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## THE EFFECT OF CUSTOMER EXPERIENCE AND BRAND TRUST ON CUSTOMER LOYALTY AT PT SUMMIT OTO FINANCE PANGKALAN BUN

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### Abstract

In the landscape of automotive financing, delivering seamless credit, client interactions, and bolstering market reputation is no longer optional but essential for survival. For any enterprise, securing customer allegiance is an imperative, as it drives recurring business, fortifies long-term retention, and creates a competitive edge. Central to achieving such loyalty is the guarantee that every service touchpoint is perceived as dependable, uniform, and valuable, encouraging clients to repeatedly engage with the brand. This reality places an onus on PT Summit Oto Finance Pangkalan Bun Branch to evaluate the quality of its service delivery and the degree of confidence consumers place in its name. This investigation seeks to determine, through a quantitative methodology, the influence of experiential quality and brand credibility on the faithfulness of the branch's clientele. Employing purposive sampling, the study gathered data from 90 participants via questionnaires, observation, interviews, and documentation, with analysis conducted using SPSS's multiple regression. The outcomes reveal positive relationships: the calculated t-value for the experience-loyalty link (2.361) surpasses the critical threshold (1.987), and the t-value for brand trust (5.228) exceeds the same benchmark. Jointly, these predictors demonstrate a combined effect, evidenced by an F-value of 38.860 against a table value of 3.10. With an  $R^2$  of 0.472, the model explains 47.2% of loyalty variance, leaving 52.8% attributable to elements. Indeed, these insights suggest that reinforcing brand trust through consistently positive encounters is pivotal for nurturing loyalty. Ultimately, the company must enhance overall service consistency, clear transparency, and clarity to sustain strong client relationships.

**Keywords:** *Customer Experience, Brand Trust, Customer Loyalty, Vehicle Financing.*

### A. INTRODUCTION

Competition in the motor vehicle financing service sector has become increasingly intense along with the growing public demand for financing access that is fast, simple, transparent, and trustworthy. Finance companies can no longer rely solely on credit products; they must also deliver positive service experiences and develop brand trust so that customers are willing to repurchase, remain with the company, and recommend the service to others. In this context, customer loyalty is a critical factor because loyal customers help companies sustain their business amid the increasing number of financing alternatives.

PT Summit Oto Finance Pangkalan Bun is a financing company that provides motor vehicle financing and multipurpose financing services. Although the company has considerable market potential, several issues may affect customer loyalty. From the

customer experience perspective, problems can arise in cognitive, emotional, and sensory dimensions. Some customers do not fully understand information related to interest rates, administrative fees, late-payment penalties, and other financing terms. Emotionally, some customers have raised concerns about the lack of empathy in service delivery, particularly when they experience late installments or require solutions to payment problems. Meanwhile, sensory aspects such as branch-office comfort, waiting-room quality, cleanliness, and service atmosphere also shape customers' positive or negative impressions of the company.

Brand trust is another important factor in maintaining loyalty. In financing companies, customer trust is closely related to service consistency, clarity of information, honesty in communicating fees, data security, and legal certainty over assets or collateral. In practice, several issues at PT Summit Oto Finance Pangkalan Bun include loan disbursement processes that are not always aligned with promotional claims, inconsistent service duration, incomplete customer understanding of financing costs, and concerns about document clarity and collateral status. Such conditions may reduce customers' sense of security and trust, which can then affect repeat purchase, retention, and willingness to recommend the company's services.

