



The Influence of Service Quality and Trust on Customer Loyalty With Customer Satisfaction as An Intervening: The Case Of Alodokter Health Services Application

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Article Info

Keyword:
Service Quality; Trust; Customer Satisfaction; Customer Loyalty

Received: 21-08-2024
Revised: 24-01-2025
Accepted: 05-02-2025
Published: 15-02-2025

JEL Classification Code: M31, I15, P46

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DOI: [10.24123/jeb.v6i1.6778](https://doi.org/10.24123/jeb.v6i1.6778)

Abstract

Purpose: This study aims to analyze the effect of Service Quality and Trust on Customer Loyalty with Customer Satisfaction as an intervening in the Alodokter Health Service Application in Surabaya. The object of this study is individuals who have and have used the Alodokter Health Service Application, especially those in the city of Surabaya.

Method: This research is a causal research using non-probability sampling techniques with purposive sampling. Respondents in this study are respondents who are at least 17 years old, domiciled in the city of Surabaya, who own and have used the Alodokter Health Service Application more than once in the last six months to one year. The data analysis tool used in this study is Partial Least Square with the SmartPLS 3.0 program application.

Result: The results of this study show that Service Quality has a positive and significant effect on Customer Satisfaction. Trust has a positive and significant effect on Customer Satisfaction. Customer Satisfaction has a positive and significant effect on Customer Loyalty. Service Quality has a positive and significant effect on Customer Loyalty. Trust has a positive and significant effect on Customer Loyalty. Service Quality has a positive and significant effect on Customer Loyalty mediated by Customer Satisfaction. Trust has a positive and significant effect on Customer Loyalty mediated by Customer Satisfaction.

INTRODUCTION

Healthcare is one of the basic human needs that must be met. However, not everyone has easy and fast access to quality health services. Therefore, various innovations have emerged in the health sector that utilize digital technology, one of which is online health service applications. The development of technology and the internet has had an impact on many aspects of life, including the world of health. With health applications, patients no longer need to come directly to the hospital or clinic to get health services. They can consult doctors online through the application.

Companies can take advantage of this digital technology to expand market share so that they are able to meet people's needs. Zayyad & Toykan (2018) explained that in the world of health, internet digitalization can be applied to e-health, where e-health has an electronic medical record system, internet-based telemedicine, health information system, and m-health. These things are important tools to be able to make improvements in the delivery of quality health services, be able to increase patient safety, and be able to reduce costs incurred for services.

Alodokter is a health service application that provides various health services, such as doctor consultations, ordering medicines, and health information. Alodokter is widely used by the public, to date it has more than millions of users in Indonesia and is considered one of the most trusted health service applications. In developing a health service application, service quality is a key factor that must be considered. This is because good service quality can influence customer loyalty and satisfaction with the application. Apart from that, other factors that have an important role in influencing customer loyalty and satisfaction are trust.

Service Quality is a service to fulfill the desires and needs of consumers and how to deliver it appropriately to meet consumer expectations (Fauzi et al., 2021). Service Quality or service quality itself consists of 2 main factors, namely Expected Service or expected services and Perceived Service or perceived services. Service Quality also has a close relationship with Trust because both influence the level of Customer Satisfaction or consumer satisfaction. Dahiyat et al. (2011), stated that Service Quality has a positive and significant relationship with mobile service operators in Jordan with Customer Satisfaction as a mediator. Tu et al. (2012), also stated that for consumers themselves, satisfaction or satisfaction is one of the most important factors influencing Trust and Loyalty.

Consumer trust is a company's willingness to rely on its business partners (Kotler & Keller, 2016). Trust also depends on several factors, both between individuals and organizations, for example benevolence, integrity, honesty and competence perceived by the company. For the Alodokter health application itself, the trust that product users have is certainly important for the company. This is in accordance with the statement made by William and Nicholas (2003) in Sillence & Briggs (2008) which explains that Trust is an important factor in the health sector.

Customer satisfaction is a feeling, either happy or disappointed, that arises after users compare their perceptions of performance (Kotler & Keller, 2016). According to Oliver (1997) in Andianto & Firdausy (2020) defines customer satisfaction as consumer satisfaction as an affective response to a comparison between their actual experience and their expectations. According to Anderson and Sullivan, (1993) in Sagala (2019) explain that Customer Satisfaction is an assessment by consumers of the quality of services or goods produced by the company and is measured through their perception of the value given to the costs incurred.

According to Oliver, (1999, in) explains that Loyalty itself is an attitude of consumers who decide to become regular customers of a service or item they like consistently in the future (Subagio & Saputra, 2012). This attitude creates a repetition in the continuous use of the Alodokter health service application, it is even possible that the consumer carries out a conative aspect where the consumer recommends the application to other people. According to Reichheld & Schefer (2000) loyalty is a situation when customers choose to continue buying and recommending the same product or service from time to time without any aggressive sales efforts. According to Grönroos (2004) loyalty is a long, sustainable relationship between a company and customers that is based on trust and commitment.

With the success of the health industry, this research has become an important research due to its very rapid technological progress. The Alodokter health service application must be able to create good service quality and trust to achieve customer satisfaction and customer loyalty. Because, without customer satisfaction and customer loyalty, a service will not be able to survive long in market competition. Based on the background, the problem formulation in this research can be formulated as follows 1) Does Service Quality influence customer satisfaction on the Alodokter health service application in Surabaya?. 2) Does trust have an effect on customer satisfaction with

the Alodokter Health service application in Surabaya?. 3) Does customer satisfaction affect customer loyalty in the Alodokter health service application in Surabaya?. 4) Does service quality affect customer loyalty in the Alodokter health service application in Surabaya?. 5) Does trust have an effect on customer loyalty in the Alodokter Health service application in Surabaya?. 6) Does customer satisfaction mediate the influence of service quality on customer loyalty in the Alodokter health service application in Surabaya?. 7) Does customer satisfaction mediate the influence of trust on customer loyalty in the Alodokter health service application in Surabaya?

