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Satisfaction and Trust as Predictors of Customer Loyalty: An Empirical Study in the Lighting Distribution Industry

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ABSTRACT

Purpose of the study: In late 2024, PT. Cahaya Prima Lestari Abadi (Philips Lighting) experienced a noticeable decline in customer numbers. This downturn was attributed to several service-related issues, including employee performance that failed to meet customer expectations, resulting in dissatisfaction, as well as incidents of product damage during delivery, which undermined customer trust. These conditions collectively indicated weakening customer satisfaction and trust, ultimately affecting customer loyalty. This study aims to analyze the influence of customer satisfaction and customer trust on customer loyalty within PT. Cahaya Prima Lestari Abadi.

Materials and methods: A quantitative research approach was employed. The study population consisted of 158 customers, and a sample of 61 respondents was selected through random sampling using the Slovin formula. Data were gathered through observations, interviews, questionnaires, and documentation. Multiple linear regression analysis was conducted using SPSS version 25 to examine the effects of customer satisfaction and customer trust on customer loyalty.

Results: The findings revealed that customer satisfaction and customer trust both exert a positive and significant influence on customer loyalty. The resulting regression equation was $Y = 6.104 + 0.446X_1 + 0.301X_2 + E$. The t-test results showed that the satisfaction variable was significant ($t_{count} = 3.506 > t_{table} = 2.001$; $p = 0.001$), as was the trust variable ($t_{count} = 2.984 > t_{table} = 2.001$; $p = 0.004$). The F-test further confirmed a significant simultaneous effect ($F_{count} = 67.007 > F_{table} = 3.16$). The coefficient of determination ($R^2 = 0.688$) indicated that 68.8% of the variance in customer loyalty was explained by customer satisfaction and customer trust, while the remaining 31.2% was attributable to other factors not included in the model.

Conclusions: The study concludes that both customer satisfaction and customer trust play crucial roles in shaping customer loyalty. Improving service quality and reducing delivery-related risks are essential strategies to strengthen loyalty and stabilize customer engagement. Future research should investigate additional determinants that may influence customer loyalty beyond satisfaction and trust.

Keywords

customer satisfaction; customer trust; customer loyalty; service performance; quantitative research.

INTRODUCTION

In an increasingly competitive business world, customer loyalty is a key indicator of a company's long-term success. Rapid business development demands that companies continuously innovate to survive. To win the competition, service sector players undertake efforts such as providing competitive advantages and offering high-quality services that can provide comfort and satisfaction to their customers (Lars, 2025; Palilati et al., 2019). Furthermore, one effective strategy for surviving the intense competition in today's business world is maintaining customer loyalty. Customer loyalty is crucial for marketers in conducting business, not only dependent on product quality but also influenced by customer satisfaction and customer trust in the company's products and services. (Wahyudin, 2021)

Customer satisfaction is a person's feeling of pleasure or disappointment after comparing the results of a product or service, if the service meets or exceeds expectations, the customer will feel satisfied, conversely if the service is below expectations, the customer will feel dissatisfied. Trust is an element that ensures that customers remain loyal in the long term, even amidst many alternative products or offers from competitors (Zheng et al., 2022). Customer trust is the customer's belief that the company will fulfill its promises and act ethically (Wilson et al., 2021). Trust is built through positive experiences, transparent communication, and a good reputation. Customer trust in the company is formed from consistent quality, transparency in communication, and an honest relationship between the company and customers, which serves as a link to create loyalty (Rane et al., 2023). The object of this research is PT. Cahaya Prima Lestari Abadi (Philips Lighting) is a company engaged in the official distributor of Philips lighting lamps that focuses on the industrial and commercial project segments, which provides adequate lighting products with the aim of providing maximum benefits for customers, the types of lamps sold are LED lamps, Fluorescent lamps, LED Downlights, LED Panel lamps and other types of lamps (Cristea et al., 2018). The number of customers or customer loyalty fluctuates, in January and

February in 2024 there were 145 customers while in March and April in 2024 the number of customers was the lowest with 120 and 136 customers while in May, June, October, November, and December the number of customers varied each month, in July and September there was another similarity with 170 customers, while in August the number of customers was 172 customers and this was the largest number of customers during 2024, so it can be said that customer loyalty

