BRAND TRUST AND SERVICE QUALITY TO INCREASE CONSUMER SATISFACTION OF CIREBON BATIK

Putri Azarah
Faculty of Economy and Business Universitas Swadaya Gunung Jati, Indonesia

Izzati Nida
Faculty of Economy and Business Universitas Swadaya Gunung Jati, Indonesia

Oki Prayoga
Faculty of Economy and Business Universitas Swadaya Gunung Jati, Indonesia

Siska Ernawati Fatimah
Faculty of Economy and Business Universitas Swadaya Gunung Jati

ABSTRACT

Batik MSMEs are thriving despite challenges like changing fashion trends and global market shifts. Their unwavering focus on product quality sets them apart. Through continuous improvement of production methods and careful selection of raw materials, they produce exceptional batik that distinguishes itself in the market. This study aims to examine the effect of product brand trust and service quality on customer satisfaction. Conducted in Ciayumajakuning, the research involved 230 respondents from batik MSMEs. Using a sample size of 230, the study employed 23 indicators, with each observation representing 10 respondents. Quantitative methods were used, with incidental sampling as the technique. Data analysis was done using Structural Equation Modeling- Partial Least Square (SEM-PLS). The findings revealed a direct correlation between customer brand trust and purchase satisfaction, as well as service quality and customer satisfaction. The perceived customer value plays a crucial role in mediating the impact of brand trust and service quality on customer satisfaction.

INTRODUCTION.

MSMEs play a crucial role in a country's economy due to their resilience during economic crises (Wahyono & Hutahayan, 2021). Additionally, they are instrumental in providing employment opportunities to reduce unemployment rates. In Indonesia, MSMEs are categorized into different sub-sectors based on the Micro, Small, and Medium Enterprises Law of 2008 (Rahmat et al., 2008). One such sub-sector is the batik industry, which showcases unique regional characteristics across Indonesia (Mishra & Kushwaha, 2023). The batik MSMEs are widely distributed throughout the country, with a significant presence in various regions which can be seen as follows:

Table 1. Data on batik MSMEs in Indonesia.

No	Areas	Total
1	Jawa	2631
2	Sumatra	90
3	Kalimantan	34
4	Sulawesi	6
5	Bali	184
6	Maluku	3
7	Papua	1
8	West Nusa Tenggara	2
	Total	**2951**

Source: Data from the Centre for Handicrafts & Batik (BBKB) of the Ministry of Industry.

According to table 1, Java Island is in the top spot, indicating that it boasts the largest batik MSMEs in Indonesia. West Java is home to batik MSMEs hubs in Cirebon, Indramayu, Majalengka, Kuningan (Ciayumajakuning). Ciayumajakuning stands out as one of the batik hubs in West Java due to its rich local culture, which is a cherished heritage passed down through generations (Yunus et al., 2023). The figure below showcases the batik MSMEs in the Ciayumajakuning region.
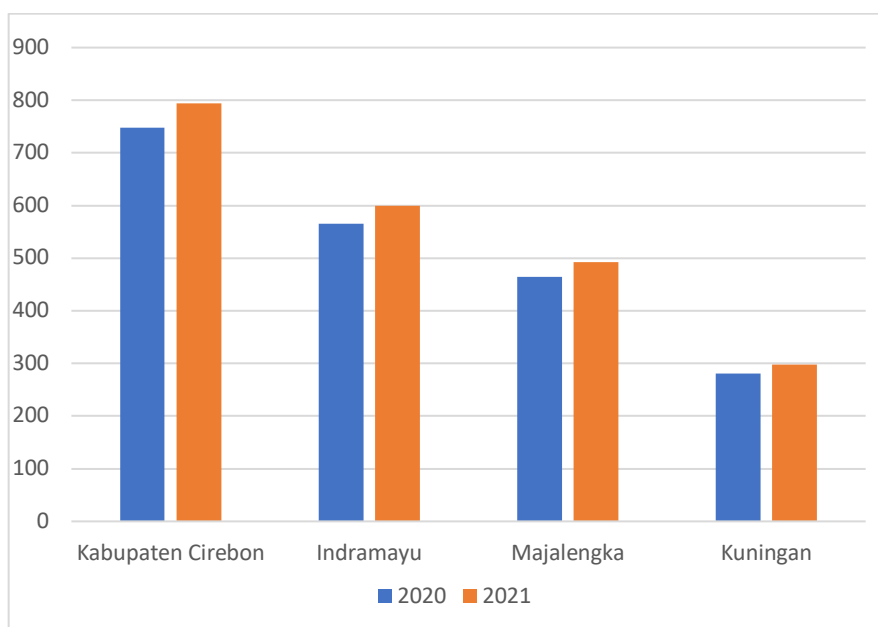
Figure 1. Number of Batik MSMEs in Ciayumajakuning.

