THE EFFECT OF PRODUCT QUALITY, *BRAND IMAGE, BRAND TRUST*, AND *WORD OF MOUTH* ON CUSTOMER LOYALTY OF GARNIER *FACIAL WASH* PRODUCTS IN NATIONAL UNIVERSITY STUDENTS

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ABSTRACT

This study aims to determine the effect of product quality, Brand Image, Brand Trust, and Word of Mouth on Customer Loyalty for Garnier facial wash products among national university students. The sample in this study were 100 national university student respondents who used Garnier facial wash products. This study uses primary data with data collection methods through questionnaires distributed to 100 respondents. The data analysis technique uses inferential analysis with multiple linear regression and uses the Statistical Product and Service solution (SPSS) version 26.0 program. From the results of multiple linear regression analysis, using the t test where Product Quality (X1) has a positive and significant effect on Customer Loyalty (Y), Brand image (X2) has a positive and significant effect on Customer Loyalty (Y), Brand Trust (X3) has an effect positive and significant impact on Customer Loyalty (Y), Word Of Mouth (X4) has a positive and significant effect on Customer Loyalty (Y). So it can be concluded that Product Quality, Brand Image, Brand Trust, and Word Of Mouth have a positive and significant effect on Customer Loyalty.

Keywords: *Product Quality, Brand Image, Brand Trust, Word Of Mouth, and Customer Loyalty*

INTRODUCTION

Appearance is very important in everyday life because it can reflect a person's personality. People who look attractive will be judged as people with good personalities so as to give a positive impression to others. In terms of appearance, the face plays a very important role. The face is the first impression to attract someone's attention, therefore facial beauty is very important for women to maintain. Real facial beauty makes a woman look more confident.

Most women today certainly use a series of skincare to treat and maintain facial skin to stay healthy and clean. So it becomes important to use facial wash as a facial cleanser that is used regularly. Facial care activities, namely washing your face, are very important to clean the skin from dust, dirt, and makeup residue on the face before proceeding to the next series of skincare.

One brand that produces facial wash products is Garnier. Garnier was founded in Paris in 1904 by Alfred Amour Garnier. Initially, this brand only issued hair care products. After the success of its line of hair care products, Garnier began to work in the world of skin care. Still with a commitment to using natural ingredients from nature, Garnier also successfully released a number of facial and body skin care products. One of the care products released by Garnier is *facial wash*. Garnier must have the right marketing strategy so that its market share is above its competitors such as Ponds, Biore, Gatsby, and Wardah. According to the top brand index of the facial cleansing

soap category from 2019-2022, Garnier ranked third, but still continued to decline in market share in that period. The following will be displayed the top brand index for 2019-2022.

Table 1. Top Brand Index

BRAND	TBI 2019	TBI 2020	TBI 2021	TBI 2022
Ponds	30,4%	22,4 %	24,8%	24,5%
Biore	19,1%	17,1%	16,4%	14,3%
Garnier	15,3%	13,8%	14,5%	14,4%
Gatsby	5,8%	8,5%	9,9%	10,1%
Wardah	4,6 %	5,8%	5,7%	5,6%

Source : Top Brand Index

Based on table 1 data, it is known that in 2019 Garnier's product market share was 15.3% and decreased in 2020 to 13.8%. However, in 2021, Garnier's market share increased to 14.5%, then fell again in 2022 to 14.4%. The table shows that garnier has fluctuations that tend to decrease in market share control, especially in 2019-2020 by 1.5% and in 2021-2022 by 0.1%. So it can be concluded that garnier is included in *facial wash* products that experience fluctuations in market share control that tends to decline. This can illustrate a problem in customer behavior, namely customer loyalty. Problems with customer loyalty can be influenced by Product Quality (X1), Brand *image (*X2), *Brand Trust (*X3), and *Word of Mouth* (X4).

