The Influence of *Personal Ability, Self-Efficacy* and Service Quality on *Customer* Loyalty with *Customer Trust* as an *Intervening* Variable

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Abstract:

This research aims to analyze and describe the influence of Personal Ability, Self-efficacy and Service Quality on Customer Loyalty with Customer Trust as an intervening variable. The data used in this research is primary data obtained through distributing questionnaires online, and secondary data obtained from the Sahabat Motor of Sukodono Sidoarjo Workshop. The sample in the research consisted of 150 respondents with the criteria of using the Sahabat Motor of Sukodono Sidoarjo Workshop services at least three times. The sampling method used in this research was purposive sampling. This research uses the Statistical Program for Social Science (SPSS) Version 27. The results of this research show that Personal Ability has a positive but not significant effect on Customer Loyalty. Meanwhile, Self-efficacy and Service Quality have a direct positive and significant effect on Customer Loyalty. In this case, Customer trust mediates the influence of Personal Ability, Self-efficacy and Service Quality on Customer Loyalty. This research shows that if the Sahabat Motor of Sukodono Sidoarjo Workshop improves Personal Ability, it will create a sense of loyalty for customers. Customers will also continue to use the services of the Sahabat Motor of Sukodono Sidoarjo Workshop because they can be trusted to meet their needs and handle customer complaints well.

1. Introduction

Car sales growth is one of the parameters that show economic growth and growth in other industrial sectors. According to data from the Indonesian Automotive Industry Association (Gaikindo, 2022), due to the pandemic, car wholesales sales had slumped to 532,027 units in 2020. Or decreased by more than 40 percent from 1,030,126 units in 2019. In 2021, conditions improved slightly. The national automotive market began to *recover*. Based on Gaikindo data, wholesales car sales (distribution from *dealer* factories*)* grew 66% *year-on-year (*yoy) to 887,2.2 units. Meanwhile, retail car sales or sales from *dealers* to consumers in 2021 shot up 49.3% to 864,348 units. Based on figures released by Gaikindo, wholesale car sales until November 2022 amounted to

942,499 units. The Korlantas Polri noted that the total population of motorized vehicles in Indonesia that were active until February 9, 2023 reached 153,400,392 units. The figure includes 147,153,603 units of private vehicles, one of which is 19,177,264 private cars.

Personal ability refers to an individual's skills, knowledge and expertise in handling tasks and interactions with customers. This personal ability is important because it has the potential to influence customer perceptions of the quality of service provided by employees. According to Sudrajat (2017), *ability* is linking ability with the word proficiency. Each individual has different skills in performing an action. This skill affects the potential that exists within the individual. The learning process that requires individuals to optimize all the skills they have.

Self-efficacy is an individual's belief in his or her ability to succeed in a given situation. In the context of customer service, high levels of *self-efficacy of* employees can influence their behavior in providing better service to customers. Some literature uses the term *self-efficacy* to refer to self-efficacy. Alwisol in Rian Salangka (2015: 562) states that self-efficacy is a matter of an individual's perceived ability to cope with special situations in connection with an assessment of the ability to perform an action that has to do with a specific task or situation.

In this business, good service is also needed from service providers. It is imperative that the company provides the best quality of service so that it can survive and remain the trust of customers. The quality of service provided by the company is consistently considered a major factor influencing customer satisfaction and loyalty. High service quality can create a positive experience for customers and increase their chances of remaining loyal to the brand or company. According to Arianto (2018: 83) Service Quality can be interpreted as focusing on meeting needs and requirements, as well as on timeliness to meet customer expectations. Measurement of service quality can be seen from a service that has been received by customers to meet the needs and desires of their expectations.

Customer trust is considered key in forming a solid relationship between the company and the customer. According to Patrick (2002) in (Leninkumar, 2017) views customer trust as thoughts, feelings, emotions, or behaviors that are realized when customers feel that service providers can be relied upon to act in their best interests when they relinquish direct control. In the context of customer loyalty, customer trust can act as an intervening variable that mediates the relationship between *personal ability, self-efficacy*, service quality, and customer loyalty.

Sahabat Motor Workshop is a business in the field of automotive services to repair cars. Sahabat Motor Workshop is owned by Mr. Yoyok Suwarno, which was founded in 2010 in a house located in West Tebel Village RT 05 RW 01, then in 2021 moved and is located in Lotus Residence 2 Block C-10 Housing, Suruh Hamlet, Sukodono District, Sidoarjo Regency. The Sahabat Motor Workshop business is successful because until now the workshop still exists and despite experiencing several obstacles, this workshop company still survives and continues to experience an increase in customers even though it experienced a decline in 2019 and 2020 and then managed to rise in 2021.

This research is expected to provide a better understanding of how the influence of *personal ability, self-efficacy*, and service quality can contribute to customer loyalty, with customer trust as an important factor mediating the relationship between these variables.