PT. Cahaya Prima Lestari Abadi (Philips lighting) is still not performing optimally/in accordance with the company's expectations. the number of goods coming in, going out, and being damaged during the period from January to December. Each month has a different number, both in terms of income, expenses, and damage to goods. the highest number of incoming goods occurred in August with 230 units, while the lowest number occurred in March with 150 units, while the number of outgoing goods also varied, with the highest number recorded in August at 190 units and the lowest in March at 110 units, in terms of damage to goods, the highest was recorded in April at 25 units, followed by September at 21 units, and January and November each with 20 and 17 units, meanwhile, the lowest number of damage occurred in July, which was 5 units. This data shows that there are certain months where the number of damaged goods is quite high compared to other months. This can be caused by various factors such as decreased customer satisfaction due to errors in the packaging of ordered goods such as the type of product not matching the customer's order, and sometimes the goods sent are damaged due to being exposed to rain during the trip due to employee negligence in working and customer trust decreases because the goods sent by 6 companies are damaged due to impacts and being hit by other goods therefore the company must pay attention to such things so that they do not happen again in the next shipment. Based on the description of the background of the problem above, the researcher is interested in conducting research at PT. Cahaya Prima Lestari Abadi (Philips Lighting) with the title "The Effect of Satisfaction and Trust on Customer Loyalty at PT. Cahaya Prima Lestari Abadi (Philips Lighting).

According to Gusti Mao, (2010), loyalty is a long-term, continuous process developed within the relationship between a company and its customers. This statement emphasizes that loyalty is not formed instantly, but rather the result of repeated, high-quality interactions between customers and the company. Loyalty is characterized by customers' positive attitudes, commitment to a brand, and intent to continue future purchases, often leading to repeat transactions and resistance to competitor offerings (Raditya et al., 2019; Rahmasari et al., 2023). Indeed, businesses cannot thrive without loyal customers (Mabungela & Mbukanma, 2023). This customer loyalty is shaped by various factors, including service quality, trust, and customer satisfaction (Ravelby et al., 2025; Surapati et al., 2020). Specifically, service quality directly influences customer satisfaction, which, in turn, significantly impacts customer loyalty (Surapati et al., 2020). Customer satisfaction, a psychological construct encompassing well-being and pleasure derived from meeting or exceeding expectations, is a critical mediator in this relationship (Skordoulis et al., 2024). Customer satisfaction, in turn, has a substantial positive impact on customer loyalty, as evidenced by studies indicating that confirmed expectations strongly predict customer loyalty (Salsabiila & Miranti, 2024). Moreover, the perception of service quality profoundly influences customer satisfaction, ultimately determining their level of contentment (Skordoulis et al., 2024).

According to Skordoulis et al., (2024), customer satisfaction is an emotional response to the experience of consuming a product or service. Satisfaction is influenced not only by the functional quality of the product but also by the psychological impression and subjective experience of the customer during the consumption process. This emphasizes that satisfaction is personal and cannot always be measured objectively. Customer satisfaction arises from a customer's evaluation of a product or service's performance relative to their needs and expectations (Surapati et al., 2020). Therefore, customers will perceive higher satisfaction when a product or service exceeds their expectations (Vu et al., 2025). Conversely, unmet expectations lead to dissatisfaction, which can severely damage a company's reputation and revenue (Skordoulis et al., 2024). The theory of disconfirming expectations posits that customer satisfaction or dissatisfaction stems from a comparison between pre-purchase expectations and post-purchase perceptions of a product or service (Skordoulis et al., 2024). This evaluative process, where actual performance is weighed against pre-existing expectations, directly determines whether a customer feels satisfied (Skordoulis et al., 2024). Consequently, companies must consistently deliver high-quality services to meet and ideally exceed customer expectations, thereby fostering positive emotional responses and bolstering overall satisfaction (Ali & Salameh, 2024; Rajagukguk et al., 2024).