In Figure 1, it is evident that the Cirebon district boasts the highest number of batik MSMEs, totaling 800 in 2021, while the brass sector has the lowest number of MSMEs at 250 in the same year. The batik products offered by MSME players are designed to ensure consumer satisfaction. When customers' needs, desires, and expectations are met by a product, they are more likely to become repeat customers, develop loyalty, and recommend it to others (Yunus et al., 2023). On the contrary,

dissatisfied customers can pose a threat as they may switch to competitors and spread negative feedback. Satisfied customers, on the other hand, are more likely to spread positive word of mouth, attracting new customers and reducing the cost of acquiring new business (Wulandari, 2022).

Research on customer satisfaction is a common topic in the fields of marketing and business. Typically, customer satisfaction is analyzed through the lens of disconfirmation, which suggests that satisfaction is determined by the variance between expected and perceived quality. Nevertheless, this framework must take into account various factors that influence customer satisfaction, including customer traits, actions, and anticipations (Chhabria et al., 2023).

A company's success lies in producing customized products or services that cater to customer preferences, resulting in high customer satisfaction. However, if the company offers high-value products or services that customers deem less important, it can lead to dissatisfaction and hinder the company's ability to achieve consumer satisfaction (Marei et al., 2022). Customers play a crucial role in driving business profits and serve as the primary focus and advocates for the business. Given their significance, it is imperative for the company to consistently ensure customer satisfaction with the brands it produces. Customer satisfaction holds immense importance for organizations as it directly impacts the company's financial standing and positively influences public perception of the organization. Hence, every company must prioritize customer satisfaction by delivering excellent service, top-notch products, and effective post-purchase solutions (Irshad et al., 2022).

Brand trust is established when consumers have confidence in a brand's ability to deliver on its promised value, and when the brand demonstrates a strong reputation. A reputable brand will prioritize consumer interests, leading to increased trust and loyalty among consumers. For instance, if a brand consistently maintains high quality and has been recognized as a top brand for several years, consumers are more likely to trust the brand (Nikmah & Rina Rosia, 2023). This trust, in turn, can enhance consumer perceptions and loyalty towards the brand (Kumar et al., 2021).

The establishment of a positive emotional bond through the identification process significantly influences brand trust (Molinillo et al., 2022). Moreover, brand identity plays a crucial role in shaping brand trust. Customers who feel a sense of connection with a brand perceive that their purchases align with their self-image, leading to a higher level of trust in the brand (Daia et al., 2021). Ultimately, brand trust has a direct impact on the level of service quality provided to consumers.

Service quality plays a crucial role in shaping consumer perceptions of a product. The level of service quality directly impacts consumer psychology, with good quality service leading to positive consumer attitudes. Therefore, having well-trained employees is essential for ensuring the longevity of a company, as service quality has a significant impact on consumer attitudes (R. L. S. Putra et al., 2022). Consumer perception of service quality is essentially their opinion on the overall service provided by a company (Astiti et al., 2022). In addition to service quality, discipline also plays a key role in ensuring job satisfaction, with factors such as work culture, work ethic, competence, environmental factors, and leadership policies also influencing job satisfaction (Hong et al., 2023).

Numerous studies have been conducted on Batik MSMEs, but what sets apart this particular research from previous ones carried out by Jannah et al. (2023) is the focus of our research, which was conducted in 5 different locations in West Java. Sair & Sohail (2023) emphasized the importance of providing exceptional service, punctuality in meeting consumer promises, efficient service completion, ensuring consumer safety, and addressing consumer complaints. The findings revealed that customers who have faith in a brand are more likely to perceive the product or service as high quality, leading to increased satisfaction. Istanbulluoglu & Sakman (2022) highlighted that customers who have a strong trust in brands tend to have more positive and satisfying interactions with the brands. When customers trust a brand, the likelihood of satisfaction in making purchases and recommending the brand to others is significantly high, reflecting a high level of brand satisfaction among consumers.

THEORY AND HYPOTHESIS DEVELOPMENT.

