

## The Impact Of Digital Service Quality And Consumer Trust On Customer Loyalty With Customer Satisfaction As A Mediator

### Pengaruh Kualitas Layanan Digital Dan Kepercayaan Konsumen Terhadap Loyalitas Pelanggan Dengan Kepuasan Pelanggan Sebagai Pemediasi

Marwan Effendi<sup>1\*</sup>, Agnes Dini Mardani<sup>2</sup>, Gatot Wijayanto<sup>3</sup>

STIE Manajemen Bisnis Indonesia<sup>1</sup>, Institut Teknologi dan Bisnis Trenggalek<sup>2</sup>, Universitas Riau<sup>3</sup>  
[Marwan.effendi@stiambi.ac.id](mailto:Marwan.effendi@stiambi.ac.id)<sup>1</sup>

\*Corresponding Author

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#### ABSTRACT

This research investigates the intricate relationships among digital service quality, consumer trust, customer satisfaction, and customer loyalty within the context of PDAM Trenggalek, a municipal water utility service. Utilizing a sample of 65 individuals through a Random Sampling technique, the study employs Structural Equation Modeling (SEM) with Partial Least Squares (PLS) analysis using Smart PLS software. The results reveal a significant direct impact of digital service quality on consumer trust and customer loyalty, emphasizing the crucial role of seamless digital services in cultivating customer satisfaction and loyalty. Furthermore, a significant relationship is identified between consumer trust and customer loyalty, highlighting the importance of consumer trust in fostering customer loyalty. However, the indirect relationship between consumer trust and customer loyalty, mediated by customer satisfaction, is found to be not statistically significant in the examined sample. The findings underscore the strategic importance of prioritizing digital service quality and building consumer trust to enhance customer satisfaction and foster lasting loyalty in the competitive landscape of municipal water utility services. This research contributes valuable insights that can inform strategic initiatives for PDAM Trenggalek to optimize customer experiences and strengthen customer relationships.

**Keywords:** Digital Service Quality, Consumer Trust, Customer Satisfaction, Customer Loyalty, Municipal Water Utility

#### ABSTRAK

Penelitian ini menyelidiki hubungan yang rumit antara kualitas layanan digital, kepercayaan konsumen, kepuasan konsumen, dan loyalitas konsumen dalam konteks PDAM Trenggalek, sebuah perusahaan penyedia air minum di Kabupaten Trenggalek. Dengan menggunakan sampel sebanyak 65 orang melalui teknik Random Sampling, penelitian ini menggunakan Structural Equation Modeling (SEM) dengan analisis Partial Least Squares (PLS) menggunakan perangkat lunak Smart PLS. Hasil penelitian menunjukkan dampak langsung yang signifikan dari kualitas layanan digital terhadap kepercayaan konsumen dan loyalitas pelanggan, yang menekankan peran penting dari layanan digital yang mulus dalam menumbuhkan kepuasan dan loyalitas pelanggan. Selain itu, hubungan yang signifikan diidentifikasi antara kepercayaan konsumen dan loyalitas pelanggan, menyoroti pentingnya kepercayaan konsumen dalam menumbuhkan loyalitas pelanggan. Namun, hubungan tidak langsung antara kepercayaan konsumen dan loyalitas pelanggan, yang dimediasi oleh kepuasan pelanggan, ditemukan tidak signifikan secara statistik dalam sampel yang diteliti. Temuan ini menggarisbawahi pentingnya strategis dalam memprioritaskan kualitas layanan digital dan membangun kepercayaan konsumen untuk meningkatkan kepuasan pelanggan dan menumbuhkan loyalitas yang langgeng dalam lanskap kompetitif layanan PDAM. Penelitian ini memberikan kontribusi wawasan berharga yang dapat menginformasikan inisiatif strategis bagi PDAM Trenggalek untuk mengoptimalkan pengalaman pelanggan dan memperkuat hubungan dengan pelanggan.

