

ABSTRACT

It cannot be denied that scientific progress is growing day by day. This is also happening in the financial sector, as evidenced by the existence of online payment systems or digital wallets such as DANA, OVO and so on. Customer trust influences customer loyalty to a particular brand. This research aims to determine the influence of Brand Equity, Brand Experience, Brand Reputation, and Customer Satisfaction on Brand Loyalty through the intermediary variable Brand Trust on the use of the DANA e-wallet in Semarang City. The variables used in this research are brand equity, brand experience, brand reputation, and customer satisfaction as independent variables and customer trust as the dependent variable. The population used in this research is DANA users in Semarang City. The number of samples used in this research was 210 respondents. The analysis method used is Confirmatory Factor Analysis and Regression Weight. Apart from that, the data collection method was carried out using a questionnaire which was then analyzed using AMOS & Structural Equation Modeling (SEM). The results of this research indicate that Customer Satisfaction can be increased with the Brand Trust variable so that can increase Brand Loyalty from DANA e-wallet users.

Keywords: *Brand Reputation, Customer Satisfaction, Brand Loyalty, Brand Trust*