In essence, customer loyalty isn't just formed from routine transactions. Beyond that, it's heavily influenced by how consumers interpret their bond with a company and the trust they place in the brand. In this context, loyalty is often defined as a consumer's willingness to continue using a product/service, repurchase, resist the temptations of competitors, and even recommend the company to others (Fardani, 2015; Kotler & Keller in Zusrony, 2021). Furthermore, trust in a brand is a fundamental foundation that strengthens loyalty; it reflects customers' perceptions that the brand consistently, reliably, and securely delivers value (Chaudhuri & Holbrook, 2001; Citra & Santoso, 2016). Furthermore, loyalty is also closely linked to customer experience, which Meyer & Schwager (2007) define as the internal and subjective reactions that arise when consumers engage in direct or indirect interactions with a business entity. This experience encompasses more than just functional assessments, but also encompasses the cognitive, emotional, sensory, and behavioral aspects that inform each phase of customer interaction (Gentile et al., 2007). More broadly, Lemon & Verhoef (2016) view customer experience as a holistic concept that spans the entire consumer journey, from information search, purchase decision, service utilization, to the post-purchase stage. Previous research in various corporate environments has also strengthened the influence of brand experience and trust on customer loyalty. For example, in the retail sector, Hidayah and Zaini (2024) demonstrated that these two variables are key drivers of loyalty. Similar findings were obtained by Yudi and Wasino (2023), who demonstrated that brand experience and trust significantly impact Starbucks customer loyalty. In the banking industry, Tooy (2024) confirmed these findings, demonstrating that brand experience and trust have a significant impact, both separately and simultaneously. Similarly, Ingepuri, Lubis, and Solikhin (2025) also found that customer experience and trust contribute positively and meaningfully to loyalty in small businesses. Overall, this evidence points to one common thread: loyalty is strengthened when customers experience meaningful service and develop a high level of trust in the company. However, these results are not entirely consistent. Setiawati and Susanti (2022) report that customer experience has no significant effect on loyalty. Furthermore, previous

studies have been conducted primarily in the retail, banking, delivery services, online transportation, telecommunications, and micro-enterprise sectors. Research specifically targeting motor vehicle financing companies at the branch level is still relatively rare. This gap is important to fill, given the unique characteristics of the financial services industry, such as financial risk, contract clarity, asset collateral, disbursement procedures, and long-term relationships between customers and companies.

This study aims to examine the influence of customer experience and brand trust on customer loyalty at PT Summit Oto Finance, Pangkalan Bun Branch, both partially and simultaneously. Through these findings, this research is expected to contribute empirical evidence for the development of service marketing research, particularly in the financing sector. In addition, practically, the results of this study can provide input for management to improve the quality of customer experience, build stronger trust, and encourage sustainable loyalty.

## **B. LITERATURE REVIEW**

### **1. Marketing and Marketing Management**

In financing service companies, the effort to market products cannot be understood only as an activity of introducing or offering credit facilities to prospective customers. More broadly, marketing serves as a strategic mechanism through which a company establishes interaction with customers, develops credibility, provides meaningful service encounters, and encourages customers to maintain their relationship with the company over time. The urgency of marketing in the business world lies in its ability to bridge consumer needs, create value, and sustain relationships. Kotler (2007) asserts that marketing is a socio-managerial process that facilitates individuals and groups in fulfilling their desires and needs through the exchange of valuable products. Tjiptono (2012) also adds that marketing activities are not only about selling, but also about formulating, communicating, distributing, and exchanging offers that provide benefits to customers, clients, partners, and the wider community. From this, it is clear how vital the role of marketing is for companies, because it is directly related to efforts to understand customer preferences, provide benefits, facilitate distribution, and cultivate lasting partnerships.

Within the framework of this research, the concepts of marketing and marketing management are used as the theoretical basis for examining how PT Summit Oto Finance Pangkalan Bun can strengthen customer loyalty through customer experience and brand trust. The ability of a company to create loyalty is not only determined by the products it offers, but also by how its marketing activities are managed in order to attract, retain, and develop customers. Kotler and Keller (2017) explain that marketing management includes the process of determining target markets, acquiring customers, preserving customer relationships, and increasing customer value through the creation and delivery of superior value. Thus, marketing management functions as a managerial approach that guides and organizes marketing activities so that company objectives and customer expectations can be aligned effectively.

### **2. Customer Experience**

In modern marketing studies, customer experience has become a crucial concept because customers no longer assess a company merely from the quality of its products

or services, but also from the entire sequence of interactions they encounter throughout their relationship with the company. The experience perceived by customers may emerge from various forms of contact, both direct and indirect. Meyer and Schwager (2007) define customer experience as customers' internal and subjective response to any direct or indirect contact with a company. Direct contact generally takes place when customers conduct transactions, use services, or communicate with company employees. Meanwhile, indirect contact can be shaped through advertisements, brand image, customer recommendations, or the reputation built by the company in the public sphere.