Brand Trust plays a crucial role in the decision-making process of marketing activities (Sumarmi & Wijayanti, 2023). In consumer research, trust has been examined and understood from various angles, but they all share two key dimensions: trustworthiness, which pertains to a brand's intentions, and competence, which focuses on a brand's ability to deliver. Kankam & Charnor (2023) emphasize the importance of brand intentions in establishing brand trust as a fundamental aspect (Mardhiyah et al., 2023). Furthermore, positive emotions resulting from effective communication efforts have a significant impact on brand trust, while negative emotions only contribute to brand influence (Bigné et al., 2023).

Brand trust has three indicators, namely brand characteristics. (Brand characteristics, trust in the company, and consumer-brand characteristics. Brand characteristics have an important role in determining consumer decision making to trust a brand. This is because consumers make an assessment first before making a purchase (Sri, 2021).

Brand trust is essential to win back consumers who have used the service before. Brand trust also refers to the confidence that customers have in a product or service that satisfies them (G. F. S. Putra & Yulianthini, 2022). Building on the earlier idea, we can establish the following hypotheses:

H1: Brand trust has a significant effect on increasing customer satisfaction.

Service Quality A company's pursuit of sustainable excellence as a leader heavily relies on the quality of its products or services. This strategic approach not only ensures growth but also fosters a continuous drive for improvement. Services, being intangible in nature, encompass a range of activities that are born out of interactions between consumers, employees, and other offerings provided by the service provider (Trinovlin Santika Manik et al., 2023). Service quality is defined as an effort to fulfil the needs and desires of consumers and deliver them accurately, in line with consumer expectations (Fatimah, 2023). The evaluation of service quality is centered on how customers perceive the various aspects of the services offered to fulfill their needs and wants, as well as how well these services align with their expectations (Subandi & Hamid, 2021).

According to Fandy Tjiptono (2012: 174-175), the indicators of service quality, as quoted by Parasuraman, Zeithaml, and Berry, include various aspects (Dr. Meithiana Indrasari, 2019). One of these indicators is reliability, which refers to the ability to deliver services as promised and meet customer expectations. This involves being timely, providing the same level of service to all customers, showing empathy, and maintaining a high level of accuracy. Another indicator is awareness, which highlights the importance of employees being attentive and helpful to consumers in need. Additionally, attention plays a crucial role in making customers feel comfortable by providing them with relevant information and actions. Lastly, accuracy is essential in ensuring that services are provided to consumers accurately and appropriately.

Consumer satisfaction can simply be interpreted as a situation where the needs, desires and expectations of consumers can be met through the products consumed. In other words, if the service provided to consumers is in accordance with their expectations, consumers will feel satisfied. Therefore, if the quality of service continues to be improved so that it reaches what is expected by consumers, then consumers will be satisfied (Alfajar et al., 2021). Building on the earlier idea, we can establish the following hypotheses:

H2: Service quality has a significant effect on increasing customer satisfaction.

Consumer Satisfaction Consumer contentment is gauged by the disparity between the performance or results attained and the expectations during the use of a product or service. The company aims for customer satisfaction to enhance its future performance. Key indicators of customer satisfaction encompass repeat purchases, word-of-mouth endorsements, brand image establishment, purchase decision-making, and overall satisfaction with the product (Tarmidi et al., 2021). Consumer satisfaction generally involves a blend of responses post the acquisition and consumption of a product/service over a duration (Dash et al., 2021).

Consumers' satisfaction levels and their past interactions with a brand or service provider play a significant role in determining consumer loyalty and contentment. Consumers exhibit strong confidence in the products and services they invest in, with recommendations from friends and past

purchases heightening their expectations. Consequently, consumer satisfaction can be evaluated through two distinct approaches. The first approach suggests that consumption leads to customer contentment, while the second approach emphasizes the importance of sensory analysis and evaluation of customer shopping behaviors in measuring consumer satisfaction. Ultimately, customer satisfaction is crucial for fostering lasting relationships and ensuring business profitability. Satisfied customers are more likely to remain loyal and dedicated, thereby facilitating business growth and expansion of the customer base (Shafiq et al., 2023). It is widely acknowledged that consumer satisfaction is a key factor in building customer loyalty (Islam et al., 2021).

METHOD.

This study is based on quantitative research, utilizing primary data collected from questionnaire results (Dotulong et al., 2021). The research focuses on customers and consumers of Batik in Ciayumajakuning. According to (Hair, 2023), the minimum sample size for a study should be 5 to 10 observations per variable, with an absolute minimum of 50 observations, and the number of samples should exceed the number of variables. Following this guideline, the researcher plans to have a sample size of 230 respondents, assuming 10 observations per variable for the 23 indicators used in the study. The sampling technique employed will be incidental sampling, and data analysis will be conducted using Structural Equation Modeling- Partial Least Square (SEM-PLS).

