

The Mediating Role of Customer Trust in the Effect of Service Quality and Customer Perceived Value on Customer Satisfaction

*The Mediating Role
of Customer Trust*

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ABSTRACT

With the continued development of the beauty industry, there has been a real increase in the number of beauty producers and clinics spread throughout Indonesia. This research aims to analyze the influence of service quality and customer perceived value on customer satisfaction which is mediated by trust in beauty clinic users. With a sample size of 100 respondents. After the data was collected, it was analyzed using SmartPLS3.0 software. This research is a type of descriptive quantitative research which aims to provide a further description of the symptoms or phenomena that occur. This is a type of correlation research, which means knowing how the independent variable and dependent variable correlate with each other. The results that can be revealed in this research are that the variable service quality has a significant positive effect on customer satisfaction, service quality has a significant positive effect on trust, customer perceived value has a significant positive effect on customer satisfaction, customer perceived value has a positive and significant effect on trust, trust has a positive effect and significant on customer satisfaction, trust has a negative and insignificant effect mediating service quality on customer satisfaction, trust has a positive and significant effect mediating customer perceived value on customer satisfaction.

Keywords: *Service Quality, Customer Perceived Value, Customer Satisfaction, Trust*

ABSTRAK

Dengan terus berkembangnya industri kecantikan, terjadi peningkatan nyata pada jumlah produsen dan klinik kecantikan yang tersebar di seluruh Indonesia. Penelitian ini untuk menganalisis terkait pengaruh service quality, dan customer perceived value terhadap customer satisfaction yang dimediasi oleh trust pada pengguna klinik kecantikan. Dengan jumlah sample sebanyak 100 responden. Setelah data diumpulkan lalu dianalisis menggunakan software SmartPLS3.0. Penelitian ini adalah jenis penelitian kuantitatif deskriptif yang bertujuan untuk memberikan gambaran lebih lanjut tentang gejala atau fenomena yang terjadi. Ini adalah jenis penelitian korelasi, yang berarti mengetahui bagaimana variabel independen dan variabel dependen berkorelasi satu sama lain. Hasil yang mampu diungkapkan dalam penelitian ini adalah variable service quality berpengaruh positif signifikan terhadap customer satisfaction, service quality berpengaruh positif signifikan terhadap trust, customer perceived value berpengaruh positif signifikan terhadap customer satisfaction, customer perceived value berpengaruh positif dan signifikan terhadap trust, trust berpengaruh positif dan signifikan terhadap customer satisfaction, trust berpengaruh negatif tidak signifikan memediasi service quality terhadap customer satisfaction, trust berpengaruh positif dan signifikan memediasi customer perceived value terhadap customer satisfaction.

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INTRODUCTION

One of the fastest-growing industries in Indonesia today is the beauty industry, especially the sector that offers products such as skincare, colour cosmetics, hair care, fragrances, and personal care (Rahmawati, 2021). The health of the body, particularly the facial skin, is crucial for individuals as it is one of the key assets that others notice. Due to the sensitivity of facial skin, regular skincare is essential. Typically, various skincare products are commonly used in this routine. Skincare involves a series of activities aimed at enhancing appearance and protecting the skin from sun exposure. With the continuous growth of the beauty industry, there is a noticeable increase in the number of manufacturers and beauty clinics scattered throughout Indonesia. For business players and producers, this presents a challenge as they are required to stay competitive and successfully market their products in the industry. This poses a significant challenge for business owners and companies to enhance their sales by improving their marketing strategies (Mukonza & Swarts, 2020).