Service Quality

Service Quality consists of two main factors, namely Expected Service or expected service and Perceived Service or felt service. Chaerudin & Syafarudin, (2021) explain that Service Quality is a party that offers an activity that is not a tangible object and does not create ownership of anything to another party. Service Quality is the main determinant of whether customers are satisfied or dissatisfied. Several factors that determine the level of quality and success of a service are the company's ability to provide services to consumers. Putri et al. (2023) explain that the use of good and correct services will determine the success of the company in providing quality service to customers, having high achievements in market share, and an increase in company profits. The approach often used in marketing research for Service Quality is the SERVQUAL (Service Quality) model, this model itself was developed by Parasuraman, (2009) from a series of his studies on service sectors, namely retail banking, long-distance telephone connections, insurance, household appliance repair and securities brokers. This SERVQUAL model is formed from a comparison of 2 main factors, namely the actual service expected or desired (expected service) with the service felt (perceived service).

Trust

Trust is a science that consumers have and how consumers conclude an object along with its attributes and benefits Mowen and Minor, (in Donni Juni, 2017). Trust according to Rousseau, et al. (in Donni Juni, 2017) explains that as a psychological domain of a person who is attentive to accepting others as they are, because it is based on the expectation of good behavior from others Trust is the belief of one party in the resilience, honesty, and reliability of the other party in the relationship and the belief that his actions are in the best interests of the trusted party to produce positive results (Maharani, 2010). According to Pavlo (2017) explains that trust is a value of the relationship between an individual and another individual when making a transaction according to expectations in an uncertain environment. Moorman (1993) in Adj, & Hatane (2014), stated that trust is an individual's willingness to rely on the will of another party when making a transaction based on trust in one of the parties. Trust also comes through consumer expectations of a brand's promise. Trust is formed in an interaction or transaction between parties who do not know each other. McKnight et al. (2002) in Adj & Hatane (2014), explains that trust is divided into 2 dimensions, namely trust Intention and trust belief

Customer Satisfaction

Customer Satisfaction is a feeling of pleasure or disappointment of an individual that arises after comparing their expectations with performance that is below their expectations so that the customer becomes dissatisfied (Kotler & Keller, 2016). If the performance is higher than their expectations, the customer becomes happy and satisfied. Customers can feel this satisfaction after consuming the product. Hansemark & Albinsson (2004) stated that Customer Satisfaction shows an attitude towards a service provider, or is an emotional reaction to several differences that customers expect with those received by customers. Customer Satisfaction is a customer evaluation of services and products, whether they have met customer expectations and needs.

Customer Loyalty

Customer Loyalty arises from the attitude of using the same product repeatedly because of the customer's commitment to a brand or company (Kotler & Keller 2016). Initial user loyalty has a very large relationship to behavior, this can be seen through traditional study theory which tends to see loyalty as one perspective of behavior. When viewed from the context of the application, if a user has used the same brand repeatedly for 3 times, it can be assumed that the customer is loyal to a particular brand. Loyalty has a dynamic nature that will continue to change due to several factors, such as company promotional activity factors, changes in income, health status, changes in life cycle stages, and subjective norms. Customer loyalty can explain the desire of customers that they want to continue making purchases for a long time, even customers can recommend the product to friends or associations. Loyalty is a form of behavior from several decision-making units in purchasing services or goods continuously at the company's choice. Loyalty can be formed from attitudinal and behavioral aspects (Chaudhuri & Holbrook, 2001).

The Relationship between Service Quality and Customer Satisfaction

Research conducted by Shafiq et al. (2019) used the research object of generation Y who were born from 1980 to 2000 to find out how much influence service quality has on satisfaction with the hotel industry in Malaysia. The research hypothesis states that Service Quality has a significant influence on generation Y's satisfaction with the hotel industry in Malaysia. This hypothesis is also supported by the results obtained and supported by previous empirical research regarding Service Quality and Satisfaction. Research conducted by Tandra et al. (2021); Govinaza & Budiani (2022), states that Service Quality has a positive and significant influence on Customer Satisfaction. Tandra et al. (2021); Govinaza & Budiani (2022) stated that with good Service Quality, the Customer Satisfaction value will of course increase. Yudiadari & Agustina (2021) stated that Service Quality has a positive and significant influence on Customer Satisfaction. This shows that the better the Service Quality provided, the better the Customer Satisfaction. Previous research shows that high service quality also makes customer satisfaction high so that buyers are willing to buy and use a product and feel satisfaction

H1: Service Quality has a positive and significant effect on Customer Satisfaction

The Relationship between Trust and Customer Satisfaction

Research conducted by Al-Ansi et al. (2019), states that Trust has a positive and significant influence on Satisfaction in providing recommendations regarding halal food in Kuala Lumpur, Malaysia. Research conducted by Hsu et al. (2015) in Taiwan shows that Customer Satisfaction has a positive and significant influence on Trust in groups of online buyers of the Groupon application. So that when trust is ingrained between parties, the company and customers are able to get what they want. The results of the analysis also state that Trust has a positive and significant influence on Customer Satisfaction. These results are also in accordance with the analysis carried out previously, where Trust has a significant influence on Customer Satisfaction (Aristyanto et al., 2019). Other previous research also shows that there is a positive and significant influence between Customer Trust and Customer Satisfaction (Aprilianto et al., 2022). Kristy & Sinambela (2022) also stated that the results of their test on Trust also had a positive and significant influence on Customer Satisfaction.