It is important for a company to have loyal customers to their products. Loyal customers will provide large income for the company, while losing loyal customers will be a detrimental thing to the company. Customer loyalty according to Griffin in (Priansa, 2017). Griffin revealed that loyal customers have several characteristics including making regular purchases, buying outside the line of products or services, recommending to others, and showing immunity to similar products from competing companies.

According to Kotler & Keller (2016), customer loyalty is a deeply held commitment to buy or re-endorse a product or service that you like in the future, even though the influence of the situation and marketing efforts has the potential to cause customers to switch. Loyalty is an encouragement to buy products or services from a company that includes aspects of feelings in it, especially those who buy repeatedly with high consistency, but not only rebuy goods and services, but also have a commitment and positive attitude towards the company that offers these products / services.

Product quality (X1) can affect customer loyalty (Y) (Daniel et al, 2019) Product quality is a benchmark of a product to be said to be good or not, in other words product quality is the ability of the product to demonstrate its function. To achieve the desired product quality, a quality standardization is needed. This method is intended to maintain consumer loyalty, because if the resulting product meets the standards set by consumers they will use the product *continuously* or continuously.

Brand image (X2) can affect customer loyalty (Y) (*Gusti et al*, 2019). *Brand Image or Brand* Image is the identity of goods or services. Kartajaya (2014: 95) argues that a company's brand can affect customer trust in a product. If customers buy a brand more than once, then customers are considered more loyal to the brand. Along with the brand image owned by a company, the trust of the public will emerge. Various brand introductions to customers make the brand known and enter the customer's long-term memory. Customers become convinced that a brand was created for customers.

Brand trust (X3) can affect customer loyalty (Y) (Dicky et al, 2021). According to Kotler and Armstrong (2016), brand trust is the level of consumer trust in a brand based on positive expectations and high expectations of the brand's products. This engenders loyalty and trust in the

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brand, which can be proven by the use of the product by individuals and passed on by others, thus proving the quality of the product will strengthen trust in the brand. According to He *et al* (2012) Consumers tend to have trust in one brand if the product is able to meet the expectations of consumers. Consumers will buy products issued by brands they already trust, because consumers have put their trust in these products that can meet their needs and meet their expectations. Consumers who already have trust in one brand will result in these consumers will not see or be interested in other brands that offer similar products and these consumers will have loyalty to brands they already trust.

Word of Mouth (X4) can affect customer loyalty (Y) (Ni Made, 2018) Word of mouth is a marketing strategy that is carried out by providing information to people who are already known, the information contains recommendations for a product to those in their own group. Kotler et al., (2016: 645) argue that word-of-mouth communication is a very powerful marketing tool. In general, word of mouth is communication between individuals or groups to provide recommendations for products that have been used. Usually someone will recommend a product after he uses it.

Consumers of *garnier facial wash* products are dominated by teenagers, because the products are realistically cheap and easy to find in mini markets. This product is perfect for students who have a lot of outdoor activities so it is very important to clean the face from dust and dirt. Universitas Nasional is a university in South Jakarta with quite a lot of students as the target market for garnier products and can be one of the *facial wash products* that are widely used by students, especially students of the National University of South Jakarta.

This study aims to explore the effect of product quality, brand image, brand trust, and word of mouth on customer loyalty of Garnier facial wash products among National University students. By detailing whether product quality, brand image, brand trust, and word of mouth have a positive and significant impact on customer loyalty, this research is expected to provide strategic insights to Garnier in improving marketing effectiveness and customer satisfaction, especially in student academic environments. The benefits involve contributing to the company in optimizing marketing strategies and for the author in expanding knowledge regarding the factors that influence customer loyalty of facial care products, as well as the implications for similar industries in the face of competitive market dynamics.

RESEARCH METOE

This research is a type of survey research with the object of research focusing on Customer Loyalty to Garnier facial wash products among National University students. The data source used is quantitative data obtained through the distribution of questionnaires to students who use Garnier facial wash products. The population of this study was students using Garnier facial wash at National University, with a sample of 100 respondents selected using the purposive sampling method. The consideration criteria in sample selection involve consumers who have used the product for at least six months. The data collection technique was carried out through the cause of questionnaires using Google Form which was distributed through WhatsApp groups of each batch of students, with a duration of distribution for one week.

