

Customer Satisfaction as a Mediator of Service Quality and Perceived Value in Building Customer Trust

Customer Satisfaction
and Customer Trust

Muliyati Muliyati

Institut Bisnis & Informatika (IBI) Kosgoro 1957; Jakarta, Indonesia

E-Mail: muliyati.ibik57@gmail.com

Rahmat Jaya

Institut Bisnis & Informatika (IBI) Kosgoro 1957; Jakarta, Indonesia

E-Mail: rahmatjaya.ugi@gmail.com

1881

Submitted:
FEBRUARY 2025

Accepted:
MAY 2025

ABSTRACT

As an archipelagic country with more than 17,000 islands, Indonesia relies heavily on-air transportation for efficient inter-regional mobility. The aim of this study is to examine the role of customer satisfaction in mediating the relationship between service quality and perceived value on customer trust. This study used a quantitative method with 215 respondents. Data was analyzed using the Structural Equation Model (SEM) with SmartPLS 3.0. The results show that customer satisfaction, service quality, and perceived value have a significant effect on customer trust. Furthermore, customer satisfaction has been proven to mediate the relationship between service quality, perceived value, and customer trust. This study is expected to provide empirical evidence for future research and contribute to the development of knowledge in marketing management, particularly regarding the variables of customer satisfaction, service quality, perceived value, and customer trust. The practical implication suggests that customers will be satisfied when the quality of service meets their expectations.

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

ABSTRAK

Sebagai negara kepulauan dengan lebih dari 17.000 pulau, Indonesia sangat bergantung pada transportasi udara untuk mobilitas antar wilayah yang efisien. Tujuan dari penelitian ini adalah untuk mengkaji peran kepuasan pelanggan dalam memediasi hubungan antara kualitas layanan dan nilai yang dirasakan pada kepercayaan pelanggan. Penelitian ini menggunakan metode kuantitatif dengan 215 responden. Data dianalisis menggunakan Structural Equation Model (SEM) dengan SmartPLS 3.0. Hasil penelitian menunjukkan bahwa kepuasan pelanggan, kualitas layanan, dan nilai yang dirasakan memiliki efek yang signifikan terhadap kepercayaan pelanggan. Selain itu, kepuasan pelanggan telah terbukti menengahi hubungan antara kualitas layanan, nilai yang dirasakan, dan kepercayaan pelanggan. Penelitian ini diharapkan dapat memberikan bukti empiris untuk penelitian di masa depan dan berkontribusi pada pengembangan pengetahuan dalam manajemen pemasaran, khususnya mengenai variabel kepuasan pelanggan, kualitas layanan, nilai yang dirasakan, dan kepercayaan pelanggan. Implikasi praktis menunjukkan bahwa pelanggan akan puas ketika kualitas layanan memenuhi harapan mereka.

Kata kunci: Kepercayaan Pelanggan, Kepuasan Pelanggan, Kualitas Layanan, Nilai yang Dirasakan

JIMKES

Jurnal Ilmiah Manajemen
Kesatuan
Vol. 13 No. 3, 2025
pp. 1881-1890
IBI Kesatuan
ISSN 2337 – 7860
E-ISSN 2721 – 169X
DOI: 10.37641/jimkes.v13i3.3333

INTRODUCTION

Indonesia as an archipelagic country with a total area of 1,910,931 km² and consisting of 17,504 islands, has an increasing need for air transportation. Increased demand has prompted airlines to offer more comprehensive facilities, including top-notch service, to meet customer expectations. Planes significantly reduced travel time however, between 2012 and 2014, the aviation industry in Indonesia suffered several accidents that caused financial losses and the loss of many lives. These frequent incidents have caused public concern and caused many people to postpone or cancel their trips, leading to a significant drop in airline passenger numbers. This downward trend raises concerns about the future growth and sustainability of the air transport sector. Fortunately, in 2016, the number of aviation accidents began to decline, as governments and the aviation industry worked together to improve safety and improve regulations to restore public confidence in air travel. On the other hand, some companies focus more on offering massive discounts to attract consumers, often at the expense of quality of service (Uzir et al., 2021; Miao et al., 2022; Mogeia, 2022). However, it is undeniable that one of the key factors for the success of a company is the quality of service it provides for its customers.