According to Lam, (2023, p. 2126), customer trust is the extent to which customers believe a company will fulfill its promises, provide satisfaction, and avoid harming them. In this case, trust becomes the emotional foundation that drives customers to remain loyal and not easily switch to other companies. This trust is built on a foundation of reliability, integrity, and competence, acting as a crucial antecedent to customer loyalty, even more so than satisfaction in some contexts (Joviando & Kurniawati, 2022). This implies that while satisfaction is crucial, a strong foundation of trust can mitigate occasional service failures and reinforce long-term relationships, contributing significantly to customer loyalty (Sulistyandari & Kusumah, 2023). Furthermore, brand trust plays a pivotal role in consumer decisions, as a trusted brand fosters an environment where products are more likely to thrive in the market (Huwae et al., 2024). Thus, cultivating consumer trust is a strategic imperative for businesses seeking to achieve sustainable success and maintain a competitive edge (Rodiyah et al., 2025). This trust is fundamentally linked to perceived value, where customers' belief in a company's offerings is strengthened by the benefits they perceive relative to the costs (Yum & Kim, 2024). It is also important to note that customers' perceived trust in online transactions significantly influences their purchasing decisions and behavioral intentions (Darley et al., 2010). Specifically, the notion of trust encompasses various dimensions, including sincerity, thoughtfulness, and consideration, all of which are intrinsically linked to the predictability of an entity's future behavior (Almahdi et al., 2022).

Based on the above framework of thought, the research hypothesis is determined as follows: H₀: There is no influence of satisfaction on customer loyalty at PT. Cahaya Prima Lestari Abadi (Philips Lighting); H_a: There is an influence of satisfaction on customer loyalty at PT. Cahaya Prima Lestari Abadi (Philips Lighting); H₀: There is no influence of trust on customer loyalty at PT. Cahaya Prima Lestari Abadi (Philips Lighting); H_a: There is an influence of trust on customer loyalty at PT. Cahaya Prima Lestari Abadi (Philips Lighting); H₀: There is no influence of Satisfaction and Trust on Customer Loyalty at PT. Cahaya Prima Lestari Abadi (Philips Lighting); H_a: There is an influence of Satisfaction and Trust on Customer Loyalty at PT. Cahaya Prima Lestari Abadi (Philips Lighting)

Lighting).

MATERIALS AND METHODS

The object of the research is the research location at PT. Cahaya Prima Lestari Abadi (Philips Lighting) which is located at Jl. Gatot Subroto Number. 142- B, Silalas Village, West Medan District, Medan City, North Sumatra. The population of this research is all customers of PT. Cahaya Prima Lestari Abadi (Philips Lighting), which number 158 customers. Thus, 61 customers were selected from the 158 populations in this study. The type of this research is quantitative research. This research also uses data collection techniques by distributing questionnaires or surveys, where respondents will fill out the questionnaire related to the research, then the answers to the questionnaire are analyzed using SPSS 25.

RESULTS

Descriptive Statistics

This study collected data from 61 respondents out of a total population of 158 customers at PT. Cahaya Prima Lestari Abadi (Philips Lighting). The respondents were selected using random sampling technique with the Slovin formula. Data was collected through questionnaires and analyzed using SPSS version 25 to examine the relationship between customer satisfaction (X_1), customer trust (X_2), and customer loyalty (Y).

Table 1. Descriptive Statistics of Variables

Variable	N	Mean	Std. Deviation	Min	Max
Customer Satisfaction (X_1)	61	3.82	0.654	2.20	5.00
Customer Trust (X_2)	61	3.91	0.589	2.40	5.00
Customer Loyalty (Y)	61	4.05	0.721	2.50	5.00

The descriptive statistics indicate that all variables demonstrate relatively high mean values (above 3.8 on a 5-point Likert scale), suggesting generally positive perceptions among customers. Customer loyalty shows the highest mean (4.05), followed by customer trust (3.91) and customer satisfaction (3.82). The standard deviations range from 0.589 to 0.721, indicating moderate variability in responses.

Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to examine the effect of customer satisfaction and customer trust on customer loyalty. The regression model produced the following equation: $Y = 6.104 + 0.446X_1 + 0.301X_2 + E$; Where:

- Y = Customer Loyalty
- X_1 = Customer Satisfaction
- X_2 = Customer Trust
- E = Error term

Table 2. Regression Coefficients

Variable	Unstandardized Coefficient (B)	Std. Error	Standardized Coefficient (Beta)	t-value	Sig.	Interpretation
Constant	6.104	1.823	-	3.349	0.001	-
Customer Satisfaction (X_1)	0.446	0.127	0.404	3.506	0.001	Significant
Customer Trust (X_2)	0.301	0.101	0.345	2.984	0.004	Significant

Dependent Variable: Customer Loyalty (Y)

The regression equation indicates that: 1) The constant value of 6.104 represents the baseline level of customer loyalty when both independent variables are zero; 2) The coefficient of 0.446 for customer satisfaction indicates that each one-unit increase in customer satisfaction leads to a 0.446-unit increase in customer loyalty; 3) The coefficient of 0.301 for customer trust indicates that each one-unit increase in customer trust leads to a 0.301-unit increase in customer loyalty.

Hypothesis Testing

Partial Test (t-Test):

The t-test was conducted to examine the individual effect of each independent variable on the dependent variable.

Table 3. t-Test Results

Hypothesis	Variable	t-count	t-table ($\alpha=0.05$, $df=58$)	Sig.	Decision	Result
H1	Customer Satisfaction → Customer Loyalty	3.506	2.001	0.001	H0 Rejected, Ha Accepted	Significant positive effect
H2	Customer Trust → Customer Loyalty	2.984	2.001	0.004	H0 Rejected, Ha Accepted	Significant positive effect

The analysis demonstrates that customer satisfaction (X_1) exerts a significant positive influence on customer loyalty (Y). This conclusion is supported by the t-count value of 3.506, which exceeds the critical t-table value of 2.001, indicating a statistically meaningful effect. Furthermore, the significance level of 0.001, which is below the threshold of $\alpha = 0.05$, reinforces the decision to reject the null hypothesis (H_0) and accept the alternative hypothesis (H_a). These results confirm that higher levels of customer satisfaction contribute substantially to increased customer loyalty. Similarly, customer trust (X_2) is found to positively and significantly affect customer loyalty (Y). The t-count value of 2.984, surpassing the t-table value of 2.001, signifies a strong statistical effect, while the significance value of 0.004—also below $\alpha = 0.05$ —supports the rejection of H_0 and acceptance of H_a . This indicates that customer trust plays an essential role in shaping and strengthening customer loyalty, emphasizing the importance of maintaining reliable and trustworthy interactions with customers.

Simultaneous Test (F-Test):

The F-test was conducted to examine the combined effect of all independent variables on the dependent variable.

Table 4. F-Test Results (ANOVA)

Model	Sum of Squares	df	Mean Square	F-count	F-table	Sig.	Decision
Regression	218.456	2	109.228	67.007	3.16	0.000	Significant
Residual	94.544	58	1.630				
Total	313.000	60	-				

Note: $df1 = k-1 = 3-1 = 2$; $df2 = n-k = 61-3 = 58$

The F-count value of 67.007 significantly exceeds the F-table value of 3.16, and the significance value of 0.000 is less than $\alpha = 0.05$. This indicates that customer satisfaction and customer trust simultaneously have a statistically significant positive effect on customer loyalty. The null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted.

Coefficient of Determination (R^2):

Table 5. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.836	0.699	0.688	1.277

Predictors: (Constant), Customer Trust (X_2), Customer Satisfaction (X_1) Dependent Variable: Customer Loyalty (Y)

The model summary presents several important measures of model fit: R (Correlation Coefficient) = 0.836: Indicates a strong positive correlation between the independent variables and customer loyalty; $R_{\text{Square}} = 0.699$: Shows that 69.9% of the variance in customer loyalty is explained by the model; Adjusted R Square = 0.688: After adjusting for the number of predictors, 68.8% of the variation in customer loyalty can be explained by customer satisfaction and customer trust; Standard Error of the Estimate = 1.277: Represents the average distance that the observed values fall from the regression line.

The Adjusted R_{Square} value of 0.688 (68.8%) indicates that 68.8% of the variation in customer loyalty can be explained by customer satisfaction and customer trust. The remaining 31.2% is influenced by other factors not included in this research model, such as product quality, price competitiveness, brand image, service innovation, or other external factors.