The formation of customer experience cannot be separated from the various dimensions involved in customer interaction. Gentile et al. (2007) state the fact that the experience is multidimensional, as it involves cognitive, emotional, sensory, and behavioral elements aspects. This means that experience is not only created through logical or rational evaluations of a product or service, but also through emotional responses, sensory impressions, perceived comfort, and personal interpretations that arise when customers interact with the company. In a broader perspective, Lemon and Verhoef (2016) explain that customer experience includes the whole customer journey, beginning with the process of searching for information, continuing to purchasing activities and service usage, and ending with post-purchase evaluation. For this reason, companies are required to ensure that service quality remains stable and consistent at every point of contact experienced by customers.

In this study, customer experience is measured using the indicators proposed by Simanjutak (2020), namely cognition, emotion, and sensation. Cognition relates to customers' rational assessment of company services, including clarity of information, understanding of financing requirements, interest rates, administrative fees, penalties, and service procedures. The emotional indicator refers to how customers feel when interacting with the company, such as feeling comfortable, appreciated, understood, and assisted by employees. Sensation refers to customers' physical or sensory experience, such as the comfort of the waiting room, office cleanliness, service atmosphere, and facility appearance. These indicators are relevant for assessing customer experience in financing companies because financing services involve direct interaction, trust, and long-term relationships.

### **3. Brand Trust**

In the context of financing services, customers do not easily place confidence in a company unless they perceive that the brand is capable of acting consistently, transparently, securely, and responsibly. This condition makes brand trust a crucial element, particularly because customers are connected to the company through financial contracts, collateral arrangements, loan disbursement procedures, and installment responsibilities within a specific period. Chaudhuri and Holbrook (2001) define brand trust as consumers' willingness to rely on a brand's ability to perform its stated functions. A brand will be considered trustworthy when customers are convinced that the company can deliver services according to expectations while minimizing the possibility of loss, uncertainty, or harm. Therefore, brand trust can be understood as the customer's confidence that a brand or company is able to keep its promises in a reliable, honest, safe, and consistent manner.

The role of trust becomes increasingly important because it influences how customers behave both before and after making a purchase decision. Geçti and Zengin (2013) view brand trust as a key factor influencing customer behavior before and after purchase. In this sense, trust does not only affect initial customer decisions, but also supports the continuity of relationships between customers and companies in the long term. Murthy in Kertajaya (2009) argues that brand trust emerges when a brand creates memorable and sustainable experiences through integrity, honesty, and courtesy. From a psychological standpoint, Guviez and Korchia in Ferinnadewi (2008) explain that brand trust represents a variable that reflects the credibility, integrity, and benevolence associated with a particular brand.

To assess brand trust, this research adopts the indicators proposed by Citra and Santoso (2016), namely trust, reliability, honesty, and safety. Reliability refers to the company's capacity to deliver services consistently in line with what has been promised, while trust reflects the customer's confidence in the company. Honesty is shown through the company's openness in conveying important information, including financing costs, interest rates, penalties, and potential risks. Safety is related to the extent to which customers feel secure regarding their personal data, administrative documents, assets, and collateral status. These indicators are highly relevant in financing services because customers generally consider transparency, certainty, and protection before deciding to remain with and continue using the company's services.

#### **4. Customer Loyalty**

Within marketing practice, customer loyalty is not merely viewed as a desirable outcome, but as a strategic asset that can sustain a company's performance over an extended period. This is because customers who demonstrate loyalty tend to generate continuing value through repeated transactions, stable relationships, and positive support for the company. Kotler and Keller in Zusrony (2021) describe loyalty as a strong internal commitment to repurchase or continue supporting a preferred product or service in the future, even when customers are exposed to situational pressures or competitors' marketing strategies that may influence them to switch. In line with this view, Tjiptono in Pramudita et al. (2022) explains customer loyalty as a form of customer commitment toward a particular brand or supplier, which is reflected through favorable attitudes and a tendency to maintain purchasing behavior over the long term.