In the aviation industry, particularly at Garuda Indonesia, various efforts have been made to improve service quality, such as ensuring on-time departures (Alsokkar et al., 2023). High-quality service can create added value for consumers. When consumers receive services that meet their expectations, they are likely to feel satisfied and develop trust in the company (Diputra & Yasa, 2021). The value perceived by consumers also has a positive and significant effect on their trust in using flight services (Hernandez-Fernandez & Lewis, 2019). Both service quality and perceived value play a crucial role in building customer trust. Consumers who are satisfied with the value offered by a company tend to contribute to an expanded customer base (Srivastava & Mohaley, 2022). To remain competitive, companies must continuously strive to offer added value to customers. Customers are an asset to a company, both in the short and long term.

Customer satisfaction is a primary goal for every company, as satisfied customers are more likely to become loyal customers. Loyal customers are those who continue to use a company's services over an extended period. Despite various offers from other companies, customers who are satisfied are unlikely to switch providers (Atulkar & Kesari, 2017; Ge et al., 2021; Marcos et al., 2022). Loyal customers also contribute to the company through word-of-mouth marketing, sharing their positive experiences with relatives, friends, neighbors, and even people they meet in social and professional contexts (Asti et al., 2021; Bachri et al., 2023). Customer satisfaction is a key factor in establishing trust. Previous research has shown that satisfaction acts as a mediator between service quality and trust (Soelasih & Sumani, 2021; Yunaz et al., 2022).

Customer trust is essential in building and maintaining long-term relationships (Devi & Yasa, 2021). Trust arises when one party believes in a reliable and integrated cooperative relationship (Aslam et al., 2018; Tuncer et al., 2021). In transactional relationships, trust is based on the belief that each party will fulfill its obligations as expected (Sarwar et al., 2012; Mainardes & Freitas, 2023). Consumer trust refers to knowledge about a product and its benefits (Semuel, 2012; Pasaribu et al., 2021; Salamah et al., 2022) and is the result of an individual's thought process when engaging in cooperation with a particular party, leading to a strong, long-term relationship (Sutrisno & Panjaitan, 2016). Consumers' understanding of a product's attributes and their associated benefits plays a vital role. Marketers must recognize which attributes are perceived by consumers and how they are used to evaluate the product. Consumer trust in a product, its attributes, and its benefits reflects their perception (Diputra & Yasa, 2021; Li et al., 2022). This study aims to analyze the influence of service quality and perceived value on customer trust by identifying the role of customer satisfaction as a mediating variable. Customer trust is a crucial factor in maintaining customer loyalty and business sustainability in the airline industry. Therefore, this study seeks to explain how customer satisfaction can strengthen the influence of service quality and perceived value in building trust toward the company.

LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

The Effect of Service Quality on Customer Satisfaction and Trust

In general, consumers expect to receive good service from a company, and this expectation aligns with the level of sacrifice they make. Customer satisfaction is a crucial asset for companies; satisfied consumers are more likely to become loyal customers (Surya, 2019). Conversely, disappointment with service quality can lead to negative perceptions of the company. Service quality refers to a company's ability to meet the needs of its customers. It is an attitude that emerges from comparing consumer expectations with actual company performance as perceived by consumers (Devi & Yasa, 2021; Hernandez-Fernandez & Lewis, 2019; Zeqiri et al., 2023). Service quality involves performance between individuals in the form of intangible actions that do not result in ownership or transfer of tangible goods (Kurniati et al., 2015; Alsokkar et al., 2023). It includes all intangible services provided to consumers, and when consumer needs are fulfilled as expected, it leads to satisfaction (Aslam et al., 2018; Shi et al., 2020). Key dimensions of service quality include reliability, responsiveness, assurance, empathy, and tangibles. Studies have demonstrated a significant positive impact of service quality on customer loyalty (Surya, 2019). Additionally, research consistently shows that service quality significantly affects customer satisfaction (Setyaningrum, 2017; Diputra & Yasa, 2021; Sasono et al., 2021). Satisfaction also plays a vital mediating role in the relationship between service quality and customer trust. Thus, improving service quality not only enhances satisfaction but also contributes to building long-term customer loyalty and trust.

H1: Service quality has a significant effect on customer trust.

H2: Service quality has a significant effect on customer satisfaction.

