



The influence of brand trust customer experience and service innovation on customer loyalty (case study on berkah madani car rental)

Nurul Hasna Aninda Wardhani¹, Fansuri Munawar²

^{1,2}Management, Widyatama University, Bandung, Indonesia

ARTICLE INFO

Article history:

Received Jun 23, 2023

Revised Jul 04, 2023

Accepted Jul 17, 2023

Keywords:

Brand Trust;
Customer Experience;
Customer Loyalty;
Service Innovation.

ABSTRACT

This study aims to analyse the effect of brand trust, customer experience, and service innovation on customer loyalty. The results of this study are expected to be a source of knowledge for Berkah Madani in maintaining customer loyalty so that customers can make repeated rental transactions. This study uses sample of 100 people who are customers of Berkah Madani car rental in Bandung, West Java. Simple random sampling and distributing questionnaires are the sampling techniques used. A five-point Likert scale was used in measuring the research variables. The questionnaire was filled in by the respondent in accordance with the variable indicators. The data analysis method used is using SPSS for windows 21 software. Research shows that Brand Trust, Customer Experience and Service Innovation have a positive and significant effect on Customer Loyalty.

This is an open access article under the [CC BY-NC](#) license.



Corresponding Author:

Fansuri Munawar
Management,
Widyatama University,
Jl. Cikutra No. 204A Cibeunying Kidul, Bandung, 40125, Indonesia.
Email: fansuri.munawar@widyatama.ac.id

INTRODUCTION

Marketing exists as the product development, distribution, advertising, and pricing of services and goods, as well as ideas with the aim of facilitating satisfactory exchange relationships with customers (Tjiptono Fandy, 2020). One definition of marketing is "the process of bringing together sellers and buyers in the context of exchanging goods or services". Based on its actions, marketing serves several purposes, including the Exchange Function, where consumers seek and buy products marketed by producers in exchange for money or other goods of equal value, the Distribution Function, where products are stored (Laksana, 2019).

Car rental is a rental service that can be used as a temporary transportation option. Various statuses of citizens in Indonesia can use car rental services. Car rental is one of the most exciting developments in the industry. As time goes by, car rental is growing quite rapidly, especially in Indonesia. Car rental actors who have succeeded in making car rental the main choice as a means of travel by tourists indicate that car rental actors have been able to develop their business. Opportunities for car rental actors arise from how businesses are

designed to plan, determine prices, promote, and distribute desire-satisfying goods and services to customers (Priansa, 2017)

Car rental owners must be able to build a sense of confidence with repeated points of view and convince customers that a product contains certain attributes. (Arief et al., 2017a) Over time, developing a brand really needs services in terms of service where, the service must be able to display everything in terms of improvement Rimsha (Kanwal & Yousaf, 2019)

According to Delgado on (Jeni Mailia, 2020) and (Wiyata et al., 2020) customer loyalty is influenced by the sense, feel, think, act and relate variables, indicating that customer experience affects customer loyalty. Customers who have trust in a brand are more likely to repurchase it and advocate it in their social circles (Laurencia, 2020) the level of service innovation is positively correlated with the level of customer satisfaction (Utami & Wartini, 2015)

Based on the pre-survey of 35 respondents, the results obtained stated that 60% of the respondents who were consumers of the berkah madani car rental felt a lack of trust, 57.7% of customers experienced a bad experience when using the Madani Berkah rental car, and 68% of respondents did not feel the innovation meet their satisfaction in terms of service. Lack of trust, unfavorable experiences and unsatisfactory service innovations make consumers reconsider whether to make repeat purchases or not. In line with research (Fatoni, 2021) in causal research, the data collected from all respondents were then analyzed.

Based on the background above, this study aims to determine whether brand trust, customer experience and service innovation can affect customer loyalty. analysis of customer loyalty. The results of this study are expected to be a source of knowledge about Berkah Madani in maintaining customer loyalty so that customers can make repeated rental transactions. In line with this information, this kind of research needs to be done because it can provide information on how to optimize brand trust, customer experience and service innovation.

Brand Trust According to (Robbins & Judge, 2013)) Trust is a psychological condition that exists when someone agrees to make oneself vulnerable to it because you have positive expectations about how things will turn out. Meanwhile, other experts say that trust is an attitude of trusting the reliability and integrity of exchange partners. Customer Experience According to (Rusydi, 2017) A customer is someone who comes or has a habit of buying goods from a seller. These habits include repeat purchases and payments for multiple products. Customer Loyalty According to (Usmara, 2008)) "Loyalty is a deep commitment to repurchase or re-patronize a selected product or service in the future, by buying the same brand repeatedly, despite situational influences and marketing efforts. potentially causing behavior to shift".