RESULT AND DISCUSSION.
Results.
Respondent Demographics.
The profile of the research respondents can be seen in Table 1 below:

Table 1. Respondent Demographics.

Category	Description	Total	Percentage (%)
Gender	Men	85	37,2 %
	Women	145	62,8%
Domicile	Cirebon	103	45,1%
	Indramayu	64	27.7%
	Majalengka	33	14,3%
	Kuningan	30	12,9%

Source: primary data processed, 2024.

Table 1 indicates that the majority of batik users are women, accounting for 62.8%, and those residing in Cirebon make up 45.1%. This trend can be attributed to the fact that women tend to favor batik designs with diverse variations.

Validity and Reliability Test.
Validity analysis is carried out to describe the relationship between indicators and latent variables. The results of the validity calculation are as follows:

Table 2. Convergent validity.

Construct	Measurement Item	Loading	AVE
Brand Trust (BT)	BT1	0,79	0,582
	BT2	0,799	
	BT3	0,769	
	BT4	0,772	
	BT5	0,753	
	BT6	0,713	
	BT7	0,727	
	BT8	0,754	
	BT9	0,797	
	BT10	0,73	
	BT11	0,792	
	BT12	0,754	
Service Quality (SQ)	SQ1	0,768	0,650
	SQ2	0,778	
	SQ3	0,752	
	SQ4	0,776	
	SQ5	0,758	
	SQ6	0,78	
Customer Satisfaction (CS)	CA1	0,818	0,591
	CA2	0,813	
	CA3	0,796	
	CA4	0,776	
	CA5	0.828	

Source: primary data processed, 2024.

Table 2 demonstrates that all statement items in this study have a Loading Factor value greater than 0.05. According to the criteria, a Loading Factor value is considered valid if it exceeds 0.5.

The table also indicates that the AVE (Average Variance Extracted) value for all constructs is greater than 0.50. Hence, there is no issue of convergent validity in the tested model. Consequently, the calculation results in table 2 confirm the validity of all statement items in this study.

Reliability information can be found in table 3 below:

Table 3. Composite Reliability.

	Composite Reliability
Brand Trust	0.937
Service Quality	0.869
Customer Satisfaction	0.866

Source: primary data processed, 2024.

To assess the reliability of research through SEM PLS analysis, a variable is considered reliable if it has a composite reliability value above 0.7. Table 3 illustrates that all variables have a composite reliability value exceeding 0.7. Hence, the research variables are confirmed to be reliable, making them appropriate for further analysis.

Evaluation of Measurement Model (Inner Model - Structural Model).

The extent of the overall impact indicates the extent of the influence that each dependent variable has on the independent variable. The outcomes of the assessment of the overall influence between variables are presented in the table below:

Table 4 displays the findings of the evaluation of the measurement model, revealing that Brand Trust partially influences Customer Satisfaction by 54%, while Service Quality partially affects Customer Satisfaction by 33%.

Table 4. Total effect.

	Customer Satisfaction
Brand Trust	0.544
Service Quality	0.336

Source: primary data processed, 2024.

Based on the data presented in Table 4, it is evident that Brand Trust is influenced by Customer Satisfaction to a certain extent, accounting for 54% or 0.544. Additionally, Service Quality has an impact on Customer Satisfaction, contributing to 33% or 0.336.

To evaluate the structural model, the R-Square (R^2) is employed to measure the collective influence of the independent variables on the dependent variable. This allows us to determine which independent variable holds a more significant influence. The calculated R-Square (R^2) values are as follows:

Table 5. R-Square Value.

	R-Square
Customer Satisfaction	0.726

Source: primary data processed, 2024.

According to the data in table 5, the R-Square value is 0.726 or 72%. This indicates that Customer Satisfaction can be explained by both Brand Trust and Service Quality.

To evaluate the model's goodness of fit, we consider several criteria. One of them is the SRMR (Standardised Root mean square residual), which measures how well the model fits the data. A SRMR value below 0.08 indicates a suitable fit, while a value between 0.08 and 0.10 is still acceptable (Yamin, 2021). Another criterion is NFI (Normed Fit Index), which ranges from 0 to 1. A NFI value greater than 0.90 indicates a good fit, while a value between 0.80 and 0.90 is considered a marginal fit. To calculate the fit model in this study, the following steps were taken:

Table 6. Goodness of Fit (GoF).

