

THE IMPACT OF SERVICE QUALITY, TRUST ON CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS AN INTERVENING AT J&T LHOKSEUMAWE CITY

Anwar¹, Adnan², Teuku Zulkarnaen³, Naufal Bachri⁴,
Rusydi Abubakar⁵, Heriyana⁶

^{1,2,3}Faculty Economic and Business Universitas Malikussaleh, Lhokseumawe
Corresponding E-mail: adnan@unimal.ac.id

Abstract

This research is to examine the influence of service quality and customer trust on customer loyalty at PT. Global Jet Express (J&T) in Lhokseumawe with customer satisfaction as a mediating or intervening variable. This research uses a quantitative approach by collecting data using a questionnaire using Google Form. The data obtained was then processed using SmartPLS 3.0 analysis with the intervening effect. The analysis used includes: measurement model evaluation, structural model evaluation, and model fit evaluation. The results of this study show that the results of the H6 analysis test show that CS is able to mediate significantly and positively the influence of SQ on CL. This means that customer satisfaction can mediate or strengthen the service quality variable on customer loyalty at the J&T company. H7 shows that CS is able to mediate significantly and positively the effect of CT on CL. The higher the level of service quality and information access that the J&T expedition company has, the stronger the influence of customer trust will be on customer loyalty. This research can be a reference for J&T Lhokseumawe in designing strategies and policies to improve service quality and service access quality and increase trust in customers.

Keywords: *Customer Loyalty, Customer Satisfaction, J&T Ekspres, Service Quality, Trust*

1. INTRODUCTION

Logistics service companies are the most needed companies currently in the world of online trading, by offering their advantages to attract consumers to use their services and trying to make consumers feel satisfied after using the expedition services, which if satisfaction has been created, there will be many benefits for the company. Many delivery service providers, one of which is J&T Express, are also taking advantage of this opportunity. J&T Express is a company operating in the service sector that must provide quality service to its customers. The customer's decision to use goods delivery services occurs when the company's service quality meets customer expectations. In improving a business, management in marketing is needed, this is necessary considering the uncertain changes in business. Adnan and Abubakar (2021) state that marketing management has the aim of informing customers about a product, assisting in decision making, and ultimately creating economic value for the product. In improving marketing, there is a role of Service Quality and Trust which is also very important in the role of marketing, especially in the logistics industry.

Researchers conducted observations at J&T Express located on Jl. Sukaramai No.91, Lhokseumawe City, Banda Sakti, Aceh, Indonesia. This location was chosen because it is the regional head office of J&T Express. This location will be the object of this research. Observations were carried out by conducting short interviews with ten randomly selected J&T Express customers in the city of Lhokseumawe. Next, researchers compiled a list of services that customers expect from the J&T Express delivery service. From many problems and phenomena, it can be seen that most of the services that consumers expect have not been fulfilled by J&T Express. However, there is a gap between consumer expectations and events that occur, such as the delivery status of goods that have been received but the goods have not arrived and there are still service customers and call centers who are difficult to contact. The problems mentioned above will make consumers

THE IMPACT OF SERVICE QUALITY, TRUST ON CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS AN INTERVENING AT J&T LHKSEUMAWE CITY

Anwar¹, Adnan², Teuku Zulkarnaen³, Naufal Bachri⁴, Rusydi Abubakar⁵, Heriyana⁶

dissatisfied with the services provided by J&T Express. If this is allowed to continue, it will cause major losses for J&T Express in the future. This problem needs to be addressed immediately because it will affect the company's business and unprofessional service will have an unfavorable influence on customers, which will ultimately impact the company's profits.

2. RESEARCH METHOD

The research location is PT. J&T Express Suka Ramai No.9, Lhokseumawe city. The objects of this research are all customers or users of J&T Express services in Lhokseumawe City. This research is quantitative research, according Agustian et al., (2023) Quantitative research is a process of searching for knowledge that uses data in the form of numbers as a tool to analyze information about what you want to know.

2.1 Population and Sample

The population in this research are all customers or service users who send goods within 1 month at J&T Express Suka Ramai No. 9 Lhokseumawe City with a maximum population of 300 consumers in the form of VIP, Regular and E-commerce consumers. There were 500 questionnaires distributed to respondents and a total of 103 were returned to researchers fully filled in. So there were 103 samples in this study. The distribution of the Google Form questionnaire was carried out by sending the questionnaire link to J&T Lhokseumawe City customers and seller groups.