H2: Trust has a positive and significant effect on Customer Satisfaction

The relationship between Customer Satisfaction and Customer Loyalty

The results of research conducted by Cunningham & De Meyer-Heydenrych (2021) state that customer satisfaction has a positive influence on customer loyalty. When customers make purchases directly in the store. This research is also in line with research by Kusumawati & Rahayu (2020);

and Faizun & Susilowati (2020) that Customer Satisfaction can have a positive and significant influence on Customer Loyalty. Research conducted by Ambalao et al. (2022) on RSA Manado administrators, where Customer Satisfaction can influence customer loyalty. Several types of businesses also show that Customer Satisfaction has an influence on Customer Loyalty (Smith, 2020). Research by Ali, et al. (2021); Setiawan, et al. (2021), in Rejeki & Atmaja, 2022) shows that there is a positive and significant relationship between Customer Satisfaction and Customer Loyalty. H3: Customer Satisfaction has a positive and significant effect on Customer Loyalty

The Relationship Between Service Quality and Customer Loyalty

Research conducted by Giovanis et al. (2015) explains that research conducted on auto repair and industrial maintenance in Greece shows that Service Quality has a positive and significant influence on Customer Loyalty. When someone becomes a loyal customer, he will have repeat purchasing behavior and will voluntarily recommend to other people the products he likes. Almost the overall difficulty felt by café and restaurant managers in increasing customer loyalty, as researched by (Atmaja & Yasa, 2020), states that increasing Service Quality can maximize Customer Loyalty.

H4: Service Quality has a positive and significant effect on Customer Loyalty

The Relationship between Trust and Customer Loyalty

Research conducted by Boonlertvanich (2019) at a bank in Thailand. Have a hypothesis that Trust has a positive and significant relationship with Loyalty. The results of this research explain that Trust is correlated with increasing Loyalty in banks, both behavioral and attitudinal. Trust is a relationship that keeps customers committed to an organization. Therefore, this is what drives the company's motivation to establish and maintain long-term relationships with customers and associations. This shows that Trust and Customer Loyalty have a positive and significant influence (Ashraf et al., 2017). Yusup & Mulyandi (2022) explain that Customer Trust has a positive and significant value to Customer Loyalty, so it can be assured that Trust has an important role because customers can form loyalty to a product or institution if their trust can be fulfilled and even maintained. Haron et al. (2020) stated that Trust and Customer Loyalty have a positive and significant influence on the services or goods offered.

H5: Trust has a positive and significant effect on Customer Loyalty

The relationship between Service Quality, Customer Satisfaction and Customer Loyalty

Research conducted by Myo et al. (2019), on Novotel Yangon Max Hotel users in Myanmar shows that Service Quality and Customer Loyalty mediated by Customer Satisfaction have a positive and significant relationship. Research conducted by Dahiyat et al. (2011) also explained that Customer Satisfaction mediates Service Quality on Customer Loyalty in mobile operators in Jordan. His hypothesis states that if these three variables are interconnected, the result is that all three have a positive and significant influence. Surahman et al. (2020) in their research stated that there is an influence between Service Quality and Customer Loyalty which is also mediated by Customer Satisfaction. This shows again that Service Quality and Customer Satisfaction which are given more attention are able to increase Customer Loyalty. Quddus & Hudrasyah (2014) in Keni & Sandra (2021) said that in their research Service Quality has a positive and significant influence on Customer Loyalty, with Customer Satisfaction as the mediation. Therefore, customers who are satisfied with Service Quality can feel happy so that it can make customers become loyal to the company.

H6: There is a positive and significant relationship between service quality and customer loyalty which is mediated by customer satisfaction.

The Relationship between Trust, Customer Satisfaction and Customer Loyalty

Research by Lie et al. (2019), shows that in one of the hypotheses it shows that Customer Trust has an influence on Customer Loyalty with Customer Satisfaction as a mediator in Gojek application customers. The research results show that Customer Trust has a positive and significant effect. Rejeki & Atmaja (2022) also stated that Customer Trust has a positive and significant influence on Customer Loyalty with additional mediation, namely Customer Satisfaction. Research conducted by Winasih & Hakim (2021) shows that Customer Satisfaction is a mediator between Customer Trust and Customer Loyalty. Has a positive and significant influence. Wulandari & Rahmidani (2022) in the city of Padang explain that Customer Satisfaction is an intervening variable in Trust and Customer Loyalty. Trust is an attitude that customers form towards a product so that it becomes one of the foundations of a company's business because trust can create long-term relationships with customers so that loyalty can be created. Therefore, trust will arise if customers feel safe in using the product and feel that the product is honest and good in terms of product quality and promised benefit (Wulandari & Rahmidani, 2022).

H7: There are positive and significant results between trust and customer loyalty which are mediated by customer satisfaction

Research Model/Conceptual Framework

The current research examines the mediating role of Service Quality, Customer Loyalty and Customer Satisfaction in the future. The theoretical implication is that personal Service Quality not only increases customer loyalty in the future, but also provides an alternative path that connects Service Quality and customer satisfaction with customer service quality in the future (See figure 1). The managerial implication is that by utilizing customers' personal service quality in the context of company consumer relationships, companies can improve their performance in retaining existing consumers.