The relevance of loyalty becomes increasingly apparent in the context of financing companies, where customers are often faced with various competing service providers and alternative financing offers. Hurriyati in Gultom et al. (2020) states that customer loyalty refers to the customer's effort to consistently repurchase selected products or services in the future. In financing services, this form of loyalty can be identified through customers' readiness to submit another financing application after completing their previous credit obligations, their decision to continue using the same company's services, and their willingness to recommend the company to relatives, friends, or other potential customers. Therefore, loyalty has an essential role because the growing intensity of competition among financing companies provides customers with broader choices and increases the possibility of switching to other providers.

In measuring customer loyalty, this study refers to the indicators proposed by Fardani (2015), which consist of repeat purchase, retention, and referrals. Repeat

purchase represents the extent to which customers are willing to reuse the company's services after their previous transaction or credit relationship has ended. Retention describes the customer's tendency to remain with the company even though competitors may offer alternative products, services, or promotional advantages. Meanwhile, referrals indicate the customer's willingness to recommend the company to other people based on their trust and experience with the service. These three indicators are considered appropriate for financing services, since loyalty in this sector is not only demonstrated through recurring transactions, but also through customers' confidence to continue the relationship and to encourage others to use the same company's services.

### **5. Customer Experience and Customer Loyalty**

A strong relationship between customer experience and customer loyalty can be observed through the way customers interpret and respond to the services they receive. When customers encounter a pleasant, reliable, and valuable experience, they are more likely to form a positive assessment of the company, experience satisfaction, and show a greater intention to use the company's services again in the future. Lemon and Verhoef (2016) argue that customer experience which is delivered consistently and perceived as valuable is capable of improving brand perception, encouraging customer retention, and stimulating positive word of mouth. This aspect becomes particularly important in service-based companies because services do not have a physical form and are largely shaped by the interaction quality between customers and the company. Thus, customer experience can function as a crucial distinguishing factor in determining whether customers remain loyal or shift to competing service providers.

Despite the numerous studies examining the relationship between customer experience and loyalty, the findings are inconsistent. Several researchers found a strong positive effect. For example, Yudi and Wasino (2023) demonstrated that customer experience directly impacts loyalty. The findings of Hidayah and Zaini (2024) are also consistent, stating that positive experiences especially in terms of service and product quality have been shown to strengthen loyalty. Tooy (2024) also supports these findings through his research at Bank SulutGo KK Papusungan, which confirmed the significant contribution of experience. However, Setiawati and Susanti (2022) reported the opposite, as in their study, the customer experience variable did not have a significant impact. These differing findings signal that the relationship between customer experience and loyalty remains relevant for further study, particularly when applied to the automotive financing industry.

### **6. Brand Trust and Customer Loyalty**

Customer loyalty is also strongly influenced by the degree of trust that customers place in a brand. When customers perceive a company as trustworthy, they tend to feel more secure in using its services, show a lower tendency to move to competing providers, and become more open to recommending the company to other people. In the context of financing services, brand trust has a particularly important position because customers usually pay close attention to the clarity of contracts, the safety of required documents, the honesty of information delivered by the company, and the consistency of services received throughout the financing process. Conversely, when a company is considered less transparent, unreliable, or unable to fulfill its commitments properly,

customers may experience a decline in trust and begin to consider other financing alternatives.

The consistency of findings from various previous studies further emphasizes the importance of trust as a foundation for building customer loyalty. Hasanah (2023), for example, revealed that trust can provide a significant positive boost to consumer loyalty to PT Pos Indonesia's delivery service. Similarly, Yudi and Wasino (2023) found that, in their study of Starbucks consumers, brand trust plays a crucial role in customer retention rates. Meanwhile, Ingepuri, Lubis, and Solikhin (2025) further strengthened this conclusion by demonstrating the beneficial impact of consumer trust on loyalty. In the banking sector, Tooy (2024) also demonstrated similar results, demonstrating that brand trust significantly contributes to customer loyalty. Drawing a common thread from this body of evidence, it is clear that the stronger the trust a brand achieves in the eyes of consumers, the greater their tendency to remain loyal to that company.

