

The Influence of Sharia Marketing, Service Excellence, and Reputation on the Trust of *Mudharabah* Savings Customers (Case Study: BSI KCP Perbaungan)

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Abstract

Trust is one of the crucial factors in forming consumer loyalty because it is a form of consumer willingness to trust and rely on products and services. This study aims to analyze the influence of marketing Sharia variables. This study aims to analyze the influence of marketing sharia variables and service excellence on customer trust in mudharabah savings at BSI KCP Perbaungan. The sample used was 55 people and the method used in sampling was saturated sampling. Data was collected by distributing questionnaires to customers of mudharabah savings products. The analytical tool used is multiple linear regression analysis. The dependent variable of this study is customer trust. Independent variables include Sharia marketing, service excellence, and reputation. The research method used is quantitative. For data analysis method using multiple regression analysis models. While processing the data using SPSS. The results showed that from the variables that had been examined between the dependent and independent variables, the results of the research test using the multiple regression analysis models obtained the dependent variable customer trust in mudharabah savings that could be influenced by sharia marketing, service excellence, and reputation.

Keywords: *Perception of Profit Sharing, Islamic Financial Literacy, E-banking Service Quality, Interest, Religiosity*

Abstrak

Kepercayaan salah satu faktor yang krusial dalam membentuk loyalitas dari konsumen karena sebagai bentuk kesediaan konsumen untuk mempercayai dan mengandalkan produk maupun jasa. Penelitian ini bertujuan untuk menganalisis pengaruh variabel syariah marketing. Penelitian ini bertujuan untuk menganalisis pengaruh variabel syariah marketing dan service excellence terhadap kepercayaan nasabah tabungan mudharabah di BSI KCP Perbaungan. Sampel yang digunakan sebanyak 55 orang dan metode yang digunakan dalam pengambilan sampel adalah sampling jenuh. Data dikumpulkan dengan cara mendistribusikan kuesioner kepada nasabah produk Tabungan mudharabah. Alat analisis yang digunakan adalah analisis regresi linear berganda. Untuk variabel dependen dari penelitian ini adalah kepercayaan nasabah. Untuk variabel independen meliputi: syariah marketing, service excellence dan reputasi. Metode penelitian yang digunakan adalah metode penelitian kuantitatif. Untuk metode analisis data dengan menggunakan model analisis regresi berganda. Sedangkan olah data dengan menggunakan SPSS. Hasil penelitian menunjukkan dari variabel-variabel yang telah diteliti antara variabel dependen dan independen, bahwa hasil uji penelitian menggunakan model analisis regresi berganda diperoleh variabel dependen kepercayaan nasabah tabungan mudharabah dapat dipengaruhi oleh syariah marketing, service excellence dan reputasi.

Kata-kunci: *Syariah Marketing, Service Excellence, Reputasi, Dan Kepercayaan Nasabah*

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INTRODUCTION

Sharia Banks were born in Indonesia around the 90s or to be precise after Law No. 7 of 1992, which was revised by banking law no. 10 of 1998, in the form of a bank that operates with a yield system or an Islamic bank. BSI is a bank resulting from a merger between PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah. The Financial Services Authority (OJK) officially issued a permit for the merger of the three Islamic bank businesses on January 27, 2021, through letter Number SR-3/PB.1/2021. Furthermore, on February 1, President Joko Widodo inaugurated the presence of BSI (Halimah, 2017). According to Rahma, (2018), Islamic banks are financial institutions whose main business is providing financing and other services in payment traffic and money circulation and whose operations are adjusted to Islamic Sharia principles. Bank Syariah Indonesia KCP Perbaungan is one of the branch offices of PT. Bank Syariah Indonesia, which originally was Bank Syariah Mandiri KCP Perbaungan, which is located at Jl. Serdang, No. 35. district Perbaungan. Kab. Serdang Badagai, North Sumatra

In general, customers can survive or even invite new customers when trust is established with the company. Various attempts can be made to create customer trust in the company (Sari et al., 2023). This study conducted a test on the factors that influence customer trust, namely Sharia marketing, service excellence, and reputation. The theory of the influence of Sharia marketing on trust of on delivered by Kartajaya and Sula (2006). They say serving service and marketing carried out by the Prophet Muhammad SAW can be used as an example The Prophet always taught honesty or never lied in every activity Its business includes serving and marketing.