2.2 ANALYSIS METHOD

The data obtained was then processed using SmartPLS 3.0 (Partial Least Square) analysis with the intervening effect test. The analysis used in this research includes 1) evaluation of the measurement model (descriptive statistical test, outer model test, discriminant validity test (fornell & lacker, HTMT, and cross loading), reliability test and average variance extracted), 2) evaluation of the structural model (Inner VIF multicollinear test, Path Coefficient Significance Test, and effect size. 3) evaluation of model fit (R Square, and SRMR).

3. RESULTS AND DISCUSSION

3.1 Evaluation of Measurement Models

The measurement model in this research consists of a reflective measurement model, namely variables are measured reflectively. In Hair et al (2021), the evaluation of the reflective measurement model consists of loading factor > 0.70, Cronbach's alpha > 0.70 and AVE > 0.50 as well as discriminant validity evaluation, the fornell and lacker criteria and HTMT below 0.90 cross loading.

Tabel 1. Outer Loading, Composite Reliability & Avarage Variance Extracted

Variabel	Item	Outer	Cronbachs	Composite	AVE
Service Quality (SQ)	SQ1	0.715	0.788	0.854	0.540
	SQ2	0.824			
	SQ3	0.717			
	SQ4	0.732			
	SQ5	0.679			
Customer Trust (CT)	CT1	0.742	0.800	0.862	0.557
	CT2	0.701			
	CT3	0.853			
	CT4	0.709			
	CT5	0.717			
Customer Loyalty (CL)	CL1	0.758	0.860	0.899	0.641
	CL2	0.835			

	CL3	0.806			
	CL4	0.799			
	CL5	0.804			
Customer Satisfaction (CS)	CS1	0.759			
	CS2	0.614			
	CS3	0.868	0.835	0.884	0.607
	CS4	0.804			
	CS5	0.826			

Next, an explanation of the results regarding discriminant validity evaluation is a form of evaluation to ensure that the variables are theoretically different and proven empirically or by statistical testing. The measurement is through the Fornell and Lacker criteria as well as HTMT (Heterotrait Monotrait Ratio) below 0.90 cross loading, as follows:

Tabel 2. Fornell & Lacker (*discriminant validity*)

	SQ	CT	CS	CL
Service quality (SQ)	0.805			
Customer trust (CT)	0.591	0.767		
Customer loyalty (CL)	0.448	0.550	0.849	
Customer satisfaction (CS)	0.674	0.603	0.722	0.789

Source: SmartPLS output, processed by researchers in 2024

Evaluation of discriminant validity needs to be done, one of the ways, is by looking at the Fornell and Lacker criteria. Fornell and Lacker's criteria are that the root AVE of the variable is greater than the correlation between variables. The service quality variable has a root AVE (0.805), a greater correlation with trust (0.591) and a greater correlation with customer loyalty (0.448) and a greater correlation with customer satisfaction (0.674). These results indicate that the discriminant validity of the service quality variable is met. Likewise, the validity of trust, the validity of customer loyalty and the validity of customer satisfaction, each of which has a higher correlation than the others, so that the results show that the discriminant validity of all variables has been fulfilled. Then the HTMT also needs to be carried out. Hair et al (2021) recommend HTMT because discriminant validity measures are considered more sensitive or accurate in detecting discriminant validity. The recommended value is below 0.90. The HTMT test results can be seen in the following table:

Tabel 3. Heterotrait Monotrait Ratio (HTMT) Test

	SQ	CT	CS
Customer trust (CT)	0.667		
Customer loyalty (CL)	0.496	0.602	
Customer satisfaction (CS)	0.757	0.656	0.811

The test results show that the HTMT value is below 0.90 for the variable pair, so discriminant validity is achieved. Variables share the variation of measurement items with the items that measure them more strongly than they share the variance with other variable items.

3.2 Structural Model Evaluation

First, check the absence of multicollinearity between variables with the Inner VIF (Variance Inflated Factor) measure. An Inner VIF value below 5 indicates that there is no multicollinearity between variables, Hair et al (2021).

THE IMPACT OF SERVICE QUALITY, TRUST ON CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS AN INTERVENING AT J&T LHOKSEUMAWA CITY

Anwar¹, Adnan², Teuku Zulkarnaen³, Naufal Bachri⁴, Rusydi Abubakar⁵, Heriyana⁶

Tabel 4. Inner VIF (Variance Inflation Factor) Test

	Customer loyalty	Customer satisfaction
Customer loyalty (CL)		
Customer satisfaction (CS)	2.078	
Service quality (SQ)	2.032	1.536
Trust (CT)	1.741	1.536

The test results above show that the Inner VIF value is <5,000, so the level of multicollinearity between variables is low, so the results of this study strengthen the results of parameter estimation in SEM PLS which is robust (not biased).