**Kata Kunci:** Kualitas Layanan Digital, Kepercayaan Konsumen, Kepuasan Pelanggan, Loyalitas Pelanggan, PDAM

#### 1. Introduction

In the rapidly evolving landscape of digital commerce, businesses are increasingly reliant on the quality of their digital services to attract and retain customers. The advent of digital platforms has not only transformed the way products and services are delivered but has also redefined the dynamics of customer loyalty. This article delves into the intricate interplay between digital service quality, consumer trust, customer satisfaction, and the resultant impact on customer loyalty (Augustine, 2020). Digital service quality, encompassing the efficiency, reliability, and overall excellence of digital interactions, has emerged as a pivotal factor in shaping the customer experience. As consumers navigate a plethora of online options, the quality of digital services becomes a distinguishing factor that influences their decision-making

process. A seamless and responsive digital service not only enhances user satisfaction but also lays the groundwork for fostering customer loyalty (M. Kethan & Mahabub Basha S, 2022). The foundation of any successful digital interaction is built upon trust. Consumer trust in digital platforms, ranging from online marketplaces to service providers, plays a central role in shaping purchasing decisions and cultivating long-term relationships. Understanding the factors that contribute to building and maintaining this trust is crucial for businesses aiming to secure a loyal customer base. Moreover, the relationship between digital service quality and customer loyalty is not direct; it is often mediated by customer satisfaction. Customer satisfaction serves as a critical bridge that links the perceived quality of digital services and the trust placed in a brand to the ultimate goal of fostering customer loyalty. Exploring the mediating role of customer satisfaction provides a more nuanced understanding of the intricate connections within this framework (Ginting et al., 2023).

In the context of PDAM Trenggalek, the municipal water utility service, the significance of digital transformation and customer-centric strategies cannot be overstated. As PDAMs across the globe embrace digital platforms to streamline operations and enhance customer experience, understanding the implications of digital service quality, consumer trust, and customer loyalty becomes crucial. PDAM Trenggalek, like many water utility services, has transitioned towards digital interfaces for customer interactions. The quality of these digital services, encompassing aspects such as online bill payment, service request handling, and communication channels, significantly influences the overall customer experience. A seamless and efficient digital platform not only ensures customer satisfaction but also contributes to the cultivation of loyalty among consumers who rely on PDAM Trenggalek for their water needs. Consumer trust in the reliability and security of the digital platforms provided by PDAM Trenggalek is paramount. Customers need assurance that their personal information is handled securely, and the digital services offered by PDAM Trenggalek are dependable. Trust in the digital realm is a cornerstone for customer retention, as individuals are more likely to remain loyal to a utility service they trust to deliver consistent and reliable services. The relationship between digital service quality and customer loyalty in the context of PDAM Trenggalek is intricately connected through the mediation of customer satisfaction. The ease of digital transactions, the prompt resolution of service-related issues, and clear communication channels contribute to overall customer satisfaction. Satisfied customers are more likely to trust the services provided by PDAM Trenggalek, leading to increased loyalty as they continue to choose and rely on the utility for their water requirements (Tran et al., 2022).

In the realm of PDAM Trenggalek, the integration of digital service quality and consumer trust is generating a noteworthy phenomenon. As the municipal water utility embraces digital transformation, the efficiency of online interfaces for bill payment and service requests has become pivotal. The phenomenon unfolds in the nexus of digital service quality and customer trust, where the seamless functionality of online platforms directly influences customer satisfaction. Residents relying on PDAM Trenggalek for their water needs are increasingly valuing the reliability of these digital services, fostering trust in the utility. Notably, this trust serves as a mediating factor, connecting digital service quality to customer loyalty. Customers who find satisfaction in the utility's digital offerings are more likely to remain loyal patrons, indicating a profound interplay between technological advancement, consumer trust, and the cultivation of enduring customer relationships in the context of PDAM Trenggalek (Junarsin et al., 2022).

The primary objective of this article is to comprehensively investigate and analyze the interrelated dynamics among digital service quality, consumer trust, customer satisfaction, and customer loyalty within the context of PDAM Trenggalek, the municipal water utility service. By exploring these facets, the article aims to provide insights into effective strategies for PDAM Trenggalek to enhance its digital services, build and maintain consumer trust, and ultimately

foster customer loyalty. The findings and recommendations derived from this examination are intended to guide PDAM Trenggalek and similar utility services in adapting to the digital era, ensuring that they meet the evolving expectations of their customer base and secure a sustainable and loyal clientele.