For data analysis, this study used descriptive and inferential analysis methods. Descriptive analysis is used to provide a description of the characteristics of the research location, respondents, and item distribution of each research variable. Meanwhile, inferential analysis involves testing the validity and reliability of research instruments, testing classical assumptions (normality, multicollinearity, heteroscedasticity, and autocorrelation), multiple linear regression analysis, and model feasibility tests. To test the hypothesis, a t-test was used with reference to a significance of < 0.05 to determine the effect of Product Quality, Brand Image, Brand Trust, and Word Of Mouth variables on Customer Loyalty.

RESULTS AND DISCUSSION

Normality Test

One Sample Kolmogorov -Smirnov Test or Normality Test is used to determine the distribution of the population, whether it follows the distribution and theoretical (normal, poisson or uniform), the normality test aims to test whether in the regression model, the dependent variable and the independent variable both have a normal distribution. The distribution data is said to be normal if this level is significant $> \alpha = 0.05$ and if the opposite is $< \alpha = 0.05$ then it is said to be abnormal. Below is presented a table of results from the Normality Test in this study.

Table 2. Normality Test Output
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.02318631
Most Extreme Differences	Absolute	.079
	Positive	.044
	Negative	-.079
Test Statistic		.079
Asymp. Sig. (2-tailed)		.129c

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
Source : SPSS 26 primary data. Output Reliability. Processed 2023

The results from table 2 above show that the value of Asymp Sig. (2-tailed) is 0.129. Which means that the regression model in this study has a normal sample distribution based on its significance value $> \alpha = 0.05$. So it can be said that the distribution of Customer Loyalty results derived from Product Quality, Brand *Image, Brand Trust* and *Word Of Mouth* is normally distributed at a significance level of $\alpha = 0.05$.

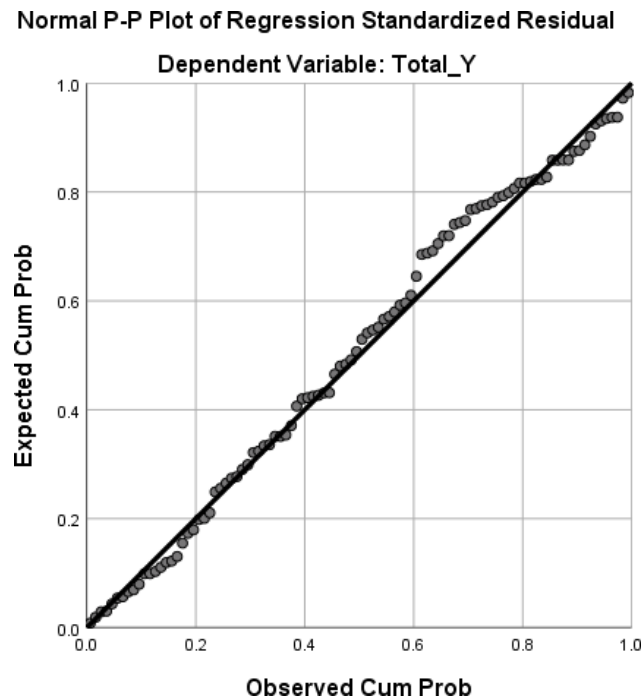Rusydina Ghaisani[1], Resti Hardini2, Kungdowiseiso3*

Figure 1. Scaterplot Normality

Based on the graphic image above, it can be seen that the points spread around the line and follow the diagonal line, so it can be concluded that the residual value is normal.