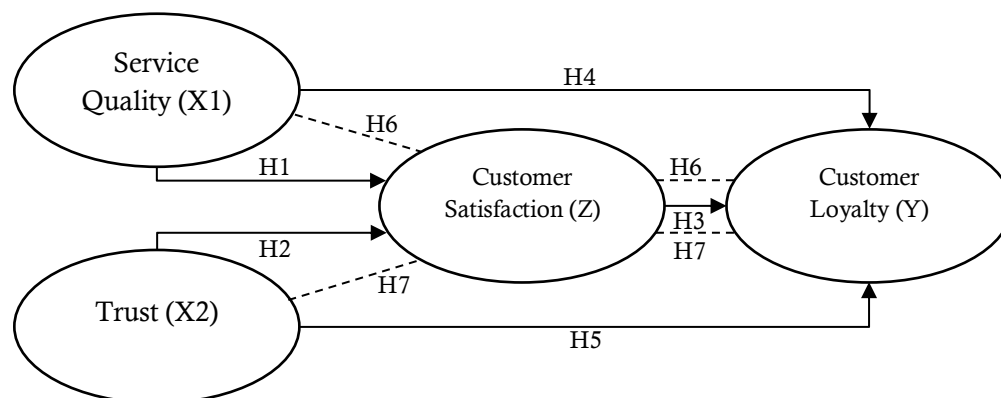


Figure 1
Research Framework

RESEARCH METHODS

Measurement

Service quality is the level of achievement in meeting consumer needs and the accuracy of delivery in aligning with consumer expectations. Two main factors influence service quality: expected service and perceived service. The service provided by a company aims to win consumers' trust and ultimately encourage them to purchase the offered products. According to Parasuraman in Lupiyoadi & Hamdani (2006), service quality can be measured using five dimensions of SERVQUAL: reliability, which refers to the ability to perform services dependably and accurately; responsiveness, which reflects the willingness to help customers and provide prompt service;

assurance, which involves employees' knowledge and courtesy as well as their ability to inspire trust and confidence; empathy, which signifies personalized attention and care for customers; and tangibles, which encompass the physical facilities, equipment, personnel, and communication materials that support service delivery.

Trust is the level of confidence, belief, and knowledge that consumers have about a product or object concerning its various attributes and benefits. Building trust is essential in interactions and transaction processes, especially between parties who do not yet know each other. According to Maharani (2010), trust can be measured through four key indicators: reliability, which refers to the consistency and dependability of a product or service; honesty, which reflects transparency and truthfulness in business practices; concern, which signifies attentiveness and care towards consumer needs; and credibility, which involves the reputation and perceived expertise of the provider in delivering quality and reliable offerings.

Customer satisfaction is a measure of how well a company's products or services meet customer expectations. According to Taylor & Baker (1994) in Aryani & Rosinta, (2010), customer satisfaction can be assessed through several indicators. Customers express satisfaction with the services provided by Alodokter, as the platform delivers quality service that aligns with their expectations. The facilities offered by Alodokter also meet customer needs, ensuring a seamless experience. Additionally, customers perceive Alodokter as a provider of comfortable and efficient solutions for online healthcare services, further reinforcing their overall satisfaction.

Customer loyalty refers to the level of commitment consumers have to continuously use a product or service due to their high satisfaction with it. When consumers are highly satisfied, they are more likely to recommend the product or service to others, allowing them to experience the same level of satisfaction. According to Kotler & Keller (2016), customer loyalty can be observed through several indicators. Repeat purchases reflect a consumer's commitment to consistently choosing the same product or service. Retention indicates a consumer's resistance to negative influences or competitors, demonstrating their continued trust in the company. Additionally, referrals signify a consumer's willingness to recommend and promote the company to others, further strengthening its market presence and reputation.

Data Collection Method

Researchers collect data directly on the research object. The survey method was used by researchers to collect data. The tool used in this survey method is a structured questionnaire given to respondents which is designed to obtain specific information regarding the questions asked to respondents. According to Sugiyono (2014), a questionnaire or questionnaire is a data collection technique that is carried out by giving a set of questions, both written and unwritten, to respondents to answer.

Population, Sample and Sampling Technique

According to Sugiyono (2014), population is a generalized area consisting of objects/subjects that have certain qualities and characteristics that are determined to be studied and then conclusions are drawn from there. Therefore, the population used in this research is all people who have used the Alodokter health service application. The sampling technique used in this research is nonprobability sampling with a purposive sampling method. Nonprobability sampling is a technique that does not provide equal opportunities for each element or member of the population to be selected as a sample (Sugiyono, 2016). According to Sekaran (2016), purposive sampling involves selecting participants based on specific considerations, ensuring that they are in the best position to provide the necessary information. In this study, the sample was determined based on several characteristics: individuals aged 17 years and above, assuming they are capable of making independent and responsible choices;

residents of Surabaya; and users who have accessed the Alodokter health service application more than once within the last six months to a year.

Data Analysis

This research uses the Structural Equation Modeling - Partial Least Square (SEM PLS) analysis technique. According to Sugiyono (2016) quantitative data is research data in the form of numbers or analysis using statistics. In this research, the data collection method used was a survey via questionnaire (google form). The data analysis technique uses SEM-PLS software to carry out data analysis. According to Anuraga et al. (2017) SEM analysis is a combined method of regression analysis, factor analysis, and path analysis. SEM is a multivariate technique that will show how to represent a series or series of causal relationships in a path diagram. According to Hair et al. (2016) PLS is used to develop theory in exploratory research.

RESULTS & DISCUSSION

The current research has 160 respondents obtained from distributing questionnaires that have been distributed via Google Form and have met the requirements, namely: At least 17 years old, domiciled in Surabaya, and have and have used the Alodokter health service application more than once in six months until the last year. Based on the data obtained from the distribution of questionnaires, the following data is based on the gender of the respondents which is presented in table 1 as follows:

Table 1.
Respondent Categories Based on Gender

No	Gender	Frequency	Percentage (%)
1	Male	90	56,3 %
2	Female	70	43,8 %
	Total	160	100%

Based on Table 1, it is known that the categories of respondents are based on gender, 90 people (56.3%) are men and 70 women (43.8%), so it can be concluded that the majority of respondents in this study are men.