2. Theoretical Background

The influence of Personal Ability on Customer trust
According to Thoha (2011) in (Imam Muazansyah, 2018) ability is one of the elements in maturity related to knowledge or skills that can be obtained from education, training and experience. According to Rofiq in Suprapto & Azizi (2020: 21), "Trust occurs when certain parties to other parties in conducting transactions based on the belief that everyone who is trusted has all their obligations properly in accordance with what is expected."

According to theory and previous research, *personal* ability or a person's ability to do a job can convince customers and gain the trust of customers. So that the company can create customers who will consistently buy goods or use the company's services.

Effect of *Self-efficacy* on *Customer trust*
Self-efficacy is the result of cognitive processes that include decisions and expectations about the extent to which a person estimates his or her ability to perform certain tasks or actions needed to achieve desired results. Those with high levels of self-efficacy show enthusiasm and strong self-confidence, according to Baroon and Greenberg (Prasetyo, 2016: 183). Self-efficacy will determine the type of coping behavior, as well as how hard the effort made to solve a problem or choose a task. It will also determine how long the restrainer is able to face unwanted obstacles. So, based on theory and previous research, the higher the level of self-efficacy of a person or organization, the more confident customers are to buy goods and use their services.

Effect of Service Quality on Customer trust

The existence of good service quality provided by the company to the customer, the customer will feel satisfied and believe that the company is providing quality service according to customer expectations. According to Fajar (2012) customers will entrust the fulfillment of their expectations to service providers who have better service quality than other service providers so that customers can seek to reduce risk. (Indriani and Nurcaya, 2015).

The influence of *customer trust* on customer loyalty

The company will rely heavily on customer trust, without the trust of customers the company will not be able to carry out its business activities properly. One of the basic and important things in the business world is trust, because that trust will make customers believe in the company. The relationship of trust with the company will increase the value of the relationship with the company. Thus, it will also increase the possibility of customers to re-consume. Gaining trust will get long customer loyalty. (Tanisah and Ida maftuhah, 2015)

Framework of Thought

From the background and formulation of existing problems in this study, the factors that have an influence on customer loyalty can be described as follows:
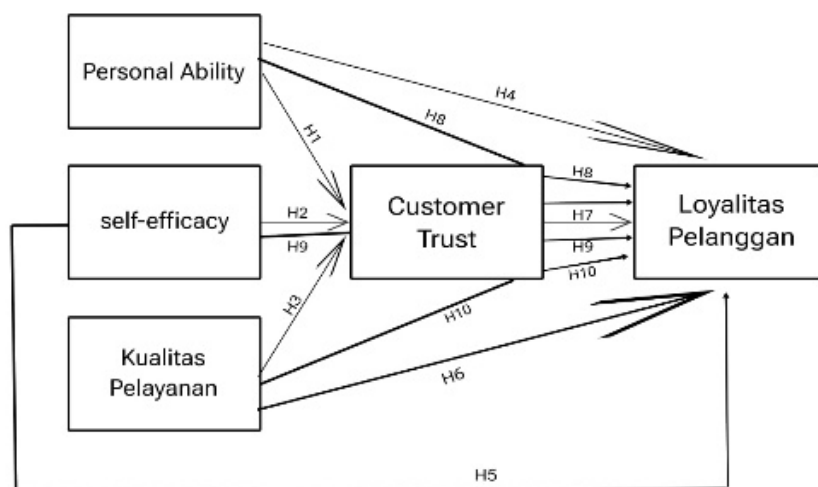

Figure 1. Thinking Framework

Hypothesi

The hypotheses in this study are:

H1 : *Personal Ability* has a significant effect on *Customer Trust* Bengkel Sahabat Motor Sukodono Sidoarjo

H2 : *Self-efficacy has a* significant effect on *Customer Trust at* Sahabat Motor Sukodono Sidoarjo Workshop.

H3 : Service quality has a significant effect on *Customer Trust at* Sahabat Motor Sukodono Sidoarjo Workshop.

H4 : *Personal Ability* has a significant effect on customer loyalty at Sahabat Motor Sukodono Sidoarjo Workshop.

H5 : *Self-efficacy has a* significant effect on customer loyalty at Sahabat Motor Sukodono Sidoarjo Workshop.

H6 : Service quality has a significant effect on customer loyalty at Sahabat Motor Sukodono Sidoarjo Workshop.

H7 : *Customer Trust has a* significant effect on customer loyalty Bengkel Sahabat Motor Sukodono Sidoarjo

H8 : *Personal ability has a* significant effect on customer loyalty through *Customer Trust* Bengkel Sahabat Motor Sukodono Sidoarjo.

H9 : *Self-efficacy has a* significant effect on customer loyalty through *Customer Trust* Bengkel Sahabat Motor Sukodono Sidoarjo.

H10 : Service quality has a significant effect on customer loyalty through *Customer Trust* Bengkel Sahabat Motor Sukodono Sidoarjo.

3. Methodology

Population

The population in this study were customers of Sahabat Motor Sukodono Sidoarjo Workshop.