Multicollinearity Test

The multicollinearity test aims to determine whether or not there is a deviation from the classical assumption of multicollinearity, this can be seen from the linear relationship or the value of variance inflation factor (VIF), if the tolerance value > 0.1 or VIF < 10 then it can be said that multicollinearity does not occur in the model studied. To find out whether multicollinearity occurs can be seen in table 4.21 below

Table 3. Multicollinearity Test Output

Coefficientsa								
nstandardized Coefficients				Standardized Coefficients				
					t	Say.	Collinearity Statistics	
Model		B	Std. Error	Beta			Tolerance	BRIGHT
1	(Constant)	1.091	1.155		.944	.347		
	Total_X1	.140	.047	.243	2.967	.004	.776	1.288
	Total_X2	.242	.077	.290	3.142	.002	.610	1.639
	Total_X3	.334	.119	.237	2.805	.006	.732	1.367
	Total_X4	.272	.107	.205	2.535	.013	.795	1.258

a. Dependent Variable: Total_Y
Source : SPSS 26 primary data. Output Reliability. Processed 2023

Based on table 3 (*Coefficient*) it can be seen that the variance inflation factor (VIF) of each independent variable has the following values:

a. The VIF value for the Product Quality variable (X1) is 1.288 < 10 and the tolerance value is 0.776 > 0.10
b. The VIF value for the *Brand Image* (X2) variable is 1.639 < 10 and the tolerance value is 0.610 > 0.10
c. The VIF value for the *Brand Trust* (X3) variable is 1.367 < 10 and the tolerance value is 0.732 > 0.10.
d. The VIF value for *the Word Of Mouth* (X4) variable is 1.258 < 10 and the tolerance value is 0.795 > 0.10

So it can be concluded that the regression equation model does not occur multicollinearity and can be used in this study.

Heterokedasticity Test

In a good regression heterokedasticity test there should be no heterokedasticity, this test aims to test whether a regression model has an inequality of variance from one observation to another. A good regression model is one that is heterokedasticity or no heterokedasticity. In this study, researchers used a heterokedasticity test with a spearman test where the test results can be seen in the table below.

Table 4. Spearman Test Output
Correlations

			Total_X1	Total_X2	Total_X3	Total_X4	standardized Residual
Spearman's rho	Total_X1	Correlation Coefficient	1.000	.465**	.255*	.316**	-.004
		Sig. (2-tailed)	.	.000	.010	.001	.967
		N	100	100	100	100	100
	Total_X2	Correlation Coefficient	.465**	1.000	.439**	.372**	-.022
		Sig. (2-tailed)	.000	.	.000	.000	.826
		N	100	100	100	100	100
	Total_X3	Correlation Coefficient	.255*	.439**	1.000	.345**	.002
		Sig. (2-tailed)	.010	.000	.	.000	.987
		N	100	100	100	100	100
	Total_X4	Correlation Coefficient	.316**	.372**	.345**	1.000	.017
		Sig. (2-tailed)	.001	.000	.000	.	.866
		N	100	100	100	100	100
	Unstandardized Residual	Correlation Coefficient	-.004	-.022	.002	.017	1.000
		Sig. (2-tailed)	.967	.826	.987	.866	.
		N	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).
Source : SPSS 26 primary data. Output Reliability. Processed 2023

Table 4. explains that the results of each independent variable, namely Product Quality (X1*), Brand Image* (X2), Brand Trust *(X3), and* Word Of Mouth *(X4) using the spearman model can be determined that the four independent variables with* Unstandardized Residual have a significance