Based on the data obtained from the distribution of questionnaires, the following is data based on the age of the respondents which is presented in Table 2 as follows:

Table 2.
Respondent Categories Based on Age

No	Age	Frequency	Percentage
1	<18 years	2	1,3 %
2	18-24 years	114	71,3%
3	25-34 years	24	15%
4	35-44 years	8	5%
5	45-54 years	9	5,6 %
6	>55 years	3	1,9 %
	Total	160	100 %

Based on Table 2, it is known that the categories of respondents are based on age, aged <18 years with a total of 2 people (1.3%), aged 18-24 years with a total of 114 people (71.3%), aged 25-34 years with a total of 24 people (15%), aged 35-44 years with a total of 8 people (5%), aged 45-54 years with a total of 9 people (5.6%), and aged >55 years with a total of 3 people (1.9%) . From this table it can be concluded that those aged 18-24 years dominate the respondents with a total of 114 people (71.3%).

Based on data obtained from the results of distributing questionnaires, the following is data based on respondents' occupations which is presented in Table 3 as follows:

Table 3.
Respondent Categories Based on Occupation

No	Occupation	Frequency	Presentase (%)
1	Student/Students	98	61,3 %
2	Private sector employee	40	25 %
3	Civil servants/BUMN	7	4,4 %
4	Self-employed	12	7,5 %
5	Others	3	1,8 %
Total		160	100 %

Based on table 3, it is known that the number of respondents with student status was 98 people (61.3%), as private employees were 40 people (25%), as civil servants/BUMN were 7 people (4.4%), as entrepreneurs as many as 12 people (7.5%), and others as many as 3 people (1.8%).

Based on data obtained from the results of distributing questionnaires, the following is respondent data based on the length of time they have used the Alodokter Health Services Application which is presented in table 4 as follows:

Table 4.
Respondent Categories Based on Length of Use of the Alodokter Health Services Application

No	Length of Use of the Alodokter Health Services Application	Frequency	Presentase
1	< 1 year	77	48,1 %
2	1-2 years	62	38,8 %
3	> 2 years	21	13,1 %
Total		160	100 %

Based on Table 4, it is known that the categories of respondents based on the length of time they have used the Alodokter Health Services Application, use < 1 year as many as 77 people (48.1%), use 1-2 years as many as 62 people (38.8%), and use > 2 years as many 21 people (13.1%). Based on data obtained from the distribution of questionnaires, the following is respondent data based on the use of the Alodokter health service application in the last six months to one year which is presented in Table 5 as follows:

Table 5.
Respondent Categories Based on Use of the Alodokter Health Services Application in the Last Six Months to One Year

No	Use of the Alodokter Health Services Application in the Last Six Months to One Year	Frequency	Percentage
1	2 times	75	46,9 %
2	3 times	45	28,1 %
3	4-5 times	23	14,4 %
4	> 5 times	17	10,6 %
Total		160	100%

Based on Table 5, it is known that the categories of respondents based on the use of the Alodokter Health Services Application in the last six months to one year, 75 people used it twice (46.9%), 45 people used it 3 times (28.1%), 4 times used it. 5 times as many as 23 people (14.4%), and use > than 5 times as many as 17 people (10.6%).

Outer Model Analysis

In this outer model test, the aim is to understand the specifications of the relationship between the indicator variables for each variable by conducting analysis on convergent validity and composite reliability. Figure 2 shows the outer model used in this research.

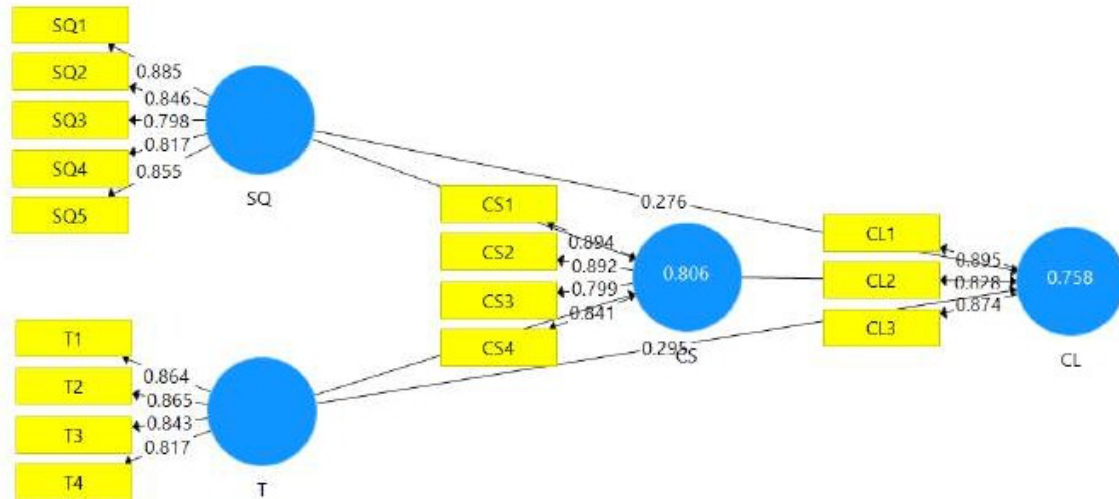


Figure 2.
Outer Model

The first outer model evaluation is by looking at the Average Variance Extracted (AVE). According to Hussein (2015), when using AVE, a good value for AVE is >0.5 . The following are the data results when viewed from the Average Variance Extracted (AVE):

Table 6
Average Variance Extracted (AVE)

Research variable	Average Variance Extracted (AVE)	Information
Service Quality	0,707	Valid
Trust	0,718	Valid
Customer Satisfaction	0,735	Valid
Customer Loyalty	0,750	Valid

In Table 6 it is known that the Average Variance Extracted (AVE) for each variable, the Service Quality variable is 0.707, the Trust variable is 0.718, the Customer Satisfaction variable is 0.735, and the Customer Loyalty variable is 0.750. With an Average Variance Extracted (AVE) value of >0.5 , all variables are declared valid.