Table 1. Population Data

Year	Number of Customers
2010	470
2011	448
2012	480
2013	481
2014	500
2015	502
2016	513
2017	514
2018	525
2019	415
2020	401
2021	570
2022	574
2023	581

Source: Bengkel Sahabat Motor Sukodono Sidoarjo, 2023

Sample

Sugiyono (2018) emphasizes that the sample represents a representative of the size and composition of the population. For this study using sampling techniques based on non-probability sampling or purposive sampling, namely randomly under certain circumstances. With the criteria set by the researcher, namely:
Respondents who have bought and used the services of Sahabat Motor Sukodono Sidoarjo Workshop Customers who have used the services of Bengkel Sahabat Motor Sukodono Sidoarjo at least 3 times

In this study, according to data from Bengkel Sahabat Motor Sukodono Sidoarjo from 2010 to 2023, there were 6,974 customers, with an average of 498 customers a year. Based on the sample calculation, it shows that the sample that must be met for this study is 83 respondents. By considering several things, the data that researchers will take is 150 respondents.

Data Analysis Technique
The data analysis technique used in this study includes several important steps. First, descriptive statistics were used to analyze the collected data, which helps in providing an overview of the characteristics of the data without making generalizations. Next, the validity of the measurement instrument was tested by comparing the correlation between each statement and the total score using the product moment correlation coefficient. The reliability of the measurement tool is evaluated by calculating Cronbach's alpha coefficient, where values above 0.60 indicate good reliability. Classical assumptions were tested through normality test, multicollinearity test, and heteroscedasticity test. The research hypothesis was tested using a partial t test with a significance level of 0.05. Then, the coefficient of determination (R^2) is used to evaluate the extent to which the model can explain variations in the dependent variable. Path analysis was used to explore the cause-and-effect relationships between variables, both directly and indirectly, using regression equations. In path analysis, the effect of mediation is also evaluated, considering whether the direct effect is greater than the indirect effect. Thus, the data analysis techniques applied in this study made it possible to gain an in-depth understanding of the relationship between the variables under study.

4. Empirical Findings/Result

Validity Test and Reliability Test
The validity test was conducted to assess the level of accuracy of the research instrument. In this study, validity was tested by comparing the results of each survey questionnaire item with the overall results. The validity test results show that all indicators of the independent, dependent, and intervening

variables are valid because the correlation value is greater than the critical value. Thus, it can be concluded that all research variables are valid.

Furthermore, the reliability test is carried out to assess whether the instrument used in the questionnaire provides consistent results when re-measured. In this study, the reliability test used Cronbach's alpha (α), where an alpha value above 0.60 indicates good reliability. The reliability test results show that all research variables have an alpha value greater than 0.60, indicating that the instruments used are reliable and consistent. Thus, all variables in this study can be said to be reliable.

Classical Assumption Test

Normality test, multicollinearity test, and heteroscedasticity test are classical assumptions in regression analysis. First, the normality test is used to determine whether the residual data has a normal distribution. If the significance value is greater than 0.05, the data is considered normally distributed. The normality test results show a significance value of 0.132, indicating a normal distribution on the residuals.

Second, the multicollinearity test is used to assess the level of correlation between the independent variables in the regression model. A VIF value greater than 10 indicates the absence of multicollinearity. The test results show that the VIF for each variable is below 10, so there is no multicollinearity between the independent variables.

Third, the heteroscedasticity test is used to determine whether there is a difference in variance from one observation to another in the regression residuals. If the dots on the graph spread out without forming a pattern, then there is no heteroscedasticity. The test results show that there is no pattern formed from the dots, so there is no heteroscedasticity problem.

Based on the results of this assumption test, it can be concluded that the data meets the classical assumptions for the regression analysis performed.

Hypothesis Test
Partial Test (T Test)

The partial T test aims to test whether the *Personal Ability* (X1), *Self-efficacy* (X2), and Service Quality (X3) variables partially affect *Customer Trust* (Z). if the t value> t table and sig value <0.05, then there is an influence of the independent variable on the dependent variable. The t test results can be seen in the table below:

Table 2. Partial Test T (I)

	Coefficients[a]				
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1(Constant)	2,664	1,192		2,236	,027
Personal Ability	,294	,063	,367	4,628	,000
Self Efficacy	,167	,057	,208	2,949	,004
Service Quality	,161	,041	,284	3,965	,000

Source: Processed based on Respondents' Answers, 2024

Based on the table above, it can be seen that the t table value is 1.655. So the *Personal Ability* (X1), *Self-efficacy* (X2), and Service Quality (X3) variables partially affect *Customer Trust* (Z). So it can be explained as follows:

The effect of the *Personal Ability* (X1) variable partially on the *Customer Trust* (Z) variable is seen that the t count for the *Personal Ability* (X1) variable is 4.628 and the sig value is 0.000. This means that t count 4.628> t table 1.655, sig value 0.000 <0.05. This means that there is a positive and partially significant effect on the *Personal Ability* (X1) variable on the *Customer Trust* (Z) variable.

The effect of the *Self-efficacy* (X2) variable partially on the *Customer Trust* (Z) variable is seen that the t count for the *Self-efficacy* (X2) variable is 2.949 and the sig value is 0.004. This means that t count 2.949> t table 1.655, sig value 0.004 <0.05. This means that there is a positive and partially significant effect on the *Self-efficacy variable* (X2) on the *Customer Trust* variable (Z).