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value of more than 0.05. Because the significance is more than 0.05, it can be concluded that there is no heterokedasticity problem in the regression model of this study.
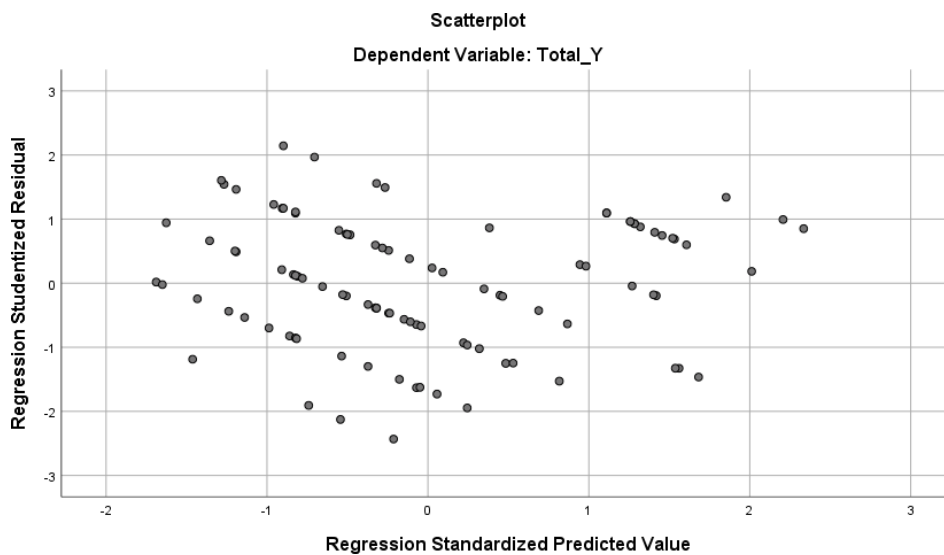

Figure 2. Scaterplot Spearman

Based on the results of the output above, it can be seen that the points do not form a clear pattern and the points spread above and below the number 0 on the Y axis, so it can be concluded that there is no heterokedasticity problem in the regression model.

Autocorrelation Test

Autocorrelation Test is a statistical analysis performed to determine whether there is a correlation of variables in the prediction model. The autocorrelation test aims to show whether in the linear regression model there is a correlation between the fault of the confounding in the current period and the error of the confounding in the previous period. A good regression equation is one that has no autocorrelation. If there is autocorrelation, the equation becomes not good for production. Autocorrelation symptoms can be detected using the Durbin Watson Test by determining the durbin watosn (DW) value. Where the results of autocorrelation testing can be seen in the table below.

Table 5. Autocorrelation Test Output
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.711a	.506		.4851.045	1.780

a. Predictors: (Constant), Total_X4, Total_X1, Total_X3, Total_X2
b. Dependent Variable: Total_Y
Source : SPSS primary data 24. Output Reliability. Processed 2023

Based on table 5 it can be seen that the Durbin-Watson value is 1.780. Where the K value or number of independent variables is 4 and the N value or the number of respondent data = 100. So that the value of dL = 1.5922 and the value of dU = 1.7582 then the value of 4- dU = 2.2418. If included in the criteria so that the results of dU < DW < 4-dU (1.7582 < 1.780 < 2.2418) so that it can be concluded that the regression model obtained does not occur autocorrelation.

Double Linier Regression Analysis

The Effect of Product Quality, *Brand Image, Brand Trust*, and *Word of Mouth* on Customer Loyalty of Garnier *Facial Wash* Products on National University Students

Multiple linear regression analysis is an analysis conducted to determine the extent of the influence of the independent variable (X) on the dependent variable (Y), where the independent variable in this study is, Product Quality (X1), Brand *Image* (X2), *Brand Trust* (X3) and Word Of Mouth *(X4) and* the dependent variable is Customer Loyalty (Y). In calculating the regression coefficient in this study using the SPSS 26 program. Below are the output results presented in table 6 as follows:

Table 6. Multiple Linear Regression Analysis Output
Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	1.091	1.155		.944	.347
	Total_X1	.140	.047	.243	2.967	.004
	Total_X2	.242	.077	.290	3.142	.002
	Total_X3	.334	.119	.237	2.805	.006
	Total_X4	.272	.107	.205	2.535	.013

a. Dependent Variable: Total_Y
Source : SPSS 26 primary data. Output Reliability. Processed 2023