Convergent Validity Test

According to Abdillah and Hartono (2015: 206), a correlation that can be said to meet convergent validity is when the loading value is greater than 0.5 to 0.6. Following are the Outer Loading results for each research variable:

Table 7
Outer Loading Value of Each Indicator

Variable	Indicator	Outer Loading Factor	Information
Service Quality	SQ1	0,885	Valid
	SQ2	0,846	Valid
	SQ3	0,798	Valid
	SQ4	0,817	Valid
	SQ5	0,855	Valid
Trust	T1	0,864	Valid
	T2	0,865	Valid
	T3	0,843	Valid
	T4	0,817	Valid
Customer Satisfaction	CS1	0,894	Valid
	CS2	0,892	Valid
	CS3	0,799	Valid
	CS4	0,841	Valid
Customer Loyalty	CL1	0,895	Valid
	CL2	0,828	Valid
	CL3	0,874	Valid

In Table 7 it can be proven that each indicator has an outer loading value greater than 0.5 which can be declared valid.

Discriminant Validity Test

According to Hussein (2015), to find out the discriminant validity value, it can be seen through the Cross Loading value. A latent variable can be said to meet the criteria and is valid by discriminant validity if its correlation with each indicator is greater than the correlation between the latent variable and other indicators. The following are the results of the Cross Loading of each research variable. Table 8 shows that the correlation of the latent variable with each indicator has a large value and meets the Discriminant Validity criteria. With that it can be said that all latent variables have better discriminant validity. Table 9 shows that the discriminant Validity can also be seen from the Fornell- Larcker Criterion to find out the average AVE value of all variable indicators. Following are the results of the Fornell-Larcker Criterion for each variable.

Table 8
Cross Loading Discriminant Validity Value

Indicator	Service Quality	Trust	Customer Satisfaction	Customer Loyalty
SQ1	0,885	0,771	0,764	0,729
SQ2	0,846	0,760	0,727	0,666
SQ3	0,798	0,696	0,666	0,662
SQ4	0,817	0,710	0,716	0,700
SQ5	0,855	0,743	0,731	0,711
T1	0,734	0,864	0,739	0,717
T2	0,761	0,865	0,752	0,694
T3	0,781	0,843	0,766	0,742
T4	0,691	0,817	0,719	0,674
CS1	0,768	0,787	0,894	0,717
CS2	0,752	0,791	0,892	0,743
CS3	0,656	0,672	0,799	0,673
CS4	0,762	0,756	0,841	0,730
CL1	0,728	0,706	0,702	0,895
CL2	0,701	0,716	0,704	0,828
CL3	0,715	0,746	0,762	0,874

Table 9
Fornell-Larcker Criterion

	Service Quality	Trust	Customer Satisfaction	Customer Loyalty
Service Quality	0,841		0,858	0,826
Trust	0,876	0,848	0,878	0,835
Customer Satisfaction			0,858	0,835
Customer Loyalty				0,866

Reliability Test

Reliability testing is carried out to prove the accuracy of the latent variables. A latent variable can be said to have good reliability if the Composite Reliability value is greater than 0.7 and the Cronbach's alpha value is greater than 0.7. The following are the results of Cronbach's Alpha and Composite Reliability values for each research variable:

Table 10
Cronbach's Alpha and Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability	Information
Service Quality	0,896	0,923	Reliabel
Trust	0,869	0,911	Reliabel
Customer Satisfaction	0,879	0,917	Reliabel
Customer Loyalty	0,833	0,900	Reliabel

In table 10 it is known that the Cronbach's Alpha value and the Composite Reliability value for each variable are greater than 0.7, so all variables can be declared Reliable. Evaluation of the Inner Structural Model was carried out to determine the relationship between variables in the research. To measure the inner model, there are several criteria consisting of R-square, F-square value, Predictive Relevance (Q2), and testing the hypothesis.

R-Square (R2)

The R-Square (R2) value is used to measure how much influence the independent variable has on the dependent variable. According to Sarwono (2016:160), R-Square is declared strong if the value obtained is greater than 0.75, if the value is greater than 0.50 it is declared moderate, and if it is greater than 0.25 it is declared weak. The following are the results of the R-Square (R2) analysis in the research:

Table 11
R-Square Value(R2)

Variable	R2	Information
Customer Satisfaction	0,806	Strong
Customer Loyalty	0,758	Strong

In Table 11 it is known that the R2 value of the research variable is greater than 0.75 so it can be declared strong.

F-Square (F2)

The F-Square (F2) value is used to determine the impact of latent variables on the construct model. According to Henseler et al. (2014), the F-Square value is said to be large if it has a value greater than 0.35, it is said to be medium if it has a value greater than 0.15, and it is said to be small if it has a value greater than 0.02. The following table 12 the results of research data using F-Square:

Table 12
F-Square Value (F2)

	Service Quality	Trust	Customer Satisfaction	Customer Loyalty
Service Quality			0,174	0,062
Trust			0,354	0,062
Customer Satisfaction				0,093
Customer Loyalty				

Q-Square (Q2)

The Q-Square (Q2) value is used to measure how well the observed values are produced by the model and estimated parameters. The following are the results of the Q-Square (Q2) data in the research:

Table 13
Q-Square (Q2)

Variabel	Q2
Customer Satisfaction	0,582
Customer Loyalty	0,553

In table 13 it is known that Customer Satisfaction Q-Square (Q2) is 0.582 and Customer Loyalty Q-Square (Q2) is 0.553.