The Effect of Perceived Value on Customer Satisfaction and Trust

The value of the value refers to the difference between a customer's evaluation of all the benefits received and all the costs incurred. It represents the overall consumer assessment of the benefits of a product relative to what is received and what is given for the product (Alam & Noor, 2020; Dahl & Peltier, 2015). Perceived value is the net benefit or quality obtained by consumers in relation to the sacrifices made (Nguyen et al., 2013). Based on the various definitions, it can be concluded that perceived value is a comparison between the price or sacrifice incurred by consumers and the benefits derived from a product or service. Therefore, the services provided by the company should align with the price offered to create a fair exchange for the consumer.

A strong perceived value can be maximized through customer trust (Hernandez-Fernandez & Lewis, 2019). Research has found that perceived value has a positive and significant effect on customer trust (Shi et al., 2020; Devi & Yasa, 2021; Hernandez-Fernandez & Lewis, 2019). Additionally, Alam and Noor (2020) showed that perceived value significantly affects customer trust. The value consumed reflects the consumer's assessment of the meaning of a service provided by the company (Devi & Yasa, 2021). Moreover, perceived value has been shown to have a significant effect on customer satisfaction (Alsokkar et al., 2023; Dahl & Peltier, 2015).

H3: Perceived value has a significant effect on customer trust.

H4: Perceived value has a significant effect on customer satisfaction.

The Effect of Customer Satisfaction in Influencing and Mediating Customer Trust

Customer satisfaction arises from evaluating choices made during purchasing and consumption experiences (Soelasih & Sumani, 2021). It represents consumer responses to goods or services used and is based on comparing expected and actual performance. For sustainable business, satisfaction depends on managing products, services, emotions, prices, and costs effectively (Sasono et al., 2021). Consumers consistently evaluate their experiences, influencing satisfaction levels. Satisfied consumers tend to make repeat

purchases (Al Amin et al., 2020; Aslam et al., 2018; Diputra & Yasa, 2021), and satisfaction occurs when expectations are met (Sutrisno & Panjaitan, 2016). Satisfaction significantly impacts trust (Alam & Noor, 2020; Semuel, 2012). Furthermore, satisfaction mediates the relationship between perceived value and trust (Srivastava & Mohaley, 2022) and between service quality and trust (Dahl & Peltier, 2015; Shi et al., 2020).

H5: Satisfaction has a significant effect on trust.

H6: Customer satisfaction can mediate the effect of service quality on customer trust.

H7: Consumer satisfaction can mediate the effect of perceived value on customer trust.

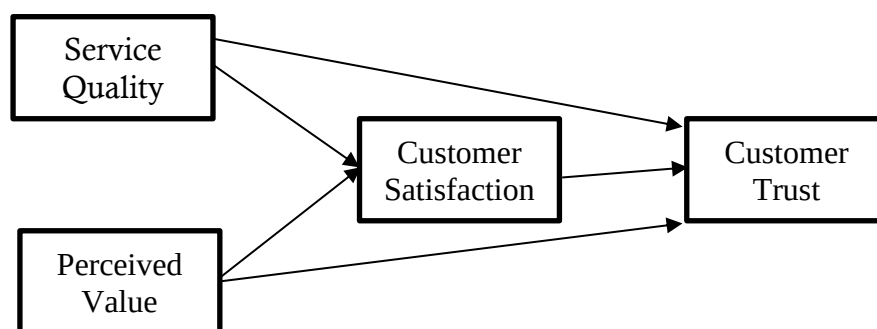


Figure 1. Research Framework

Figure 1 presents a research framework that investigates the relationship between service quality, perceived value, customer satisfaction, and customer trust. Service quality and perceived value are hypothesized to have a direct, positive, and significant effect on customer trust, as well as a significant effect on customer satisfaction. Furthermore, customer satisfaction is predicted to have a significant effect on customer trust and to act as a mediator in the relationships between service quality and perceived value with customer trust. Thus, this framework illustrates a cause-and-effect model where service quality and perceived value are antecedents, customer satisfaction is a mediating variable, and customer trust is the dependent variable.

RESEARCH METHOD

The quantitative method is a research approach that emphasizes the use of numerical data, beginning from the data collection process through to the data analysis stage. This approach involves systematic, structured, and careful examination of all relevant facts. In this study, the quantitative method was adopted to ensure a planned and measurable process, allowing the researcher to analyze the relationships between variables using statistical tools. One of the primary objectives of quantitative research is to examine the correlation between variations in one factor and variations in other factors, typically assessed through the correlation coefficient.