Based on table 6, it is known that the multiple linear regression equation known in the Standardized Coefficient column is as follows:
Y = 0,243X1 + 0,290 X2 + 0, 237X3+0,205 X4
Information:
Y = Customer Loyalty X1 = Product Quality
X2 = *Brand Image* X3 = *Brand Trust* X4 = *Word Of Mouth*
The interpretation of the results of the equation is as follows:
a. The Product Quality Regression Coefficient (X1) is 0.243 with a positive sign which means that if Product Quality increases it will affect the increase in Customer Loyalty.
b. The Brand Image (X2) *regression coefficient* is 0.290 with a positive sign which means that if the *Brand Image* increases, it will affect the increase in Customer Loyalty.
c. The Brand Trust regression coefficient (X3) is 0.237 with a positive sign which means that if *Brand Trust* increases, it will affect the increase in Customer Loyalty.
d. The Word Of Mouth (X4) *regression coefficient* is 0.205 with a positive sign which means that if *Word Of Mouth* increases, it will affect the increase in Customer Loyalty.

Test F (Model Qualification)
To test the significance of the influence of independent variables, namely Product Quality, *Brand Image, Brand Trust, and Word Of Mouth* on the dependent variable, namely Customer Loyalty, the ANOVA test (Test F) was used. The test results use a significance level of 0.05 as follows:

Table 7. Model Feasibility Test Output (Test F)
ANOVA

Model		Sum of Squares	df	Mean Square	F	Say.
1	Regression	106.066	4	26.516	24.305	.000b
	Residual	103.644	95	1.091		
	Total	209.710	99			

a. Dependent Variable: Total_Y

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b. Predictors: (Constant), Total_X4, Total_X1, Total_X3, Total_X2
Source : SPSS Output 26. Processed 2023

The results of the Anova table data output in table 7 above can be explained that the F value is calculated at 24.305 with a sig value of 0.000. Based on the calculation results assisted by the SPSS 26 program, the value of sig = (0.000) is smaller than alpha or the error limit level obtained is 5% (α = 0.05). The meaning of the sig value in the Anova table, the model is said to be significant because it is below the specified alpha value limit of 0.000 < 0.05. So it can be concluded that in this study the model is said to be significant and feasible to use in this study based on the Sig obtained, that all independent variables can explain any changes in the value of the dependent variable because it has a significant influence.

Coefficient of Determination (R2)

The coefficient of determination (R2) is used to determine how much the ability of the independent variable developed in the study is able to explain the dependent variable.

Table 8. Output Coefficient of Determination (R^2)

Model Summary[b]

Model	R	R Square	djusted R Square	Std. Error of the Estimate
1	.711a	.506	.485	1.045

a. Predictors: (Constant), Total_X4, Total_X1, Total_X3, Total_X2
b. Dependent Variable: Total_Y
Source : SPSS Output 26. Processed 2023

In table 8 it can be seen that the coefficient of determination (R2) is 0.485. This means that the relationship between the independent variable and the dependent variable is 48.5% which means that 48.5% of the variation in Customer Loyalty is influenced by the variables of Product Quality, *Brand Image, Brand Trust,* and *Word Of Mouth* while 51.5% is explained by other factors outside the regression model analyzed in this study.

Test t (Research Hypothesis Test)

This test is used to determine the significant effect of the independent variable partially or individually on the dependent variable. The effect can be estimated by the significant value and t count obtained. To find out whether Product Quality (X1), Brand *Image (X2), Brand Trust (X3), and Word Of Mouth (X4)* have a significant effect on Customer Loyalty (Y). The test uses a significance level of 0.05 with the following criteria:

a. If t counts > t table and sig < α = 0.05 then H0 is rejected and H1 is accepted, meaning that the independent variables Pod Quality, *Brand Image, Brand Trust, and Word Of Mouth* have a positive and significant effect on Customer Loyalty of the dependent variable.

b. If t is calculated and sig < α = 0.05 then H0 is accepted, meaning that the independent variables Product Quality, *Brand Image, Brand Trust, and Word Of Mouth* have a positive and significant effect on the Customer Loyalty of the dependent variable.