	Saturated model	**Estimated model**
SRMR	0.090	0.090
d_ULS	2.257	2.257
d_G	2.051	2.051
Chi-square	2051.196	2051.196
NFI	0,600	0,600

Source: primary data processed, 2024.

Table 6 provides clear evidence that the SRMR value is 0.090, which is less than the threshold of 0.10. Additionally, the NFI value is 0.600. Based on these findings, we can confidently conclude that the data effectively describes the overall model or that the model fits the data. To further visualize the Structural Model Path Diagram, please refer to the image below:
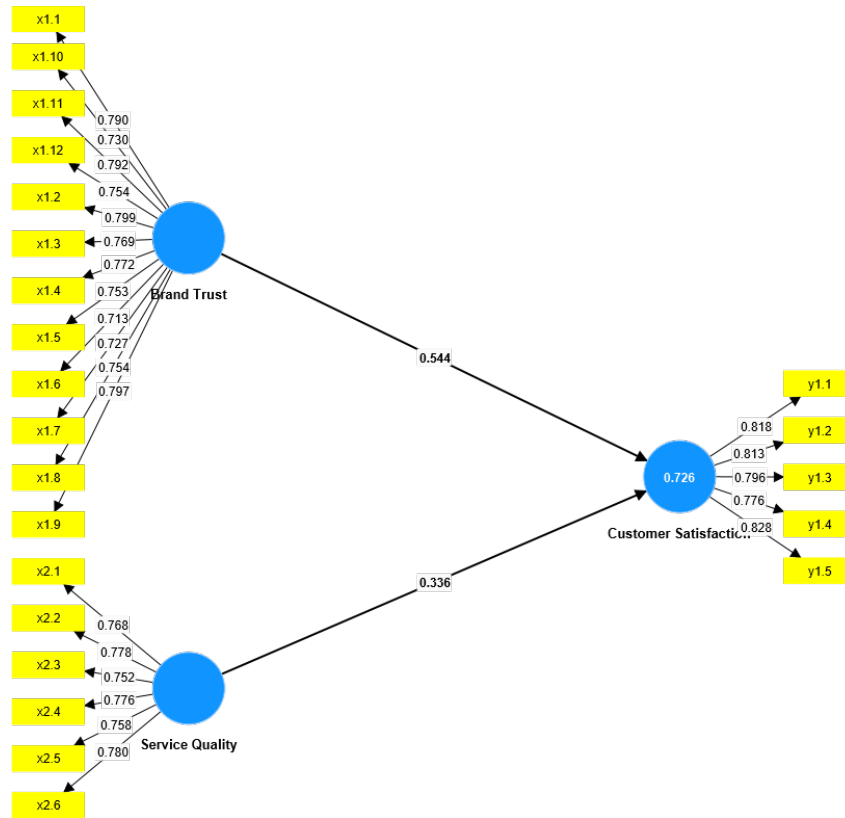

Figure 2. Evaluation of the Measurement Model (Outer Model - Measurement Model).

Hypothesis Test.
Hypothesis testing results can be seen in the table below:

Table 7. Path Coefficient and Hypothesis Testing.

		t-statistic	**Result**	**P Values**
BT -> CS	1	5.263	Accepted	0.000
SQ -> CS	2	3.313	Accepted	0.001

Source: primary data processed, 2024.

Based on the calculation using bootstrapping, where the test results of the estimated coefficient of BT on CS with a t value of 5.263 and a p value of 0.000 <0.05 so that H1 is accepted, which means that the direct effect of BT on CS is statistically significant. Furthermore, the test results of the SQ estimation coefficient on CS with a t value of 3.313 and a p value of 0.001 <0.05 so that H2 is accepted, which means that the direct effect of SQ on SC is statistically significant.

Discussion.

The Effect of Brand Trust on Customer Satisfaction.

The findings from this study reveal that brand trust (x1) has a significant and positive impact on customer satisfaction (y). This demonstrates that when customers have a higher level of trust in a brand, they are more likely to experience greater satisfaction when purchasing batik products. Brand trust is often influenced by customers' perceptions of the quality of the brand's products or services. If customers perceive the brand to offer high-quality products or services, they are more likely to feel satisfied with their overall experience. The stronger the trust in a brand and the more positive each individual trust, the more favorable the overall attitude towards the brand will be. When brand trust is elevated, it becomes a crucial factor in stimulating consumer interest to repurchase batik products, ultimately leading to higher levels of satisfaction with their purchases.