### **7. Customer Experience, Brand Trust, and Customer Loyalty**

The development of customer loyalty cannot be separated from the interaction between customer experience and brand trust, as both variables complement each other in shaping customers' long-term attachment to a company. A favorable experience received by customers may reinforce their confidence in the company, while strong trust can encourage customers to continuously use the company's services rather than move to other providers. In the setting of PT Summit Oto Finance Pangkalan Bun, customer experience can be identified through services that are delivered clearly, politely, promptly, comfortably, and with an orientation toward solving customer problems. Meanwhile, brand trust is established when the company is able to provide services that are consistent, transparent, secure, and aligned with the promises communicated to customers.

The strong relationship between customer experience and brand trust on loyalty is also strongly supported by various empirical evidence. For example, research by Ingepuri, Lubis, and Solikhin (2025) not only demonstrated a significant positive impact of both variables on loyalty but also revealed that perceived consumer value acts as a mediating element in the chain of influence. Concurring with this, Hidayah and Zaini (2024) identified experience and trust as important triggers that discourage customers from switching. Meanwhile, research by Tooy (2024) demonstrated that loyalty is stronger when customers experience satisfying interactions while simultaneously having complete confidence in the company. Therefore, considering the conceptual framework and facts from previous studies, the importance of customer experience and brand trust as two key variables whether their influence is seen separately or combined on customer loyalty is difficult to ignore.

### **C. METHOD**

To examine the extent to which customer experience and brand trust influence loyalty, this research was conducted using a descriptive quantitative approach at PT Summit Oto Finance Pangkalan Bun, headquartered in West Kotawaringin Regency. Data collection involved four channels: field observation, interviews with relevant parties, questionnaire distribution, and documentation. The primary measurement tool was a Likert scale offering five response options, ranging from strongly agree to

strongly disagree. Within the variable structure, experience and trust were positioned as influencing factors (independent variables), while customer loyalty was positioned as the dependent variable. According to company records, the total population, encompassing all active service users in 2024, was 876. To determine the sample size, the Slovin formula with a 10% margin of error was used, resulting in 90 respondents. The sampling technique itself was classified as non-probability sampling, specifically purposive, meaning each participant had to meet specific criteria established for the research. Once all the answers are collected, the next step is to test the validity and reliability of the instrument, then proceed to classical assumption tests, including normality, autocorrelation, heteroscedasticity, and multicollinearity. To ensure the hypothesis is answered, the analysis is carried out using multiple linear regression, correlation coefficient calculations, and coefficients of determination. Furthermore, individual influences are tested using the t-test, while their combined influence is tested using the F-test, to obtain a complete picture of the contribution of each independent variable to loyalty.

#### **D. RESULT AND DISCUSSION**

This study involved 90 customers of PT Summit Oto Finance Pangkalan Bun. Based on respondent characteristics, most respondents were male, totaling 56 people or 62.22%, while female respondents accounted for 34 people or 37.78%. In terms of age, most respondents were 20–30 years old, totaling 38 people or 42.22%, followed by 31 respondents aged 30–40 years or 34.44%, and 21 respondents aged over 40 years or 23.33%. Based on occupation, respondents were dominated by private employees, totaling 48 people or 53.33%, followed by entrepreneurs with 24 people or 26.67%, civil servants with 12 people or 13.33%, and students with 6 people or 6.67%. This profile indicates that most customers are in productive age groups and have relatively stable economic activities, making vehicle financing and multipurpose financing relevant to their needs.

Descriptively, respondents' assessment of customer experience was high, with an average score of 4.55. The highest-rated statement was "I feel that the staff's tone of voice is polite and helpful," with an average of 4.60. This finding shows that direct interaction between customers and staff is one of the company's service strengths. However, the lowest-rated statement was "I feel that the credit application process at this company is clear and transparent," with an average of 4.43. Although the score remains high, it indicates that transparency in the credit application process should still be improved. In financing services, clarity regarding procedures, interest rates, administrative fees, penalties, and disbursement stages is an important part of customer experience because it affects comfort and confidence in the company.

