The Influence of Word of Mouth, Service Quality, and Brand Image on Consumer Loyalty through Brand Trust in PT. Virama Karya (Persero) Surabaya

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Abstract
Consumer loyalty can be increased by the word of mouth (WOM). In addition to WOM and service quality, brand image is also able to have an impact on customer loyalty and consumer confidence in the brand. The purpose of the study is to analyze and prove the influence of word of mouth, service quality and brand image on brand trust and consumer loyalty to PT. Virama Karya (Persero); and The influence of brand trust on consumer loyalty to PT. Virama Karya (Persero). This research uses a quantitative descriptive approach. The type of research used is causal research. The sampling technique taken is a purposive sampling technique. The sample taken is the consumer at the Consultant PT. Virama Karya (Persero) as many as 115 people. Data collection is carried out by the method of disseminating questionnaires. The analysis technique chosen to analyze the data and test the hypothesis in this study is the Structural Equation Model (SEM) with the help of the PLS (Partial Least Square) program. The results of the analysis can be concluded that: (1) Word of Mouth has a significant effect by having a positive relationship direction towards Brand Trust; (2) Service Quality has a significant and positive effect on Brand Trust; (3) Brand Image has a significant and positive effect on Brand Trust; (4) Word of Mouth has no significant and positive effect on Consumer Loyalty; (5) Service Quality has a significant and positive effect on Consumer Loyalty; (6) Brand Image has no significant and positive effect on Consumer Loyalty; (7) Brand Trust has a significant and positive effect on Consumer Loyalty at PT. Virama Karya (Persero).

Keywords: of Mouth, Service Quality, Brand Image, Brand Trust, Consumer Loyalty

1. Introduction
Business competition in this era of globalization has made various construction consulting companies racing to seize and maintain their market share. Competition in the world of construction business is getting tougher, making construction consulting companies try to find the right strategy to market their products. Construction consulting companies are required to be able to determine the right marketing strategy in order to survive and win the competition, so that the goals of the company can be achieved.

There are several things that need to be considered to face this competition, including paying attention to Consumer Loyalty, because there are many benefits that will be obtained such as Griffin, J., (2016 : 52) who explains that loyalty has an important role in the development of the company, such as reducing marketing costs, reducing transaction costs, reducing customer turnover costs, increasing cross-sales, and increasing word of mouth. It is important for

companies to have loyal customers on their products. Companies that are able to develop and maintain consumer loyalty will gain long-term success Zeithaml et al., (2003) in Laily, (2017). Loyal customers will provide a large income for the company, while losing loyal customers will be a detrimental thing for the company.

According to Griffin (2016:72), loyalty is defined as a condition within a certain period of time and requires that purchasing behavior occurs no less than twice. To form a customer who is loyal to the company or company's products there are several influencing factors. According to Kertajaya, (2006) in laily (2017), these factors are Customer Satisfaction (service that exceeds customer expectations), Customer Retention (length of relationship with customers), Customer Migration (transfer of customers to company services/products) and Customer Enthusiasm (use of products/services that have become part of the customer as a whole). Of course, companies must understand and maintain the factors that affect customer loyalty so that customer loyalty can be maintained continuously.

Consumer loyalty can be increased by the word of mouth (WOM). WOM has proven to have a high impact on consumer behavior, and marketers agree that WOM's strengths can transform marketing communications in the future. A positive WOM will encourage consumers to repurchase. Consumers who perceive the performance of service quality beyond their expectations will tend to spread positive experiences and impressions and recommend services to other potential customers. This experience and positive impressions are not only beneficial for other potential customers, but also for the consumer himself for future repurchase intentions (Leonnard, S. Comm & Thung, 2017:32). Research results Alhulail et al., (2018) proving that there is an influence of WOM on customer loyalty on s-commerce websites. WOM is the most important factor influencing Consumer Loyalty. People can influence and be influenced by the knowledge and experience of others known and trusted. WOM can also affect brand trust. Research Dewi & Sudiksa, (2019) found that eWOM positively and significantly influenced brand trust. The more often eWOM is carried out on products, the higher the level of brand trust in the product.

Service quality is also a factor that affects Consumer Loyalty, according to Tjiptono, (2016: 115) service quality is the expected level of excellence and control over the level of excellence to meet consumer desires. Sari, Mitariani, and Imbayani (2021) stated that increasing the service quality provided to consumers can increase loyalty. If the services received are as expected, then the quality is perceived as good and satisfactory. Thus, whether or not the quality of the service depends on the ability of the service provider to meet the expectations of its customers consistently. Service quality is also one of the determinants of the level of customer trust in a brand. The better the quality of service provided by the company to its customers, the level of customer trust in the company will increase (Muttaqien et al., 2017). The better the service quality provided to customers, the higher the level of trust (Sahin et al., 2011).

In addition to WOM and service quality, brand image is also able to have an impact on customer loyalty and consumer confidence in the brand. A positive brand image can increase the possibility of choice of a brand (Rodiques & Rahanatha, 2018). According to Kotler and Amstrong in Rodiques & Rahanatha (2018), a brand image is a set of consumer beliefs regarding a particular brand. Rodiques & Rahanatha (2018) proves that brand image positively and

significantly affects brand trust and loyalty. The better the brand image formed by a brand to consumers, the higher the brand trust and loyalty that consumers feel towards the brand.