Building further trust can be done by giving excellent service or service excellence (Rahmayanty, 2013). Customers will feel valued and respected when served with the best. This can create a sense of comfort and customers tend to retain loyalty to the company's products. It is different when the customer gets unwanted service, after a not long time, the customer will stop using company products. This will further add to the company's losses if the customer makes efforts to spread negative information to another customer.

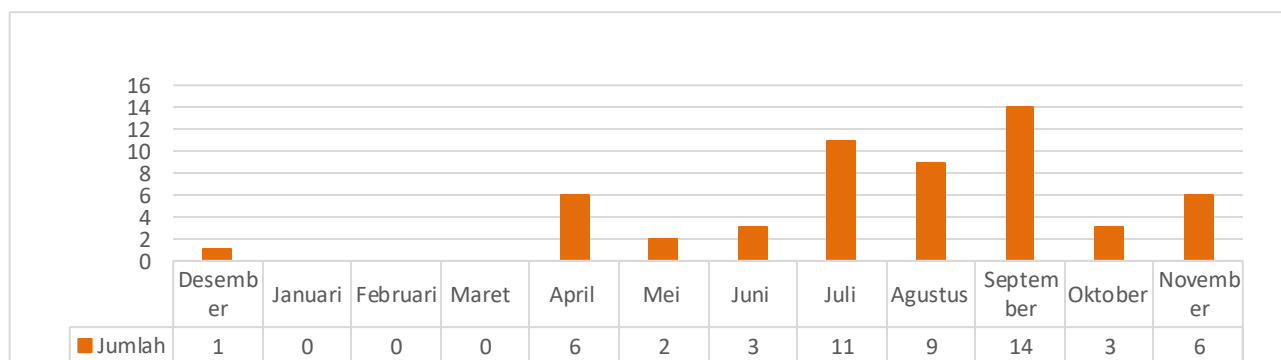


Figure 1. Graph of the Number of BSI KCP Perbaungan Customer

Based on the graph above, you can see an increase and decrease in the number of BSI KCP Perbaungan *mudharabah* savings customers from December 2021-November 2022. In January 2022 - March 2022 there was no increase in the number of *mudharabah* savings customers. However, in September 2022 there was a significant increase of 14 people. Islamic banks have various activities in the form of Sharia marketing or Sharia marketing. Sharia Marketing is a strategic business discipline, which directs all processes of offering, creating, and changing value by an innovator to its stakeholders, whose activities must be following *muamalah* in Islam. With Sharia marketing, the entire marketing process cannot be anything that conflicts with Islamic principles accompanied by sincerity solely to seek the pleasure of Allah SWT, then all transactions will become worship (Sholeha, 2017).

In implementing Sharia marketing, there should be no activities that conflict with *muamalah* in the Al-Quran and Al-Hadith, because every *ummah* has been provided with guidelines in *muamalah*. Sharia marketing has four basic characteristics that can serve as a guide for marketers, including theistic, ethical, realistic, and humanistic (Firdausi & Ardyansyah, 2023). The fact that good service will ultimately be able to give trust to customers, and will also be able to attract the company's image so that the company's image in the eyes of customers or customers continues to increase as well. BSI KCP Perbaungan, which has excellent

service quality, builds reputation, satisfaction, and trust (Indriyana, 2020).

According to Sumadi, (2021), he stated that good service will ultimately be able to give trust to customers, and will also be able to attract the company's image so that the company's image in the eyes of customers or customers continues to improve. BSI KCP Perbaungan which has service excellence quality, can build reputation, customer satisfaction, and trust. From the background above, it can be concluded that marketing is the spearhead of the success of a business, both bank, and non-bank. Marketing success in market share will increase the profitability of business. The most important marketing task is how it can influence someone's trust to use a product at a financial institution, and this success cannot be separated from excellent service and service excellence itself (Hasanah, 2018).

Apart from the understanding above, this research is also based on previous research. Research conducted by Qurtubi, (2019) stated that Sharia marketing and reputation have no effect on customer trust, and service excellence has a positive and significant effect on customer trust. The results of this study are in line with research conducted by Sofi Faiqotul Hikmah and Maulida, (2020) whose research results conclude that Sharia marketing and service excellence has a positive and significant effect on customer trust. Meanwhile, research conducted by Ahmad Arif Syaifudin (2018) concluded that all variables have a positive effect on trust.

Trust according to Seriger, (2019) is a crucial factor in forming consumer loyalty because it is a form of consumer willingness to trust and rely on products and services. If the customer expects a service at a certain level, and he feels the service received is higher than what he expected and continues to use the product or service, then the customer can be said to believe it.