Compared to other variables such as brand trust, customer experience, and service innovation, Berkah Madani Car Rental Bandung has the greatest influence on customer loyalty. More specifically, customers use sense, feel, think, and relate, in determining their loyalty.

RESEARCH METHOD

This study uses data based on respondents' answers. The research sites are located in Bandung and Lembang, Indonesia. Then the data sources used are all users of the Berkah Madani car rental service from 2019-2022, of which there are 2,985 user data. Therefore, the sample size in this study uses the Slovin formula. The 10% border distance is 96.75 which is rounded up to 100 respondents. Research tools include respondent overview, brand trust, customer experience, service innovation and customer loyalty. The five-point Likert scale used as a measurement of research variables from one (strongly disagree) to five (strongly agree), according to the variable index, the scale will be filled by respondents. To manage the collected

data to get answers to the main questions, the data analysis method used is SPSS 21 software for Windows.

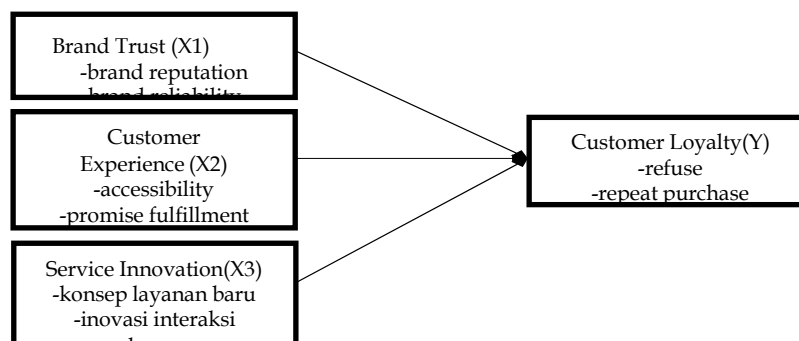


Figure 1. Thinking framework

H1 = Brand Trust (X1) has a significant effect on Customer Loyalty (Y) for the berkah madani car rental

H2 = Customer Experience (X2) has a significant effect on Customer Loyalty (Y) for the berkah madani car rental

H3 = Service innovation (X3) has a significant effect on Customer Loyalty (Y) for the berkah madani car rentalh madani

RESULTS AND DISCUSSIONS

Results

Profile of Respondens

Respondent profile data obtained based on the results of the analysis of distributing questionnaires are as follows :

Table 1. Profile of respondents

Profile of responden		Totals	percentage
Gender	Man	59	59%
	Women	41	41%
	Total	100	100%
Age	20-30 tahun	20	20%
	31-40 tahun	77	77%
	>41 tahun	3	3%
	Total	100	100%

Based on the results of the analysis it is known that male respondents dominated in this study, namely 59 men (59%) while 41 women (41%).

Validity testing

The validity test was carried out to find out whether the variables used in the study were appropriate. A study can be said to be valid if it gives the results that are really meant to be measured. In other words, valid research results will answer the questions posed by the research itself. Judging from the instrument that has a high validity coefficient (rcount), the instrument can be said to be valid. In this study each item has a condition to be said to be valid, the condition is that if $r_{count} > r_{table}$ then the statement items from the questionnaire are valid. The following are the results of the validity test which are summarized in the following table:

Table 2. Validity testing of brand trust variable

Question Item	r count	r table	Description
1	0.310	0.195	VALID
2	0.233	0.195	VALID
3	0.240	0.195	VALID
4	0.225	0.195	VALID
5	0.280	0.195	VALID
6	0.340	0.195	VALID
7	0.356	0.195	VALID
8	0.365	0.195	VALID
9	0.418	0.195	VALID
10	0.288	0.195	VALID
11	0.346	0.195	VALID
12	0.422	0.195	VALID

Based on the validity test on the Brand Trust variable (X1), it meets the validity criteria, namely the value of $r_{count} > r_{table}$. Furthermore, the test results for the Customer Experience variable (X2) are as follows:

Table 3. Validity testing of customer experience variable

Question Item	r count	r table	Description
13	0.307	0.195	VALID
14	0.397	0.195	VALID
15	0.323	0.195	VALID
16	0.259	0.195	VALID
17	0.267	0.195	VALID
18	0.321	0.195	VALID
19	0.244	0.195	VALID
20	0.213	0.195	VALID
21	0.278	0.195	VALID
22	0.326	0.195	VALID
23	0.211	0.195	VALID

Based on the validity test on the Customer Experience variable (X2) it meets the validity criteria, namely the value of $r_{count} > r_{table}$. Meanwhile, the test results for the Service Innovation variable (X3) are as follows:

Table 4. Validity testing of Service Innovation variable

Question Item	r count	r table	Description
24	0.298	0.195	VALID
25	0.246	0.195	VALID
26	0.218	0.195	VALID
27	0.214	0.195	VALID
28	0.203	0.195	VALID
29	0.202	0.195	VALID