The business landscape in Indonesia is currently experiencing intense competition due to the rapid development of technology and the rising standard of living in the growing community (Indrawati & Kuncoro, 2021). This competition stems from the increasingly diverse range of human needs. With a surge in the number of products and competitors, the market is saturated with goods. Consequently, consumers are presented with numerous alternatives, requiring companies to operate strategically by exploring new opportunities and outperforming existing competitors. Market driving behavior is generally described as an attempt to make competition irrelevant by altering the rules of the game at both institutional and industry levels (Rahmawati, 2021; Krammer, 2019). Providing excellent customer service is one of the key factors for every business entity to sustain its growth amidst intensifying competition. This is particularly advantageous for potential consumers faced with increasingly diverse alternative choices, driven by the progressing service business landscape (Ammerinda, 2017). In the private market, the benefits and considerations for companies looking to capitalize on this opportunity differ. Beauty service providers, such as salon or clinic owners, have the chance to diversify their revenue streams by expanding product sales, developing partnerships with brands and retailers to extend their footprint, and upskilling their employees.

The beauty services market encompasses three major service segments: hair, skin (including injectables, makeup, tanning, waxing), and nails, as well as beauty products sold in salons (Khan & Tabassum, 2010). Market growth was robust in the years leading up to the global pandemic, with a Compound Annual Growth Rate (CAGR) of 4 percent between 2017 and 2019. The beauty industry was among the hardest hit during the COVID-19 pandemic, resulting in temporary closures and approximately 20% of salons closing permanently. In 2021, sales rebounded to around 70% of pre-pandemic levels, estimating a market value of \$57 billion. According to data from the Central Statistics Agency (BPS), the cosmetics industry, encompassing pharmaceuticals, chemicals, and traditional medicine sectors, witnessed a remarkable growth of 9.61% in 2021. Additionally, the Food and Drug Administration (BPOM) reported a substantial increase in the number of companies in the cosmetics industry, reaching 20.6%. Local skincare and cosmetics manufacturers have successfully elevated the quality of their products, enabling them to compete effectively with foreign counterparts (Fajarini & Meria, 2020). The presence of this data underscores the intriguing aspects for research within the cosmetics/beauty clinics domain. Given various research considerations, there is significant interest in delving deeper into this area, particularly by exploring variables previously examined, namely service quality, customer perceived value, trust, and customer satisfaction (Jamal Ali et al., 2021; Myo et al., 2019).

The services provided by beauty clinics significantly contribute to customer satisfaction in terms of both the purchase and utilization of the offered services. Customer satisfaction, stemming from these services, relies on factors such as service quality, perceived service value, and customer trust in beauty clinic services. Service quality can lead to three potential outcomes in relation to customer satisfaction: if the actual service falls below expectations, customers may feel dissatisfied; if it meets expectations, customers be satisfied; and if it exceeds expectations, customers happy or very satisfied (Uzir et al., 2021). Customer perceptions of service levels play a crucial role in influencing satisfaction. Customers gauge the services against their expectations and the associated costs. If customers perceive the service as more valuable than the cost incurred, satisfaction is likely to ensue (Ayunda et al., 2019). Therefore, customer perceived value emerges as a significant predictor of customer satisfaction. The objective of this study is to analyze the impact of service quality and customer perceived value on customer satisfaction, mediated by customer trust in beauty clinics.

LITERATURE REVIEW

Customer satisfaction is highly correlated with service quality. Tannus & Andreani (2022) service quality as the result of an evaluation process in which customers compare their expectations with the services, they think they have received, while Uzir et al. (2021) defines it as a customer's assessment of the overall excellence or superiority of a service product. Customer satisfaction can be defined as the level of estimated product performance in accordance with buyer expectations (Kotler & Armstrong, 2016; Nosalska & Mazurek, 2019). Customer satisfaction is the key to fostering customer loyalty. If companies can achieve a high level of customer satisfaction, they can gain many benefits. This can increase consumer loyalty, reduce marketing costs, lower consumer sensitivity to price, increase prom effectiveness, and reduce operational costs due to a larger number of consumers (Kadir et al., 2018; Aryati, 2020).