The effect of the Service Quality variable (X3) partially on the *Customer Trust variable (*Z) is seen that the t count for the Service Quality variable (X3) is 3.965 and the sig value is 0.000. This means that t count 3.965> t table 1.655, sig value 0.000 <0.05. This means that there is a positive and partially significant effect on the Service Quality variable (X3) on the *Customer Trust* variable (Z).

Table 3. Partial T Test (II)

Coefficientsª

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,892	2,088		,906	,366
Personal Ability	,056	,117	,043	,481	,631
Self Efficacy	,299	,101	,227	2,966	,004
Service Quality	,210	,074	,226	2,853	,005
Customer Trust	,544	,143	,333	3,818	,000

Source: Processed based on Respondents' Answers, 2024

Based on the table above, the Personal Ability (X1) variable does not have a significant partial effect on the Customer Loyalty (Y) variable, with a t count of 0.481 < t table 1.655, and a sig value of 0.631> 0.05. However, the variables Self-efficacy (X2), Service Quality (X3), and Customer Trust (Z) have a significant partial effect on the Customer Loyalty variable (Y), with t values of 2.966, 2.853, and 3.818, respectively, and sig values of 0.004, 0.005, and 0.000, respectively, where t count> t table 1.655, and sig value <0.05.

Coefficient of Determination (R2)

Table 4. Test Results of Analysis of the Coefficient of Determination (I)

Model Summaryᵇ

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,685ª	,469	,454	2,08216	2,178

Source: Processed based on Respondents' Answers, 2024

Based on the table above, it can be seen that the R-square is 0.518 or 51.8% which indicates that the coefficient of determination is strong. This value shows that *Personal Ability* (X1)*, Self-efficacy* (X2), Service Quality (X3) simultaneously affect *Customer Trust* (Z) by 51.8%. While the rest, amounting to 100% - 51.8% = 48.2% is the influence of other variables not examined.

Table 5. Test Results of the Coefficient of Determination (II)

Model Summaryᵇ

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,719ª	,518	,508	1,20865	2,232

Source: Processed based on respondents' answers, 2024

Based on the table above, it can be seen that the R-square is 0.469 or 46.9% which indicates a weak coefficient of determination. This value shows that *Personal Ability* (X1)*, Self-efficacy (*X2), Service Quality (X3) and *Customer*

Trust (Z) simultaneously affect Customer Loyalty (Y) by 46.9%. While the rest, amounting to 100% - 46.9% = 53.1% is the influence of other variables not studied.

Path Analysis

Path Analysis or Path analysis is an extension of multiple linear regression analysis where the test is carried out twice. The first test was conducted to determine the strength of the relationship of the independent variables to the intervening variables. The second test, conducted to determine the strength of the relationship of the independent variable to the dependent variable.

Sub Structure I Equation

$Z = \alpha + \beta4X1 + \beta2X2 + \beta3X3 + \varepsilon1$

Sub Structure II Equation

$Z = a + \beta4X1 + \beta5X2 + \beta6X3 + \beta Z + \varepsilon1$

Table 6. Path Analysis Structure I

	Coefficients^a		
	Unstandardized Coefficients		Standardized Coefficients
Model	B	Std. Error	Beta
1 (Constant)	2,664	1,192	
Personal Ability	,294	,063	,367
Self Efficacy	,167	,057	,208
Kualitas Pelayanan	,161	,041	,284

Source: Processed based on respondents' answers, 2024

Based on the results of the calculation of path analysis structure I in the table above, it produces the following equation:

$$Z = 2.664 + 0.294X1 + 0.167X2 + 0.161X3 + \varepsilon1$$

1. The constant value shows the positive effect of the independent variable on the intervening variable. This can be interpreted if the variables *Personal Ability* (X1), *Self-efficacy* (X2), Service Quality (X3) are equal to 0, then the fixed value or initial value of the *Customer Trust variable* (Z) is 2,664.
2. The regression coefficient value of the *Personal Ability* variable (X1) is 0.294 and has a positive sign on *Customer Trust (Z)*, meaning that every time *Personal Ability* (X1) is carried out for the service of Bengkel Sahabat Motor Sukodono, it will increase *Customer Trust* (Z) by 0.294.
3. The regression coefficient value of the *Self-efficacy* variable (X2) is 0.294 and has a positive sign on *Customer Trust* (Z), meaning that every time *Self-efficacy* (X2) is carried out for the service of Bengkel Sahabat Motor Sukodono, it will increase *Customer Trust* (Z) by 0.167.

4. The regression coefficient value of the Service Quality variable (X3) is 0.161 and has a positive sign on *Customer Trust (Z)*, meaning that every time Service Quality (X3) is carried out for the service of Bengkel Sahabat Motor Sukodono, it will increase *Customer Trust* (Z) by 0.161.