Consumer loyalty can be increased by the brand trust owned by consumers. Brand trust is a customer's desire to lean on a brand with the risks that will be faced because expectations of the brand will lead to positive results (Lau and Lee in Tjiptono, 2016: 398). The results of research Januar & Yuliati, (2016) found that brand trust has a significant effect on consumer loyalty. Brand trust for consumers will have an impact on the loyalty of consumer attitudes or behavior towards a brand. The sense of trust for consumers in the brand that arises will increase the loyalty of consumers. Sari et al., (2021); Muttaqien, Indrawati, and Susilowati (2017); and Rodiques & Rahanatha (2018) also proved that brand trust has a positive and significant effect on loyalty. If the brand trust is increased, it will be followed by increased loyalty to customers. In loyalty, consumers will be loyal to services that are able to provide confidence or grow brand trust to consumers, brand trust cannot appear out of thin air, but must be built continuously and consistently.

Customer loyalty will be formed from many factors. Customers who are loyal to a particular brand or product appear after they feel trust in the product or brand (A. S. Putra, 2018). Consumer loyalty is a manifestation and continuation of trust in using the products and services provided by the company, as well as to remain a consumer of the company. Consumer loyalty to a good or service with a certain brand is likely to depend on several factors including Promotion Strategy, Brand Image Tamon et al., (2019); Product Quality, Service Quality (Choiriyah & Riyanto, 2021); Brand Image and Word of Mouth (Oliviana et al., 2017); Experiental Marketing and Word of Mouth (Yusfita & Yulianto, 2018).

Given the importance of customer loyalty for the sustainability of the company, research was conducted to analyze the influence of Word of Mouth, Service Quality, And Brand Image On Consumer Loyalty Through Brand Trust At Consultants PT Virama Karya (Persero) Surabaya.

Based on the background and the formulation of the existing problems, the formulation of the research problem is:

1. Does word of mouth affect brand trust in consultants PT. Virama Karya (Persero)?

2. Does word of mouth affect consumer loyalty to consultant PT. Virama Karya (Persero)?

3. Does service quality affect brand trust in consultants PT. Virama Karya (Persero)?

4. Does service quality affect consumer loyalty to consultant PT. Virama Karya (Persero)?

5. Does brand image affect brand trust in consultants PT. Virama Karya (Persero)?

6. Does brand image affect consumer loyalty to consultant PT. Virama Karya (Persero)?

7. Does brand trust affect consumer loyalty to consultant PT. Virama Karya (Persero)?

Then the purpose of this research is:

1. The effect of word of mouth on brand trust in PT. Virama Karya (Persero).

2. The effect of word of mouth on consumer loyalty to PT. Virama Karya (Persero).

3. The effect of service quality on brand trust in PT. Virama Karya (Persero).

4. The effect of service quality on consumer loyalty to PT. Virama Karya (Persero).

5. The influence of brand image on brand trust in PT. Virama Karya (Persero).

6. The influence of brand image on consumer loyalty to PT. Virama Karya (Persero).

7. The influence of brand trust on consumer loyalty to PT. Virama Karya (Persero).

The purpose of the study was to find out the truth about the factors that influence consumer loyalty, so that PT. Virama Karya (Persero) can evaluate the influence factor.

The limitation of this research is that the research uses Word Of Mouth (X1), Service Quality (X2) and Brand Image (X3) as exogenous variables, Brand Trust (Z) as intervening variable and Consumer Loyalty (Y) as endogenous variable in Consultant PT. Virama Karya (Persero) in 2022.

The gap from this research is at the location of the research conducted at the Consultant PT. Virama Karya (Persero) in Surabaya, East Java in 2022. In addition, the research focuses on Word of Mouth (X1), Service Quality (X2), Brand Image (X3), Brand Trust (Z), and Consumer Loyalty (Y).

2. Literature Review

2.1. *Word Of Mouth*

Word of mouth communication or what we often know as Word Of Mouth (WOM) refers to the exchange of messages, perceptions, responses, and ideas between consumers. Word of mouth (WOM) is oral communication that involves the customer so that the customer chooses to talk to others about products, services, and brands (Kotler & Keller., 2016:193). Mowen & Minor, (2002) in Islam, (2020): 140-152) reveal that Word of Mouth Communication refers to the exchange of comments, thoughts, or ideas of ideas among two or more consumers, none of which is a source of marketing. They further explained that the word of mouth information comes directly from consumers who describe personally their own experience when using a product, so this is much clearer for consumers than the information contained in the advertisement. Word of Moth can arise from having people posting messages who don't care about generating product acceptance/purchases behavior among consumers/readers (Anastasiei et al., 2020). Word-of-mouth communication can trigger consumers in making purchase decisions. This is consistent with Anastasiei et al. (2022) research which states People will act on reliable recommendations.

2.2. *Service Quality*

The definition of quality focuses on efforts to meet customer needs and desires and the accuracy of their delivery to compensate for customer desires. According to (Lupiyoadi, 2018: 92), services that meet consumer expectations are a must for companies to increase consumer confidence. Service quality can be manifested in meeting the needs and expectations of consumers and the accuracy of their delivery to offset consumer expectations. According to Tjiptono (2016: 124), the concept of quality is considered as a measure of the perfection of a product or service consisting of design quality and conformance quality.