Customer perceived value is "what customers want from a product or service" (Resika et al., 2022), and the ratio of perceived benefit and perceived price (Liljander and Strandvik, 1993). Customers are happy and expect value for their purchases (Yogaswara & Pramudana, 2022) Providing superior customer value to achieve customer satisfaction is essential in achieving competitive advantage (Uzir et al., 2021). Although customer perceived value is an established and stable factor in predicting consumer purchasing behavior (Hamsia et al., 2020). Higher customer value ensures customer satisfaction, customer perceived value has a substantial direct impact on customer satisfaction. Customer satisfaction can be realized if the service felt by the customer or at least almost the same as what the customer expects in buying or using services from a service provider (Syahwi & Pantawis, 2021).

Trust is seen as an important tool needed for success in any industry and is developed based on interactions with others in a practical form (Elizar et al., 2020). Trust is a rational process that is actively built, developed, and maintained and tested over time (Euis et al., 2021). Ayunda et al (2019) consider trust as a fundamental principle in every business relationship, because trust determines the reliability of both parties in business transactions. In the era of the internet and technology, trust is significant and complex (Ratnasingam, 2002) and plays an important role in trade and business relationships. Since delivery personnel usually act as representatives of sellers in e-commerce and m-commerce, customer trust is reflected through customers' positive expectations. Consumers often judge sales based on the services provided and behaviors exhibited by delivery service personnel. Therefore, building customer satisfaction is essential to increase their satisfaction (Uzir et al., 2021). Previous research found that (Ayunda et al., 2019; Resika et al., 2022) Trust has a positive effect on Customer Satisfaction.

Trust represents a company's competence and value as perceived by customers (Rahmawati, 2021), and is related to the willingness to engage in transactions despite known risks (Fajarini & Meria, 2020). It is also a driving force for customer commitment. Kassim and Asiah Abdullah (2010) illustrate trust has a positive and significant influence

on relationship commitment and is necessary for long-term customer contracts. Sirojudin et al (2023) state that trust only exists when one party has confidence in the partnership and international exchange. Based on expectation disconfirmation theory, (Sari et al., 2016) states that expectations, service perceptions, and quality perceptions affect consumer satisfaction when they assess a service or product (Rizan et al., 2019). Previous research shows that service quality positively affects trust (Uzir et al., 2021). The hypothesis proposed in this research is as follows:

- H1. Service quality has a positive effect on customer satisfaction
- H2. Service quality has a positive effect on trust
- H3. Customer perceived value has a positive effect on customer satisfaction
- H4. Customer perceived value has a positive effect on trust
- H5. Trust has a positive effect on customer satisfaction
- H6. Trust mediates the relationship between service quality and customer satisfaction
- H7. Trust mediates the relationship between customer perceived value and customer satisfaction