Table 7. Structure II Path Analysis

Coefficients^a

| Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	1,892	2,088	
	Personal Ability	,056	,117	,043
	Self Efficacy	,299	,101	,227
	Kualitas Pelayanan	,210	,074	,226
	Customer Trust	,544	,143	,333

Source: Processed based on respondents' answers, 2024

Based on the results of the calculation of structural path analysis II, it produces the following equation:

$$Y = 1.892 + 0.056X1 + 0.299X2 + 0.210X3 + 0.544Z + \varepsilon1$$

1. The constant value shows the positive effect of the independent variable on the dependent variable. This can be interpreted if *Personal Ability* (X1)*, Self-efficacy (*X2), Service Quality (X3) and *Customer Trust* (Z) are equal to 0, then the fixed value or initial value of the Customer Loyalty variable (Y) is 1.892.
2. The regression coefficient value of the *Personal Ability* variable (X1) is 0.056 and has a positive sign on Customer Loyalty (Y), meaning that every *Personal Ability* (X1) carried out at the Sahabat Motor Sukodono Sidoarjo Workshop service will increase Customer Loyalty (Y) by 0.056 units assuming other variables are considered constant.
3. The regression coefficient value of the *Self-efficacy* variable (X2) is 0.299 and has a positive sign on Customer Loyalty (Y), meaning that every time *Self-efficacy* (X2) is carried out at the Bengkel Sahabat Motor Sukodono Sidoarjo service, it will increase Customer Loyalty (Y) by 0.299 units assuming other variables are considered constant.
4. The regression coefficient value of the Service Quality variable (X3) is 0.210 and has a positive sign on Customer Loyalty (Y), meaning that every time Service Quality (X3) is carried out at the Sahabat Motor Sukodono Sidoarjo Workshop service will increase Customer Loyalty (Y) by 0.210 units assuming other variables are considered constant.
5. The regression coefficient value of the *Customer Trust* variable (Z) is 0.544 and has a positive sign on Customer Loyalty (Y), meaning that every *Customer Trust (Z)* in the service of the Sahabat Motor Sukodono Sidoarjo

Workshop will increase Customer Loyalty (Y) by 0.544 units assuming other variables are considered constant.
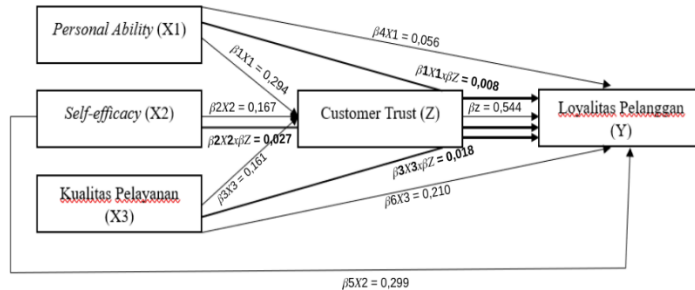
Figure 2. Path Analysis Results
Source: Processed based on Respondents' Answers, 2024

1. The effect of *Personal Ability* (X1) on Customer Loyalty (Y) through *Customer Trust* (Z)

Based on the results of data analysis related to the direct effect of X1 on Y is 0.056. While the indirect effect of *Personal Ability* (X1) to *Customer Trust* (Z) on Customer Loyalty (Y) is 0.294 x 0.544 = 0.159936. The total effect of X1 on Y is 0.056 + 0.159936 = 0.215936.

This test is continued using the sobel test to test the strength of the mediation effect.

$$sab = \sqrt{b^2\ sa^2 + a\ sb^{22} + sa\ sbb^{22}}$$
$$= \sqrt{0.544^2\ 0.063^2 + 0.294^2\ 0.143^2 + 0.063^2\ 0.143^2}$$
$$= \sqrt{0,001174569984 + 0.001767529764 + 0,000081162081}$$
$$= \sqrt{0,003023261829}$$
$$= 0,054984196174901 = 0.055$$

Based on the above calculations, it can be concluded that *Customer Trust* as a mediating variable has a strength of 0.055 in mediating the effect of *Personal Ability* on Customer Loyalty, and will continue the calculation of statistical tests to test the significance of indirect effects through the following formula:

$$t = ab/\ \text{sa sb}$$
$$= 0,159936 / 0,009009$$
$$= 17,75291375 = 17,753$$

Based on the results of the above calculations, the tcount is 17.753 and compared to the t table 1.655. Then the results obtained tcount> t table. It can be concluded that the mediation coefficient of 0.159936 has a significant effect, so that the *Customer Trust* variable can mediate the *Personal Ability* variable on the Customer Loyalty variable. Therefore it can be said that the hypothesis is accepted.

2. The effect of *Self-efficacy* (X2) on Customer Loyalty (Y) through *Customer Trust* (Z)

   Based on the results of data analysis related to the direct effect of X2 on Y is 0.299. While the indirect effect of *Self-efficacy* (X2) to *Customer Trust* (Z) on Customer Loyalty (Y) is 0.167 x 0.544 = 0.090848. The total effect of X2 on Y is 0.299 + 0.090848 = 0.389848. This test is continued using the sobel test to test the strength of the mediation effect.