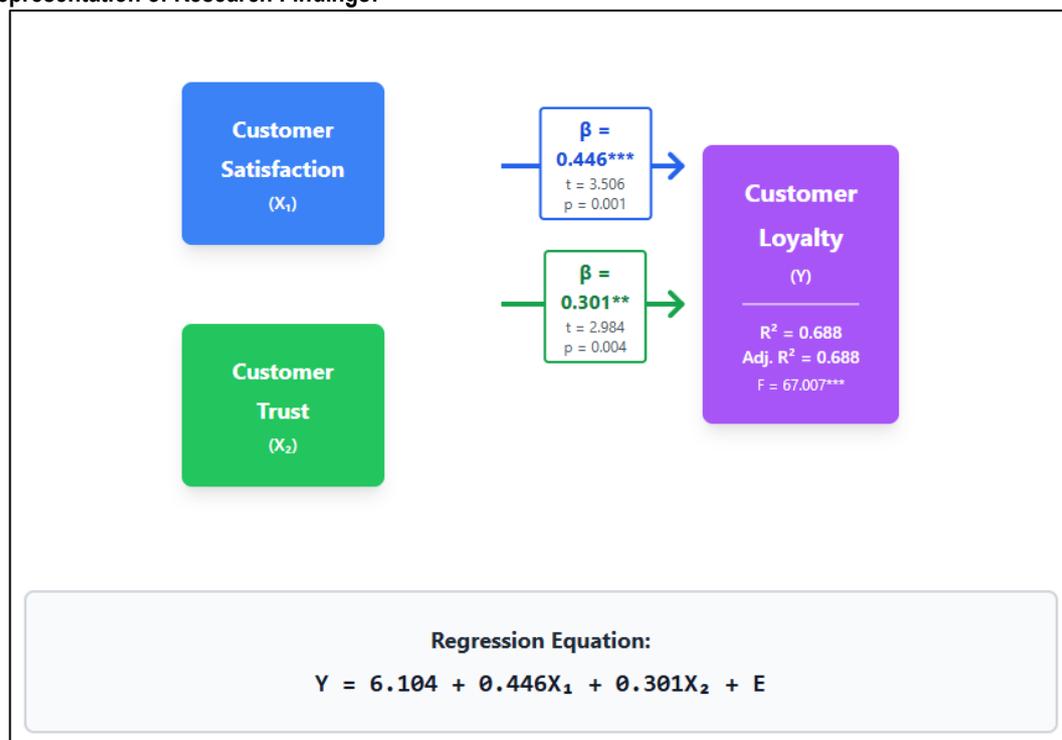
Visual Representation of Research Findings:

Figure 4.1 Path Diagram of Regression Results

This visualization clearly demonstrates that customer satisfaction and trust together account for more than two-thirds of the variance in customer loyalty, confirming their critical importance in maintaining and enhancing customer loyalty at PT. Cahaya Prima Lestari Abadi (Philips Lighting).

The findings of this study reveal several important statistical outcomes that strengthen the understanding of customer loyalty dynamics at PT. Cahaya Prima Lestari Abadi. First, descriptive statistics indicate generally strong customer perceptions, with all variables achieving mean scores above 3.8 on a 5-point scale; notably, customer loyalty shows the highest mean score (4.05), followed by customer trust (3.91) and customer satisfaction (3.82). Second, hypothesis testing confirms that both customer satisfaction and customer trust have significant positive effects on customer loyalty, as evidenced by p-values well below the 0.05 significance threshold ($p < 0.01$). Third, the regression coefficients suggest that customer satisfaction exerts a slightly stronger influence on customer loyalty ($\beta = 0.446$, Beta = 0.404) compared to customer trust ($\beta = 0.301$, Beta = 0.345), indicating that satisfaction plays a marginally more dominant role in shaping loyalty outcomes. Fourth, the overall regression model demonstrates strong explanatory power, reflected in an R value of 0.836 and an adjusted R^2 of 0.688, meaning that 68.8% of the variance in customer loyalty is effectively explained by the model. Fifth, the F-statistic of 67.007 ($p = 0.000$) shows that the model is highly

significant, with the comparison between the regression mean square (109.228) and the residual mean square (1.630) confirming substantial predictive capability. Sixth, individual predictor analysis reinforces these results, with customer satisfaction ($t = 3.506$, $p = 0.001$) and customer trust ($t = 2.984$, $p = 0.004$) both exhibiting t -values exceeding the critical threshold of 2.001, affirming their meaningful contribution to customer loyalty. Finally, the model exhibits good overall fit, supported by a standard error of estimate of 1.277 and a relatively small residual sum of squares (94.544) compared to the regression sum of squares (218.456), indicating that the model provides reliable and accurate predictions.