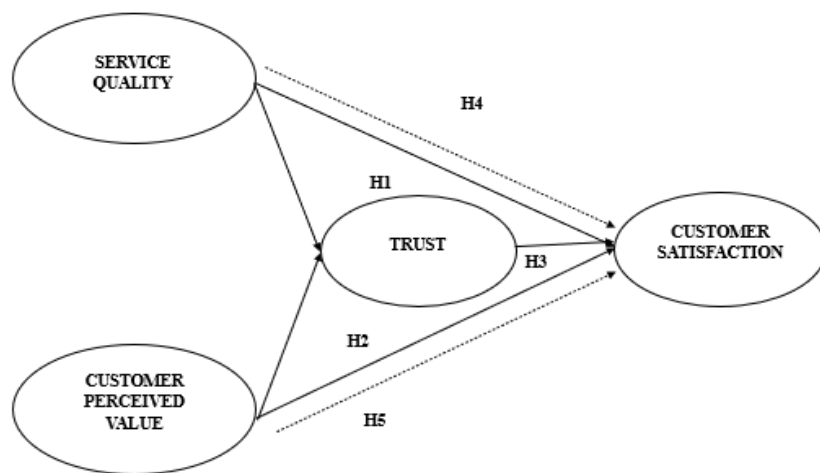


Figure 1. Research Framework

METHODS

This research method is quantitative. Quantitative research is one type of research that is systematically organized, planned and clearly structured with the quality of its relationship. The population in this study are consumers who have had treatments at beauty clinics. The sampling technique for this study uses purposive sampling techniques which are included in non-probability sampling or by using certain criteria, namely consumers who have had treatments at beauty clinics, and are aged 18-35 years. The number of samples in this study refers to Ferdinand's opinion, namely the range of samples in the study of 75-150 respondents. In this study using a sample of 100 respondents. The data needed in this research is primary data. Primary data refers to information obtained directly from the first hand by researchers related to variables of interest for specific purposes in research studies. Primary data is obtained from the results of filling out questionnaires by consumers who carry out beauty treatments. The data analysis technique used in this research is Partial Least Square (PLS) analysis. The software used to support in analyzing data in this study is SmartPLS version 3.0. This study uses the partial least square analysis method which is a powerful analysis method.

RESULTS

The validity test is carried out to ensure that the data used to support the research is valid. This test consists of two, namely the convergent validity test and the discriminant validity test. An indicator is said to be feasible or valid in convergent validity if the outer

loading value > 0.7 in communality > 0.5. The following is the outer loadings value of each variable indicator in Figure 2.

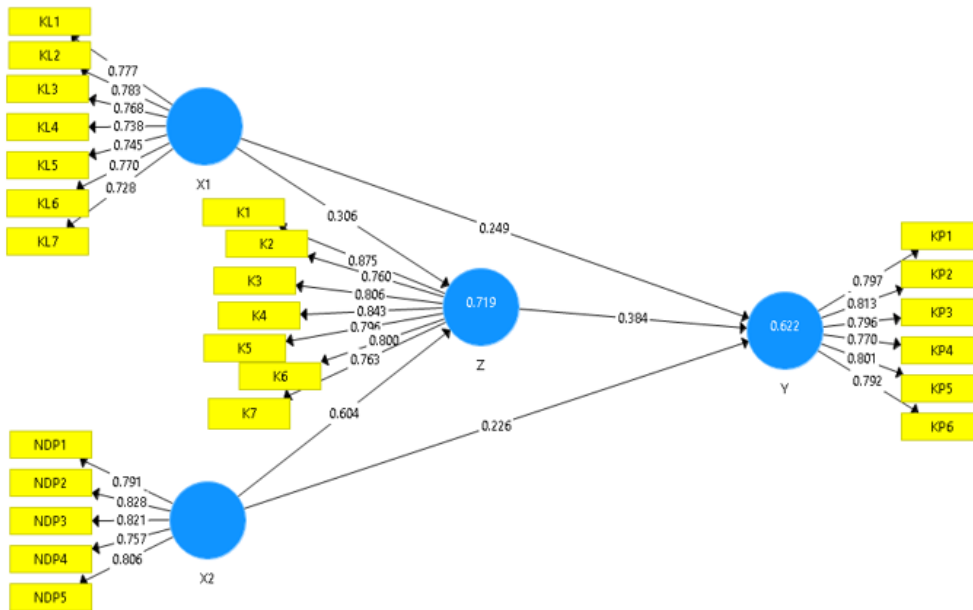


Figure 2. Outer Model

Table 1. Outer Loadings

Variable	Outer Loadings	Description
KL1	0.777	Valid
KL2	0.783	Valid
KL3	0.768	Valid
KL4	0.738	Valid
KL5	0.745	Valid
KL6	0.770	Valid
KL7	0.728	Valid
NPD1	0.791	Valid
NPD2	0.828	Valid
NPD3	0.821	Valid
NPD4	0.757	Valid
NPD5	0.806	Valid
K1	0.875	Valid
K2	0.760	Valid
K3	0.806	Valid
K4	0.843	Valid
K5	0.796	Valid
K6	0.800	Valid
K7	0.763	Valid
KP1	0.797	Valid
KP2	0.813	Valid
KP3	0.796	Valid
KP4	0.770	Valid
KP5	0.801	Valid
KP6	0.792	Valid

Source: primary data processed, 2023

Based on Table 1, each indicator shows an outer loading value > 0.7 in communality > 0.5 and does not show any indicators with an outer loading value < 0.5. This shows that each indicator of this study can be said to be good or valid in convergent validity. Each indicator must be highly correlated with its construct so that it is said to be feasible or valid in discriminant validity with an AVE (Average Variance Extracted) value > 0.5. The following is the AVE value of each variable in this study.