If the customer expects a certain level of service, in essence, the customer feels that the service he receives is following his expectations. So, the customer can be said to be satisfied. Conversely, if the quality of service obtained is lower than the quality of service expected, then the customer will be said to be dissatisfied so that customers no longer trust the service or in other words they are disappointed, customer trust can be measured through (Daruwati, 2017). Marketing is an activity carried out by companies to promote goods and services. Marketing is also a social process in which individuals and groups get what they need and want by creating, offering, and freely exchanging products of value with others (Anggaraini, 2021). According to Putri (2022), marketing is a way of identifying and meeting human and social needs. One good and short definition of marketing is meeting needs in a way that benefits both producers and consumers. Some of the things that are marketed include goods, services, events, experiences, and places. property., property rights, organization, information, and ideas.

Shari'ah marketing itself is a strategic business discipline that directs the process of

creating, offering, and changing the value from one initiator to its stakeholders which in the whole process is following the contract and principles of muamalah. So shari'ah marketing is carried out based on the Islamic concept taught by the Prophet Muhammad SAW. Of course, all activities that exist in Sharia marketing must be following the Al-Qur'an and Hadith. Sharia marketing has four basic characteristics that can serve as a guide for marketers (Rahmayati, 2021).

Capability is certain knowledge and skills that are necessary to support an excellent service program which may include abilities in the field of work occupied to carry out effective communication, develop motivation and use public relations as an instrument in bringing relations into and out of organizations and companies (Pranata et. al., 2018). Every human being has a behavior that must be highlighted when dealing with customers that can be adapted to the conditions and wishes of each customer. Appearance is a person's ability, both physical and non-physical, which can reflect trust, dividends, and credibility from other parties (Nurcholifah, 2018).

According to Mardiyanto, (2021), reputation is an image that is in a person's mind. Image is one of the things that determines the continuity of a company. Corporate image is important because it is the impression that is in someone's mind about the company. There are also other opinions regarding the definition of reputation, namely according to forums that reputation is the view or perception of the company by

people both inside and outside the company (Juliyanti, 2019).

RESEARCH METHOD

Researchers conducted research with the aim of obtaining data on perceptions of profit sharing, Islamic financial literacy, and quality of e-banking services on customer interest in using Bank Syariah Indonesia (BSI) services with religiosity as a moderating variable. The approach used in this research is quantitative. This type of research is quantitative research. Quantitative research is research where data is expressed in numbers and analyzed using analytical techniques (Afati, 2021). This quantitative research method is used to determine the effect of Sharia Marketing, Excellent Service, and Reputation on the trust of mudharabah savings customers in BSI KCP Perbaungan. The sample in this study was using non-probability sampling with the sampling technique being saturated sampling.

According to Rahim, (2021), saturated sampling is when the population is less than 100 people, so the total sample is taken as a whole, but if the population is larger than 100 people, then 10-15% or 20-25% of the total population can be taken. Based on this research, because the total population is not greater than 100 respondents, the authors take 100% of the population, namely as many as 55 respondents. Thus, the use of the entire population without having to withdraw the research sample. Collecting data in this study uses data collection techniques, namely the method of

questionnaires, questionnaires, and documentation.

Questionnaires are research techniques carried out by distributing questionnaires or in the form of written questions that are used to obtain information from each respondent. Meanwhile, documentation is a data collection technique in quantitative research that is carried out by examining existing documents to study the knowledge or facts to be studied (Setiawan, 2020). Documentation can be used as a data collector that can be obtained from several theses, and journals, as a reinforcement of research data. The data analysis technique used in processing this data is descriptive analysis and inferential analysis techniques which are of the statistical parametric type (Toyyibah 2019).

RESULTS AND DISCUSSION

This study aims to find out whether there is an influence between Sharia marketing, service excellence, and reputation on the trust of customers of mudharabah savings, so an analysis and discussion are carried out on the data that has been distributed to KCP Perbaungan customers. Based on the results of the questionnaire, the analysis of this study was carried out with several factor analyses as follows.

Research Descriptive Analysis

Table 1. Sample Distribution by Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid laki-laki	15	27.3	27.3	27.3
Perempuan	40	72.7	72.7	100.0
Total	55	100.0	100.0	

Based on the sample of respondents, the number of female respondents was 40 people (72.7%) and 15 men (27.3%). Based on the information on the gender of the respondents, the majority of respondents were women. This indicates that women are more sensitive to financial planning than men, they will try to invest less productive funds in the form of savings.