Correlation analysis is thus used to detect the strength and direction of relationships between variables. The research was conducted over a one-year period, from January to December 2023, involving customers of Garuda Indonesia Airlines. The target respondents were those who had made repeat purchases with the airline, as this criterion ensured that participants had experienced the service at least twice and could provide informed responses. The sampling technique employed was random sampling, resulting in a total of 215 respondents. This sample size was deemed sufficient to represent the population and to provide robust data for analysis. This study employed the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique, which is suitable for complex models and allows for the evaluation of both the measurement model and the structural model simultaneously.

This technique is particularly effective in testing hypotheses involving latent variables and is widely used in behavioral and social sciences. The concept of trust in this study is

measured through several indicators, including credibility, reliability, salesmanship, concern, security, confidentiality, compensation for losses, company image, and honesty in sales. Additionally, the five key dimensions of trust are loyalty, openness, consistency, competence, and integrity—each playing a crucial role in shaping consumer trust toward the company.

RESULTS

A research instrument is deemed valid when it can accurately measure what it is intended to measure. One of the common indicators of instrument validity is coefficient value correlation. According to the validity standard, a correlation coefficient value must exceed 0.30 to be considered acceptable. This threshold signifies that there is a meaningful relationship between each item and the overall construction it represents. In this study, the results of data processing showed that the average correlation coefficient value across all measured variables was greater than 0.30. This finding confirms that each item in the research instrument is appropriately correlated with its respective construct, thereby fulfilling the established validity criteria. The implication of this result is that the instrument used in the study can be considered valid, allowing researchers to proceed with further analysis confidently, knowing that the data collected reflects the intended concepts accurately and reliably.

Furthermore, a variable is considered reliable if it has a Cronbach's Alpha (α) value greater than 0.70. The reliability test, conducted on a sample of 215 respondents, showed that all variables had Cronbach's Alpha (α) values exceeding 0.70. This confirms that all research instruments used in this study are reliable. Evaluation of the Measurement Model (Convergent Validity of the Outer Model). The results of the convergent validity test show that all outer loading values exceed 0.70. In the evaluation of the measurement model, a reflective indicator is considered valid if the outer loading value is above 0.70 and/or the t-statistic value is greater than 1.96.

Table 1. Validity and Reliability Test

Variable	AVE	Cronbach's Alpha (α)	Reliability
Service Quality	0.68	0.83	Reliable
Perceived Value	0.70	0.79	Reliable
Customer Satisfaction	0.73	0.82	Reliable
Customer Trust	0.69	0.85	Reliable

Based on Table 1, the validity test analysis indicates that all variables meet the required criteria, with Average Variance Extracted (AVE) values greater than 0.50 and Cronbach's Alpha values exceeding 0.60. These results demonstrate that each construct used in the research model is both valid and reliable. Additionally, the composite reliability values also surpass the recommended threshold, further supporting the consistency of the constructions. To strengthen the evaluation of discriminant validity, the analysis was expanded by examining the R-square (R^2) and predictive relevance (Q^2) values. The findings reveal that customer satisfaction has an R^2 value of 0.713, meaning that 71.3% of its variance is explained by the model. Meanwhile, customer trust has an R^2 value of 0.686, indicating that 68.6% of the variation in trust is explained by the variables included in the model. Furthermore, the predictive relevance (Q^2) was calculated using the formula $Q^2 = 1 - (1 - R1^2)(1 - R2^2)$, resulting in a value of 0.741 or 74.1%. This high Q^2 value confirms that the model has strong predictive power, as 74% of the variance in the loyalty variable can be accounted for by service quality, perceived value, and customer satisfaction, while the remaining 26% is influenced by other external factors not included in the model.

The influence of a mediating variable in a research model can be assessed using the Variance Accounted For (VAF) value. VAF is a statistical measure that quantifies the extent to which a mediating variable explains the relationship between an independent and a dependent variable. This approach helps researchers determine the strength and

nature of the mediation effect. According to established criteria, the interpretation of the VAF value is divided into three categories. If the VAF value exceeds 80%, it indicates that the mediating variable fully mediates the relationship between the independent and dependent variables. This means the effect of the independent variable on the dependent variable occurs entirely through the mediating variable.