For brand trust, respondents also provided generally positive assessments. The highest-rated statement was "I feel that the process from credit application to disbursement is carried out on time," with an average of 4.60. This suggests that timeliness strengthens customer trust in PT Summit Oto Finance. Meanwhile, the lowest-rated statement was "I believe this company provides credit solutions that fit customer needs," with an average of 4.37. This indicates that the company should further develop a more personalized service approach, especially in matching financing products to customers' individual conditions and needs. For customer loyalty, the average score was

4.49, indicating a high level of loyalty. The highest-rated statement was "I am satisfied with the experience and will use credit services here again," with an average of 4.57. Thus, positive experience can encourage customers to reuse company services.

Before regression analysis, the research instrument was tested for validity and reliability. The validity test showed that all statement items for customer experience, brand trust, and customer loyalty had r-count values greater than the r-table value of 0.174; therefore, all items were valid. The reliability test produced a Cronbach's Alpha value of 0.893, which exceeds the minimum threshold of 0.60. Accordingly, the instrument was reliable and demonstrated strong internal consistency. The multicollinearity test showed tolerance values of 0.619 and VIF values of 1.615 for both independent variables. These results indicate that no multicollinearity problem existed, allowing customer experience and brand trust to be included together in the regression model. However, the heteroskedasticity test indicated that customer experience had a significance value below 0.05, suggesting a possible heteroskedasticity issue. Therefore, the results should be interpreted cautiously, and future studies may consider robust testing to strengthen the estimates.

**Table 1. Coefficients**

| Model                    | Unstandardized B | Std. Error | Standardized Beta | t     | Sig. |
|--------------------------|------------------|------------|-------------------|-------|------|
| (Constant)               | 5.702            | 2.715      | -                 | 2.100 | .039 |
| Customer Experience (X1) | .294             | .124       | .234              | 2.361 | .020 |
| Brand Trust (X2)         | .370             | .071       | .518              | 5.228 | .001 |

Dependent variable: Customer Loyalty

Source: Data Processing, 2026.

The multiple linear regression analysis generated the equation  $Y = 5.702 + 0.294X_1 + 0.370X_2$ . This equation shows that customer experience and brand trust both have positive effects on customer loyalty. The coefficient for customer experience is 0.294, meaning that improvements in customer experience are followed by increases in customer loyalty, assuming other variables remain constant. The coefficient for brand trust is 0.370, indicating that stronger brand trust also increases customer loyalty. Based on standardized beta values, brand trust has a stronger influence than customer experience, with beta values of 0.518 and 0.234, respectively. This means that, in the context of PT Summit Oto Finance Pangkalan Bun, customer trust in the brand is a more dominant driver of loyalty than service experience alone.

The partial test reveals that customer experience has a considerable beneficial effect on customer loyalty. This is shown by t-count 2.361 which is more than t-table 1.987, and a significance value of 0.020 which is less than 0.05. Thus, the first hypothesis is adopted. The finding suggests that higher customer experience will improve customer loyalty to PT Summit Oto Finance Pangkalan Bun. Polite service, clear procedures, comfortable workplace settings, and effective communication between employees and consumers can generate a good customer experience. Customer experience in financing services does not only involve the early stage of credit application, but also the service during installment periods, complaint management and post-financing assistance.

This finding is in line with Lemon and Verhoef (2016) who suggest that customer experience encompasses the entire customer journey, including the information search, transaction, service use and post-purchase stages. These good opinions of the organization and the likelihood of continued use of its services rise with consistent and valuable experiences. This result is also consistent with Yudi and Wasino (2023), who

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discovered that customer experience had a major effect on consumer loyalty. Similar to this, Hidayah and Zaini (2024) found that a good customer experience, especially in terms of product and service quality, could lead to increased customer loyalty. This finding is different with the results of research conducted by Setiawati and Susanti (2022) which states that customer experience does not significantly affect loyalty. These variations may be exclusive to an industry. In financing services, the relationship between customers and companies is lengthier and involves financial risk. So the service experience is more crucial.