Based on the validity test on the Service Innovation variable (X3) it meets the validity criteria, namely the value of $r_{count} > r_{table}$. As well as the test results for the Customer Loyalty (Y) variable as follows:

Table 5. Validity testing of customer loyalty

Question Item	r count	r table	Description
30	0.214	0.195	VALID
31	0.306	0.195	VALID
32	0.305	0.195	VALID
33	0.376	0.195	VALID
34	0.376	0.195	VALID
35	0.278	0.195	VALID

Based on the validity test of the Customer Loyalty (Y) variable, it meets the validity criteria, namely the value of $r_{count} > r_{table}$.

Reliability test

Reliability Test can be interpreted as the reliability or accuracy of measurement. The reliability test was carried out to see how consistent the results of a study were when it was done repeatedly. The higher the level of reliability, the more reliable the research is. The reliability test can be carried out together on all questions in one variable. The results of the reliability test for the Brand Trust variable (X1) are as follows:

Table 6. Reliability test of brand trust (X1)

Cronbach's Alpha	N of Items
.764	12

Sumber: Output SPSS 25.0

From the table it is known that the reliability value of the Brand Trust variable (X1) is 0.764 above 0.6, so it can be said to be reliable, so that the Brand Trust variable (X1) meets the reliable criteria. While the results of testing the reliability of the Customer Experience variable (X2) are as follows:

Table 7. Reliability test of customer experience (X2)

Cronbach's Alpha	N of Items
.862	11

Sumber: Output SPSS 25.0

From the table it is known that the reliability value of the Customer Experience variable (X2) is 0.862 above 0.6, so it can be said to be reliable, so that the Customer Experience variable (X2) meets the reliable criteria. Furthermore, the results of testing the reliability of the Service Innovation variable (X3) are as follows:

Table 8. Reliability test of service innovation (X3)

Cronbach's Alpha	N of Items
.828	6

Sumber: Output SPSS 25.0

From the table it is known that the reliability value of the Service Innovation variable (X3) is 0.828 above 0.6, so it can be said to be reliable, so that the Service Innovation variable (X3) meets the reliable criteria. Meanwhile, the results of the Customer Loyalty (Y) variable reliability test are as follow:

Table 9. Reliability test of customer loyalty (X2)

Cronbach's Alpha	N of Items
.902	6

Sumber: Output SPSS 25.

From the table above, it is known that the reliability value of the variable Customer Loyalty (Y) is 0.902 above 0.6, so it can be said to be reliable, so that the variable Customer Loyalty (Y) has met the criteria of reliability.

Descriptive Analysis

Trust in a brand occurs when customers are confident enough in the quality of the product or service that they are willing to take a risk (Tjiptono, 2014). The research results form the basis that, it is known that the average response value of respondents obtained from statements forming the Brand Trust variable (X1) of 3.70 is included in the high category. When viewed from the statements that make up the Brand Trust variable (X1), it can be seen that the item with the lowest average value is 3.60 regarding Brand reputation as a provider of car rental services. Meanwhile, the item with the highest average value is 3.84 regarding Brand meets consumer expectations. The information obtained from the results of the analysis states that the total score achieved related to the Brand Trust variable (X1) is 4411. Based on the calculation results, an average value of 3.70 is obtained in the range between 3.6 to 3.8 and is categorized as high. Thus it is known that the Brand Trust variable (X1) is high.

Customers perceptions of the company are formed through their sensory and affective interactions with the brand (Chen & Lin, 2015). The research results form the basis that, it is known that the average value of respondents' responses obtained from statements forming the Customer Experience variable (X2) of 3.73 is included in the high category. When viewed from the statements that make up the Customer Experience variable (X2), it can be seen that the item that has the lowest average value is 3.62 regarding meeting customer needs. While the item that has the highest average value is equal to 3.90 regarding the timeliness of the rental.

The results of the analysis provide information that the total score achieved related to the Customer Experience variable (X2) is 4082. Based on the calculation results, an average value of 3.73 is obtained in the range between 3.6 to 3.9 and is categorized as high. Thus it is known that the variable Customer Experience (X2) is classified as high.

In order to generate attractive offers from the company, it is necessary to have ideas, practical things, methods, and ways, so that the strategy planning is right (Sutirna, 2018). The research results form the basis that, it is known that the average response value of respondents obtained from statements forming the Service Innovation variable (X3) of 3.73 is included in the high category. When viewed from the statements that make up the Service Innovation variable (X3), it can be seen that the item has the lowest average value of 3.66 regarding the suitability of customer requests. While the item that has the highest average value is equal to 3.79 regarding the dissemination of information needed by customers.