   $sab = \sqrt{b^2\ sa^2 + a\ sb^{22} + sa\ sbb^{22}}$

   $= \sqrt{0.544^2\ 0.057^2 + 0.167^2\ 0.143^2 + 0.057^2\ 0.143^2}$

   $= \sqrt{0,000961496064 + 0.000570302161 + 0,000066438801}$

   $= \sqrt{0,001598237026}$

   $= 0,0399779567511898 = 0,040$

   Based on the above calculations, it can be concluded that *CustomerTrust* as a mediating variable has a strength of 0.040 in mediating the effect of *Self-efficacy* on Customer Loyalty, and will continue the calculation of statistical tests to test the significance of indirect effects through the following formula:

   $t = ab /$ sa sb

   $= 0,090848 / 0,008151$

   $= 11,14562630 = 11,146$

   Based on the results of the above calculations, the tcount is 11.146 and compared to the t table of 1.655. Then the results obtained tcount> t table. It can be concluded that the mediation coefficient of 0.090848 has a significant effect, so that the *Customer Trust variable* can mediate the *Self-efficacy variable* on the Customer Loyalty variable. Therefore it can be said that the hypothesis is accepted.

3. The Effect of Service Quality (X3) on Customer Loyalty (Y) through *Customer Trust* (Z)

   Based on the results of data analysis related to the direct effect of X3 on Y is 0.210. While the indirect effect of Service Quality (X3) to *Customer Trust* (Z) on Customer Loyalty (Y) is 0.161 x 0.544 = 0.0874584. The total effect of X3 on Y is 0.210 + 0.0874584 = 0.5074584.

   This test is continued using the sobel test to test the strength of the mediation effect.

   $sab = \sqrt{b^2\ sa^2 + a\ sb^{22} + sa\ sbb^{22}}$

   $= \sqrt{0.544^2\ 0.041^2 + 0.161^2\ 0.143^2 + 0.041^2\ 0.143^2}$

   $= \sqrt{0,000497468416 + 0.000570302161 + 0,000034374769}$

   $= \sqrt{0,001102145346}$

   $= 0,0331985744573468 = 0,033$

Based on the above calculations, it can be concluded that *CustomerTrust* as a mediating variable has a strength of 0.033 in mediating the effect of Service Quality on Customer Loyalty, and will continue the calculation of statistical tests to test the significance of indirect effects through the following formula:

t = ab/ sa sb
= 0,087584 / 0,005863
= 14,938427426 = 14,938

Based on the results of the above calculations, the tcount is 14.938 and compared to the t table of 1.655. Then the results obtained tcount> t table. It can be concluded that the mediation coefficient of 0.087584 has a significant effect, so that the *Customer Trust variable* can mediate the Service Quality variable on the Customer Loyalty variable. Therefore it can be said that the hypothesis is accepted.

5.Discussion

The Effect of *Personal Ability* on Customer Loyalty in customers of Sahabat Motor Sukodono Sidoarjo Workshop
Based on the results of the path analysis test, it can be explained that *Personal Ability* has a sig value of 0.056 and t count 0.481 at 5% coefficient because the sig value> 0.05 and t count < 1.655, the *Personal Ability* variable has a positive but insignificant effect on Customer Loyalty. Based on the results of the analysis that has been carried out, H1 which states that there is a positive influence between the *Personal Ability* variable on the Customer Loyalty variable is rejected and cannot be accepted. This shows that *Personal Ability* has no influence on Customer Loyalty at Sahabat Motor Sukodono Sidoarjo Workshop. The results of this study cannot support the results of previous research by Ach Sari Aprili Saturday (2018) with the title "The Effect of *Customer Trust, Customer Satisfaction, Ability* and *Benevolence* on *Customer Loyalty* at Mcdonald's Ambarukmo Fast Food Restaurant in Yogyakarta", in this study it was found that *Ability* has a positive and significant effect on *Customer Loyalty.* Theoretically, this study shows that although the *Personal Ability* variable has a positive influence on Customer Loylitas, the effect is not statistically significant. Practically, this highlights the importance of other variables that are effective in building customer loyalty. Bengkel Sahabat Motor Sukodono Sidoarjo can take advantage of these findings by increasing the ability and experience to provide services and solve problems complained about by customers to build strong relationships and create a sense of loyalty from customers.

The Effect of *Self-efficacy* on Customer Loyalty in customers of Sahabat Motor Sukodono Sidoarjo Workshop

Based on the results of the analysis that has been studied, *Self-efficacy* has a positive value of 0.299 while the T test results show that t count 2.966> t table 1.655. Based on the analysis that has been done, it can be concluded that H2 states that there is a positive influence between *Self-efficacy* on Customer Loyalty can be accepted. The results of these findings can support research conducted by (Agustina et al., 2022) with the title "*The Influence of Locus of Control, Self-efficacy, and Adversity Quotient on Business Performance*", in this study it was found that the *Self-efficacy* variable had a significant effect on the dependent variable, namely *Business Performance*. Theoretically, this study shows that the *Self-efficacy* variable has a positive and significant effect on customer loyalty. Practically, it can be seen from the Sahabat Motor Sukodono Sidoarjo Workshop which is always confident in its ability to do its job so as to foster a sense of loyalty from customers.