If the VAF value falls between 20% and 80%, it is categorized as partial mediation, suggesting that the mediating variable explains a substantial portion of the effect, but a direct effect from the independent to the dependent variable still exists. On the other hand, if the VAF value is below 20%, it implies that the mediating variable does not significantly mediate the relationship, and its presence in the model has little to no mediating impact. Using VAF analysis is important in determining the effectiveness and relevance of the mediating variable within the proposed research framework. It helps in refining the structural model and identifying the strength of indirect relationships, thereby supporting more accurate conclusions and theoretical implications. VAF serves as a useful tool in validating the role of mediators in complex causal relationships within empirical research.

Table 2. Hypothesis Test

Hypothesis	Path Coefficients	t-statistic	P-value	Information
H1. Service Quality → Customer Trust	0.280	3.214	0.001	Significant
H2. Service Quality → Customer Satisfaction	0.455	5.329	0.000	Significant
H3. Perceived Value → Customer Trust	0.384	4.661	0.000	Significant
H4. Perceived Value → Customer Satisfaction	0.390	5.042	0.000	Significant
H5. Customer Satisfaction → Customer Trust	0.300	4.118	0.000	Significant
H6. Service Quality → Satisfaction → Trust	0.267	2.875	0.004	Significant
H6. Perceived Value → Satisfaction → Trust	0.207	2.643	0.009	Significant

The results of the hypothesis testing on Table 2 reveal a strong and interconnected relationship between service quality, perceived value, customer satisfaction, and customer trust. The significant positive effect of service quality on customer trust (coefficient = 0.280, $p = 0.001$) indicates that improvements in service delivery directly foster a sense of trust from customers. This finding implies that organizations that consistently deliver high-quality service are more likely to be perceived as reliable and credible, ultimately strengthening long-term customer relationships.

In addition, service quality shows a strong and significant influence on customer satisfaction (coefficient = 0.455, $p = 0.000$), suggesting that the perception of excellent service delivery substantially enhances customer satisfaction. This supports the idea that when services meet or exceed customer expectations, the outcome is a more satisfied and loyal customer base, which contributes to increased customer retention and positive brand reputation.

Perceived value also demonstrates a significant and positive effect on customer trust (coefficient = 0.384, $p = 0.000$), indicating that when customers feel they are receiving good value for their money—balancing quality, benefits, and cost—they tend to develop stronger trust in the service provider. This finding underscores the importance of designing value-driven offerings to build customer trust effectively.

Likewise, perceived value significantly affects customer satisfaction (coefficient = 0.390, $p = 0.000$). This reinforces that customers' perceptions of value influence how satisfied they feel with a product or service. Therefore, businesses should ensure that their offerings not only deliver quality but also justify the perceived cost, thereby enhancing customer satisfaction.

Furthermore, customer satisfaction itself has a direct positive impact on customer trust (coefficient = 0.300, $p = 0.000$), highlighting its critical role as a predictor of trust. This implies that when customers are satisfied with their experiences, they are more likely to

trust the service provider, reinforcing satisfaction as a key strategic element in relationship marketing.

The mediation analysis confirms that satisfaction partially mediates the relationship between service quality and customer trust, with an indirect effect of 0.267 and a VAF of 26.7%. Similarly, satisfaction partially mediates the relationship between perceived value and customer trust, with an indirect effect of 0.207 and a VAF of 20.7%. Since both VAF values fall between 20% and 80%, satisfaction is classified as a partial mediator. These findings validate that while service quality and perceived value influence trust directly, their effects are also channeled through satisfaction. This supports the findings of Devi & Yasa (2021) and Aslam et al. (2018), affirming that customer satisfaction plays an essential mediating role. The implication is that enhancing customer satisfaction not only strengthens direct relationships but also amplifies trust, emphasizing the strategic importance of satisfaction in fostering long-term customer loyalty.