Table 2. Sample Distribution by Age

	Freq uenc y	Perc ent	Valid Percen t	Cumul ative Percent
Va dibawah lid 20 tahun	4	7.3	7.3	7.3
20-29 tahun	45	81.8	81.8	89.1
30-39 tahun	3	5.5	5.5	94.5
50 tahun keatas	3	5.5	5.5	100.0
Total	55	100. 0	100.0	

Source: Data processed in 2023

Based on the data above, it is known that the number of respondents aged under 20 years was 4 people (7.3%), aged 20-29 years (81.8%), aged 30-39 (5.5%), and aged 50 years and over above (5.5%). From the age table above, most of the research respondents were aged 20-29 years with a percentage of 81.8 or as many as 45 respondents. active from someone. During this period, many activities were carried out such as

studying and working. At this age, a person begins to pioneer his career and life.

Table 3. Sample Distribution by Occupation

	Freq uenc y	Perc ent	Valid Percen t	Cumul ative Percen t
Va PNS	3	5.5	5.5	5.5
lid Pegawai Swasta	2	3.6	3.6	9.1
wiraswasta /Pedagang	6	10.9	10.9	20.0
Lain-lain	44	80.0	80.0	100.0
Total	55	100. 0	100.0	

Source: Data processed in 2023

The distribution of data obtained in the study mostly had other jobs outside of the data provided by 44 respondents (80.0%), for self-employed workers, traders by 6 people (10.9%), private employees by 2 people (3.6%), and civil servants for 3 people (5.5%). Based on the table above, it can be seen that most of the customer respondents who took mudharabah savings products had other jobs with a percentage of 80.0 or as many as 44 respondents.

Validity test

According to Putri, (2022), a validity test was carried out to find out the extent to which a questionnaire measuring tool is appropriate for measuring what is desired. The questionnaire can be said to be valid if the questions on the questionnaire can reveal something that will be measured by the questionnaire. Validity testing in this study was carried out using correlated

item values, namely by looking at the total correlated items obtained from each question. If the calculated r-value obtained is greater than the r table and the value is positive, then the question item or indicator is said to be valid. From the data processing, the results obtained from the validity test for marketing sharia variables, excellent service, reputation, and trust. Some of the tables below are from the results of validation data processing, then the research describes each research variable that was analyzed using SPSS assistance. Following are the results of the data analysis.

Table 4. Results of Marketing Sharia Validity Test

Statement	Count	Rtable	Information
1	0.761793	0.2656	Valid
2	0.790062	0.2656	Valid
3	0.822245	0.2656	Valid
4	0.738784	0.2656	Valid

Source: Data processed in 2023

Tabel 5. Hasil Uji Validitas variabel Service Excellence

Statement	Count	Rtable	Information
1	0.809444	0.2656	Valid
2	0.884402	0.2656	Valid
3	0.847018	0.2656	Valid
4	0.846866	0.2656	Valid
5	0.780952	0.2656	Valid
6	0.847018	0.2656	Valid

Table 6. Reputation Variable Validity Test Results

Statement	Count	Rtable	Information
1	0.645927	0.2656	Valid
2	0.862795	0.2656	Valid
3	0.880691	0.2656	Valid
4	0.803346	0.2656	Valid
5	0.920046	0.2656	Valid
6	0.822245	0.2656	Valid

Source: Data processed in 2023

Table 7. Validity Test Results for Mudharabah Savings Customer Trust Variables

Statement	Count	Rtable	Information
1	0.882804	0.2656	Valid
2	0.88798	0.2656	Valid
3	0.822266	0.2656	Valid

Source: Data processed in 2023

The validity test was carried out to measure whether the questionnaire was valid or not by measuring the Pearson Correlation. In this study, it was known that the number of samples ($n = 55$), could be calculated as $55 - 2 = 53$ and $\alpha = 0.05$, and the R table value was 0.2656. The basis for deciding on the validity test is that if the calculated R-value is greater than the R table and the value is positive, then the statement item is said to be valid. Based on the data above, it is known that all questionnaire statements are valid because the calculated R-value is greater than the R table value.

Reliability Test

Reliability is the degree to which a measuring instrument measures stably and consistently (Franciscus et al, 2023). The reliability test shows the accuracy, precision, and consistency of the questionnaire in measuring variables. A questionnaire is said to be reliable or reliable, if one is answers to the questions are consistent or stable from time to time. The instrument reliability test in this study used Cronbach's alpha statistical test. Testing the reliability of the instrument with a significance level of 5%, if Cronbach's alpha based on standardized items > 0.6 then the instrument is said to be reliable.

