## **ABSTRACT**

Currently, mobile banking has become a daily necessity of customers. Various banks offer various mobile banking one of its mobile banking from Bank CIMB Niaga called Go-Mobile. But there has been a fraud committed by irresponsible individuals who are on behalf of Bank CIMB Niaga through Go Mobile application. Checks, some customers must be affected by this fraud. This phenomenon, of course, can affect Brand Trust and Customer Satisfaction of CIMB Niaga customers. Brand Trust and Customer Satisfaction will also affect Customer's Consumer Loyalty. Release, Consumer Loyalty is an important component for the company to continue to survive and compete. Sampling was done by non probability sampling method with incidental sampling type with 100 respondents. Data analysis techniques used descriptive analysis and multiple linear regression analysis.

This study was conducted to determine the effect of Brand Trust and Customer Satisfaction on Go Mobile products to Loyalty Consumers. Consumer loyalty has a reputation of 74.65% and entered the category of "good", Customer Satisfaction variables have a percentage of 66.8% and enter the "good" category, while the Consumer Loyalty variable has percentage% 61.70% and entered the "bad" category. Partially Brand Trust has no significant and positive influence on Consumer Loyalty. Meanwhile, Customer Satisfaction has a significant effect on Consumer Loyalty.

Keywords: brand trust, customer satisfaction, consumer loyalty