Table 2. Average Variance Extracted (AVE)

Construct Validity and Reliability	Average Variance Extracted (AVE)	Description
Service Quality	0,575	Valid
Customer Perceived Value	0,641	Valid
Customer Satisfaction	0,632	Valid
Trust	0,651	Valid

Source: primary data processed, 2023

Based on Table 2, each variable shows an AVE (Average Variance Extracted) value of > 0.5 with a Service Quality variable value of 0.575, a Customer Perceived Value variable value of 0.641, a Customer Satisfaction variable value of 0.632, and a Trust value of 0.651. This shows that each variable of this study can be said to be good or valid in discriminant validity. Variables can be said to be reliable if they have a Cronbach's alpha or composite reliability value > 0.7. The following is the Cronbach's alpha and composite reliability value of each variable in this study:

Table 3. Cronbach's Alpha and Composite Reliability

Construct Validity and Reliability	Cronbach's Alpha	Composite Reliability	Description
Service Quality	0,877	0,905	Reliable
Customer Perceived Value	0,860	0,899	Reliable
Customer Satisfaction	0,884	0,912	Reliable
Trust	0,910	0,929	Reliable

Source: primary data processed, 2023

Based on Table 3, each variable has a Cronbach's alpha and composite reliability value > 0.7. Cronbach's alpha with a Service Quality variable value of 0.877, a Customer Perceived Value variable value of 0.860, a Customer Satisfaction variable value of 0.884, and a Trust variable value of 0.910. Composite reliability with a Service Quality variable value of 0.905, a Customer Perceived Value variable value of 0.899, a Customer Satisfaction variable value of 0.912, and a Trust variable value of 0.929. This shows that each variable of this study can be said to be reliable. The criteria in the multicollinearity test are the Variance Inflation Factor (VIF) value < 5, which means that the regression model is free from multicollinearity. The following is the VIF value from this study:

Table 4. Collinearity Statistics

Inner VIF Values	VIF	Description
Service Quality → Customer Satisfaction	2.309	Non multicollinearity
Service Quality → Trust	1.975	Non multicollinearity
Cust Perceived Value → Customer Satisfaction	3.273	Non multicollinearity
Cust Perceived Value → Trust	1.975	Non multicollinearity
Trust → Customer Satisfaction	3.558	Non multicollinearity

Source: primary data processed, 2023

Based on Table 4, the results of Collinearity Statistics show that each VIF value < 10 the value of the Service Quality variable on the Customer Satisfaction variable is 2.309, the value of the Service Quality variable on the Trust variable is 1.975, the value of the Customer Perceived Value variable on the Customer Satisfaction variable is 3.273, the value of the Customer Perceived Value variable on the Trust variable is 1.975, and the value of the Trust variable on the Customer Satisfaction variable is 3.558. This shows that the regression model of this study can be said to be free from multicollinearity or non-multicollinearity. The inner model is a structural model to predict the causal relationship between latent variables. The following is an image of the inner model evaluation using Smart PLS 3.0.