2.3. Brand Image

Kotler dan Keller (2016:330) posits that the brand image is a depiction of the extrinsic nature or characteristics of the product or service, including the ways in which the brand seeks to meet the psychological or social needs of the customer. The image of a company will be formed over a certain period of time because this is an accumulation of perceptions of an object, what is thought, known, experienced that enters into a person's memory based on input from various sources all the time (Kotler & Keller, 2009 in Agustin & Syapsan, (2020). Brand image is a perception shared by consumers when they first hear a slogan that is remembered and embedded in the minds of consumers (Kotler dan Keller, 2016:120).

2.4. Consumer Loyalty

Loyalty is a deep commitment to make consistent purchases or subscriptions to a product (service) in the future which results in repurchases of the same brand despite the influence of siruation and marketing efforts that have the potential to cause brand transfer actions (Oliver in Apriliani et al., (2020: 24). Customer loyalty is a strong commitment from customers to resubscribe or repurchase products/services that are liked consistently in the future, although the influence of the situation and marketing efforts have the potential to cause behavior to move, according to Firmansyah, (2019: 135).

2.5. Brand Trust

Daryono in Semuel et al., (2020:3) as follows, "the main focus of marketers is how trust can affect attitudes towards a brand and how attitudes towards brands affect behavior". Brand trust is the perception of reliability from a consumer point of view based on experience, or more on the sequences of transactions or interactions characterized by the fulfillment of expectations for product performance and satisfaction (Jannuar, 2016). A brand is a valuable asset for a company because a brand is critical to the success of a product. A brand has functional and emotional dimensions that create a special relationship between consumers and the product or service.

2.6. Conceptual Framework

The thinking framework in this study is Word Of Mouth (X1), Service Quality (X2) and Brand Image (X3) as exogenous variables, Brand Trust (Z) as intervening variables and Consumer Loyalty (Y) as endogenous variables. The following is an overview of the thinking framework in this study.
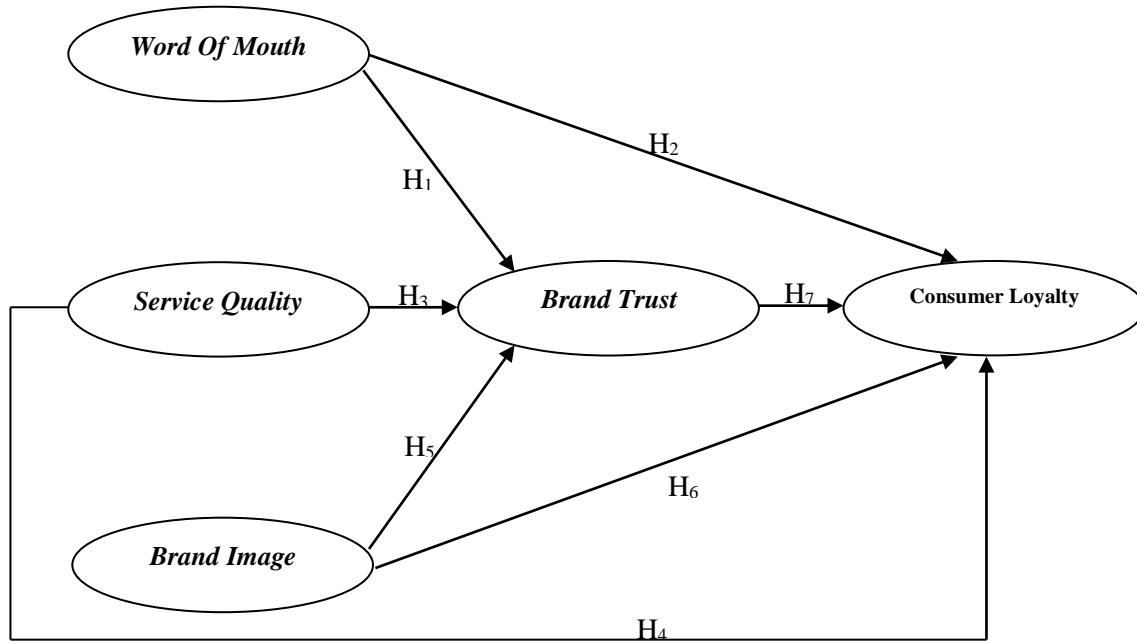
Figure 1. Conceptual Framework

Hypothesis

H1: There is a significant influence between Word Of Mouth on Brand Trust

H2: There is a significant influence between Word Of Mouth on Consumer Loyalty

H3: There is a significant influence between Service Quality and Brand Trust

H4: There is a significant influence between Service Quality and Consumer Loyalty

H5: There is a significant influence between Brand Image on Brand Trust

H6: There is a significant influence between Brand Image on Consumer Loyalty

H7: There is a significant influence between Brand Trust and Consumer Loyalty

3. Research Methods

3.1. Research Design

This research uses a quantitative descriptive approach. Quantitative descriptive data is data that is presented in values without making comparisons or connecting with other variables and data in the form of numbers or qualitative data raised. Preparation of questionnaire data on all consumers Consultants at PT. Virama Works that are processed in the form of numbers or statisticalized. Word Of Mouth (X1), Service Quality (X2) and Brand Image (X3) as exogenous variables, Brand Trust (Z) as intervening variables and Consumer Loyalty (Y) as endogenous variables.