The results of the analysis provide information that the total score achieved related to the Service Innovation (X3) variable is 2226. Based on the calculation results, an average value of 3.73 is obtained in the range between 3.6 to 3.7 and is categorized as high. Thus it is known that the variable Service Innovation (X3) is classified as high.

As a metric of a consumer's emotional investment in a company and its products, "loyalty" is defined as the tendency to (Nurullaili & Wijayanto, 2013). The research results form the basis that, it is known that the average value of the respondents' responses obtained from the statement forms the Customer Loyalty variable (Y) of 3.75 is included in the high category. When viewed from the statements that make up the Service Innovation variable (X3), it can be seen that the item that has the lowest average value is 3.69 regarding repeat purchases by customers. While the item that has the highest average value is equal to 3.84 regarding the refusal of customers to switch to various brand.

The results of the analysis provide information that the total score achieved related to the variable Customer Loyalty (Y) is 2217. Based on the calculation results, an average value of 3.75 is obtained in the range between 3.6 to 3.8 and is categorized as high. Thus it is known that the variable Customer Loyalty (Y) is classified as high.

Data Analysis and Hypothesis Testing

The conceptual hypothesis proposed earlier in this sub chapter will be tested and proven using statistical testing, namely multiple linear regression. The conceptual hypothesis in this study is that there is an influence of Brand Trust (X1), Customer Experience (X2), Service Innovation (X3) on Customer Loyalty (Y).

Classical Assumption Testing Normality

Assumption Normality

The normality assumption test in this study uses the Kolmogorov Smirnov Test (K-S) which is processed using the SPSS application. The basis for decision making can be done based on probability (asymptotic significance), namely:

Table 10. Normality assumption test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		00
Normal Parameters ^{a,b}	Mean	.000000
	Std. Deviation	.72804849
Most Extreme Differences	Absolute	.044
	Positive	.045
	Negative	.041
Test Statistic		.044
Asymp. Sig. (2-tailed)		.074 ^c

a. Test distribution is Normal.

b. Calculated from data.

Lilliefors Significance Correction.

The normality assumption for the regression model to be studied has been met through the normality test which has obtained the results and is presented in table 8, it is concluded that this is indicated by Sig. of 0.074 greater than 0.05. This means that the data is normally distributed and fulfils the assumption of normality.

Multicollinearity Assumption Test

Multicollinearity is the phenomenon of perfect correlation between one independent variable and another independent variable. This test is done using VIF. If the tolerance value <0.10 and the VIF value of the independent variable > 10, it can be concluded that the independent variable has multicollinearity. Based on the analysis results, the value of each variable is obtained as follows:

Table 11. Multicollinearity assumption test
Coefficients^a

		Collinearity Statistics	
Model		Tolerance	VIF
1	(Constant)		
	<i>Brand Trust</i>	.929	1.076
	<i>Customer Experience</i>	.974	1.027
	<i>Service Innovation</i>	.954	1.049

Dependent Variable: *Customer Loyalty*

Based on the table above, it can be concluded that there is no multicollinearity in the regression model to be formed, because all independent variables involved in the Brand Trust (X1) regression model have a Tolerance value (0.929) which is greater than 0.10 and a VIF value (1.076) less than 10, Furthermore, the Customer Experience variable (X2) has a Tolerance value (0.974) which is greater than 0.10 and a VIF value (1.027) less than 10, for the Service Innovation variable (X3) has a Tolerance value (0.954) which is greater than 0.10 and a VIF value (1.049) less than 10, Thus, the research data does not occur multicollinearity so that the multicollinearity assumption has been met.

Heteroscedasticity Assumption Test

The heteroscedasticity test tests for inequality of variance in a regression model from one residual observation to another. If the residuals from one observation to another are constant, it is called homoscedasticity, and if they are different, it is called heteroscedasticity. A good regression model is one that is homoskedastic or not heteroskedastic. The method used to determine the presence of heteroscedasticity is to plot the predicted value of the dependent variable (ZPRED) against its residuals (SRESID). The results of the heteroscedasticity test using SPSS are shown in the figure below:



Figure 2. Heteroscedasticity assumption test

The results of the heteroscedasticity test analysis show that the distribution of data in the form of dots does not form a certain pattern and spreads above and below the Y axis, so there is no heteroscedasticity problem. Thus, the assumption of heteroscedasticity has been fulfilled.

Regression Multiple linear

The regression equation to be formed is as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 1.791 + 0.403 X_1 + 0.752 X_2 + e$$

The following are the results of multiple linear regression analysis using the help of SPSS 25.0 software. Based on the multiple linear regression equation, it is known that Brand Trust (X1), Customer Experience (X2), Service Innovation (X3) has a positive regression coefficient, so the better Brand Trust (X1), Customer Experience (X2), Service Innovation (X3) can be predicted to increase Customer Loyalty (Y). the following are the results of multiple linear regression testing.