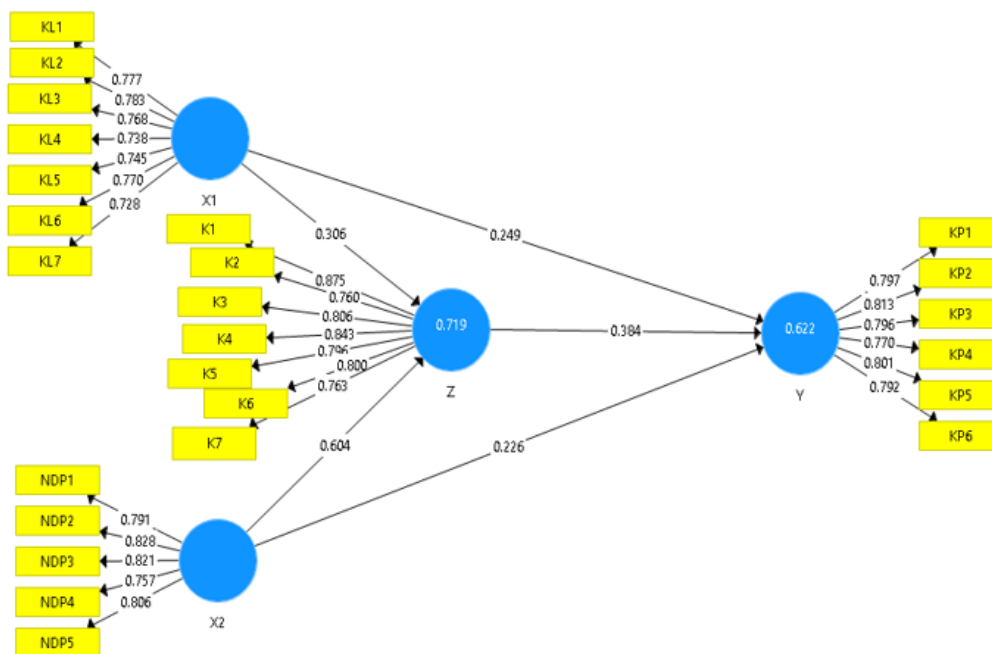


Figure 3. Inner Model

Evaluation of this model is carried out using Coefficient Determination (R^2), Goodness of Fit Test, and Hypothesis Test (t test, Direct Effect and Indirect Effect). Coefficient of Determination (R^2) The R Square test is carried out to determine the direction of the relationship between the independent variable and the dependent variable whether each independent variable is positively or negatively related and to predict the value of the dependent variable if the value of the independent variable increases or decreases. The following is the coefficient of determination (R^2) value of this study.

Table 5. R square (R^2)

	<i>R Square</i>	<i>R Square Adjusted</i>
Trust (Z)	0,622	0,610
Customer Satisfaction (Y)	0,719	0,713

Source: primary data processed, 2023

Based on Table 5, R-Square is used to see the magnitude of the influence of the Service Quality and Customer Perceived Value variables on Trust, namely with a value of 0.622 or 62.2%, this relationship is a moderate relationship. R-Square is also used to see the magnitude of the influence of the Service Quality and Customer Perceived Value variables on Customer Satisfaction, namely with a value of 0.719 or 71.9%, this relationship is a strong relationship. The measurement uses the R square of the dependent latent variable with the same interpretation as regression. A model is declared to have predictive relevance if the amount of Q Square has a value with a range of $0 < Q^2 < 1$. From the data analysis, it is found that the Q Square value is 0.893719 or 90% which meets the amount of the Q Square range, namely the range $0 < Q^2 < 1$.

This means that the level of model diversity shown by the independent variables in explaining the dependent variable is 90% and the remaining 10% is still influenced by other factors. In other words, the calculation results show that this research model is declared to have predictive relevance. For hypothesis testing in this study, we can use the path coefficient value table for direct effects and specific indirect effects for indirect effects (mediation). Testing the path coefficient by using the bootstrapping process to see the t statistics or p values (critical ratio) and the original sample value obtained from the process. A p value < 0.05 indicates a direct effect between variables while a p value > 0.05 indicates no direct effect between variables. In this study, the significance value used is t-

statistic 1.96 (significant level = 5%). If the t-statistic value > 1.96 then there is a significant influence. Hypothesis testing was carried out with the help of SmartPLS (Partial Least Square) 3.0 software. Below is the path coefficient value of the test results.