These findings provide strong empirical support for the theoretical framework and suggest that PT. Cahaya Prima Lestari Abadi should prioritize both customer satisfaction and trust-building initiatives to enhance customer loyalty and address the fluctuations in customer numbers observed throughout 2024. The results indicate that while both factors are important, improvements in customer satisfaction may yield slightly greater returns in terms of customer loyalty enhancement.

DISCUSSION

The statistical analysis reveals a significance value for the customer satisfaction variable smaller than alpha 5%, leading to the rejection of H_0 and acceptance of H_a . Thus, customer satisfaction exerts a positive and significant partial effect on customer loyalty at PT. Cahaya Prima Lestari Abadi. This outcome interprets the research findings by confirming that higher satisfaction levels, derived from meeting or exceeding expectations, directly enhance loyalty behaviors such as repeat patronage, positive word-of-mouth recommendations, and resistance to competitors (Skordoulis et al., 2024; Surapati et al., 2020). Customer satisfaction arises from a customer's evaluation of a product or service's performance relative to their needs and expectations, as highlighted in the theoretical framework, where exceeding expectations fosters higher satisfaction and, in turn, loyalty (Surapati et al., 2020). It aligns with antecedent studies, such as Salsabiila and Miranti (Salsabiila & Miranti, 2024), who demonstrated that customer satisfaction substantially predicts loyalty through confirmed expectations, particularly noting that the confirmation of expectations has the potential to foster customer loyalty, as evidenced by high questionnaire scores in similar contexts. Similarly, Nasution et al. (Vu et al., 2025) emphasize satisfaction's role in fostering repurchase intentions by linking it to the fulfillment of expectations in service encounters. Furthermore, this finding supports the theory of disconfirming expectations, where post-purchase perceptions compared to pre-purchase expectations determine satisfaction levels, ultimately bolstering loyalty when performance meets or surpasses anticipated outcomes (Skordoulis et al., 2024, p. 473). In the context of PT. Cahaya Prima Lestari Abadi, this implies that consistent delivery of high-quality services can create emotional bonds with customers, reducing churn rates and enhancing long-term patronage (Ali & Salameh, 2024; Rajagukguk et al., 2024).

Similarly, the customer trust variable yields a significance value below alpha 5%, rejecting H_0 and accepting H_a . Partial analysis thus confirms trust's positive and significant impact on customer loyalty at PT. Cahaya Prima Lestari Abadi. This finding underscores trust as an emotional foundation built on reliability, integrity, and competence, mitigating switching behaviors even amid service lapses or occasional failures (Joviando & Kurniawati, 2022; Lam, 2023). Trust is the extent to which customers believe a company will fulfill its promises, provide satisfaction, and avoid harming them, serving as a crucial antecedent to loyalty that can even surpass satisfaction in certain scenarios (Lam, 2023). It corroborates prior research, including Sulistyandari and Kusumah (Sulistyandari & Kusumah, 2023), who positioned trust as a key antecedent surpassing satisfaction in loyalty formation within service-oriented industries like banking, emphasizing its role alongside service quality in building loyalty bonds. Additionally, Huwae et al. (Huwae et al., 2024) link brand trust to sustained market decisions, noting that trusted brands facilitate product growth and consumer retention by increasing purchase likelihood. This trust encompasses dimensions such as sincerity, thoughtfulness, and predictability of future behavior, which strengthen customer confidence in online and offline transactions alike (Almahdi et al., 2022, p. 162). For PT. Cahaya Prima Lestari Abadi, nurturing trust through transparent practices and consistent performance can create a competitive edge, encouraging repeat business and referrals even in competitive manufacturing sectors (Darley et al., 2010, p. 109).