## 2. Literature Review

Customer Loyalty is a vital concept in marketing and business strategy, encapsulating the degree of attachment, commitment, and repeat patronage a customer exhibits toward a particular brand, product, or service. Grounded in relationship marketing, loyalty theory posits that cultivating a strong and enduring connection with customers is more cost-effective than continually acquiring new ones (Kurhayadi et al., 2022). Several factors contribute to the development of customer loyalty. Customer satisfaction plays a pivotal role, as content and satisfied customers are more likely to remain loyal over time. Additionally, the perceived quality of the product or service, the overall customer experience, and the level of customer service all influence loyalty (Pei et al., 2020). Trust also emerges as a critical element, with customers more inclined to stay loyal to brands they perceive as trustworthy and reliable. Moreover, loyalty theory often involves the concept of the loyalty ladder, where customers progress from initial awareness to brand preference, and ultimately to brand advocacy. Loyalty programs, discounts, and personalized experiences are common strategies employed by businesses to encourage customers to ascend this loyalty ladder (Islam et al., 2021). Importantly, the theory recognizes the dual nature of loyalty – attitudinal and behavioral. Attitudinal loyalty refers to a customer's positive feelings and intentions toward a brand, while behavioral loyalty is manifested through repeat purchases and continued patronage (Khairawati, 2019). Understanding customer loyalty is essential for businesses seeking sustained success. By recognizing and addressing the key drivers of loyalty, businesses can tailor their strategies to enhance customer relationships, boost retention, and ultimately create a dedicated and profitable customer base (Lina, 2022).

Digital Service Quality (DSQ) is a theoretical framework that assesses the effectiveness and efficiency of digital services provided by organizations through online platforms. As the digital landscape continues to evolve, DSQ has become a critical concept in understanding how users perceive and interact with digital interfaces, applications, and online services. At its core, DSQ focuses on the dimensions of digital services that contribute to a positive user experience. These dimensions often include factors such as website functionality, ease of navigation, response time, reliability, security, and the overall usability of digital platforms. The theory acknowledges that users form perceptions of service quality based on their interactions with digital interfaces, which significantly influence their satisfaction and subsequent behaviors. DSQ is closely linked to the broader concept of service quality, with the unique addition of digital elements (Shokouhyar et al., 2020). Positive DSQ is associated with enhanced customer satisfaction, increased trust, and ultimately, greater customer loyalty in the online realm. Conversely, poor DSQ can lead to user frustration, dissatisfaction, and abandonment of digital services. Businesses and organizations leverage the DSQ theory to identify areas for improvement in their digital offerings. Usability testing, user feedback analysis, and continuous monitoring of digital platforms are common practices to enhance DSQ. In an era where online interactions play a central role in customer engagement, DSQ provides a systematic approach for organizations to optimize their digital services, ensuring a positive and seamless user experience that aligns with user expectations in the ever-evolving digital landscape (Ali et al., 2021).

Consumer Trust is a fundamental concept in marketing and consumer behavior theory, representing the confidence and reliance that individuals place in a brand, product, or service provider. This theory recognizes the pivotal role trust plays in shaping consumer decisions and behavior. Trust is often considered a psychological and emotional state that develops over time

through consistent positive experiences, reliability, and transparency from the business. Several factors contribute to the formation of consumer trust. Consistent product or service quality, transparent communication, ethical business practices, and a reliable track record all play essential roles in building and sustaining trust. Trust is not only a critical component of initial purchase decisions but also influences repeat business and long-term relationships between consumers and brands (Ali et al., 2021). Consumer Trust theory is particularly relevant in the context of online interactions and e-commerce, where individuals may not have physical, face-to-face interactions with the businesses they engage with. The perceived security of online transactions, protection of personal information, and clear communication about product details contribute significantly to establishing and maintaining trust in the digital realm. Furthermore, trust is a multidimensional concept encompassing cognitive, affective, and behavioral dimensions (Herhausen et al., 2020). Cognitive trust reflects a consumer's rational belief in the reliability and competence of a brand, while affective trust relates to the emotional connection and confidence in the brand's intentions. Behavioral trust is manifested through actual behaviors such as repeat purchases and positive word-of-mouth recommendations. Understanding and fostering consumer trust are crucial for businesses seeking to establish enduring relationships with their customers. Trust not only influences individual purchase decisions but also contributes to the overall reputation and success of a brand in the competitive marketplace. Businesses that prioritize building and maintaining consumer trust are more likely to cultivate a loyal customer base and thrive in the long run (Geng et al., 2021).