Table 6. Path Coefficient (Direct Effect)

Hypothesis		Original Sample	t-statistics	P-Values	Description
Service Quality (X1) ->Customer Satisfaction (Y)	H1	0.249	2.069	0.041	Positively Significant
Service Quality (X1)-> Trust	H2	0.306	3.098	0.003	Positive Significant
Customer Perceived Value (x2)- >Customer Satisfaction (Y)	H3	0.226	2.073	0.041	Positive Significant
Customer Perceived Value (x2)- >Trust (Z)	H4	0.604	6.655	0.000	Positive Significant
Trust (Z) -> Customer Satisfaction (Y)	H5	0.384	2.760	0.007	Positively Significant
Service Quality -> Trust -> Customer Satisfaction	H6	0.118	1.862	0.066	Negative Not Significant
Customer Perceived Value -> Trust -> Customer Satisfaction	H7	0.232	2.567	0.012	Positive Significant

Source: primary data processed, 2023

Based on Table 6, the first hypothesis tests whether Service Quality has a positive and significant effect on Customer Satisfaction. From table 6, it shows the t-statistic value of 2.069 with a magnitude of influence of 0.249 and a p-value of 0.041. With a t-statistic value > 1.96 and a p value <0.05, it can be concluded that the first hypothesis is accepted. The second hypothesis tests whether Service Quality has a positive and significant effect on Trust. From table 6, shows a t-statistic value of 3.098 with a magnitude of influence of 0.306 and a p-value of 0.003. With a t-statistic value > 1.96 and a p value <0.05, it can be concluded that the second hypothesis is accepted. The third hypothesis tests whether Customer Perceived Value has a positive and significant effect on Customer Satisfaction. Table 6 shows the t-statistic value of 2.073 with an effect of 0.226 and a p-value of 0.041. With a t-statistic value > 1.96 and a p value <0.05, it can be concluded that the third hypothesis is accepted.

The fourth hypothesis tests whether Customer Perceived Value has a positive and significant effect on Trust. From table 6, shows a t-statistic value of 6.655 with a magnitude of influence of 0.604 and a p-value of 0.000. With a t-statistic value > 1.96 and a p value <0.05, it can be concluded that the fourth hypothesis is accepted. The fifth hypothesis tests whether Trust has a positive and significant effect on Customer Satisfaction. Table 6 shows the t-statistic value of 2.760 with an effect of 0.384 and a p-value of 0.007. With a t-statistic value > 1.96 and a p value <0.05, it can be concluded that the fifth hypothesis is accepted. The next step is indirect effect testing which can be seen from the specific indirect effect results. If the P-values <0.05 then it is significant. This means that the mediator variable mediates the effect of an exogenous variable on an endogenous variable, in other words, the effect is indirect. If the P-Value > 0.05 then it is not significant. This means that the mediator variable does not mediate the effect of an exogenous variable on an endogenous variable. In other words, the effect is direct (Putri & Rahyuda,2020). Therefore, in indirect effect, trust mediates the relationship between Service Quality and Customer Satisfaction. Based on the table above, it shows that the t-statistic value is 1.862 which means <1.96 with a p value of 0.066 which means > 0.05. So it can be concluded that Service Quality on Customer Satisfaction cannot be mediated by Trust partially. Trust mediates the relationship between Customer Perceived Value and Customer Satisfaction. Based on the table above, it shows that the t-statistic value is 2.567 which means > 1.96 with a p value of 0.012 which means <0.05. So it can be concluded that Customer Perceived Value on Customer Satisfaction can be mediated by Trust partially.