DISCUSSION

The findings of this study provide important insights into the dynamics between service quality, perceived value, customer satisfaction, and customer trust within the context of Garuda Air Lines. The data analysis reveals that service quality significantly influences customer trust. This indicates that higher service quality offered by the airline corresponds with stronger consumer trust, supporting the findings of previous studies by Sasono et al. (2021), Sutrisno and Panjaitan (2016), and Sidjabat et al. (2021). A similar positive relationship is observed between service quality and customer satisfaction. The results suggest that improved service delivery leads to higher satisfaction levels among customers, which is in line with the studies conducted by Aslam et al. (2018), Devi and Yasa (2021), Kurniati et al. (2015), Sasono et al. (2021), and Nguyen et al. (2013). Moreover, the analysis confirms a significant effect of perceived value on customer trust. This means that when consumers perceive higher value from the services provided, they tend to place greater trust in the airline. These results are consistent with prior findings by Nginyu et al. (2023), Aslam et al. (2018), and Hernandez-Fernandez and Lewis (2019). In addition to its influence on trust, perceived value also significantly affects customer satisfaction. This highlights the role of value perception in enhancing customer experiences and aligns with the research by Hernandez-Fernandez and Lewis (2019), Alam and Noor (2020), and Soelasih and Sumani (2021).

The study also finds that customer satisfaction has a substantial impact on trust. Satisfied customers are more likely to develop stronger trust in the airline, which eventually contributes to customer loyalty. This pattern echoes the arguments of Diputra and Yasa (2021), Alsokkar et al. (2023), and Devi and Yasa (2021), who emphasize that repeated satisfaction leads to enduring loyalty. Importantly, the study confirms the mediating role of customer satisfaction in the relationship between service quality and trust. This mediation suggests that customer satisfaction not only directly influences trust but also enhances the impact of service quality on trust. These findings are consistent with those of Shi et al. (2020), Nguyen et al. (2013), Sasono et al. (2021), Al-Jarrah et al. (2023), and Soelasih and Sumani (2021). Similarly, customer satisfaction also mediates the effect of perceived value on trust, as supported by Alam and Noor (2020), and Dahl and Peltier (2015), reinforcing its crucial role in strengthening trust derived from perceived value.

CONCLUSION

Based on the research findings, it can be concluded that service quality and perceived value have a significant influence on customer satisfaction and trust in Garuda Air Lines. High service quality has been proven to enhance customer satisfaction, which in turn strengthens the level of customer trust in the airline. Perceived value also plays a crucial role in shaping customer satisfaction and trust. These findings indicate that customers who feel they are receiving fair value from the services provided are more likely to be satisfied and to trust the company. Furthermore, customer satisfaction is shown to partially mediate the relationship between service quality and trust, as well as between

perceived value and trust. This suggests that customer satisfaction not only directly affects trust but also reinforces the influence of other factors on trust.

The implication of these findings is that it is essential for Garuda Air Lines' management to continuously improve service quality and ensure that customers perceive value that aligns with their expectations and the price paid. The company needs to consistently evaluate service standards and understand customer needs and preferences in order to maintain and enhance customer satisfaction and trust. For future research, it is recommended to consider other variables that may directly influence customer loyalty, such as emotional factors, brand image, or digital experiences during the booking and flight process. Further studies could also be extended to other airlines or use a longitudinal approach to observe changes in customer perceptions and behavior over time.