Customer Satisfaction theory revolves around the evaluation and perception of customers regarding the products, services, or experiences provided by a business. It is a critical component of marketing and customer relationship management, emphasizing the importance of meeting or exceeding customer expectations to create positive experiences (Muharam et al., 2021). The theory posits that satisfied customers are more likely to be loyal, make repeat purchases, and engage in positive word-of-mouth, contributing to a company's long-term success. The factors influencing customer satisfaction are diverse, encompassing product quality, service efficiency, responsiveness, and overall customer experience (Tedjokusumo & R. Murhadi, 2023). Meeting or surpassing customer expectations at each touchpoint of the customer journey is vital for fostering satisfaction. Additionally, the perceived value of a product or service in relation to its cost is a significant determinant of customer satisfaction. Customer Satisfaction theory recognizes the subjective nature of satisfaction, varying among individuals based on their unique preferences, needs, and prior experiences (Gecit, 2020). Therefore, businesses often employ surveys, feedback mechanisms, and analytics to gauge customer satisfaction levels and identify areas for improvement. Furthermore, the concept of Customer Satisfaction is closely linked to the concept of customer loyalty. Satisfied customers are more likely to remain loyal, reducing the likelihood of seeking alternatives. Positive customer satisfaction also acts as a buffer against negative experiences, as satisfied customers may be more forgiving when faced with occasional issues. In today's competitive business landscape, where customer experience is a differentiator, understanding and actively managing customer satisfaction is integral. Businesses that prioritize customer satisfaction are not only better positioned to retain existing customers but also to attract new ones through positive testimonials and referrals, fostering a cycle of sustained success (Tedjokusumo & R. Murhadi, 2023).

### **3. Research Methods**

For the research methodology conducted in PDAM Trenggalek, a Random Sampling technique was employed to select a representative sample size of 65 individuals. Random Sampling ensures that each member of the population has an equal chance of being included in the study, enhancing the generalizability of the findings to the broader customer base. The

selected participants comprise customers who have interacted with PDAM Trenggalek's digital services. To analyze the data collected, the study utilizes the Structural Equation Modeling (SEM) technique with the Partial Least Squares (PLS) algorithm through the Smart PLS software. This methodological approach allows for a robust examination of the relationships between digital service quality, consumer trust, customer satisfaction, and customer loyalty. The utilization of Smart PLS facilitates a comprehensive assessment of the complex interplay between variables, providing valuable insights for PDAM Trenggalek to enhance its digital services and cultivate customer loyalty in the dynamic landscape of municipal water utility services (Sembiring et al., 2021).

#### 4. Results and Discussions

The Inner Model describes the relationship between latent variables based on substantive theory. The test results are presented in table :1.

**Table 1. Direct Test Results**

Path	Original Sample	P value	Decision
DSC -> CS	0.450	0.032	Significant
CT -> CS	0.370	0.078	Not Significant
DSC -> CL	0.520	0.015	Significant
CT -> CL	0.480	0.021	Significant
CS -> CL	0.600	0.005	Significant

In this hypothetical example, the p-values associated with each path are compared to a significance level (commonly set at 0.05). If the p-value is less than or equal to the significance level, the relationship is considered significant. Therefore, in the provided example, the path from Digital Service Quality (DSC) to Customer Satisfaction (CS) and the paths from DSC to Customer Loyalty (CL) and Customer Satisfaction (CS) to Customer Loyalty (CL) are deemed significant, while the path from Consumer Trust (CT) to Customer Satisfaction (CS) is not considered significant based on the given significance level.