DISCUSSION

The results of the analysis show that Service Quality has a significant positive effect on Customer Satisfaction. In accordance with the results of hypothesis testing which shows the results of the t-statistic value of 2.069 with a magnitude of influence of 0.249 and a p-value of 0.041. With a t-statistic value > 1.96 and a p value < 0.05 and the results of the direct effect analysis are stated to have a significant positive effect. This illustrates that the better the Service Quality, the better the Customer Satisfaction. In line with previous findings by (Sari et al., 2016; Tannus & Andreani, 2022) that Service Quality has a significant positive effect on Customer Satisfaction. The analysis results show that Service Quality has a significant positive effect on Trust. In accordance with the results of hypothesis testing which shows a t-statistic value of 3.098 with an effect of 0.306 and a p-value of 0.003. With a t-statistic value > 1.96 and a p value < 0.05 and the results of the direct effect analysis stated to have a significant positive effect. This illustrates that the better the Service Quality, the better the Trust be. So that consumers entrust the treatment to the beauty clinic. In line with previous findings by (Rizan et al., 2019) that Service Quality has a significant positive effect on Trust.

The results of the analysis show that Customer Perceived Value has a significant positive effect on Customer Satisfaction. In accordance with the results of hypothesis testing which shows a t-statistic value of 2.073 with a magnitude of influence of 0.226 and a p-value of 0.041. With a t-statistic value > 1.96 and a p value < 0.05 and the results of the direct effect analysis are stated to have a significant positive effect. This illustrates that the better the Customer Perceived Value, the better the Customer Satisfaction. This means that the greater the perceived value of the beauty clinic that customers feel, the higher the level of loyalty or loyalty from these customers to the beauty clinic. And vice versa, In line with previous findings by (Resika et al., 2022; Yogaswara & Pramudana, 2022) that Perceived Value has a significant positive effect on Customer Satisfaction.

The results of the analysis show that Customer Perceived Value has a positive and significant effect on Trust. In accordance with the results of hypothesis testing which shows a t-statistic value of 6.655 with a magnitude of influence of 0.604 and a p-value of 0.000. With a t-statistic value > 1.96 and a p value < 0.05, and the results of the direct effect analysis are stated to have a significant positive effect. This illustrates that the better the Customer Perceived Value, the better the Trust. In line with previous findings by (Resika et al., 2022) that Customer Perceived Value has a positive and significant effect on Trust.

The results of the analysis show that Trust has a positive and significant effect on Customer Satisfaction. In accordance with the results of hypothesis testing which shows a t-statistic value of 2.760 with a magnitude of influence of 0.384 and a p-value of 0.007. With a t-statistic value > 1.96 and a p value < 0.05, and the results of the direct effect analysis are stated to have a significant positive effect. This illustrates that the better the Customer Satisfaction, the better the Trust. This means that beauty clinic customers do not hesitate to entrust their treatments. Trust is an important element because it is the basis of a cooperative relationship in the future, thus the beauty clinic must continue to maintain consumer trust by improving the service and quality of the products used. In line with the findings by (Resika et al., 2022) that Trust has a positive and significant effect on Customer Satisfaction.

CONCLUSION

Based on the research findings, it can be concluded that service quality has a significant positive impact on customer satisfaction. This indicates that the higher the quality of service provided, the higher the level of customer satisfaction. Additionally, service quality also has a significant positive impact on trust. This suggests that customers are more likely to trust a service provider if they experience good service quality. Therefore, organizations or businesses focusing on improving service quality can expect to enhance customer satisfaction and build trust. Other findings show that customer perceived value also has a significant positive impact on customer satisfaction. In other words, the higher the perceived value by customers of a product or service, the higher their satisfaction level.

Customer perceived value also contributes positively and significantly to trust. This indicates that a positive perception of the value of a product or service can strengthen customer trust in the service provider. Thus, management that focuses on enhancing customer perceived value can be an effective strategy to increase customer satisfaction and reinforce trust. Furthermore, trust shows a positive and significant influence as a mediator between customer perceived value and customer satisfaction, while the impact of trust as a mediator between service quality and customer satisfaction is not significant. This can be interpreted to mean that trust acts as a more effective mediator in the relationship between customer perceived value and customer satisfaction compared to the relationship between service quality and customer satisfaction. Therefore, management needs to carefully consider the role of trust as a mediator to improve customer satisfaction and understand the factors influencing this dynamic.

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