REFERENCES

- [1] Al Amin, M., Arefin, M. S., Sultana, N., Islam, M. R., Jahan, I., & Akhtar, A. (2020). Evaluating the customers' dining attitudes, e-satisfaction and continuance intention toward mobile food ordering apps (MFOAs): Evidence from Bangladesh. *European Journal of Management and Business Economics*, 30(2), 211–229.
- [2] Alam, M. M. D., & Noor, N. A. M. (2020). The relationship between service quality, corporate image, and customer loyalty of Generation Y: An application of S-O-R paradigm in the context of superstores in Bangladesh. *SAGE Open*, 10(2).
- [3] Al-Jarrah, M., Hailat, K., & Jarah, B. (2023). Total quality management and its role in improving customer relations in Jordanian Islamic banks. *Uncertain Supply Chain Management*, 11(1), 119-126.
- [4] Alsokkar, A., Law, E. L. C., Almajali, D., & Alshinwan, M. (2023). The effect of multimodality on customers' decision-making and experiencing: A comparative study. *International Journal of Data and Network Science*, 7(1), 1–14.
- [5] Aslam, W., Arif, I., Farhat, K., & Khursheed, M. (2018). The role of customer trust, service quality and value dimensions in determining satisfaction and loyalty: An empirical study of mobile telecommunication industry in pakistan. *Market-Trziste*, 30(2), 177–194.
- [6] Asti, W. P., Handayani, P. W., & Azzahro, F. (2021). Influence of trust, perceived value, and attitude on customers' repurchase intention for e-grocery. *Journal of Food Products Marketing*, 27(3), 157-171.
- [7] Atulkar, S., & Kesari, B. (2017). Satisfaction, loyalty and repatronage intentions: role of hedonic shopping values. *Journal of Retailing and Consumer Services*, 39, 23–34.
- [8] Bachri, S., Putra, S. M., Farid, E. S., Darman, D., & Mayapada, A. G. (2023). The digital marketing to influence customer satisfaction mediated by purchase decision. *Jurnal Aplikasi Manajemen*, 21(3), 578-592.
- [9] Dahl, A., & Peltier, J. (2015). A historical review and future research agenda for the field of consumer satisfaction, dissatisfaction, & complaining behavior. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, 28(3), 789-802 .
- [10] Devi, A. A. D. T., & Yasa, N. N. K. (2021). Role of customer satisfaction in mediating the influence of service quality and perceived value on brand loyalty. *International Research Journal of Management, IT and Social Sciences*, 8(3), 315–328.
- [11] Diputra, I. G. A. W., & Yasa, N. N. (2021). The influence of product quality, brand image, brand trust on customer satisfaction and loyalty. *American International Journal of Business Management (AIJBM)*, 4(1), 25–34.
- [12] Ekawati, N. W., Wardana, I. M., Yasa, N. N. K., Kusumadewi, N. M. W., & Tirtayani, I. G. A. (2023). A strategy to improve green purchase behavior and customer relationship management during the covid-19 new normal conditions. *Uncertain Supply Chain Management*, 11(1), 289–298.
- [13] Ge, Y., Yuan, Q., Wang, Y., & Park, K. (2021). The structural relationship among perceived service quality, perceived value, and customer satisfaction-focused on starbucks reserve coffee shops in Shanghai, China. *Sustainability*, 13(15), 8633.
- [14] Hernandez-Fernandez, A., & Lewis, M. C. (2019). Brand authenticity leads to perceived value and brand trust. *European Journal of Management and Business Economics*, 28(3), 222–238.
- [15] Kurniati, R. R., Arifin, Z., Hamid, D., & Suharyono. (2015). The effect of Customer Relationship Marketing (CRM) and service quality to corporate image, value, customer satisfaction, and customer loyalty. *European Journal of Business and Management*, 7(11), 1–14.
- [16] Li, M., Yin, D., Qiu, H., & Bai, B. (2022). Examining the effects of AI contactless services on customer psychological safety, perceived value, and hospitality service quality during the COVID-19 pandemic. *Journal of Hospitality Marketing & Management*, 31(1), 24-48.