3.3 Hypothesis test

Hypothesis testing between variables by looking at the t value or p-value. If the calculated t statistic is greater than 1.96 or the p-value of the test results is <0.05 then there is a significant influence, which can be seen as follows:

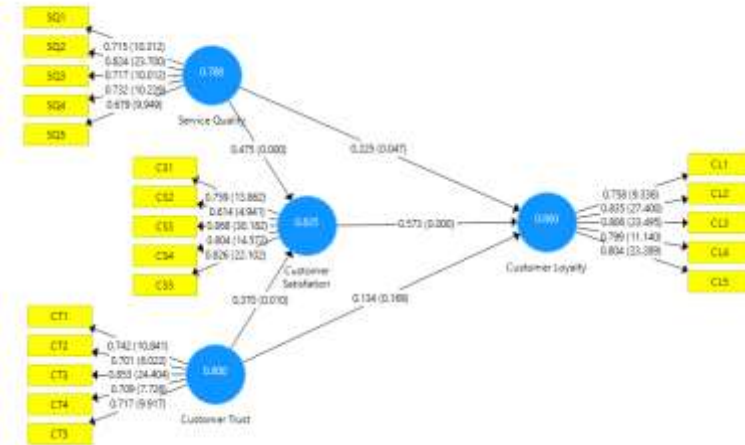


Figure 1. PLS Bootstrapping (Final Model - Hypothesis)

Tabel 5. Hypothesis Testing (Direct Influence)

Hypothesis	Path Coefficient	p-value	T Statistik O/STDEV	95% Interval Kepercayaan Path Coefficient		F Square
				Lower limit	Upper limit	
H1. SQ → CL	0.225	0.045	2.007	0.004	0.442	0.072
H2. SQ → CS	0.475	0.000	4.281	0.248	0.688	0.273
H3. CT → CL	0.134	0.168	1.407	-0.068	0.307	0.027
H4. CT → CS	0.370	0.009	2.620	0.099	0.650	0.166
H5. CS → CL	0.573	0.000	6.929	0.397	0.722	0.487

Tabel 6. Hypothesis Testing (Mediation Effect)

Hypothesis	Path Coefficient	p-value	T Statistik O/STDEV	95% Interval Kepercayaan Path Coefficient		Upsilon V
				Lower limit	Upper limit	
H6. SQ → CS → CL	0.272	0.000	3.706	0.133	0.420	0.113
H7. CT → CS → CL	0.212	0.023	2.282	0.056	0.404	0.047

Source: SmartPLS output, processed by researchers in 2024

3.4 Evaluation of Model Goodness and Fit

Test the R square and Q square values in one table. The statistical size R square describes the magnitude of variation in endogenous variables that can be explained by other exogenous/endogenous variables in the model. the interpreted value of R square is 0.19 (low influence), 0.33 (moderate influence), and 0.66 (high influence). Q square describes a measure of prediction accuracy. A Q square value above 0 states that the model has predictive relevance, however, Hait et al (2021) stated that the Q square interpretation value is 0 (low influence), 0.25 (moderate influence), and 0.50 (high influence).

Tabel 7. R square dan Q square

	R square	Q square
Customer loyalty (CL)	0.744	0.462
Customer satisfaction (CS)	0.621	0.354

SRMR is Standardized Root Mean Square Residual. In Yamin (2022), this value is a measure of model fit, namely the difference between the data correlation matrix and the estimated model correlation matrix. Karin Schmelleh et al (2003), SRMR values between 0.08 – 0.1 indicate an acceptable fit model.

Tabel 8. SRMR (Standardized Root Mean Square Residual)

Taksiran Model	
SRMR	0.09

The SRMR model estimation result is 0.09, which means that the model shows acceptable fit. This shows that empirical data can explain the influence between the variables in the model. Hair et al (2021) stated that PLS is SEM analysis with predictive purposes. Therefore, it is necessary to develop a measure of model validation to show how good the predictive power of the proposed model is. PLS Predict works as a form of validation of the strength of the PLS prediction test.