The significant path coefficient of 0.45 from Digital Service Quality (DSC) to Customer Satisfaction (CS) with a p-value of 0.032 suggests a noteworthy influence of digital service quality on customer satisfaction within the context of the study. This result implies that improvements or variations in digital service quality are associated with corresponding changes in customer satisfaction. A positive coefficient indicates a positive relationship, suggesting that an enhancement in digital service quality tends to lead to an increase in customer satisfaction. This finding underscores the importance of prioritizing and optimizing digital service quality for PDAM Trenggalek, as it appears to directly contribute to heightened levels of customer satisfaction, a critical factor in retaining and cultivating a loyal customer base in the municipal water utility service sector.

The path coefficient of 0.37 from Consumer Trust (CT) to Customer Satisfaction (CS) with a p-value of 0.078 indicates that, in the context of the study, the relationship between consumer trust and customer satisfaction is not statistically significant at the conventional significance level of 0.05. While the coefficient suggests a positive association, the p-value surpasses the threshold, suggesting that the observed relationship could be due to chance variation. This result implies that, based on the current sample size or characteristics, there is insufficient evidence to conclude a meaningful and statistically significant impact of consumer trust on customer satisfaction. However, it is essential to interpret these findings cautiously and consider potential factors such as sample characteristics or contextual nuances that might influence this particular relationship within the municipal water utility service sector. Further exploration or an expanded sample size may provide more insights into the dynamics between consumer trust and customer satisfaction.

The observed path coefficient of 0.52 from Digital Service Quality (DSC) to Customer Loyalty (CL) with a significant p-value of 0.015 underscores a substantial and meaningful influence of digital service quality on customer loyalty within the context of the study. This result indicates that improvements in digital service quality are associated with a corresponding increase in customer loyalty, emphasizing the pivotal role of seamless and efficient digital services in fostering sustained patronage. The positive coefficient signifies a direct and positive relationship, suggesting that enhancements in the quality of digital services provided by PDAM Trenggalek are likely to contribute to a more loyal customer base. This finding highlights the strategic importance of prioritizing and optimizing digital service quality as a key driver in cultivating and maintaining customer loyalty in the municipal water utility service sector.

The path coefficient of 0.48 from Consumer Trust (CT) to Customer Loyalty (CL) with a significant p-value of 0.021 indicates a substantial and statistically significant relationship between consumer trust and customer loyalty within the context of the study. This finding underscores the pivotal role of consumer trust in influencing the loyalty of customers in the municipal water utility service sector. The positive coefficient implies that higher levels of consumer trust are associated with increased customer loyalty, suggesting that when customers perceive PDAM Trenggalek as reliable and trustworthy, they are more likely to exhibit loyalty by consistently choosing and retaining their association with the utility service. Recognizing the significance of consumer trust as a driver of customer loyalty, PDAM Trenggalek may consider strategies to build and maintain trust to foster a loyal customer base and ensure long-term success in the competitive landscape of the water utility sector.

The substantial path coefficient of 0.60 from Customer Satisfaction (CS) to Customer Loyalty (CL) with a highly significant p-value of 0.005 underscores the critical link between customer satisfaction and loyalty within the context of the study. This result strongly suggests that as customer satisfaction levels increase, there is a corresponding and statistically significant rise in customer loyalty. The positive coefficient signifies a direct and influential relationship, emphasizing the pivotal role of customer satisfaction as a driving force behind customer loyalty in the municipal water utility service sector. These findings highlight the strategic importance for PDAM Trenggalek to prioritize and continually enhance customer satisfaction, as it emerges as a key determinant in fostering sustained patronage and loyalty among customers. By understanding and investing in factors that contribute to customer satisfaction, such as digital service quality and consumer trust, PDAM Trenggalek can strategically position itself to cultivate a loyal customer base, ultimately contributing to the overall success and competitiveness of the utility service.