The findings align with the earlier study carried out by (Jannah et al., 2023) regarding our research subject, which was conducted across five locations in West Java. (Istanbulluoglu & Sakman, 2022) also conducted a previous study that revealed customers who have a strong belief in brands tend to have more delightful and fulfilling experiences when engaging with those brands. When customers trust a brand, their likelihood of being highly satisfied with their purchases and recommending the brand to others increases significantly. This serves as a clear indication of customers who have a deep sense of satisfaction with the brand.

The Effect of Service Quality on Customer Satisfaction.

The data analysis from table 7 clearly indicates that service quality (x2) plays a crucial role in influencing customer satisfaction (y) positively. As the service quality improves, the level of customer satisfaction also increases.

Batik MSMEs exceptional service quality ensures customer satisfaction. This highlights the importance of employees' ability to deliver timely and accurate services to build trust. The more reliable the employees are, the quicker they can resolve any issues faced by customers.

The findings align with a study done by (Sair & Sohail, 2023) which emphasized the importance of delivering top-notch service, fulfilling promises made to customers, efficient service completion, prioritizing consumer safety, and addressing consumer feedback. Customers who have faith in the brand are more likely to perceive the product or service as high quality, leading to higher satisfaction levels.

CONCLUSION.

Based on the findings from the research analysis and discussions, it is evident that brand trust and service quality play a crucial role in enhancing customer satisfaction. The study revealed that brand trust has a more significant impact compared to service quality. This highlights the fact that consumers who have established trust in a particular batik brand are likely to be satisfied, even if the service quality is lacking. Therefore, it is essential for MSMEs in the batik industry to focus on improving service quality to ensure maximum customer satisfaction.

MSMEs should continuously strive to enhance service quality by evaluating and upgrading the quality of their products to meet customer expectations. Conducting research on consumer needs is vital as it helps in understanding the dynamic consumer attitudes, ultimately leading to increased customer satisfaction. Moreover, to maintain consumer trust, MSMEs in the batik industry must prioritize product quality control by thoroughly inspecting products before selling them to consumers to avoid selling defective goods. By providing top-notch service quality, MSMEs can build consumer trust, resulting in heightened customer satisfaction.

REFERENCES

1. Alfajar, F., Mustainah, Tawil, M., & Polii, J. J. (2021). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Pelanggan Pada Makassar Jeans House Kota Palu. *Angewandte Chemie International Edition, 6(11Alfajar, F., Mustainah, Tawil, M., & Polii, J. J. (2021). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Pelanggan Pada Makassar Jeans House Kota Palu. Angewandte Chemie International Edition, 6(11), 951–952., 1, 1*(1), 37–50.
2. Astiti, S. O., Verawati, D. M., & Novitaningtyas, I. (2022). the Effect of Service Quality, Promotion, and Price on Customer Satisfaction of Gojek Users. *Inspirasi Ekonomi : Jurnal Ekonomi Manajemen*, *4*(2), 21–28. https://doi.org/10.32938/ie.v4i2.2653.

3. Bigné, E., Ruiz-Mafé, C., & Badenes-Rocha, A. (2023). The influence of negative emotions on brand trust and intention to share cause-related posts: A neuroscientific study. *Journal of Business Research*, *157*(June 2022). https://doi.org/10.1016/j.jbusres.2022.113628.

4. Chhabria, S. G., Gupta, S., & Gupta, H. (2023). A Study on the Impact of "Personalized Marketing" on Customer Satisfaction and Loyalty in Retail Fashion in 2023. *International Journal of Computer Applications*, *185*(11), 28–33. https://doi.org/10.5120/ijca2023922707.

5. Daia, B., Peltonb, L. E., Dai, B., & Pelton, L. E. (2021). *Jurnal Ritel dan Layanan Konsumen*. *43*(November 2017), 269–277.

6. Dash, G., Kiefer, K., & Paul, J. (2021). Marketing-to-Millennials: Marketing 4.0, customer satisfaction and purchase intention. *Journal of Business Research*, *122*(October 2020), 608–620. https://doi.org/10.1016/j.jbusres.2020.10.016.

7. Dotulong, V. A., Andajani, E., & Rahayu, S. (2021). The Effect of Price, Service Quality, Customer Satisfaction and Image on Customer Loyalty on the Lion Air Indonesia Airline. *Proceedings of the 18th International Symposium on Management (INSYMA 2021)*, *180*(INSYMA), 98–102. https://doi.org/10.2991/aebmr.k.210628.017.