4. DISCUSSION OF RESEARCH RESULTS

4.1 Service Quality (SQ) has a positive influence on Customer Loyalty (CL)

Based on hypothesis testing, it can be seen that service quality has a significant effect on customer loyalty with a path coefficient (0.225) in a positive direction, based on the P-value ($0.045 < 0.05$) and T-statistic ($2.007 > 1.960$). So it is said that every change in service quality has an effect on increasing customer loyalty. In the 95% confidence interval, the influence of SQ in increasing CL lies between 0.004 to 0.442. However, the presence of SQ in increasing CL has a low influence at the structural level (Fsquare = 0.072). The program to improve service quality which is considered very important, there is an increase in the best service provided by the company with a program to improve service quality, the increase in customer loyalty will also increase to 0.442.

This research is supported and in line with the results of research conducted by Saputri & Sugiarsih (2019) which shows the results that service quality influences Grab Semarang customer loyalty. However, this is contrary to research conducted by Agiesta, Sajidin & Perwito (2021) which shows the results that service quality does not have a significant effect on customer loyalty, apart from that there are similar researchers regarding service quality such as Keni, K., & Sandra, K. K. (2021) which examines predictions of customer experience and service quality on customer loyalty. Subagiyo, R., & Adlan, M. A. (2017). Service quality for students. Irwansyah, A., & Mappadeceng, R. (2018). Quality service depends on the service's ability to consistently meet

THE IMPACT OF SERVICE QUALITY, TRUST ON CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS AN INTERVENING AT J&T LHKSEUMAWE CITY*Anwar¹, Adnan², Teuku Zulkarnaen³, Naufal Bachri⁴, Rusydi Abubakar⁵, Heriyana⁶*

customer expectations. Assessing consistent and excellent service quality will show customers that the service used is the best, resulting in a satisfactory assessment, encouraging customers to continue using the service in the future and building customer loyalty.

4.2 Service Quality Has a Significant Positive Influence on Customer Satisfaction

Based on hypothesis testing, it can be seen that there is a significant influence of service quality on increasing customer satisfaction with a path coefficient (0.475) in a positive direction, based on the P-value ($0.000 > 0.05$) and T-statistic ($4,281 > 1,960$). So it is said that every change in service quality has an effect on increasing customer satisfaction. In the 95% confidence interval, the influence of SQ in increasing CS lies between 0.248 to 0.688. However, the presence of SQ in increasing CS has a moderate to high influence at the structural level ($f \text{ square} = 0.273$). The need for a service quality improvement program is considered very important, where when there is the best service quality in package delivery and expedition services, the increase in customer satisfaction will also increase to 0.688. This research is supported and in line with the results of previous research conducted by Irwansyah, A., & Mappadeceng, R. (2018). The Influence of E-Service Quality on Customer Satisfaction. conducted by Panigrahi et al (2018), also stated that there were positive and significant results between service quality and customer satisfaction in the object studied, namely the insurance industry in Malaysia. Several studies have proven that the better the quality of service provided, the more satisfied customers who use or buy a product will feel.

4.3 Customer Trust Influences Customer Loyalty

Based on hypothesis testing, it can be seen that customer trust has no effect on customer loyalty with the path coefficient (0.134) in a positive direction, based on the P-value ($0.168 < 0.05$) and T-statistic ($1,407 < 1,960$). So it is said that any changes to trust cannot have an effect on increasing customer loyalty. In the 95% confidence interval, the influence of CT in increasing CL lies between -0.068 to 0.307. However, the presence of CT in increasing CL has a low influence at the structural level ($F \text{ square} = 0.027$). The need to increase trust in customers is considered very important, where when there is customer trust in every transaction at J&T, the increase in customer loyalty will also increase to 0.307. This research is in contrast to research conducted by Daulay (2016) which states that service quality is something that is very important for banks to pay attention to, considering that the service provided to customers can increase customer understanding of the company. However, this research is in line with and supported by research conducted by several researchers Fahmi, et al (2018) which states that based on the results of the analysis, it shows that trust has no effect on customer loyalty.