3.2. Types and Sources of Data

The data types in this study are quantitative. Because in collecting information, it uses a

questionnaire that is distributed to consumers of PT consultants. Virama Karya (Persero). The data source comes from the primary data in this study obtained through a questionnaire (list of questions) which is distributed to respondents which is arranged based on variables and dimensions and indicators, question items are arranged from predetermined indicators by providing alternative answers.

3.3. *Population and Population Sample Determination Procedure*

In this study are all consumers at PT Consultants. Virama Karya (Persero) in 2021 as many as 162 people. In this study, the sampling technique taken was a purposive sampling technique, which is a sample determination technique with certain considerations (Grønmo, 2019: 164). In determining the number of samples, the Slovin formula is used. the formula and calculation of the slovin formula are as follows.

$$n = \frac{N}{1+Ne^2}$$

Description : n = sample size

N = population size

e = Percentage of allowance for inaccuracy due to errors in sampling that can still be tolerated or desired (by 5%)

$$n = \frac{162}{1+162\,(0{,}05)^2}$$

$$n = \frac{162}{1{,}405}$$

n = 115 Sample

So the sample used in this study was 115 consumers at PT. Consultants Virama Karya (Persero) in 2021.

3.4. *Research Variables*

3.4.1. Word of Mouth (X_1)

Word of Mouth is an activity carried out by consumers to influence others in using PT. Virama Karya (Persero). Word of Mouth in this study was measured through several indicators referring to Hasan, (2010: 15), namely Mutual Dialogue, Pass Along Effect, Knowledge Diffusion, and Cause And Effect.

3.4.2. Service Quality (X_2)

Service Quality is the ability of PT. Virama Karya (Persero) in meeting the needs and desires of customers. Service Quality in this study was measured through several indicators referring to Zeithaml et al., (2013: 117), namely: Reliability (realiability), Responsiveness (Responsiveness), Assurance (Assurance), Empathy (Emphaty), and Physical Evidence (Tangible).

3.4.3. Brand Image (X_3)

Brand image is a perception shared by consumers when they first hear a slogan that is

remembered and embedded in the minds of consumers (Kotler dan Keller, 2016:120). Brand image in this study was measured through several indicators referring to Rodiques & Rahanatha (2018), namely: Experiental Benefit, Functional Benefit, Social Benefit, and Appearance Enchances.

3.4.4. Brand Trust (Z)

Brand Trust is the trust that consumers have in PT. Virama Karya (Persero). Brand Trust measurement refers to Gecti and Zengin in Firmansyah (2019: 144), including: trust in the brand, safety of a brand, and honesty of a brand.

3.4.5. Consumer Loyalty (Y)

Consumer Loyalty is the desire of consumers to continue to use the services of PT. Virama Karya (Persero). Consumer Loyalty Measurement refers to Hurriyati (2018), namely: Making regular repeat purchases, Purchasing between product and service lines (purchases across product and service lines), Referring others, and Demonstrating immunity to the pull of the competition.

3.5. Data Collection Techniques

Data collection is carried out by the method of distributing questionnaires, which is a data collection technique where the participants/respondents fill out questions or statements then after being filled in completely return to the researcher (Grønmo, 2019:135).

The measurement scale of the research variables uses the Likert scale, for the variables Word of Mouth, Service Quality, Brand Image, Consumer Loyalty, and Brand Trust. Variable measurements in this research methodology used the Likert scale where respondents expressed a level of agreement or disagreement regarding various statements regarding behavior, objects, people or events that are usually proposed scale consisting of 5 points.

3.6. Analysis Techniques

The analysis technique chosen to analyze data and test hypotheses in this study is the Structural Equation Model (SEM) with the help of the PLS (Partial Least Square) program. Ferdinand (2014:63) says that the advantages of SEM application in management research are due to its ability to confirm the dimensions of a concept or factor that is very commonly used in management and its ability to measure the influence of theoretically existing relationships.

4. Results of analysis and discussion

4.1. Results of Data Analysis

The analysis of the model using Partial Least Square (PLS) using the Smart PLS program is explained as follows: Outer Model is often also called (outer relation or measurement model) specifying the relationship between the variables studied and the indicators.