The Effect of Service Quality on Customer Loyalty to customers of Sahabat Motor Sukodono Sidoarjo Workshop

Based on the results of the analysis that has been studied, Service Quality has a positive value of 0.210, while the T test results show that t count 2.853> t table 1.655.

Based on the results of the analysis that has been carried out, it shows that H3 which states that there is an effect of Service Quality on Customer Loyalty can be accepted. These findings support previous research conducted by (Shan Abitama Prabowo, 2021) with the title "The Effect of Product Quality, Service Quality, and Product Information Quality on Customer Loyalty as an Intervening Variable", which found that Service Quality has a positive and significant effect on Customer Loyalty. Theoretically, this study shows that the Service Quality variable has a positive and significant effect on Customer Loyalty. Practically, it can be seen from the Bengkel Sahabat Motor Sukodono Sidoarjo that implementing *home service makes it* very easy for customers to get service, and of course because of this it will create a sense of loyalty from customers.

The influence of *Personal Ability* on *Customer Trust* in customers of Sahabat Motor Sukodono Sidoarjo Workshop

Based on data analysis, the resulting regression coefficient has been studied, *Personal Ability* has a positive value of 0.294, while the T test results show that t count 4.628 < t table 1.655, with a significance of 0.000. Based on the above results, it shows that H4 which states that there is an influence of *Personal Ability* on *Customer Trust* can be accepted. These findings support previous research conducted by David Wong (2017) with the title "The Effect of Ability, Benevolence, and Integrity on Trust, and its Implications for E-

Commerce Customer Participation: Case Study on E-Commerce Customers at UBM", which found that *Ability has a* positive and direct effect on *Trust*. Theoretically, this study shows that the *Personal Ability* variable has a positive effect on *Customer Trust*. Practically, it can be seen from the Bengkel Sahabat Motor Sukodono Sidoarjo which has the *Personal Ability of* its workers and that makes customers have the trust to use the services of the Bengkel Sahabat Motor Sukodono Sidoarjo.

The influence of *Self-efficacy* on *Customer Trust* in customers of Sahabat Motor Sukodono Sidoarjo Workshop
Based on data analysis, the regression coefficient of *Self-efficacy* has a positive value of 0.167 while the T test results show that t count 2.949 < t table 1.655. Based on the analysis that has been done, it can be concluded that H5 which states that there is a positive influence on *Customer Trust* can be accepted. These results can support previous research conducted by (Anam & Anggarani, 2023) with the title "The Effect of *Work Environment* and *Self Efficacy on Work Engagement* Mediated by *Organizational Trust Effect of Work Environment and Self Efficacy on Work Engagement Mediated by Organizational Trust*", in this study it was found that *Self-efficacy has a* positive and significant effect on *Organizational Trust*. Theoretically, this study shows that Self-efficacy has a positive and significant effect on *Customer Trust*. Practically, it can be seen from the Bengkel Sahabat Motor Sukodono Sidoarjo which has self-efficacy or confidence in its work so that customers believe in using the services of the Bengkel Sahabat Motor Sukodono Sidoarjo.

The Effect of Service Quality on *Customer Trust* in customers of Sahabat Motor Sukodono Sidoarjo Workshop
Based on the regression coefficient that has been studied, Service Quality has a positive value of 0.161 while the T test results show that t count 3.965 < t table 1.655.
Based on the results of the analysis conducted, H6 which states that there is a positive effect of Service Quality on *Customer Trust* can be accepted. The results of these findings support the research conducted by Dibyo Iskandar (2017) with the title "The Effect of Service Quality on Customer Loyalty with Customer Satisfaction and Trust as Intervening Variables: Empirical Study of PD Customers. Bank Perkreditan Rakyat BKK Boyolali Kota", in this study it was found that Service Quality has a positive and significant effect on Customer Trust.

Theoretically, this study shows that customer service quality has a positive and significant effect on *customer trust*. Practically, it can be seen from the Bengkel Sahabat Motor Sukodono Sidoarjo which always strives for the best quality of

service for customers and customers have the trust to use the services of the Bengkel Sahabat Motor Sukodono Sidoarjo.

The Effect of *Customer Trust* on Customer Loyalty in customers of Sahabat Motor Sukodono Sidoarjo Workshop

Based on the regression coefficient that has been studied, *Customer Trust* has a positive value of 0.544 while the T test results show that t count 3.818> t table 1.655.

Based on the results of the analysis conducted, H7 which states that there is a positive influence between *Customer trust* on Customer Loyalty can be accepted. The results of these findings cannot support the existence of previous research conducted by (Shan Abitama Prabowo, 2021) with the title "The Effect of Product Quality, Service Quality, and Product Information Quality on Customer Loyalty as an Intervening Variable", in this study it was found that the *Trust* variable had a positive but insignificant effect on Customer Loyalty. Theoretically, this study shows that the *Customer trust* variable has a positive and significant effect on Customer Loyalty. Practically, it can be seen from the Bengkel Sahabat Motor Sukodono Sidoarjo which is able to gain the trust of customers, so that customers use the services of the Bengkel Sahabat Motor Sukodono Sidoarjo repeatedly.