Hypothesis testing is carried out to determine and measure the correlation between variables. If the t-statistic value is >1.96 , then it can be said that the correlation between these variables is significant and the hypothesis can be accepted. Following are the results of the Hypothesis Test in the research:

Table 14
Hypothesis Testing

Hypothesis	Sample Original	T-Statistic	P-Value	Information
Service Quality > Customer Satisfaction (H1)	0,381	4,100	0,000	Support
Trust > Customer Satisfaction (H2)	0,544	5,928	0,000	Support
Customer Satisfaction > Customer Loyalty (H3)	0,340	3,399	0,001	Support
Service Quality > Customer Loyalty (H4)	0,276	2,704	0,007	Support
Trust > Customer Loyalty (H5)	0,295	2,381	0,018	Support
Service Quality > Customer Satisfaction > Customer Loyalty (H6)	0,130	2,658	0,008	Support
Trust > Customer Satisfaction > Customer Loyalty (H7)	0,185	2,736	0,006	Support

Table 14 shows the results of testing each hypothesis, so it can be explained as follows, the Service Quality coefficient on Customer Satisfaction is 0.381, the T-statistic is 4.100 or more than 1.96, and the P-Value is 0.000 or less than 0.050. Which means that Service Quality has a positive and significant effect on Customer Satisfaction. Based on these results, H1 is accepted. The Trust coefficient on Customer Satisfaction is 0.544, the T-statistic is 5.928 or more than 1.96, and the P-Value is 0.000 or less than 0.050. Which means that Trust has a positive and significant effect on Customer Satisfaction. Based on these results H2 is accepted. The Customer Satisfaction coefficient on Customer Loyalty is 0.340, the T-Statistic is 3.399 or more than 1.96, and the P-Value is 0.001 or less than 0.050. Which means that Customer Satisfaction has a positive and significant effect on Customer Loyalty. Based on these results, H3 is accepted. The Service Quality coefficient on Customer Loyalty is 0.276, the T-Statistic is 2.704 or more than 1.96, and the P-Value is 0.007 or less than 0.050. Which means that Service Quality has a positive and significant effect on Customer Loyalty. Based on these results H4 is accepted. The Trust Coefficient on Customer Loyalty is 0.295,

the T-Statistic is 2.381 or more than 1.96, and the P-Value is 0.018 or less than 0.050. Which means that Trust has a positive and significant effect on Customer Loyalty. Based on these results H5 is accepted. The Service Quality coefficient on Customer Loyalty mediated by Customer Satisfaction is 0.130, the T-Statistic is 2.658 or more than 1.96, and the P-Value is 0.008 or less than 0.50. Which means there are positive and significant results between Service Quality and Customer Loyalty which is mediated by Customer Satisfaction. Based on these results H6 is accepted. The Trust coefficient on Customer Loyalty mediated by Customer Satisfaction is 0.185, the T-Statistic is 2.736 or more than 1.96, and the P-Value is 0.006 or less than 0.050. Which means there are positive and significant results between Trust and Customer Loyalty which are mediated by Customer Satisfaction. Based on this H7 is accepted.

RESULTS AND DISCUSSION

The Influence of Service Quality on Customer Satisfaction

Based on the results of the hypothesis test, it is known that Service Quality has a positive and significant effect on Customer Satisfaction. This shows that the better the quality of the service provided, the more customer satisfaction it can increase for users of the Alodokter Health Services Application. From the results of the hypothesis test above, it is known that many customers strongly agree that the Alodokter Health Services Application provides quality services. The quality of the service provided can influence the level of customer satisfaction. The results of this research are due to the quality of the Alodokter Health Services Application service, such as providing responsive services to customers and the speed of response provided by the Alodokter Health Services Application and other indicators which can increase customer satisfaction. These results indicate that the quality of service provided by the Alodokter Health Services Application has a positive and significant effect on customer satisfaction. This is in line with research by Yudiadari & Agustina (2021) concluding that Service Quality has a positive and significant effect on Customer Satisfaction. According to Makanyeza & Mumiriki (2016), the success of customer-centered companies is highly dependent on providing quality services that create business value and lead to increased customer satisfaction. According to research conducted by Tandra et al. (2021) it is also stated that there are positive and significant results between Service Quality and Customer Satisfaction.

The Influence of Trust on Customer Satisfaction

Based on the results of the hypothesis test, it is known that Trust has a positive and significant effect on Customer Satisfaction. This shows that customer trust in the Alodokter Health Services Application has a positive and significant effect on customer satisfaction. From the results of the hypothesis test above, it is known that users of the Alodokter Health Services Application are confident in the expertise and knowledge of the doctors available at Alodokter, believe in services that are in accordance with the information on the Alodokter Health Services Application and customers believe Alodokter has the expertise needed to provide appropriate services. quality. With customer trust in the Alodokter Health Services Application, it can influence and increase customer satisfaction. This is in line with research by Aristyanto et al. (2019), which shows that the Trust variable has a significant effect on Customer Satisfaction. In the research of Bayu Aprilianto et al. (2022) say that there is a positive and significant relationship between Customer Trust and Customer Satisfaction.