Convergent Validity

Variable	Original Sample (O)	Description	Variable	Original Sample (O)	Description
X1.1	0,857	Valid	X3.1	0,830	Valid
X1.2	0,818	Valid	X3.2	0,885	Valid
X1.3	0,893	Valid	X3.3	0,781	Valid
X1.4	0,910	Valid	X3.4	0,843	Valid
X1.5	0,852	Valid	Z1	0,853	Valid
X1.6	0,846	Valid	Z2	0,867	Valid
X1.7	0,808	Valid	Z3	0,896	Valid
X1.8	0,746	Valid	Z4	0,746	Valid
X2.1	0,803	Valid	Z5	0,757	Valid
X2.2	0,728	Valid	Z6	0,855	Valid
X2.3	0,714	Valid	Y1	0,526	Valid
X2.4	0,830	Valid	Y2	0,839	Valid
X2.5	0,801	Valid	Y3	0,714	Valid
X2.6	0,877	Valid	Y4	0,898	Valid
X2.7	0,774	Valid	Y5	0,874	Valid
X2.8	0,647	Valid	Y6	0,649	Valid
X2.9	0,726	Valid	Y7	0,865	Valid
X2.10	0,824	Valid	Y8	0,819	Valid

The Word Of Mouth variable (X1) measured by 8 measurement items in total has a convergent validity value above 0.5, then 8 items that measure Word Of Mouth (X1) are declared valid as the contract measuring instrument. The Service Quality (X2) variable measured by 10 measurement items in total has a convergent validity value above 0.5, then the 10 items that measure Service Quality (X2) are declared valid as the contract measuring instrument. The Brand Image (X3) variable measured by 8 measurement items in total has a convergent validity value above 0.5, then 8 items measuring Brand Image (X3) are declared valid as the reference measuring instrument. The Brand Trust (Z) variable measured by 6 measurement items in total has a convergent validity value above 0.5, then 6 items that measure Brand Trust (Z) are declared valid as the reference measuring instrument. Likewise, Consumer Loyalty (Y) which is measured

by 6 overall measurement items has a convergent validity value above 0.5, then 6 items that measure Consumer Loyalty (Y) are declared valid as the contract measuring instrument.

Discriminate Validity

Variable	*Word Of Mouth* (X1)	*Service Quality* (X2)	*Brand Image* (X3)	*Brand Trust* (Z)	Customer Loyality (Y)
X1.1	0,857	0,781	0,663	0,641	0,702
X1.2	0,818	0,669	0,641	0,636	0,648
X1.3	0,893	0,766	0,662	0,685	0,708
X1.4	0,910	0,805	0,721	0,721	0,792
X1.5	0,852	0,697	0,696	0,606	0,702
X1.6	0,846	0,670	0,546	0,618	0,670
X1.7	0,808	0,668	0,577	0,529	0,538
X1.8	0,746	0,550	0,509	0,459	0,506
X2.1	0,637	0,803	0,571	0,589	0,675
X2.2	0,574	0,728	0,532	0,439	0,562
X2.3	0,464	0,714	0,572	0,636	0,493
X2.4	0,708	0,830	0,546	0,590	0,663
X2.5	0,705	0,801	0,551	0,575	0,691
X2.6	0,678	0,877	0,653	0,659	0,728
X2.7	0,718	0,774	0,753	0,674	0,722
X2.8	0,590	0,647	0,501	0,485	0,512
X2.9	0,626	0,726	0,637	0,568	0,507
X2.10	0,754	0,824	0,714	0,684	0,719
X3.1	0,577	0,622	0,830	0,671	0,620
X3.2	0,629	0,698	0,885	0,677	0,606
X3.3	0,537	0,535	0,781	0,567	0,472
X3.4	0,741	0,739	0,843	0,639	0,743

Variable	Word Of Mouth (X1)	Service Quality (X2)	Brand Image (X3)	Brand Trust (Z)	Customer Loyality (Y)
Z1	0,621	0,634	0,688	0,853	0,703
Z2	0,663	0,698	0,721	0,867	0,742
Z3	0,704	0,718	0,685	0,896	0,704
Z4	0,509	0,533	0,549	0,746	0,588
Z5	0,531	0,582	0,543	0,757	0,533
Z6	0,609	0,641	0,612	0,855	0,736
Y1	0,422	0,389	0,378	0,337	0,526
Y2	0,715	0,681	0,685	0,768	0,839
Y3	0,557	0,552	0,556	0,448	0,714
Y4	0,679	0,723	0,679	0,756	0,898
Y5	0,734	0,776	0,621	0,751	0,874
Y6	0,410	0,525	0,490	0,558	0,649
Y7	0,648	0,704	0,564	0,702	0,865
Y8	0,692	0,678	0,604	0,607	0,819

The entirety of the forming construct is stated to have good discriminants. Where the value of the indicator's correlation to its construct is greater than the correlation value between the indicator and other constructs.

Composite Reliability
All constructs studied meet the criteria for composite reliability, so that each construct can be positioned as a research variable. This indicates that by composite all variables have sufficient internal consistency in measuring the latent/construct variables measured so that they can be used in subsequent analyses.

Average Variance Extracted (AVE)
The result of the AVE value for the indicator block that measures the construct can be expressed as having a good discriminant validity value. This means that all construct variables are declared reliable.