8. Dr. Meithiana Indrasari. (2019). PEMASARAN DAN KEPUASAN PELANGGAN Penulis. In *Revista Brasileira de Linguística Aplicada* (Vol. 5, Issue 1. https://revistas.ufrj.br/index.php/rce/article/download/1659/1508%0Ahttp://hipatiapress.com/hpjournals/index.php/qre/article/view/1348%5Cnhttp://www.tandfonline.com/doi/abs/10.1080/09500799708666915%5Cnhttps://mckinseyonsociety.com/downloads/reports/Educa.

9. Fatimah, S. E. (2023). *CUSTOMER SATISFACTION ASSESSMENT THROUGH IMPORTANCE-PERFORMANCE ANALYSIS. 3*(November), 31–34. https://doi.org/10.31435/rsglobal.

10. Hair, J. F. (2023). Review of Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R: A Workbook. In *Structural Equation Modeling: A Multidisciplinary Journal* (Vol. 30, Issue 1). https://doi.org/10.1080/10705511.2022.2108813.

11. Hong, M. S., Rasmun, & Kadir, A. (2023). The Relationship between Nurse Work Discipline and Quality of Service to Patients at the Long Pahangai Community Health Center Outpatient Clinic in 2023. *Formosa Journal of Science and Technology*, *2*(8), 2045–2054. https://doi.org/10.55927/fjst.v2i8.5540.

12. Irshad, M., Hussain, M., Fahim, S. M., & Ghias, S. (2022). *Factors Affecting Customer Satisfaction : A Case Study of Food Panda. 4*(1), 63–82.

13. Islam, T., Islam, R., Pitafi, A. H., Xiaobei, L., Rehmani, M., Irfan, M., & Mubarak, M. S. (2021). The impact of corporate social responsibility on customer loyalty: The mediating role of corporate reputation, customer satisfaction, and trust. *Sustainable Production and Consumption*, *25*, 123–135. https://doi.org/10.1016/j.spc.2020.07.019.

14. Istanbulluoglu, D., & Sakman, E. (2022). Successful complaint handling on social media predicts increased repurchase intention: The roles of trust in company and propensity to trust. *European Management Journal*, *June.* https://doi.org/10.1016/j.emj.2022.06.004.

15. Jannah, K. D., Suryawardana, E., Riyanto, S., & Rizkiana, C. (2023). Pengaruh Presepsi Harga , Kualitas Pelayanan Dan Lokasi Terhadap Kepuasan Pelanggan Batik Danar Hadi Semarang Data Jumlah Pelanggan Yang Berlangganan di Batik Danar Hadi Semarang Semarang Sumber : Laporan Batik Danar Hadi Semarang . *Jurnal Bintang Manajemen (JUBIMA)*, *1*(4).

16. Kankam, G., & Charnor, I. T. (2023). Emotional intelligence and consumer decision-making styles: the mediating role of brand trust and brand loyalty. *Future Business Journal*, *9*(1). https://doi.org/10.1186/s43093-023-00239-8.

17. Kumar, S., Talwar, S., Krishnan, S., Kaur, P., & Dhir, A. (2021). Purchasing natural personal care products in the era of fake news? The moderation effect of brand trust. *Journal of Retailing and Consumer Services*, *63*(December 2020), 102668. https://doi.org/10.1016/j.jretconser.2021.102668.

18. Mardhiyah, D., Futuwwah, A. I., Hilmi, M. F., Rosidi, D. O., & Zain, N. H. (2023). The Relationship of Online Brand Community, Value Creation Practices, Brand Trust, and Brand Loyalty. *Jurnal Manajemen Teori Dan Terapan| Journal of Theory and Applied Management*, *16*(3), 473–490. https://doi.org/10.20473/jmtt.v16i3.50867.

19. Marei, A., Al-haddad, S., Daoud, L., Habashneh, A., Fariz, R., & Aldamisi, R. (2022). *Uncertain Supply Chain Management The impact of innovation on customer satisfaction in the commercial banks : Business performance as a mediating variable. 10*, 887–894. https://doi.org/10.5267/j.uscm.2022.3.006.

20. Mishra, S. K., & Kushwaha, H. (2023). Managing litigation risk through business legal expense insurance: Facilitators and inhibitors for MSMEs. *IIMB Management Review*, *35*(1), 57–70. https://doi.org/10.1016/j.iimb.2023.04.002.