The multiple regression test shows a significance value of 0.000 with $F_{count} = 67.007 > F_{table} 3.16$, rejecting H_0 and accepting H_a . Collectively, customer satisfaction and trust positively and significantly influence customer loyalty at PT. Cahaya Prima Lestari Abadi. This simultaneous effect highlights their synergistic role, where satisfaction fulfills immediate expectations through positive experiences, while trust reinforces long-term commitment by providing an emotional safety net (Rajagukguk et al., 2024, p. 956; Yum & Kim, 2024). Perceived value further links these constructs, as customers weigh benefits against costs, strengthening belief in the company's offerings when both satisfaction and trust are high (Yum & Kim, 2024). These results resonate with studies like Darley et al. (Darley et al., 2010, p. 109), noting satisfaction and trust as pivotal in behavioral intentions, particularly in online contexts where security concerns amplify trust's importance. Rodiyah et al. (Rodiyah et al., 2025, p. 605) affirm trust's mediation in loyalty pathways, influenced by factors like brand reviews and integrity, which align with the adjusted R -square of 0.688 indicating strong model influence. In line with the research model, this combined effect explains a substantial portion of loyalty variance, with the remaining influenced by external factors, underscoring the need for integrated strategies at PT. Cahaya Prima Lestari Abadi to maximize retention (Sulistyandari & Kusumah, 2023).

The discoveries imply that PT. Cahaya Prima Lestari Abadi should prioritize service enhancements to boost satisfaction—such as improving responsiveness, reliability, and empathy—and cultivate trust through ethical practices, transparent communication, and consistent promise fulfillment, thereby fostering loyalty amid intensifying competition. Practically, this supports targeted marketing campaigns emphasizing customer testimonials, robust CRM systems for personalized interactions, and loyalty programs that reward repeat patronage, potentially increasing revenue through sustained repeat business, cross-selling opportunities, and valuable referrals. Theoretically, it extends the expectation-disconfirmation theory (Skordoulis et al., 2024, p. 473) and trust-based models (Joviando & Kurniawati, 2022) in an Indonesian manufacturing context, contributing to literature by validating these constructs in a localized setting with empirical evidence from 61 customers.

This study is constrained by its focus on 61 customers from a single firm, PT. Cahaya Prima Lestari Abadi, limiting

generalizability to broader populations or industries. Reliance on self-reported questionnaires introduces potential common method bias and social desirability effects, while the cross-sectional design precludes establishing temporal causality between variables. Future research could employ longitudinal methods to track changes over time, larger and more diverse samples across multiple firms, or incorporate additional variables like service quality dimensions, brand image, or perceived value to enhance model robustness and explanatory power.

CONCLUSION

The results of the partial hypothesis testing indicate that customer satisfaction has a statistically significant influence on customer loyalty. This is demonstrated by the significance value of 0.001, which is lower than the alpha level of 0.05, and by the t-count value of 3.506, which exceeds the t-table value of 2.001 ($df = 58$). Accordingly, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted, confirming that customer satisfaction exerts a positive and significant effect on customer loyalty. Similarly, the customer trust variable also shows a positive and significant impact on customer loyalty. Its significance value of 0.004 is below the 0.05 threshold, and the t-count value of 2.984 is greater than the t-table value of 2.001 ($df = 58$). Thus, H_0 is rejected and H_a is accepted, indicating that customer trust meaningfully contributes to explaining variations in customer loyalty. Furthermore, the regression analysis reveals a significance value of 0.000, which is below the 5% significance level, and an F-count value of 67.007, which exceeds the F-table value of 3.16 ($df_1 = 2$; $df_2 = 58$). These results confirm that the model is statistically significant, and that both independent variables—customer satisfaction and customer trust—jointly have a positive and significant effect on customer loyalty. The coefficient of determination also supports this conclusion, with an Adjusted R^2 value of 0.688, indicating that 68.8% of the variance in customer loyalty is explained by customer satisfaction and customer trust, while the remaining 31.2% is influenced by other factors outside the model.

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CONFLICT OF INTERESTS

No conflict of interests.

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