Table 12. Regression multiple linear Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.871	2.263		.701	.485
	<i>Brand Trust</i>	.503	.132	.219	2.184	.001
	<i>Customer Experience</i>	.656	.122	.254	3.234	.000
	<i>Service Innovation</i>	.743	.102	.634	7.560	.000

Dependent Variable: *Customer Loyalty*

Statistically, the values in the regression equation above can be explained as follows:

1. The constant of 1.871 shows the score value for Customer Loyalty (Y) if Brand Trust (X1), Customer Experience (X2), Service Innovation (X3) is 0 (zero).
2. The regression coefficient for Social Media Instagram (X1) is 0.503 with a positive coefficient which indicates that each increase of one score on Brand Trust (X1) and other independent variables is assumed to be constant, it is predicted that it will increase the score of Customer Loyalty (Y) by 0.503. (Y)
3. The regression coefficient for Customer Experience (X2) is 0.656 with a positive coefficient which indicates that each increase of one score on Customer Experience (X2) and other independent variables is assumed to be constant, it is predicted that it will increase the Customer Loyalty (Y) score by 0.656.
4. The regression coefficient for Service Innovation (X3) is 0.743 with a positive coefficient which indicates that each increase of one score on Service Innovation (X3) and other independent variables is assumed to be constant, it is predicted that it will increase the score of Customer Loyalty (Y) by 0.743

Coefficient of Determination

The coefficient of determination is a value that explains the ability of the independent variable to explain the dependent variable. The test results are displayed in the table:

Table 13. Coefficient of determination ModelSummary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.986 ^a	.775	.779	4.8511

a. Predictors (Constant), service innovation, customer experience, brand trust

Analysis results show a multiple correlation between Brand Trust (X1), Customer Experience (X2), Service Innovation (X3) on Customer Loyalty (Y) of 0.986 so that the coefficient of determination is 77.5% ($0.9862 \times 100\%$). The coefficient of determination shows the ability of the independent variables to explain the dependent variable or in other words, Brand Trust (X1), Customer Experience (X2), Service Innovation (X3) simultaneously contributes an influence of 77.5% on Customer Loyalty (Y) while (1-R²) the remaining 22.5% is the amount of influence contribution given by other variables not studied. Thus, the magnitude of the influence of Brand Trust (X1), Customer Experience (X2), Service Innovation (X3) on Customer Loyalty (Y) is 77.5%.

T-test (Parcial)

The t-test can be used to determine the partial effect of the independent variable on the dependent variable. The statistical method used to test the hypothesis in this section is the t-test. The t-table value used as a critical value in this part of the hypothesis test (t-test) is 1.985 obtained from the t distribution table for $df = (0.05/2; 100 - 2 - 1) = (0.025; 97)$, at a significance level (α) of 5%. The test results are summarised in the following table:

Table 14. Parcial hypothesis result (T-test)
Coefficients^a

	Model	t	Sig.
1	(Constant)	.801	0.495
	Brand Trust	2.184	.001
	Customer Experience	3.234	.000
	Service Innovation	7.560	.000

Several hypotheses to be tested are stated as follows

Hypothesis I

Ho: Brand Trust (X1) has no significant effect on Customer Loyalty (Y).

Ha: Brand Trust (X1) has a significant effect on Customer Loyalty (Y).

The significance level (α) used is 5% or 0.05.

Decision-making criteria:

1.H0 is rejected if the significant value < 0.05 and $t_{count} > t_{table}$

2.H0 is accepted if the significant value > 0.05 and $t_{count} < t_{table}$

Obtained information based on the calculation results that the t_{count} value is 2.184 with a Sig value. $0.001 < 0.05$ (α). The value of t_{count} (2.184) $> t_{table}$ (1.985) means that Ho is rejected, with a confidence level of 95% it can be decided to reject Ho and accept Ha, which means that Brand Trust (X1) has a significant effect on Customer Loyalty (Y).

Hypothesis II

Ho: Customer Experience (X2) has no significant effect on Customer Loyalty (Y).

Ha: Customer Experience (X2) has a significant effect on Customer Loyalty (Y).

The significance level (α) used is 5% or 0.05. Decision-making criteria:

1. H0 is rejected if the significant value < 0.05 and $t_{count} > t_{table}$

2. H0 is accepted if the significant value > 0.05 and $t_{count} < t_{table}$

Obtained information based on the calculation results that the t_{count} value is 3.234 with a Sig value. $0.000 < 0.05$ (α). The value of t_{count} (3.234) $> t_{table}$ (1.985) means that Ho is rejected, with a confidence level of 95% it can be decided to reject Ho and accept Ha, which means that Customer Experience (X2) has a significant effect on Customer Loyalty (Y).