The partial test that follows reveals that brand trust has a positive and significant effect on customer loyalty. The t-count of 5.228 is more than t-table value of 1.987 at significance value of 0.001 is less than 0.05. The second theory is thus accepted. This result reveals the more the customer's trust in PT Summit Oto Finance, the higher the inclination to stay loyal. In this study, brand trust is the customer's perception that the organization is trustworthy, reliable, honest and secure. Trust is very crucial in finance organizations since clients provide personal data, comprehend credit agreements, follow installment procedures and trust assets or collateral to the company. This finding confirms the perspective of Chaudhuri and Holbrook (2001) that brand trust is the customers' readiness to rely on a brand's capacity to deliver its promises. The findings also support Hasanah (2023) who found that trust has a favorable and significant effect on consumer loyalty. Yudi and Wasino (2023) also discovered that there is a direct influence of brand trust on customer loyalty. Tooy (2024) also discovered that in the banking sector, brand trust has a major impact on consumer loyalty. The constant results suggest that trust is a crucial base for the long term relationship between the company and the consumers especially in the service industries in general and financial services in particular.

**Table 2. ANOVA**

| Model      | Sum of Squares | df | Mean Square | F      | Sig.  |
|------------|----------------|----|-------------|--------|-------|
| Regression | 273.143        | 2  | 136.571     | 38.860 | <.001 |
| Residual   | 304.757        | 87 | 3.514       |        |       |
| Total      | 578.900        | 89 |             |        |       |

Dependent variable: Customer loyalty.

Predictors: customer experience and brand trust.

Source: Data Processing, 2026.

The simultaneous test reveals that brand trust and customer experience at the same time have a major effect on consumer loyalty. This is supported by F-count of 38.860 which is higher than F-table of 3.10 and significance value of  $< 0.001$ . The third theory is therefore acceptable. It suggests that the customer loyalty of PT Summit Oto Finance Pangkalan Bun is not just influenced by customer experience or brand trust alone but also by both. When customers experience great service and believe that the company can deliver on its promises, give clear information and safeguard consumer security, they are more likely to remain loyal.

The correlation coefficient of 0.687 indicates that the relationship between customer experience, brand trust, and customer loyalty is strong. Meanwhile, the coefficient of determination of 0.472 shows that 47.2% of the variation in customer loyalty can be explained by customer experience and brand trust. The remaining 52.8% is influenced by other variables outside the research model, such as customer satisfaction, service quality, price, promotion, corporate image, perceived value, customer

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relationship management, and switching barriers. Therefore, although customer experience and brand trust are important, the company must also consider other determinants of customer loyalty.

Practically, the findings imply that PT Summit Oto Finance Pangkalan Bun should strengthen two main aspects: customer experience quality and brand trust. In terms of experience, the company should improve transparency in credit application procedures, simplify information about fees, improve the comfort of service areas, and ensure that all staff communicate politely, empathetically, and solution-oriented. In terms of brand trust, the company should maintain consistency in disbursement timelines, provide honest information about costs and credit risks, strengthen customer data security, and ensure that every financing procedure is easy for customers to understand. These efforts are important because customers who feel comfortable and trust the company are more likely to repurchase, resist competitors' offers, and recommend the service to others.

Theoretically, this study reinforces the concept that customer loyalty in financing services is shaped by service experience and trust in the brand. The study also contributes empirical evidence showing that brand trust has a more dominant influence than customer experience. This indicates that in the financing industry, customers do not only seek convenient services; they also require certainty, security, transparency, and company reliability. Therefore, customer loyalty strategies should not focus solely on physical service aspects and interaction quality, but also on consistent trust-building throughout the financing service process.

## E. CONCLUSION

The results of the analysis indicate that the research objectives have been successfully addressed. Customer loyalty at PT Summit Oto Finance Pangkalan Bun is proven to be influenced by customer experience, as shown by the t-count value of 2.361, which is higher than the t-table value of 1.987. In addition, brand trust is also demonstrated to have a significant contribution to customer loyalty, supported by the t-count value of 5.228 that exceeds the t-table value of 1.987. Furthermore, customer experience and brand trust simultaneously affect customer loyalty, as reflected in the F-count value of 38.860, which is greater than the F-table value of 3.10. Therefore, enhanced customer experiences and increased trust in the brand result in stronger customer loyalty towards the company. Accordingly, PT Summit Oto Finance Pangkalan Bun is advised to continue improving information transparency in the credit application process, understand customers' needs and financial conditions more personally, and provide additional services such as loyalty programs, digital access convenience, and special promotions for existing customers so that customers feel more confident, comfortable, and loyal to the company.

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