- [17] Mainardes, E. W., & Freitas, N. P. D. (2023). The effects of perceived value dimensions on customer satisfaction and loyalty: a comparison between traditional banks and fintechs. *International Journal of Bank Marketing*, 41(3), 641-662.
- [18] Marcos, A. M. B. D. F., & Coelho, A. F. D. M. (2022). Service quality, customer satisfaction and customer value: holistic determinants of loyalty and word-of-mouth in services. *The TQM Journal*, 34(5), 957-978.
- [19] Miao, M., Jalees, T., Zaman, S. I., Khan, S., Hanif, N. U. A., & Javed, M. K. (2022). The influence of e-customer satisfaction, e-trust and perceived value on consumer's repurchase intention in B2C e-commerce segment. *Asia Pacific Journal of Marketing and Logistics*, 34(10), 2184-2206.
- [20] Moge, G. E. (2022). The effect of customer perceived value, customer trust, and customer satisfaction on repurchase intention of services provided by shopee online shop. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 10(2), 531-540.
- [21] Nginyu, G. G., Fonchamnyo, D. C., Dinga, G. D., & Ndifon, E. N. (2023). The effect of perceived customer service quality on customer satisfaction in commercial banks in Bamenda-Cameroon: Amidst of COVID-19. *Frontiers in Management Science*, 2(1), 6-13.
- [22] Nguyen, N., Leclerc, A., & LeBlanc, G. (2013). The mediating role of customer trust on customer loyalty. *Journal of Service Science and Management*, 06(01), 96-109.
- [23] Pasaribu, F., Sari, W. P., Bulan, T. R. N., & Astuty, W. (2022). The effect of e-commerce service quality on customer satisfaction, trust and loyalty. *International Journal of Data & Network Science*, 6(4), 23-34.
- [24] Salamah, A. A., Hassan, S., Aljaafreh, A., Zabadi, W. A., AlQudah, M. A., Hayat, N., ... & Kanesan, T. (2022). Customer retention through service quality and satisfaction: using hybrid SEM-neural network analysis approach. *Heliyon*, 8(9).
- [25] Sarwar, M. Z., Abbasi, K. S., & Pervaiz, S. (2012). The effect of customer trust on customer loyalty and customer retention: a moderating role of cause related marketing. *Global Journal of Management And Business*, 12(6), 26-36.
- [26] Sasono, I., Jubaedi, A. D., Novitasari, D., Wiyono, N., Riyanto, R., Oktabrianto, O., Jainuri, J., & Waruwu, H. (2021). The impact of e-service quality and satisfaction on customer loyalty: empirical evidence from internet banking users in Indonesia. *Journal of Asian Finance, Economics and Business*, 8(4), 465-473.
- [27] Samuel, H. (2012). Customer relationship marketing pengaruhnya terhadap kepercayaan dan loyalitas perbankan nasional. *Jurnal Manajemen Pemasaran*, 7(1), 33-41.
- [28] Setyaningrum, R. P. (2017). Relationship between servant leadership in organizational culture, organizational commitment, organizational citizenship behaviour and customer satisfaction. *European Research Studies Journal*, 20(3), 554-569.
- [29] Shi, Y., Bao, X., Ma, C., & Wei, W. (2020). The effects of service employees' emotional labor on customer loyalty in wealth management service organization. *Journal of Service Science and Management*, 13(03), 498-515.
- [30] Sidjabat, S., Suryaningsih, L., Marlita, D., Saribanon, E., & Ade, A. (2021). Indonesia health care service: a medical transportation approach. *International Journal of Pharmaceutical Research*, 13(02), 944-951.
- [31] Soelasih, Y., & Sumani, S. (2021). Customer Loyalty: The Difference between Full-Service Carriers and Low-Cost Carriers in Indonesia. *Binus Business Review*, 12(1), 21-29.
- [32] Srivastava, U. R., & Mohale, S. (2022). Role of trust in the relationship between authentic leadership and job satisfaction and organizational commitment among Indian Bank employees. *American Journal of Industrial and Business Management*, 12(04), 616-664.
- [33] Surya, A. P. (2019). Customer loyalty from perspective of marketing mix strategy and customer satisfaction a study from grab - online transportation in era of industrial revolution 4.0. *Mix Jurnal Ilmiah Manajemen*, 9(3), 394.
- [34] Suryanto, T., Thaib, D., & Mulyati, M. (2019). Individualism and collectivism culture to audit judgement. *International Journal of Economics and Business Administration*, 7(2), 26-38.
- [35] Sutrisno, I. A. B., & Panjaitan, H. (2016). The influence of service quality, and customer relationship management (CRM) of patient satisfaction, brand image, trust, and patient loyalty on Indonesian National Army Level II Hospitals. *International Journal of Business and Management Invention*, 5(5), 30-44.
- [36] Tuncer, I., Unusan, C., & Cobanoglu, C. (2021). Service quality, perceived value and customer satisfaction on behavioral intention in restaurants: An integrated structural model. *Journal of quality assurance in hospitality & tourism*, 22(4), 447-475.
- [37] Uzir, M. U. H., Al Halbusi, H., Thurasamy, R., Hock, R. L. T., Aljaberi, M. A., Hasan, N., & Hamid, M. (2021). The effects of service quality, perceived value and trust in home delivery service personnel on customer satisfaction: Evidence from a developing country. *Journal of Retailing and Consumer Services*, 63, 102721.
- [38] Wijaya, O. Y. A., & Wijaya, O. Y. A. (2023). The role of strategic entrepreneurship and social capital on sustainable supply chain management and organizational performance. *Uncertain Supply Chain Management*, 11(1), 53-60.

- [39] Yunaz, H., Suryasaputra, R., & Mulyati, M. (2022). Influence of customer relation management, service quality on customer trust. *Journal of Business and Social Review in Emerging Economies*, 8(3), 659–667.
- [40] Zeqiri, J., Ramadani, V., & Aloulou, W. J. (2023). The effect of perceived convenience and perceived value on intention to repurchase in online shopping: the mediating effect of e-WOM and trust. *Economic research-Ekonomska istraživanja*, 36(3).