4.4 Customer Trust Has a Significant Positive Influence on Customer Satisfaction

Based on hypothesis testing, it can be seen that there is a significant influence of customer trust on increasing customer satisfaction with a path coefficient (0.370) in a positive direction, based on the P-value ($0.009 > 0.05$) and T-statistic ($2,620 > 1,960$). So it is said that every change in customer trust can have an effect on increasing customer satisfaction. In the 95% confidence interval, the influence of CT in increasing CS lies between 0.099 to 0.650. However, the presence of CT in increasing CS has a low to moderate influence at the structural level ($F \text{ square} = 0.166$). The need for trust in sending goods is considered very important where when there is trust and reliable branding, customer satisfaction will also increase to 0.650. This research is in line with and supported by previous research which discusses trust and customer satisfaction. Based on research conducted by Al-Ansi et al (2018), it was found that there was a positive and significant relationship between trust and satisfaction in recommending halal food in Kuala Lumpur, Malaysia. Aini, Z. (2018). Customer Trust towards Customer Satisfaction. Hsu et al (2015), through research conducted in Taiwan, proved one of their hypotheses, that there is a positive and significant

relationship between customer satisfaction and trust in groups of online buyers in the Group on application.

4.5 Customer Satisfaction Has a Significant Positive Influence on Customer Loyalty

Based on hypothesis testing, it can be seen that there is a significant influence of customer satisfaction on increasing customer loyalty with a path coefficient (0.573) in a positive direction, based on the P-value ($0.000 > 0.05$) and T-statistic ($6,929 > 1,960$). So it is said that, every change in customer satisfaction has an effect on increasing customer loyalty. In the 95% confidence interval, the influence of CS in increasing CL lies between 0.397 to 0.722. However, the presence of CS in increasing CL has a high influence at the structural level (F square = 0.487). The need for activities or activities to increase customer satisfaction by companies is considered very important, where when there are products and services that are able to meet customer expectations, the increase in customer loyalty will also increase to 0.722.

The results of this research are in line with and supported by research by Xu & Du (2018), in research discussing loyalty in digital libraries at Chinese Universities. This shows that there is a positive and significant relationship with customer satisfaction and customer loyalty. Where in the results regarding loyalty to digital libraries at Chinese Universities, it was found that satisfaction is the most important thing in determining user loyalty.

4.6 Customer Satisfaction is Significantly Mediating Effect of Service Quality on Customer Loyalty

Based on hypothesis testing, it can be seen that customer satisfaction plays a significant role as a mediating variable, namely mediating the indirect influence of service quality on customer loyalty with a mediation path coefficient (0.272) in a positive direction, based on the P-value ($0.000 > 0.05$) and T -statistics ($3,706 > 1,960$). So it is said that, every change in service quality through customer satisfaction has an effect on increasing customer loyalty. In this study, in the 95% confidence interval the effect size is between 0.133 and 0.420. High customer satisfaction is considered very important, where when there are the best service activities and also supported by the company's integrity in improving the quality of its services towards customer satisfaction, the increase in customer loyalty will also increase to 0.420.

The results of this research are in line with and supported by research in the research of Makanyeza & Chikazhe (2017), which examined bank customers in Chinhoyi, Zimbabwe. The hypothesis states that customer satisfaction mediates service quality on customer loyalty. The results show that there is a positive and significant relationship with customer satisfaction in mediating the influence of service quality on customer loyalty. Other research, Irwansyah, A., & Mappadeceng, R. (2018). The Influence of E-Service Quality on Customer Loyalty Through Customer Satisfaction. Lai (2015), conducted research on restaurants in Hong Kong, related to customer loyalty and value, satisfaction and service quality. In his research, there are results showing that there is a positive relationship between service quality and customer loyalty and customer satisfaction as a mediating relationship. Keni, K., & Sandra, K. K. (2021). Customer satisfaction can be a mediating variable. The same hypothesis was also tested by Myo et al (2019), in their research on Max Hotel users in Myanmar, regarding customer satisfaction mediating the relationship between service quality and customer loyalty, results were also found to be positive and significant.

THE IMPACT OF SERVICE QUALITY, TRUST ON CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS AN INTERVENING AT J&T LHKSEUMAWE CITYAnwar¹, Adnan², Teuku Zulkarnaen³, Naufal Bachri⁴, Rusydi Abubakar⁵, Heriyana⁶**4.7 Customer Satisfaction is Significantly Positive in Mediating the Influence of Customer Trust on Customer Loyalty**

Based on hypothesis testing, it can be seen that customer satisfaction plays a significant role as a mediating variable, namely mediating the indirect influence of customer trust on customer loyalty with a mediation path coefficient (0.212) in a positive direction, based on the P-value ($0.023 > 0.05$) and T-statistics ($2,282 > 1,960$). So it is said that, every change in customer trust through customer satisfaction has an effect on increasing customer loyalty. In this study, in the 95% confidence interval the effect size is between 0.056 and 0.404. The need to increase trust for the J&T company and be encouraged by the ability to improve service and high quality of the company is considered very important, where when there is strong trust from customers and the quality of service provided by the J&T company, customer loyalty will also increase to 0.404. The results of this research are in line with and supported by research conducted by Lie et al (2019), testing the analysis of the mediating effect of customer satisfaction on customer trust on customer loyalty in customers of the Go-Jek Indonesia application. It is stated in the research hypothesis that customer satisfaction is able to mediate customer trust on customer loyalty. And after the hypothesis was tested, the research findings showed that customer satisfaction was able to mediate the influence of customer trust on customer loyalty with positive and significant results.