Table 9. Test t output

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant	1.091	1.155		.944	.347

)					
Total_X1	.140	.047	.243	2.967	.004
Total_X2	.242	.077	.290	3.142	.002
Total_X3	.334	.119	.237	2.805	.006
Total_X4	.272	.107	.205	2.535	.013

a. Dependent Variable: Total_Y

Source : SPSS Output 26. Coefficients. Processed 2023

Based on table 9, it can be seen that the elaboration of hypotheses in this study is:

a) The Effect of Product Quality on Customer Loyalty

Based on table 9, it can be explained that the effect of the Product Quality variable on Customer Loyalty as seen from the calculated t value of 2.967 is greater than the table t of 1.984 and significant 0.004 (0.004< α = 0.05) then H0 is rejected and H1 is accepted, which means that Product Quality has a positive and significant effect on Customer Loyalty.

b) The Influence of *Brand Image* on Customer Loyalty

Based on table 9, it can be explained that the influence of *the Brand Image variable on Customer Loyalty as seen from the calculated t value of 3.142 is greater than the table t of 1.984 and significant 0.002 (0.002 < α = 0.05) then H0 is rejected and H1 is accepted, so it is concluded that* Brand Image *has a positive and significant effect on Customer Loyalty.*

c) The Effect of *Brand Trust* on Customer Loyalty

Based on table 9, it can be explained that the effect of the Brand Trust variable on Customer *Loyalty as seen from the calculated t value of 2.805 is greater than the table t of 1.984 and significant 0.006 (0.013 < α = 0.05) then H0 is rejected and H1 is accepted, so it is concluded that* Brand Trust *has a positive and significant effect on Customer Loyalty.*

d) The Effect Of *Word Of Mouth On* Customer Loyalty

Based on table 9, it can be explained that the effect of the Word Of Mouth variable on Customer *Loyalty as seen from the calculated t value of 2.535 is greater than the table t of 1.984 and significant 0.013 (0.000 < α = 0.05) then H0 is rejected and H1 is accepted, so it is concluded that* Word Of Mouth *has a positive and significant effect on Customer Loyalty.*

Discussion

The Effect of Product Quality on Customer Loyalty

Based on the results of research using SPSS version 26, it was found that Product Quality consisting of indicators of Performance*, Features, Reliability , Conferment to specification, Durability* , and Aesthetics have a positive and significant effect on Customer Loyalty. This is shown by the t test, where t count is greater than t the table that shows H0 rejected and Ha accepted which means there is an influence between the Product Quality variable (X1) and the Customer Loyalty variable (Y) meaning that if the Product Quality variable increases, the Customer Loyalty variable will also increase. According to the results of the Mean of Product Quality (X1), the largest mean is found in the Aesthetic indicator that is the right function that the garnier facial wash product has a fragrant and unobtrusive aroma with a score of 4.29.

Product Quality is one of the important parts that must be done by every company. Good product quality from garnier will create a good relationship with customers. Good relationships that have been created in the long term will make the company understand the needs expected by customers. Things like this will provide positive benefits for companies to increase Customer Loyalty (Tjiptono &; Diana, 2018).

This is in line with previous research by Windy *et al* (2019). Which shows that the better the quality provided, the more loyal consumers will be to the company. This means that product quality can cause customer loyalty, and where *garnier facial wash* products have good product

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quality, namely fragrant and unobtrusive aromas that can cause customer loyalty.

The Influence of *Brand Image* on Customer Loyalty

Based on the results of the study, it was found that *Brand* Image consisting of indicators of *Corporate Image*, Product Image, User *Image has* a positive and significant effect on Customer Loyalty. This is shown by the t test, where t count is greater than t table which shows H0 rejected and Ha accepted which means there is an influence between the Brand Image variable (X2) and the Customer Loyalty variable (Y). This means that if the *Brand Image* variable increases, the Customer Loyalty variable will also increase. According to the Mean results of the *Brand Image* variable (X2), the largest mean is found in the Maker Image indicator which has the right function that *the garnier facial wash* product is a product brand from garnier that is already known to have a good image with a score of 4.41.