Inner Model
The Word Of Mouth, Service Quality and Brand Image variables that affect the Brand Trust

variables in the structural model have an R2 value of 0.727 indicating that the model is "good". Meanwhile, the Variable Variables Word Of Mouth, Service Quality, Brand Image and Brand Trust which affect the Consumer Loyalty variable in the structural model have an R2 value of 0.858 which indicates that the model is "good". The Q2 result achieved is 0.961, meaning that the Q2 value above 0.67 provides evidence that the model is "good". This suggests that the model from 96.1% is of interest formation from latent exogenous to endogenous.
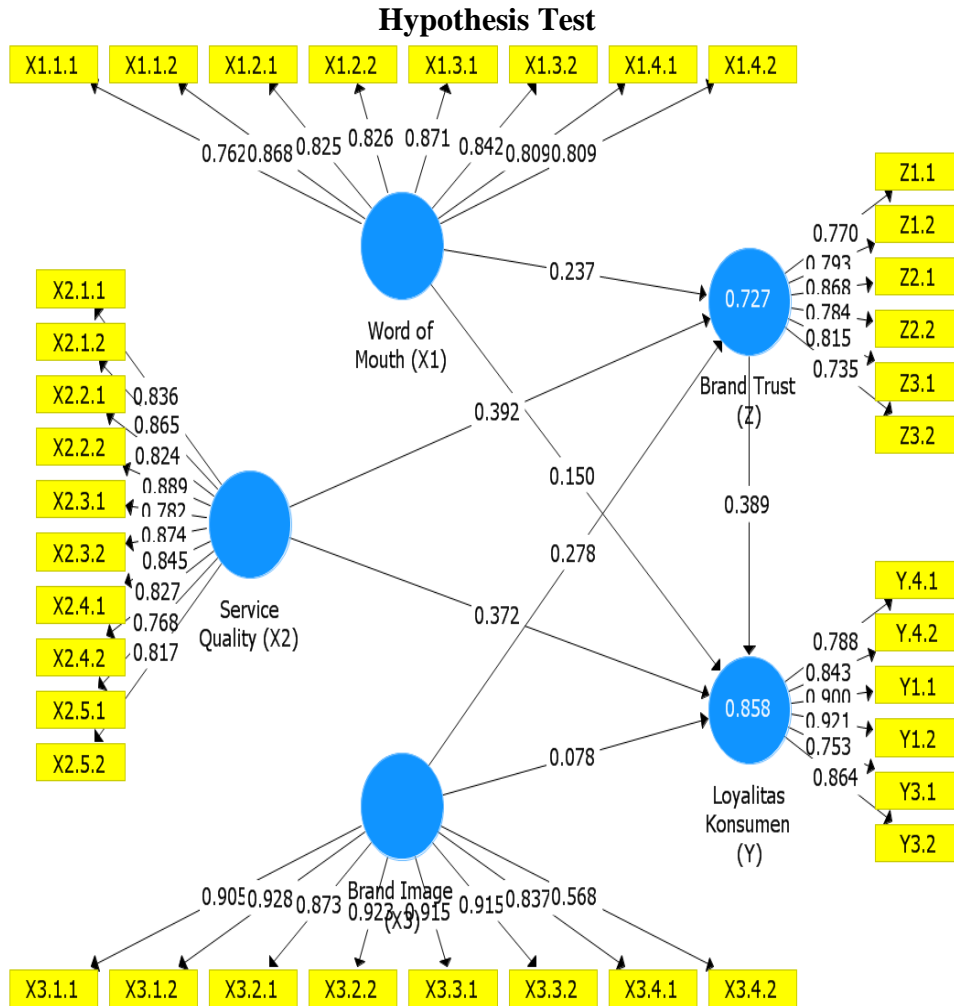

Figure 2. Measurement

From the picture above, a model equation can be formed, namely:

$$Z = 0.237\ X1 + 0.392\ X2 + 0.278\ X3$$
$$Y = 0.150\ X1 + 0.372\ X2 + 0.078\ X3 + 0.389\ Z$$

To answer the research hypothesis can be seen t-statistics in Table 1. the following:

Table 1. Relationships Between Constructs

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Word of Mouth (X1) -> Brand Trust (Z)	0.237	0.223	0.117	2.030	0.043
Service Quality (X2) -> Brand Trust (Z)	0.392	0.400	0.131	2.999	0.003
Brand Image (X3) -> Brand Trust (Z)	0.278	0.284	0.096	2.883	0.004
Word of Mouth (X1) -> Loyalitas Konsumen (Y)	0.150	0.166	0.093	1.605	0.109
Service Quality (X2) -> Loyalitas Konsumen (Y)	0.372	0.335	0.122	3.060	0.002
Brand Image (X3) -> Loyalitas Konsumen (Y)	0.078	0.090	0.083	0.942	0.346
Brand Trust (Z) -> Loyalitas Konsumen (Y)	0.389	0.402	0.100	3.887	0.000

Based on Table 1. above regarding hypothesis testing it can be explained that:

1. The Influence of Word Of Mouth On Brand Trust
   Word Of Mouth (X1) has a significant influence on Brand Trust (Z), because of the statistical T value of 2,030 which means greater than 1.96, so the hypothesis H1 which reads: "Word Of Mouth affects Brand Trust" can be declared acceptable.
2. The Effect of Word of Mouth On Consumer Loyalty
   Word of Mouth (X1) has no significant and positive influence on Consumer Loyalty (Y), because a statistical T value of 1,605 which means less than 1.96, so the H4 hypothesis that reads: "Word of Mouth affects Consumer Loyalty" can be declared unacceptable.
3. The effect of Service Quality on Brand Trust
   Service Quality (X2) has a significant and positive influence on Brand Trust (Z), because a statistical T value of 2,999 which means greater than 1.96, so the H2 hypothesis which reads: "Service Quality affects Brand Trust" can be declared accepted.
4. The Effect of Service Quality on Consumer Loyalty
   Service Quality (X2) does not have a significant and positive influence on Consumer Loyalty (Y), because a statistical T value of 3,060 which means it is greater than 1.96, so the H5 hypothesis which reads: "Service Quality affects Consumer Loyalty" can be declared acceptable.
5. The Influence of Brand Image on Brand Trust
   Brand Image (X3) has a significant and positive influence on Brand Trust (Z), because a statistical T value of 2,883 which means greater than 1.96, so the H3 hypothesis which reads: "Brand Image affects Brand Trust" can be declared acceptable.

6. The Influence of Brand Image on Consumer Loyalty
   Brand Image (X3) does not have a significant and positive influence on Consumer Loyalty (Y), because a statistical T value of 0.942 which means it is smaller than 1.96, so the H6 hypothesis which reads: "Brand Image affects Consumer Loyalty" can be declared unacceptable.
7. The Effect of Brand Trust On Consumer Loyalty
   Brand Trust (Z) has a significant and positive influence on Consumer Loyalty (Y), because a statistical T value of 3,887 which means greater than 1.96, so the H7 hypothesis which reads: "Brand Trust affects Consumer Loyalty" can be declared accepted.

4.2. Discussion

4.2.1. The Effect of Word of Mouth on Brand Trust

The Effect of Word Of Mouth on Brand Trust Based on the results of the study, it is known that Word Of Mouth has a significant influence on Brand Trust, because the statistical T value is 2,030 which means greater than 1.96. Thus the first hypothesis that reads "Word Of Mouth has a significant effect on Brand Trust in PT Consultants. Virama Karya (Persero)" is proven and can be declared accepted.

The influence of both variables is positive. This shows the existence of a unidirectional relationship which means, if there is a good Word Of Mouth between customers, then this will make a great contribution in building Brand Trust in PT Consultants. Virama Karya (Persero).

The results of this study are in accordance with the results of research by Dewi and Sudiksa (2019) found that eWOM positively and significantly affects brand trust. In addition, the results of this study are also in accordance with the results of Charvia & Erdiansyah's research which shows that Word Of Mouth has a positive and significant influence on Brand Trust.

4.2.2. The Effect of Word of Mouth on Consumer Loyalty

Based on the results of the study, it is known that Word of Mouth has no significant effect on Consumer Loyalty, because the statistical T value is 1,605 which means it is smaller than 1.96. The influence of the two variables is Positive which means, the higher the Word of Mouth, the more it will increase Consumer Loyalty and vice versa, but the influence is not significant. Thus the fourth hypothesis which reads "Word of Mouth has a significant effect on Consumer Loyalty to PT Consultants. Virama Karya (Persero)" is unproven and may be declared inadmissible. The results of this study are not in accordance with the research of Alhulail et al (2018) proving that there is an influence of WOM on customer loyalty, as well as research by Oliviana, et al (2017) which shows that WOM (Word of Mouth) has a significant effect on consumer loyalty.

4.2.3. The effect of Service Quality on Brand Trust

The results showed that Service Quality had a significant effect on Brand Trust, because the statistical T value was 2,999 which means it is greater than 1.96. The influence of these two variables is positive, which means, the higher the Service Quality, the more Brand Trust will increase and the opposite applies. Thus the second hypothesis which reads "Service Quality has a significant effect on Brand Trust in PT Consultants. Virama Karya (Persero)" is proven and can

be declared accepted.

The results of this study are in line with the research of O'Sullivan et al. in Nathaniel, (2019) which states that service quality has a positive impact on the Trust brand. In addition, the results of this study also corroborate the results of research by Muttaqien, Indrawati, and Susilowati (2017) which show that the better the quality of services provided by the company to its customers, the level of customer trust in the company will increase.

4.2.4. The Effect of Service Quality on Consumer Loyalty
Based on the results of the study, it is known that Service Quality has a significant effect on Consumer Loyalty, because the statistical T value is 3,060 which means greater than 1.96. The influence of these two variables is Positive, which means, the higher the Service Quality, the more it will increase Consumer Loyalty, and vice versa. Thus the fourth hypothesis that reads "Service Quality has a significant effect on Consumer Loyalty to PT Consultants. Virama Karya (Persero)" is proven and can be declared accepted.

The results of this study are in accordance with the research of Sari, Mitariani, and Imbayani (2021) stated that increasing service quality provided to consumers can increase loyalty. In addition, the results of the study are also in line with the results of research by Putra & Ngatno, (2017) which shows that service quality also has a positive and significant effect on consumer loyalty.

4.2.5. The influence of Brand Image on Brand Trust
Based on the results of the study, it is known that Brand Image has a significant effect on Brand Image, because the statistical T value is 2,883 which means it is greater than 1.96. The influence of these two variables is Positive, which means, the higher the Brand Image, the more Brand Trust, and vice versa. Thus the third hypothesis that reads "Brand Image has a significant effect on Brand Trust in PT Consultants. Virama Karya (Persero)" is proven and can be declared accepted.