Hypothesis III

Ho: Service Innovation (X3) has no significant effect on Customer Loyalty (Y).

Ha: Service Innovation (X3) has a significant effect on Customer Loyalty (Y).

The significance level (α) used is 5% or 0.05. Decision-making criteria:

1.H0 is rejected if the significant value < 0.05 and $t_{count} > t_{table}$

2.H0 is accepted if the significant value > 0.05 and $t_{count} < t_{table}$

Obtained information based on the results of the calculation that the t_{count} value is 7.560 with a Sig value. $0.000 < 0.05$ (α). The value of t_{count} (7.560) $> t_{table}$ (1.985) means that Ho is rejected, with a confidence level of 95% it can be decided to reject Ho and accept

Ha, which means that Service Innovation (X3) has a significant effect on Customer Loyalty (Y).

F-Test (Simultaneous)

This F test is used to test the significance of the Y variable hypothesis as a whole / together or simultaneously between variables X1, X2 and X3. The statistical test used to test this simultaneous hypothesis is the F test. which uses the Ftable value as a critical value in this simultaneous hypothesis test is 2.698 obtained from the F distribution table with $df_1 = 3$ and $df_2 = 97$ at a significance level (α) of 5%.

Table 14. Hypothesis simultan test (F test)

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	348.881	3	116.270	137.761	.000 ^b
	Residual	295.629	96	30.719		
	Total	330.510	99			

a. Dependent Variable: Customer Loyalty

Predictors: (Constant), service innovation, customer experience, brand trust

The formulation of the simultaneous hypothesis to be tested is as follows:

H0 : There is no significant effect of Brand Trust (X1), Customer Experience (X2), Service Innovation (X3) simultaneously on Customer Loyalty (Y).

Ha: There is a significant influence of Brand Trust (X1), Customer Experience (X2), Service Innovation (X3) simultaneously on Customer Loyalty (Y).

The significance level (α) used is 5% or 0.05. Criteria

Simultaneous test decision making (F test):

1) Reject Ho and Accept Ha if the significant value < 0.05 and $F_{count} > F_{table}$

2) Accept Ho and Reject Ha if the significant value > 0.05 and $F_{count} < F_{table}$

The test results can be seen in the following table:

Obtained information based on the calculation results that the F_{count} value is 137.761 with a Sig value. $0.000 < 0.05$ (a). The F_{count} value obtained is 137.761 and this value is much greater than the F_{table} value of 2.698, so Ho is rejected, so with a level of confidence of 95%, it can be decided with confidence of 95%.

It can be decided with 95% confidence to reject Ho and accept Ha which indicates that there is a significant influence of Brand Trust (X1), Customer Experience (X2), Service Innovation (X3) simultaneously on Customer Loyalty (Y).

Discussions

The Effect of Brand Trust on Customer Loyalty

According to (Arief et al., 2017b) Brand Trust is a consumer's belief that in one product there are certain attributes, beliefs that arise from repeated views and with learning and experience gained. Brand trust is a feeling of security that arises when a consumer consumes a brand (Antara et al., 2020)

The results of the study become the basis that, it is known that the average value of respondents' responses obtained from the statements forming the Brand Trust variable is included in the high category.

(Juwairiyah, 2019) and (Soedionon Klemens Wedanaji Prasastyo Maria Adeline, 2020) In they research concluded that customer experiences and brand trust have a positive influence on consumer repurchase intention, meaning that increasing customer experiences and brand trust simultaneously, then the purchase intention will increase. Based on the results of the tests carried out, Brand Trust has a positive effect on Customer Loyalty for the blessing madani car rental, indicated by the table results for the Brand Trust variable of 0.764 above

0.6, it can be said to be reliable, so the Brand Trust variable (X1) has met the reliability criteria which states that Brand Trust has a significant positive effect on customer loyalty and repeat rental.

Brand Trust can help to retain loyal customers, even when they have one experience that does not meet expectations. Customers believe that the Madani blessing car rental must take a stand and act according to principles. In addition, Brand Trust also means aligning business actions, experiences, products, and services with the values provided.

The Effect of Customer Experience on Customer Loyalty

Customer Experience is the result of consumer interactions with the company, be it emotionally or physically. The results of these interactions will be able to imprint on the minds and hearts of consumers and be able to influence consumer assessments of goods or services from the company.