Table 8. Reliability Test Results
Correlations

		Syariah_Marketing	Kepercayaan
Syariah_Marketing	Pearson Correlation	1	.793**
	Sig. (2-tailed)		.000
	N	55	55
Kepercayaan	Pearson Correlation	.793**	1
	Sig. (2-tailed)	.000	
	N	55	55

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations

		Service Excellent	Kepercayaan
Service Excellent	Pearson Correlation	1	.830**
	Sig. (2-tailed)		.000
	N	55	48
Kepercayaan	Pearson Correlation	.830**	1
	Sig. (2-tailed)	.000	
	N	48	48

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations

		Reputasi	Kepercayaan
Reputasi	Pearson Correlation	1	.890**
	Sig. (2-tailed)		.000
	N	55	55
Kepercayaan	Pearson Correlation	.890**	1
	Sig. (2-tailed)	.000	
	N	55	55

** . Correlation is significant at the 0.01 level (2-tailed).

The correlation test aims to see the closeness of the relationship between variables which is expressed by the correlation coefficient (r). The basis for decision making. If the significance value is < 0.05 , it is correlated. If the significance value is > 0.05 , it is not correlated. Based on the results of data processing, it is

known that the significance value of the marketing sharia variable is 0.000, excellent service is 0.000, and reputation is 0.000. So, it can be concluded that these three variables correlate with the trust variable. With the degree of relationship, namely marketing sharia (0.793) that the marketing sharia variable has a strong

degree of relationship/correlation to customer trust. The Pearson correlation value for the service excellent variable is (0.830) having a perfect correlation to the trust variable, and for the reputation variable (0.890) it has a perfect correlation according to the relationship degree guidelines.

Multiple Linear Regression Test

Multiple regression analysis is usually used to predict the effect of two or more independent variables on one variable bound. In general, multiple regression models or equations can be written as follows.

$$Y' = a + b_1X_1 + b_2X_2 + b_3X_3$$

Where Y is the dependent variable, whose value is influenced by the variable X1 which is the independent variable. The regression equation in this study is as follows:

$$Y' = a + b_1X_1 + b_2X_2 + b_3X_3$$

Information:

Y = Mudharabah Savings Customer Trust

a = Constant

b = Directional number or regression coefficient which shows the number of increase or decrease in Y based on variable X. If b is marked (+) it means that Y increases/rises when X1 is increased, and so does b is marked (-) means Y decreases when X1 is decreased. The results of the regression equation and the interpretation of the multiple regression analysis are: The constant value (a) is negative, -0.062, meaning that if Sharia Marketing, Service Excellence, and Reputation are equal to zero (0), customer trust will decrease; The value of the regression coefficient b1 of the Syariah Marketing variable is 0.183, meaning that Syariah marketing has a positive effect on customer trust. The value of the regression coefficient b2 service excellence is 0.048, meaning that it has a positive effect on customer trust; The value of the regression coefficient b3 of the reputation variable is 0.329, meaning that reputation has a positive effect on customer trust

Table 10. Multiple Linear Regression Test Results

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.062	.305		-.203	.840
Syariah Marketing	.183	.078	.233	2.338	.023
Service Excellent	.048	.078	.092	.611	.544
Reputasi	.329	.079	.624	4.165	.000

a. Dependent Variable: Kepercayaan

The results showed the regression coefficient values of marketing sharia (0.183), service excellence (0.048), and reputation (0.329); because $0.329 > 0.048$ and 0.183 ,

reputation is the variable that has the dominant influence on customer trust in mudharabah savings.

Table 11. F test results

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	116.008	3	38.669	76.625	.000b
	Residual	25.737	51	.505		
	Total	141.745	54			

a. Dependent Variable: Trust

b. Predictors: (Constant), Reputation, Sharia Marketing, Excellent Service

The results of the F test obtained a p-value of $0.000 < 0.05$, then H_0 was rejected, so the regression model was right (fit) in predicting

the effect of sharia marketing, service excellence, and reputation on Customer trust in maharajah savings

Table 12. Determination Coefficient Test Results
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. The error in the Estimate
1	.905a	.818	.808	.710

a. Predictors: (Constant), Reputation, Sharia Marketing, Excellent Service

b. Dependent Variabel: Trust

The test results for the coefficient of determination obtained an adjusted R square value of 0.818. This means that the influence exerted by the Syariah Marketing, Service excellence, and reputation variables on customer trust is 81.8%, while 19.2% is influenced by other variables.