21. Molinillo, S., Japutra, A., & Ekinci, Y. (2022). Building brand credibility: The role of involvement, identification, reputation and attachment. *Journal of Retailing and Consumer Services*, *64*, 102819. https://doi.org/10.1016/j.jretconser.2021.102819.

22. Nikmah, L. F., & Rina Rosia. (2023). Effect Of Product Quality, Brand Trust, and Brand Image on The Brand Loyalty of Aqua. *International Economic and Finance Review*, *2*(2), 1–19. https://doi.org/10.56897/iefr.v2i2.30.

23. Putra, G. F. S., & Yulianthini, N. N. (2022). Pengaruh Kepercayaan Merek Dan Nilai Pelanggan Terhadap Kepuasan Pelanggan Di Bank Perkreditan Rakyat Lestari Bali. *Jurnal Manajemen Dan Bisnis*, *4*(1), 8–15.

24. Putra, R. L. S., Kusdiyanto, & Sholahudin, M. (2022). The Analysis of the Effect of Service Quality on the Interest of Visiting Malls With Consumer Attitude as an Intervening Variable. *Proceedings of the International Conference on Economics and Business Studies (ICOEBS 2022)*, *655*(Icoebs), 247–252. https://doi.org/10.2991/aebmr.k.220602.032.

25. Rahmat, D., Yang, T., & Esa, M. (2008). *No Title. 1*.

26. Sair, S. A., & Sohail, A. (2023). *Examining the Dynamics of Fashion Trends , Self-Brand Congruence , and Consumer Engagement , with a Mediating Lens on Brand Trust in Customer-Brand Relationships*. *December*. https://doi.org/10.54692/ajss.2023.070222072.

27. Shafiq, M. A., Khan, M. M. A., Gul, R., Hussain, M., & Javaid, M. Q. (2023). Influence of Social Media Marketing in Development of Customer Trust and Satisfaction through the Moderating Role of Electronic Word of Mouth. *Journal of Social Sciences Review*, *3*(1), 623–638. https://doi.org/10.54183/jssr.v3i1.186.

28. Sri, R. (2021). *Strategi Meningkatkan Loyalitas Sikap & Loyalitas Pembelian* (E. Parianti (ed.); pp. 1–46).

29. Subandi, S., & Hamid, M. S. (2021). Student Satisfaction, Loyalty, and Motivation As Observed From the Service Quality. *Journal of Management and Islamic Finance*, *1*(1), 136–153. https://doi.org/10.22515/jmif.v1i1.3552.

30. Sumarmi, S., & Wijayanti, H. (2023). Brand Experience dan Brand Loyalty: Mediated by Brand Trust. *Jurnal Ilmiah Manajemen Dan Bisnis*, *9*(3), 384. https://doi.org/10.22441/jimb.v9i3.16060.

31. Tarmidi, D., Mardhatillah, S., Masripah, F., Febriyanto, D., & Pribadi, T. A. (2021). Turkish Journal of Computer and Mathematics Education Vol . 12 No . 11 (2021), 1084-1091 Research Article The Influence Of Product Innovation And Price On Customer Satisfaction In Halodoc Health Application Services During Covid-19 (Survey Of Halodoc A. *Turkish Journal of Computer and Mathematics Education*, *12*(11), 1084–1091.

32. Trinovlin Santika Manik, Binsar Tison Gultom, & Sotarduga Sihombing. (2023). The Impact of Shopee Quality Service for The Customers Satisfaction of Making Purchases in Marimbuns Village Pematang Siantar Year 2022/2023. *International Journal of Integrated Science and Technology*, *1*(5), 751–760. https://doi.org/10.59890/ijist.v1i5.751.

33. Wahyono, & Hutahayan, B. (2021). The relationships between market orientation, learning orientation, financial literacy, on the knowledge competence, innovation, and performance of small and medium textile industries in Java and Bali. *Asia Pacific Management Review*, *26*(1), 39–46. https://doi.org/10.1016/j.apmrv.2020.07.001.

34. Wulandari, D. (2022). *Customer Satisfaction as a Priority in Excellent Banking Services*. *1*(1), 27–34..

35. Yamin, S. (2021). *SMARTPLS 3, AMOS & STATA OLAH DATA STATISTIK (MUDAH & PRAKTIS)*. Dewangga Energi Internasional Publish.

36. Yunus, E. N., Ernawati, E., Nuraini, E., & Yuniarti, K. (2023). Preserving Heritage of Humanity: A Systematic Study of the Pandemic Impacts and Countermeasures of the SMEs. *Administrative Sciences*, *13*(2). https://doi.org/10.3390/admsci13020065.