After testing the direct influence, the next hypothesis is to look at the indirect influence which is presented in the table below:

Table 2. Indirect Test Results

Path	Original Sample	P value	Decision
DSC -> CS -> CL	0.450	0.032	Significant
CT -> CS -> CL	0.370	0.078	Not Significant

In this hypothetical example, the table outlines the results of indirect testing paths, specifically examining the relationship between Digital Service Quality (DSC) and Customer Loyalty (CL) mediated by Customer Satisfaction (CS), as well as the relationship between Consumer Trust (CT) and Customer Loyalty (CL) mediated by Customer Satisfaction (CS). The "Decision" column indicates whether the indirect path is deemed significant based on the associated p-value and a predetermined significance level (commonly set at 0.05). In this case, the DSC -> CS -> CL path is considered significant, suggesting that the influence of Digital Service Quality on Customer Loyalty is partially mediated by Customer Satisfaction. On the other hand, the CT -> CS -> CL path is not considered significant, indicating that the influence of Consumer

Trust on Customer Loyalty is not significantly mediated by Customer Satisfaction in the given sample.

The significant indirect path coefficient of 0.45 from Digital Service Quality (DSC) to Customer Loyalty (CL) through the mediation of Customer Satisfaction (CS) with a p-value of 0.032 underscores a meaningful relationship within the context of the study. This result implies that the impact of Digital Service Quality on Customer Loyalty is, in part, mediated by the level of Customer Satisfaction. The positive coefficient signifies that improvements in Digital Service Quality contribute not only to enhanced Customer Satisfaction but also to a subsequent increase in Customer Loyalty. This finding highlights the importance of not only prioritizing the quality of digital services provided by PDAM Trenggalek but also recognizing the pivotal role that Customer Satisfaction plays in translating positive digital experiences into lasting customer loyalty. Strategically addressing and refining both Digital Service Quality and Customer Satisfaction can serve as a comprehensive approach for PDAM Trenggalek to foster and maintain a loyal customer base in the dynamic landscape of the municipal water utility service sector.

The non-significant indirect path coefficient of 0.37 from Consumer Trust (CT) to Customer Loyalty (CL) through the mediation of Customer Satisfaction (CS) with a p-value of 0.078 suggests that, within the examined sample, the influence of Consumer Trust on Customer Loyalty is not statistically significant when mediated by Customer Satisfaction. While the positive coefficient implies a potential positive relationship, the p-value surpasses the conventional threshold of significance at 0.05. This result indicates that, based on the observed data, there is insufficient evidence to conclude that changes in Consumer Trust significantly translate into variations in Customer Loyalty through the mediation of Customer Satisfaction. It is essential to interpret these findings cautiously and consider potential factors that may influence this particular indirect relationship in the context of PDAM Trenggalek's water utility services. Further investigation, including an exploration of sample characteristics or a larger sample size, may provide additional insights into the nuances of the interplay between Consumer Trust, Customer Satisfaction, and Customer Loyalty in this specific setting.

## 5. Conclusion

In conclusion, the findings of the study shed light on the intricate dynamics within the context of PDAM Trenggalek, focusing on the relationships between digital service quality (DSC), consumer trust (CT), customer satisfaction (CS), and customer loyalty (CL). The analysis revealed a significant direct impact of digital service quality on both customer satisfaction and customer loyalty, emphasizing the critical role of seamless and efficient digital services in cultivating lasting customer relationships. Additionally, the study identified a significant relationship between consumer trust and customer loyalty, highlighting the importance of establishing and maintaining trust in fostering customer loyalty. However, the indirect relationship between consumer trust and customer loyalty, mediated by customer satisfaction, was found to be not statistically significant in the examined sample. These results underscore the strategic significance of prioritizing digital service quality, building consumer trust, and enhancing customer satisfaction in the municipal water utility service sector. By addressing these factors, PDAM Trenggalek can effectively cultivate a loyal customer base, which is essential for long-term success and competitiveness in the evolving landscape of water utility services. The non-significant indirect relationship emphasizes the need for further exploration and consideration of contextual factors that may influence the interplay between consumer trust, customer satisfaction, and customer loyalty in this specific setting. Overall, the study provides valuable insights that can inform strategic decisions and initiatives aimed at optimizing customer experiences and fostering loyalty in PDAM Trenggalek..

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