DISCUSSION

The Influence of Sharia Marketing on the Trust of Mudharabah Savings Customers at BSI KCP Perbaungan. Based on the results of

this study, shows that the Syariah Marketing variable has a positive and significant effect on Customer Trust in Mudharabah savings so the better the Syariah marketing strategy is implemented by BSI KCP Perbaungan, the more customer trust will also increase. For this reason, BSI KCP Perbaungan must be able to show good marketing sharia to customers. According to Sharia theory, marketing is a strategic business discipline that directs the process of creating, offering, and changing the value from one

initiator to its stakeholders, which in the whole process is following the contract and *muamalah* principles. The core values of Sharia Marketing are integrity and transparency, so marketers cannot lie and people buy because they need it and according to their wants and needs. So, if there are no lies that occur when doing Sharia marketing, customers will trust more (Kusuma et.al., 2020).

The concept of Sharia Marketing itself is not much different from the marketing concept that we know. The marketing concept we know today, marketing is a social and managerial process by which individuals and groups obtain their needs and wants by creating, offering, and exchanging something of value with one another (Abdullah, 2015). In line with research conducted by Arifa, (2015), he stated that Sharia marketing had a positive effect on customer trust.

The Effect of Service Excellence on Customer Confidence in Mudharabah Savings at BSI KCP Perbaungan

Based on the results of this study it can be concluded that the service excellence variable has a positive and significant effect on customer trust in BSI KCP Perbaungan mudharabah savings customers. This means that the more it provides service excellence or excellent service that is good and increases, the higher customer trust will be. This research supports research conducted by (Zamroni, 2016). In public service theory, excellent service can be realized if there is a Minimum Service Standard (SPM).

Minimum Service Standards (SPM) is a benchmark used as a guideline for service delivery and a reference for evaluating service quality as a commitment or promise from state administrators to the community to provide quality services. Meanwhile, according to Rozik, (2013), he stated that good service is the company's ability to provide satisfaction to customers with predetermined standards. This ability is shown by the human resources and the facilities and implementers that are owned. In applying the concept of prioritizing the interests of customers or customers, banks require excellent service. In line with research conducted by Agung Muzaki in 2019 that service excellence has a positive effect on customer trust.

The Effect of Reputation on the Trust of Mudharabah Savings Customers at BSI KCP Perbaungan

Based on these results it can be concluded that the reputation variable has a positive and significant effect on customer trust in BSI KCP Perbaungan mudharabah savings customers. This means that the more it provides a good and improved reputation or image, the higher customer trust will be. This research supports research conducted by Maro'ah et.al, (2018). Reputation is a picture that is in someone's mind. Image is one of the things to determine the continuity of the company. Corporate image is important because it is the impression that is in someone's mind about the company. Image is an image: an image, likeness, main impression, or outline, even an image, that someone has about something: a person,

organization, or institution such as a bank, and so on (Hardiaynbto, 2020). According to Setiaji (2019), an image is a set of assumptions, impressions, or images. In line with the research conducted by Aziz, (2017), the results of his research stated that reputation has a positive effect on customer trust.

CONCLUSION

Sharia marketing has a positive and significant effect on customer trust in mudharaba savings at BSI KCP Perbaungan. The core values of Shari'ah marketing are integrity and transparency, so that marketers cannot lie and people buy because they need it and according to their wants and needs. So if there are no lies that occur when doing Sharia marketing, customers will trust more. This means that the better the marketing strategy based on Sharia principles, the higher the customer's trust in BSI KCP Perbaungan. Service Excellence has a positive and significant effect on customer trust in mudharabah savings at BSI KCP Perbaungan. Services that have quality standards are services that are following customer satisfaction expectations.

The ability of each company to provide satisfaction to customers with predetermined standards. This ability is shown by the human resources and the facilities and implementers that are owned. The application of the concept of prioritizing the interests of customers or customers, that is why banks require excellent service. This means that the more providing service excellence or excellent service is good and increasing, the higher the customer's trust

will be. Reputation has a positive and significant effect on customer trust in mudharabah savings at BSI KCP Perbaungan. Corporate image is important because it is the impression that is in someone's mind about the company. So if the company's image decreases, it will reduce customer trust, and vice versa if the company gives a better reputation or image and increases it, the customer's trust will be higher.

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