The results of this study are in accordance with research conducted by Alhaddad in Natanael, (2019) which shows that Brand Image has a positive influence on Brand Trust. The results of this study are also supported by the research of Rodiques & Rahanatha (2018) which proves that brand image positively and significantly affects brand trust.

4.2.6. The Effect of Brand Image on Consumer Loyalty
Based on the results of the study, it is known that Brand Image has no significant effect on Consumer Loyalty, because the statistical T value is 0.942 which means it is smaller than 1.96. The influence of these two variables is Positive, which means, the higher the Brand Image, the more it will increase Consumer Loyalty and vice versa, but the influence is not significant. Thus the fourth hypothesis that reads "Brand Image has a significant effect on Consumer Loyalty to PT Consultants. Virama Karya (Persero)" is unproven and may be declared inadmissible.

The results of this study are contrary to the results of research by Oliviana, et al., (2017) this shows that Brand Image has a positive and significant influence on Consumer Loyalty. In addition, it is also contrary to the results of Nathaniel's research (2019) which shows that Brand image has a positive effect on brand loyalty.

4.2.7. The Effect of Brand Trust on Consumer Loyalty

Based on the results of the study, it is known that Brand Trust has a significant effect on Consumer Loyalty, because the statistical T value is 3,887 which means greater than 1.96. The influence of these two variables is Positive, which means, the higher the Brand Trust, the more it will increase Consumer Loyalty, and vice versa. Thus the fourth hypothesis that reads "Brand Trust has a significant effect on Consumer Loyalty to PT Consultants. Virama Karya (Persero)" is proven and can be declared accepted.

The results of this study are in accordance with the research results of Sari, Mitariani, and Imbayani (2021); Muttaqien, Indrawati, and Susilowati (2017); and Rodiques & Rahanatha (2018) also proved that brand trust has a positive and significant effect on loyalty. In addition, the results of this study are supported by the results of research by Ratnawati & Lestari (2018) which shows that brand trust has a positive and significant influence on consumer loyalty.

5. Conclusions and suggestions

5.1. Conclusions

Based on the analysis that has been carried out, several conclusions can be drawn, including:

1. Word Of Mouth has a significant effect by having a positive relationship with Brand Trust in PT. Virama Karya (Persero). These results show that the first hypothesis "Word Of Mouth has a significant effect on Brand Trust in PT Consultants. Virama Karya (Persero)", can be declared accepted.

2. Word of Mouth has no significant and positive effect on Consumer Loyalty to PT Consultants. Virama Karya (Persero). These results show that the second hypothesis "Word of Mouth has a significant effect on Consumer Loyalty to PT Consultants. Virama Karya (Persero)", may be declared inadmissible.

3. Service Quality has a significant and positive effect on Brand Trust in PT. Virama Karya (Persero). This result shows that the third hypothesis "Service Quality has a significant effect on Brand Trust in PT Consultants. Virama Karya (Persero)", can be declared accepted.

4. Service Quality has a significant and positive effect on Consumer Loyalty to PT. Virama Karya (Persero). This result shows that the fourth hypothesis "Service Quality has a significant effect on Consumer Loyalty to PT Consultants. Virama Karya (Persero)", can be declared accepted.

5. Brand Image has a significant and positive effect on Brand Trust in PT. Virama Karya (Persero). This result shows that the fifth hypothesis "Brand Image has a significant effect on Brand Trust in PT Consultants. Virama Karya (Persero)", can be declared accepted.

6. Brand Image has no significant and positive effect on Consumer Loyalty to PT. Virama Karya (Persero). This result shows that the sixth hypothesis "Brand Image has a significant effect on Consumer Loyalty to PT Consultants. Virama Karya (Persero)", may be declared inadmissible.

7. Brand Trust has a significant and positive effect on Consumer Loyalty to PT. Virama Karya (Persero). These results show that the seventh hypothesis "Brand Trust has a significant effect on Consumer Loyalty to PT Consultants. Virama Karya (Persero)", can be declared

accepted.

5.2. *Suggestions*

Suggestions That can be given by researchers based on the results of this study are as follows:

1. It is expected that PT Consultants. Virama Karya (Persero) can improve Word of Mouth, Service Quality, Brand Image, and Brand Trust to increase Consumer Loyalty owned.

2. Some ways that can be done to improve word of mouth include: using the services of influencers, conducting campaigns that can touch the emotional side of creating events that involve the community, and always asking for feedback from customers.

3. Some ways that can be done to improve service quality include: providing the best service, always listening to customer complaints and providing a fast and responsive response.

4. Some ways that can be done to improve brand image include: strengthening brand identity, making product uniqueness, making attractive product designs, and choosing the right brand ambassador to promote the product.

5. Some ways that can be done to increase brand trust include: improving brand performance, doing open ness with consumers such as including the composition of the product on the packaging, and maintaining product quality in order to convince the public that the product is really good and useful.

6. To improve the results of this study for other researchers who want to conduct the same study, it is recommended to use other variables (Price and Promotion) that can affect Consumer Loyalty.

7. This research is expected to be a basic guideline for practitioners to increase customer loyalty. In addition, for academics, it is hoped that this research will become a reference for further research.

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