If the consumer feels suitable for the product used. Consumers will then tell their friends that the product is highly recommended. (Wakhidah & Haryanto, 2017) (Ahmed et al., 2014), dan (Widodo & Tresna, 2018)) validate the statement. Based on the results of the tests carried out, Customer Experience has a positive effect on Customer Loyalty for the blessing madani car rental, indicated by the table results for the Customer Experience variable of 0.862 above 0.6, it can be said to be reliable, so the Customer Experience (X2) variable has met the reliability criteria which states that Customer Experience has a significant positive effect on customer loyalty. has a significant positive effect on customer loyalty and repeat rental. According to Iskandar and Nasir in (Dirbawanto, 2016) companies can maintain customer loyalty by improving customer experience and brand trust.

The preposition of an attractive experience promise and the reality of a customer experience that matches the promise will generate, strengthen and maintain customer loyalty (Hijjah et al., 2015). Customer experience can take the form of many things, broadly described as being able to create perceptions that customers or the madani blessing car rental itself have so that they are embedded into every service which is an opportunity to build stronger bonds with customers.

The Effect of Service Innovation on Customer Loyalty

Service Innovation is very important in the service industry. So that companies can recognise, how to offer better services to customers and can make them loyal. As a result, companies that bring more innovation to the field have a higher success rate.

Product innovation is closely related to customer loyalty to the company exts, including the introduction of new services or the improvement of existing services. (Isnaeni, 2016) While Service Innovation can take place in the service sector, new and improved services can also be provided by non-service sectors, such as manufacturing companies aiming to enlarge their portfolio of offerings with value-added services. Similarly, Service Innovation is intrinsically different from products, as it usually lacks the tangibility of product innovation.

Based on the results of the tests carried out, Service Innovation has a positive effect on Customer Loyalty car rental berkah madani shown by the table results for the Service Innovation variable of 0.828 above 0.6, so it can be said to be reliable, so the Service Innovation variable (X3) has met the reliability criteria which states that Service Innovation has a significant positive effect on customer loyalty and repeat rentag.

CONCLUSION

The results of the study present data that can be concluded that Customer Loyalty can be maintained and improved through several marketing strategies, including Brand Trust which can build consumer trust in the brand so that consumers do not easily turn away if they have

full trust, another marketing strategy is Customer Experience where if consumers get a good experience, consumers will tend to be loyal, then Service Innovation which can be a step in the development of a company so that when services have made many innovations, consumers feel easier and will continue to maintain their loyalty. Related respondents are users or prospective users in the Berkah Madani car rental community who respond to questions with a high score value so that they decide to maintain consumer loyalty itself to the Berkah Madani car rental service. We hope that Berkah Madani car rental will maintain customer trust, give a good impression to consumers and increase innovation in the service sector.