The influence of *Personal Ability on Customer* Loyalty through *Customer Trust* in customers of Sahabat Motor Sukodono Sidoarjo Workshop

Based on the results of data analysis conducted, it is known that the direct effect of *Personal Ability* on Customer Loyalty is 0.056. While the indirect effect given by *Personal Ability* on Customer Loyalty through Customer *Trust* is 0.159. So it can be concluded that the value of indirect influence is greater than the value of direct influence. While the tcount obtained through the t statistic test is 17.753 which means it is greater than the t table of 1.655. Based on the results of the analysis conducted, it shows that H8 which states that there is a positive influence between *Personal Ability* on Customer Loyalty through *Customer Trust* can be accepted and proven. The results of these findings support previous research conducted by David Wong (2017) with the title "The Effect of Ability, Benevolence, and Integrity on Trust, and its Implications for E-Commerce Customer Participation: Case Study on E-Commerce Customers at UBM". Theoretically, this study shows that *Customer Trust* has a mediating effect on the relationship between *Personal Ability* and Customer Loyalty. Practically, it can be seen from Bengkel Sahabat Motor Sukodono Sidoarjo, which has the ability of its workers to provide services to customers so that they are trusted by customers and this has an impact on customers who repeatedly use the services of Bengkel Sahabat Motor Sukodono Sidoarjo.

The Effect of *Self-efficacy on Customer* Loyalty through *Customer Trust* in customers of Sahabat Motor Workshop Sukodono Sidoarjo
Based on the results of data analysis conducted, it is known that the direct effect of *Self-efficacy* on Customer Loyalty is 0.299. While the indirect effect given by *Personal Ability* on Customer Loyalty through Customer *Trust* is 0.090. So it can be concluded that the value of direct influence is greater than the value of indirect influence. While the tcount obtained through the t statistic test is 11.146 which means it is greater than the t table of 1.655.Based on the results of the analysis that has been done, it shows that H9 which states that there is an effect of *Self-efficacy* on Customer Loyalty through *Customer Trust* is proven and acceptable. The results of these findings can support previous research conducted by by (Agustina et al., 2022). (Agustina et al., 2022) with the title "*The Influence of Locus of Control, Self-efficacy, and Adversity Quotient on Business Performance*". Theoretically, this study shows that *Customer Trust* has a mediating effect on the relationship between *Self-efficacy* and Customer Loyalty. Practically, it can be seen from Bengkel Sahabat Motor Sukodono Sidoarjo, which has the confidence to complete its work and in dealing with problems so that it is trusted by customers and this has an impact on customers who repeatedly use the services of Bengkel Sahabat Motor Sukodono Sidoarjo.

The Effect of Service Quality *on Customer* Loyalty through *Customer Trust* in customers of Sahabat Motor Sukodono Sidoarjo WorkshopBased on the results of data analysis conducted, it is known that the direct effect of Service Quality on Customer Loyalty is 0.210. Meanwhile, the indirect effect given by *Personal Ability* on Customer Loyalty through Customer *Trust* is 0.087. So it can be concluded that the value of direct influence is greater than the value of indirect influence. While the tcount obtained through the t statistic test is 14.938 which means it is greater than the t table. Based on the results of the analysis that has been carried out, it shows that H10 which states that there is an effect of Service Quality on Customer Loyalty through *Customer Trust* can be accepted. The results of these findings support previous research conducted by Dibyo Iskandar (2021) with the title "The Effect of Service Quality on Customer Loyalty with Customer Satisfaction and Trust as Intervening Variables: Empirical Study of PD Customers. Bank Perkreditan Rakyat BKK Boyolali Kota". Theoretically, this study shows that *Customer Trust* has a mediating effect on the relationship between Service Quality and Customer Loyalty. Practically, it can be seen from the Bengkel Sahabat Motor Sukodono Sidoarjo which always provides convenience and the best quality of service to customers so that they are trusted by customers and this has an impact on customers who repeatedly use the services of the Bengkel Sahabat Motor Sukodono Sidoarjo

5. Conclusions

Based on the data analysis conducted regarding the influence of Personal Ability, Self-efficacy, and Service Quality on Customer Loyalty at Sahabat Motor Sukodono Sidoarjo Workshop with Customer Trust as an intervening variable, it is concluded that Personal Ability does not have a significant effect on Customer Loyalty. However, Self-efficacy, Service Quality, and Customer Trust have a positive and significant influence on Customer Loyalty. Personal Ability, Self-efficacy, and Service Quality variables also have a positive and significant effect through Customer Trust. Therefore, it is recommended that companies improve their ability and experience in serving customers and evaluate the development of personal abilities to improve certain aspects that can increase the influence on Customer Loyalty.

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