Brand Image is important in developing a business. *Brand image* is an impression that consumers have in mind about a brand. Brand Image from garnier can be formed based on consumer experience in using garnier *facial wash* products, thus creating an image that is in the minds of consumers. *A good brand image* will foster trust for any consumer who is the target of marketing so that they can get or maintain consumer loyalty easily (Kotler and Keller 2016).

This is in line with previous research by Gusti *et al (*2019) showing that the positive influence of *Brand Image on Customer Loyalty will show the higher and stronger* the Brand Image *felt by customers, it will increase Customer Loyalty* of Garnier Facial Wash products.

The Effect of *Brand Trust* on Customer Loyalty

Based on the results of the study, it was found that *Brand Trust* consisting of Brand *Reliability and* Brand Intention *indicators* has a positive and significant effect on Customer Loyalty. This is shown by the t test, where t count is greater than t the table that shows H0 rejected and Ha accepted which means there is an influence between the Brand Trust variable (*X3) and the Customer Loyalty variable (Y) meaning that if* the Brand Trust variable increases, the customer loyalty variable will also increase. According to the Mean results of the Brand *Trust* variable (X3), the largest Mean is found in *the Brand reliability* indicator which has the right function that *garnier facial wash* products can meet all the needs of facial skin with a score of 3.87.

Brand trust is the willingness of consumers to trust or rely on a brand in a risk situation due to the expectation that the brand will deliver positive results. Building brand trust in garnier *facial wash* consumers is critical in determining the success of customer loyalty. Because by believing in a brand, consumers will be confident in the value they will receive and these consumers will be consistent to use the product in the long term Tjiptono (2014).

This is in line with previous research by *Dicky et al* (2021) found that increasing *Brand Trust* is important to increase Customer Loyalty. Because customers who have high trust in a brand will faithfully use that product brand for a long time.

The Effect Of *Word Of Mouth On* Customer Loyalty

Based on the results of the study, it was found that *Word Of Mouth* consisting of Brand *Reliability and* Brand Intention *indicators* had a positive and significant effect on Customer Loyalty. This is shown by the t test, where t count is greater than t the table that shows H0 rejected and Ha accepted which means there is an influence between the Word Of Mouth variable (*X4) and the Customer Loyalty variable (Y) meaning that if* the Word Of Mouth variable increases then the customer loyalty variable will also increase. According to the Mean results of the *Word Of Mouth* (X4) variable, the largest Mean is found in the Encouragement indicator to make purchases that have the right function that *garnier facial wash* products can meet all the needs of facial skin with a score of 3.87.

Word of Mouth has great power that impacts consumer buying behavior. Recommendations from trusted friends, associations, and other consumers have the potential to be more trusted than from commercial sources, such as advertising and sales people. *Word Of Mouth* is essential for *garnier* facial wash customer loyalty

, because when a consumer really likes a product, they will always talk about positive information about the product. The positive information conveyed will make consumers more confident to continue using it continuously (Kotler and Keller 2012).

This is in line with previous research by Ni Made (2018) showing that the positive influence of *Word of mouth* can influence other people, their images, thoughts, and decisions. If the power *of Word Of Mouth* is used correctly, it can promote a product/service for a long time.

CONCLUSION

Based on the results of the study, it can be concluded that product quality has a positive and significant effect on Customer Loyalty of Garnier *Facial Wash* Products in National University Students. This means that when Product Quality increases, Customer Loyalty to National University Students will increase. *Brand Image* has a positive and significant effect on Customer Loyalty of Garnier *Facial Wash* Products to National University Students. Which means that when *Brand Image* increases, Customer Loyalty to National University Students will increase. *Brand Trust* has a positive and significant effect on Customer Loyalty of Garnier *Facial Wash* Products to National University Students. This means that when *Brand Trust* increases, Customer Loyalty to National University Students will increase. And finally, *Word Of Mouth* has a positive and significant effect on Customer Loyalty of Garnier *Facial Wash* Products in National University Students. This means that when *Word Of Mouth* increases, Customer Loyalty to National University Students will increase.

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