5. CONCLUSION

This research aims to test and analyze the influence of service quality and customer trust on customer loyalty at PT. Global Jet Express (J&T) in Lhokseumawe City with customer satisfaction as a mediating or intervening variable. This research can be a reference for J&T Lhokseumawe city in designing strategies and policies to improve service quality and service access quality and increase trust in customers in Lhokseumawe city. This research can be used as reflection material for J&T leaders in Lhokseumawe city to design the best services to improve J&T branding in Lhokseumawe city.

REFERENCES

- Adnan, A. (2021). Pengaruh Atmosfer Cafe, Kualitas Produk an Service Quality Terhadap Kepuasan Konsumen Pada Station Coffee Premium Kota Lhokseumawe. *Jurnal Visioner & Strategis*, 10(2), 49-56.
- Agiesta, W., Sajidin, A., & Perwito. (2021). Pengaruh Kualitas Pelayanan Dan Kepuasan Pelanggan Terhadap Loyalitas Pelanggan Ka Lokal Bandung Raya. *JIMEA (Jurnal Ilmiah Manajemen Ekonomi dan Akuntansi)*, 1653- 1664.
- Agustian, H., Nur Ilham, R., Sinta, I., & Feinberg, B. (2023). ANALYSIS OF COMMON SIZE ON BSI (BANK SYARIAH INDONESIA) IN 2020-2021. *Journal of Accounting Research, Utility Finance and Digital Assets*, 1(3), 195–202. <https://doi.org/10.54443/jaruda.v1i3.28>
- Aini, TN (2020). Pengaruh kepuasan dan kepercayaan terhadap loyalitas pelanggan dengan komitmen sebagai variabel intervening. *Akuntansi Manajemen Bisnis Kewirausahaan (E-BISMA)*, 88-98.
- Aini, Z. (2018). Pengaruh Service Quality Dan Customer Trust Terhadap Customer Satisfaction Serta Dampaknya Pada Customer Loyalty Perbankan Syariah.
- Aini, Z. (2019). Pengaruh Service Quality Dan Customer Trust Terhadap Customer Satisfaction Serta Dampaknya Pada Customer Loyalty Perbankan Syariah.