References

- Ahmed, Z., Rizwan, M., Ahmad, M., & Haq, M. (2014). Effect of brand trust and customer satisfaction on brand loyalty in Bahawalpur. *Journal of Sociological Research*, 5(1). <https://doi.org/10.5296/jsr.v5i1.6568>
- Antara, H., Siswanto, S., & Damarsiwi, E. P. M. (2020). THE EFFECT OF CUSTOMER EXPERIENCE AND BRAND TRUST ON CUSTOMER LOYALTY ON ALLBAIK CHICKEN. *BIMA Journal (Business, Management, & Accounting Journal)*, 1(2), 115-125. <https://doi.org/10.37638/bima.1.2.115-125>
- Arief, M., Suyadi, I., & Sunarti, S. (2017a). Pengaruh Kepercayaan Merek Dan Komitmen Merek Terhadap Loyalitas Merek (Survei Pada Warga Kelurahan Penanggungan Konsumen Produk Aqua Di Kota Malang). Brawijaya University.
- Arief, M., Suyadi, I., & Sunarti, S. (2017b). Pengaruh Kepercayaan Merek Dan Komitmen Merek Terhadap Loyalitas Merek (Survei Pada Warga Kelurahan Penanggungan Konsumen Produk Aqua Di Kota Malang). Brawijaya University.
- Chen, S.-C., & Lin, C.-P. (2015). The impact of customer experience and perceived value on sustainable social relationship in blogs: An empirical study. *Technological Forecasting and Social Change*, 96, 40-50.
- Dirbawanto, N. D., & S. E. (2016). Pengaruh Customer Experience dan Brand Trust terhadap Customer Loyalty. *Analysis Management Journal*.
- Fatoni, A. dan, & L. N. (2021). Perbedaan Persepsi Pelanggan Terhadap Kualitas Pelayanan Gojek (GoRide) Di Kabupaten Bekasi.
- Hijjah, R., Ardiansari, A., Manajemen, J., Ekonomi, F., & Negeri Semarang, U. (2015). Management Analysis Journal TERHADAP CUSTOMER LOYALTY MELALUI CUSTOMER SATISFACTION. *Management Analysis Journal*, 4(4). <http://journal.unnes.ac.id/sju/index.php/maj>
- Isnaeni, M. A. dan S. (2016). Pengaruh Inovasi Produk terhadap Loyalitas Pelanggan dengan Kepuasan Konsumen sebagai Variabel Intervening (Studi pada Konsumen Kafe Fruit Coffee Refresho di Tulungagung). *Management*.
- Jeni Mailia. (2020). Pengaruh Customer Experience terhadap Customer Loyalty pada O'chicken Gobah Ditinjau dari Ekonomi Syariah. *Management*, 94. <https://repository.uin-suska.ac.id/31446/1/GABUNGAN%20SKRIPSI%20KECUALI%20BAB%20IV.pdf>
- Juwairiyah, S. (2019). TERHADAP REPURCHASE INTENTION PADA TIKET MASKAPAI PENERBANGAN LION AIR (STUDI PADA MAHASISWA/I S1 UNIVERSITAS BRAWIJAYA MALANG) THE INFLUENCE OF BRAND IMAGE, BRAND TRUST AND PERCEIVED PRICE ON REPURCHASE INTENTION IN THE LION AIR AIRLINES TICKET (STUDY ON UNDERGRADUATE STUDENT OF UNIVERSITAS BRAWIJAYA).
- Kanwal, R., & Yousaf, S. (2019). Impact of service innovation on customer satisfaction: An evidence from Pakistani banking industry. *Emerging Economy Studies*, 5(2), 125-140.
- Laksana, F. (2019). Praktis Memahami Manajemen Pemasaran. Edisi 1. Khalifah Mediatama.
- Laurencia, E. (2020). Pengaruh Brand Image dan Brand Trust Terhadap Loyalitas Pelanggan Sepatu Nike Pada Mahasiswa Kwik Kian Gie School Of Business/Ezra Laurencia/23160261/Pembimbing: Lily Harjati.
- Nurullaili, N., & Wijayanto, A. (2013). Analisis Faktor-Faktor yang memengaruhi Loyalitas Konsumen Tupperware (Studi Pada Konsumen Tupperware di Universitas Diponegoro). *Jurnal Administrasi Bisnis*, 2(1).
- Priansa, D. J. (2017). Komunikasi Pemasaran Terpadu pada era media sosial. Bandung: CV Pustaka Setia, 358.
- Robbins, S. P., & Judge, T. A. (2013). *Organizational behavior* (Vol. 4). New Jersey: Pearson Education.
- Rusydi, M. (2017). Customer Excellence. Yogyakarta: Gosyen Publishing.
- Soedionon Klemens Wedanaji Prasastyo Maria Adeline, W. (2020). PENGARUH BRAND EXPERIENCE, BRAND IMAGE-CONGRUENCE, BRAND AFFECT DAN BRAND TRUST TERHADAP REPURCHASE

- INTENTION PADA PRODUK FASHION BERRYBENKA SECARA ONLINE DI JAKARTA (Vol. 12, Issue 1). <http://jurnaltsm.id/index.php/MB>
- Sutirna, H. (2018). *Inovasi dan teknologi pembelajaran*. Deepublish.
- Tjiptono, F. (2014). *Pemasaran jasa-prinsip, penerapan, dan penelitian*. Yogyakarta: Andi Offset.
- Tjiptono Fandy, A. D. (2020). *Pemasaran*. Penerbit: Andi Yogyakarta.
- Usmara, A. (2008). *Strategi Baru Manajemen Pemasaran, cetakan pertama*. Penerbit: Amara Books, Yogyakarta.
- Utami, B. B., & Wartini, S. (2015). Pengaruh Inovasi Layanan Terhadap Loyalitas Pelanggan Dengan Kepuasan Pelanggan Sebagai Variabel Intervening. *Management Analysis Journal*, 4(3).
- Wakhidah, E. N., & Haryanto, B. (2017). *SEBELAS MARET BUSINESS REVIEW How the Loyalty of Expedition Business Can Be Formed Through Trust and Satisfaction*. <http://jurnal.uns.ac.id/snbr>
- Widodo, T. H., & Tresna, P. W. (2018). PENGARUH KEPERCAYAAN MEREK TERHADAP LOYALITAS MEREK (STUDI PADA PENGGUNA KARTU As DI STIA YPPT PRIATIM TASIKMALAYA). *AdBispreneur*, 3(1), 81. <https://doi.org/10.24198/adbispreneur.v3i1.16615>
- Wiyata, M. T., Putri, E. P., & Gunawan, C. (2020). *PENGARUH CUSTOMER EXPERIENCE, EASE OF USE, DAN CUSTOMER TRUST TERHADAP REPURCHASE INTENTION KONSUMEN SITUS JUAL BELI ONLINE SHOPEE DI KALANGAN MAHASISWA KOTA SUKABUMI*. 3(1).