t-statistic value of 2.551, where this value is smaller than 0.05 and greater than 1.96, it can be concluded that brand image has a significant effect on customer loyalty. This is in line with the results obtained (Utami, 2018), (Masfufah & Soebiantoro, 2021) and (Nugraheni, Effendy, & Andreani, 2019).

There is an influence of brand image on customer satisfaction, where a product that has a well-known brand, both quality and also a company that is well known by the wider community, this happens because people are satisfied with the use of the products offered (Masfufah & Soebiantoro, 2021). This shows that respondents' assessment of brand image will affect the level of customer satisfaction. Gojek in Yogyakarta has provided and shown a good image to its customers from. Having a good image in the eyes of customers will make customers feel satisfied with using Gojek so that it will lead to customer loyalty.

The Effect of Brand Trust on Customer Loyalty

Based on the *p-value*. brand trust variable (X2) which is 0.030 and a statistical t value of 2.176, where this value is smaller than 0.05 and greater than 1.96, it can be concluded that brand trust has a significant effect on customer loyalty .

These results are similar to research conducted by (Basuki, 2017), (Dam T. C., 2020), and (Rosdiana, Haris, & Suwena, 2019). This means that customer loyalty can be formed with the trust of customers. If customer trust increases, customer loyalty will also increase. This shows that if consumers are comfortable with the brand that has been purchased or used, then consumers will be loyal to the brand, because consumers feel that they have been given trust about the brand that has been purchased. The more consumers believe in the brand, the greater consumer loyalty to the brand (Pamungkas, 2019).

The Effect of Brand Trust on Customer Satisfaction

Based on the *p-value*. brand trust variable (X2), which is 0.043 and a statistical t value of 2.032, where this value is less than 0.05 and greater than 1.96, it can be concluded that brand trust has a significant effect on customer satisfaction. These results are similar to research conducted by (Masfufah & Soebiantoro, 2021), (Rafidah & Lasika, 2019) and (Suarjaya & Yulianthini, 2022).

Based on the results obtained, this effect shows that the better consumer trust in Gojek, the more satisfaction from Gojek consumers will increase. Trust will arise when consumers feel Gojek can meet their needs in accordance with what has been expected so that consumers will cause a sense of satisfaction when using Gojek.

The Effect of Brand Satisfaction on Customer Loyalty

Based on the *p-value of the* customer satisfaction variable (Z), which is 0.021, where this value is smaller than 0.05, it can be concluded that customer satisfaction has a significant effect on customer loyalty. These results are similar to research conducted by (Abbas, Islam, Hussain, Baqir, & Muhammad, 2021), (Supertini, Telagawathi, & Yulianthini, 2020), and (Haeruddin & Haeruddin, The Effect of Customer Satisfaction on Customer Loyalty in Kartu As Products in Makassar City, 2020). This shows that the higher the customer satisfaction with the brand, the greater the person's loyalty to the brand. When a company wants to increase brand loyalty, the company must fulfill the needs and desires of consumers. When consumers are satisfied with certain brand products, they will remain loyal (Pamungkas, 2019).

5. Conclusion

This research was conducted with the aim of knowing the effect of brand image, brand trust, and brand satisfaction on customer loyalty in the Gojek application. In this study the following results were obtained:

- Brand image is proven to have a negative and insignificant effect on customer loyalty. This supports H₁ which states that brand image has a positive and significant effect on customer loyalty. This means that if the brand image increases, customer loyalty will decrease.
- Brand image is proven to have a positive and significant effect on customer satisfaction. This does not support H₂ which states that brand image has a positive and significant effect on customer satisfaction. This means that if the brand image increases, customer satisfaction also increases.
- Brand trust is proven to have a positive and significant effect on customer loyalty. This supports H₃ which states that brand trust has a positive and significant effect on customer loyalty. This means that if trust increases, customer loyalty also increases.
- Brand trust is proven to have a positive and significant effect on customer satisfaction. This supports H₄ which states that brand trust has a positive and significant effect on customer satisfaction. This means that when brand trust increases, customer satisfaction also increases.
- Customer satisfaction is proven to have a positive and significant effect on customer loyalty. This supports H₃ which states that customer satisfaction has a positive and significant effect on customer loyalty. This means that if customer satisfaction increases, customer loyalty also increases.

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