- Al-ansi, A., Olya, H. G. T., & Han, H. (2018). International Journal of Hospitality Management Effect of general risk on trust, satisfaction, and recommendation intention for halal food. *International Journal of Hospitality Management*, September, 0–1.
- Alma, B. (2007). *Manajemen Pemasaran dan Pemasaran Jasa*. Bandung: Alfabeta.
- Arianty, N. (2015). Pengaruh Service Quality Dan Kualitas Produk Terhadap Costumer Satisfaction Handphone Samsung. *Jurnal Ilmiah Manajemen Dan Bisnis*, 16(2), 68–81. <https://doi.org/10.30596/jimb.v16i2.958>
- Askari, N., Rodhiyah, R., & Ngatno, N. (2014). Pengaruh Service Quality Terhadap Customer Loyalty Melalui Costumer Satisfaction (Bagian Service Pt. Nasmoco Gombel Semarang). *Jurnal Ilmu Administrasi Bisnis*, 4(1), 243–252.
- Assauri, S. (2009). *Manajemen Pemasaran Konsep dan Strategi* (1st ed.). Jakarta: PT Raja Grafindo Persada.
- Azhar, M. E., & Jufrizen, J. (2017). The analysis of the tourist loyalty determinant in the area of toba lake. *International Journal of Recent Scientific Research*, 8(10), 20826–20832.
- Chusnul Rofiah. 2016. Service Quality dan pengaruhnya terhadap loyalitas pelanggan yang dimediasi oleh kepuasan di bank muamalat jombang (Online) https://ejournal.stiedewantara.ac.id/index.php/001/article/download/84/pdf_ (Diakses pada 1 juni 2023)
- Consuegra, D Molina. 2007. *An Integrated Model of Price, Satisfaction and Loyalty: An Empirical Analysis in Service Sector*. Journal of Product & Brand Management Fandy Tjiptono, 2002, *Manajemen Jasa*, Penerbit Andi Yogyakarta Fandy Tjiptono, 2007, *Strategi Pemasaran. Edisi ke dua*, penerbit Andi, Yogyakarta Fandy, Tjiptono, 2011, *Pemasaran Jasa, Bayumedia*, Malang.
- Firmansyah, A. (2019). *Pemasaran Produk dan Merek (Planning & Strategy)*. CV. Qiara Media.
- Foster. B. (2020). Pengaruh Servqual Terhadap Costumer Satisfaction Yang Berdampak Pada Loyalitas Pengguna E-Wallet (OVO). *Jurnal Bisnis Dan Manajemen*, 14(1), 48–56.
- Gultom, D. K., & Jufrizen, J. (2016). Nilai Nilai Islam sebagai Variabel Moderating pada Pengaruh Bauran Pemasaran Jasa dan Service Quality Terhadap Kepuasan Mahasiswa (Studi di Fakultas Ekonomi Universitas Islam Swasta di Kota Medan). *Jurnal Ilmiah Maksitek*, 1(1), 35–47.
- Hair Jr, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial least squares structural equation modeling (PLS-SEM) using R: A workbook* (p. 197). Springer Nature.
- Hariyono, T. A. (2022). PENGARUH PRODUK, HARGA DAN KUALITAS LAYANAN TERHADAP COSTUMER SATISFACTION PADA KETUPAT KANDANGAN DI BANJARMASIN. *Jurnal Akuntansi dan Pajak*, 23(1)..
- Hernando, R. (2020). Pengaruh kepemimpinan struktur inisiasi, objektif diagnostik dan objektif interaktif terhadap kejelasan tujuan. *Jurnal Manajemen Dan Bisnis Sriwijaya*, 18(2), 113–120.
- Hsu, M., Chang, C., & Chuang, L. (2015). “Understanding the determinants of online repeat purchase intention and moderating role of habit: The case of online group-buying in”. *International Journal of Information Management*, 35(1), 45–56.
- Irwansyah, A., & Mappadeceng, R. (2018). Pengaruh E-Service Quality Terhadap Customer Loyalty Melalui Customer Satisfaction Pada Toko On Line Buka Lapak. *J-MAS (Jurnal Manajemen Dan Sains)*, 3(2), 128-136.
- Iskandar, D., & Nasution, I. B. (2019). Analisis Pengaruh Kepercayaan, Keamanan dan Service Quality Terhadap Keputusan Pembelian pada Online Shop Lazada (Studi Kasus Pada Mahasiswa/i FEB UMSU). *Prosiding Seminar Nasional Kewirausahaan*, 1(1), 28–137. <https://doi.org/10.30596/snk.v1i1.3590>

THE IMPACT OF SERVICE QUALITY, TRUST ON CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS AN INTERVENING AT J&T LHOKSEUMAWA CITY

Anwar¹, Adnan², Teuku Zulkarnaen³, Naufal Bachri⁴, Rusydi Abubakar⁵, Heriyana⁶

- Karin Boonlertvanich, (2019) "Service quality, satisfaction, trust, and loyalty: the moderating role of main-bank and wealth status", *International Journal of Bank Marketing*, Vol. 37 Issue: 1, pp.278-302, <https://doi.org/10.1108/IJBM-02-2018-0021>
- Keni, K., & Sandra, K. K. (2021). Prediksi customer experience dan service quality terhadap customer loyalty: Customer satisfaction sebagai variabel mediasi. *Jurnal Muara Ilmu Ekonomi Dan Bisnis*, 5(1), 191-204.
- Kukuh Familiar, I. M. (2015). Pengaruh Kualitas Produk dan Service Quality terhadap Customer Loyalty melalui Costumer Satisfaction. *Management Analysis Journal*, 4(4), 348–354. <https://doi.org/10.15294/maj.v4i4.8888>
- Lestari, A. D., & Hidayat, I. (2019). Pengaruh Service Quality, harga, dan kepercayaan terhadap Costumer Satisfaction pada PT. Globat Jet Express (J&T) Surabaya. *Jurnal Ilmu Dan Riset Manajemen (JIRM)*, 8(7).
- Lestari, A., & Yulianto, E. (2018). Pengaruh Kualitas Produk terhadap Customer Loyalty dengan Costumer Satisfaction sebagai Variabel Mediasi (Survei pada Pelanggan Citra Kenedes Cake & Bakery Jl . S . Hatta B3 Kav. A, Kota Malang). *Jurnal Administrasi Bisnis (JAB)*, 54(1), 74–81.
- Lie, D., Sudirman, A., Efendi, E., & Butarbutar, M. (2019). Analysis of mediation effect of consumer satisfaction on the effect of service quality, price and consumer trust on consumer loyalty. *International Journal of Scientific and Technology Research*, 8(8), 421–428.
- Myo, Y. N., Khalifa, G. S. A., & Aye, T. T. (2019). The Impact of Service Quality on Customer Loyalty of Myanmar Hospitality Industry: The Mediating Role of Customer Satisfaction. *International Journal of Management and Human Science (IJMHS)*, 3(3), 2590–3748.
- Panigrahi, S. K., Azizan, N. A., & Khan, M. W. A. (2018). Investigating the empirical relationship between service quality, trust, satisfaction, and intention of customers purchasing life insurance products. *Indian Journal of Marketing*, 48(1), 28–46 Makanyeza & Chikazhe (2017) *Pertama*. Jakarta: Salemba Empa
- Peter. J. P., & Jerry C.O. (2013). *Perilaku Pelanggan dan Strategi Pemasaran*. Jakarta: Salemba Empat.
- Rivai, A. R., & Wahyudi, T. A. (2017). Pengaruh persepsi kualitas, citra merek, persepsi harga terhadap Customer Loyalty dengan kepercayaan dan Costumer Satisfaction sebagai variabel mediasi. *Jurnal Bisnis Dan Komunikasi*, 4(1), 29-37.
- Saputri, D., & Sugiarsih, R. (2019). Pengaruh Kualitas Pelayanan Dan Harga Terhadap Loyalitas Pelanggan Grab Semarang. *Journal of Strategic Communication*, 10(1), 46-53.
- Sarah, Y., Putri Susanto, K., & Le Tjoe Linggadjaya, R. (2019). Pengaruh Kepercayaan dan Bauran Promosi terhadap Keputusan Pembelian pada E-Commerce Traveloka. -.
- Sari, M., Prayogi, M. A., Jufrizen, J., & Nasution, M. I. (2020). Membangun Customer Loyalty Berbasis E-Service Quality Dengan Mediasi Costumer Satisfaction (Studi pada Transportasi Online Grab-Car di Kota Medan). *Matrik: Jurnal Manajemen, Strategi Bisnis Dan Kewirausahaan*, 14(1), 218–238.
- Shafiq, A., Mostafiz, I., & Taniguchi, M. (2019). Using SERVQUAL to determine Generation Y ' s satisfaction towards hoteling industry in Malaysia. *Journal of Tourism Futures* Vol. 5 Issue: 1, pp.62-74.
- Subagio, H., & Saputra, R. (2012). Pengaruh perceived service quality, perceived value, satisfaction dan image terhadap customer loyalty (studi kasus Garuda Indonesia). *Jurnal Manajemen Pemasaran*, 7(1), 42-52.
- Subagiyo, R., & Adlan, M. A. (2017). Pengaruh service quality, marketing mix dan kepuasan mahasiswa terhadap customer loyalty. *Jurnal Ekonomi Modernisasi*, 13(1), 1-15.
- Sumarno, S. (2016). Studi Mengenai Keputusan Pembelian Dengan Pendekatan Service Encounter, Service Convenience Dan Product Knowledge Yang Dimediasi Oleh Purchase Intention

Pada Bengkel PT.Astra Internasional Daihatsu Sales Operation Semarang. *Jurnal Sains Pemasaran Indonesia*,15(2), 93–106.

Sunarto. (2006). *Manajemen Pemasaran 2*. Yogyakarta: Akademi PerusahaanYKPN.

Thamrin. A. (2012). *Manajemen Pemasaran*. Jakarta: Raja Grafindo.

Tjiptono. F. (2013). *Manajemen Pelayanan Jasa*. Yogyakarta: Andi.

Wijono, S. (2017). *Psikologi Industri dan Organisasi*. Jakarta: Kencana.

Xu, F., & Du, J. T. (2018). Factors influencing users' satisfaction and loyalty to digital libraries in Chinese universities. *Computers in Human Behavior*, 83, 64–72.