The Influence of Customer Satisfaction on Customer Loyalty

Based on the results of the hypothesis test, it is known that Customer Satisfaction has a positive and significant effect on Customer Loyalty. This shows that customer satisfaction with the Alodokter Health Services Application has a positive and significant effect on customer loyalty. From the results of the hypothesis test above, it is known that customers are satisfied with the

services and facilities provided by the Alodokter Health Services Application and strongly agree that Alodokter provides a comfortable and efficient solution for online consultations. High customer satisfaction with the Alodokter Health Services Application can influence customer loyalty. This is in line with research conducted by Kusumawati & Rahayu (2020); and Faizun & Susilowati (2020) that Customer Satisfaction has a significant and positive influence on Customer Loyalty. According to research by Ali, et al. (2021; Setiawan, et al. (2021, in Rejeki & Atmaja, 2022) shows that customer satisfaction has a positive and significant influence on customer loyalty.

The Influence of Service Quality on Customer Loyalty

Based on the results of hypothesis testing, it is known that Service Quality has a positive and significant effect on Customer Loyalty. This shows that the quality of service provided by the Alodokter Health Services Application has a positive and significant effect on customer loyalty. From the results of the hypothesis test above, it is known that many customers strongly agree that the Alodokter Health Services Application provides quality services, which can influence customer loyalty. The results of this research are due to the quality of the Alodokter Health Services Application service, such as providing services that are responsive to customer needs and speed of response and other indicators that can influence customer loyalty. This is in line with research conducted by Tsoukatos (2015), explaining that there is Service Quality which plays a positive and significant role in influencing Customer Loyalty. Udayana et al. (2022), in their research said that there is a positive and significant influence of the Service Quality variable on Customer Loyalty.

The Influence of Trust on Customer Loyalty

Based on the results of the hypothesis test, it is known that Trust has a positive and significant effect on Customer Loyalty. This shows that customer trust in the Alodokter Health Services Application has a positive and significant effect on customer loyalty. From the results of the hypothesis test above, it is known that users of the Alodokter Health Services Application are confident in the expertise and knowledge of the doctors available at Alodokter, believe in services that are in accordance with the information on the Alodokter Health Services Application and customers believe Alodokter has the expertise needed to provide appropriate services. quality. Customer trust in the Alodokter Health Services Application can influence customer loyalty. This is in line with research by Haron et al. (2020), states that Trust has a positive and significant influence on Customer Loyalty for a product or service offered. According to Ade Yusup and Rachman Mulyandi (2023), Customer Trust has a positive and significant impact on customer loyalty.

Thus, it can be concluded that the Alodokter Health Services Application has succeeded in creating customer trust which influences customer loyalty, such as customers being confident in the expertise and knowledge of the doctors available at Alodokter, customers trusting the services according to the information on the Alodokter Health Services Application and customers trusting Alodokter have the necessary expertise to provide quality services. With customer trust in the Alodokter Health Services Application, it can enable customers to become more loyal and enable customers to continue using the Alodokter Health Services Application.

The influence of Service Quality on Customer Loyalty through Customer Satisfaction

Based on the results of the hypothesis test, it is known that Service Quality has a positive and significant effect on Customer Loyalty which is mediated by Customer Satisfaction. From the results of the hypothesis test above, it is known that many customers strongly agree that the Alodokter Health Services Application provides quality services. The quality of the service provided can influence customer loyalty through customer satisfaction. The results of this research are due to the service quality of the Alodokter Health Services Application, such as providing responsive services to customers and the speed of response provided by the Alodokter Health Services Application and

other indicators that can influence and increase customer satisfaction. By influencing and increasing customer satisfaction with the Alodokter Health Services Application, it can influence and make customers more loyal and enable customers to continue using the Alodokter Health Services Application because they feel satisfied with the quality of the services provided. This shows that the quality of service provided by the Alodokter Health Services Application has a positive and significant effect on customer loyalty through customer satisfaction. This is in line with Myo et al. (2019), in their research on Novotel Yangon Max Hotel users in Myanmar, regarding Customer Satisfaction mediating the relationship between Service Quality and Customer Loyalty, positive and significant results were found. According to Quddus and Hudrasyah (2014) in Keni (2021) Service Quality has a positive and significant influence on Customer Loyalty which is mediated by Customer Satisfaction.

The Influence of Trust on Customer Loyalty through Customer Satisfaction

Based on the results of the hypothesis test, it is known that Trust has a positive and significant effect on Customer Loyalty which is mediated by Customer Satisfaction. This shows that customer trust in the Alodokter Health Services Application has a positive and significant effect on customer loyalty through customer satisfaction. From the results of the hypothesis test above, it is known that users of the Alodokter Health Services Application are confident in the expertise and knowledge of the doctors available at Alodokter, believe in services that are in accordance with the information on the Alodokter Health Services Application and customers believe Alodokter has the expertise needed to provide appropriate services. quality. With customer trust in the Alodokter Health Services Application, customer satisfaction can be increased. By influencing and increasing customer satisfaction with the Alodokter Health Services Application, it can influence and make customers more loyal. This is in line with research by Lie et al. (2019), states that Trust has a positive and significant influence on Customer Loyalty through Customer Satisfaction as mediation. According to Wulandari & Rahmidani (2022), in their research on Lifebuoy shampoo products in Padang City, they stated that Trust has a positive and significant effect on Customer Loyalty through Customer Satisfaction as an intervening variable for Lifebuoy shampoo in Padang City. This shows that the Trust variable is able to increase Customer Loyalty by providing a positive relationship through Customer Satisfaction. Trust is an attitude formed by consumers towards a product. Trust is the foundation of a business that must be built by a company because trust will be able to create long-term relationships with customers so that loyal customers will be formed.

CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS

Based on the analysis and discussion, results of the analysis show that there is a positive and significant relationship between Service Quality, Trust, Customer Satisfaction and Customer Loyalty among users of the Alodokter Health Services Application in Surabaya. Service Quality is proven to have a positive and significant influence on Customer Satisfaction, confirming that the quality of service provided by Alodokter directly influences the satisfaction of Alodokter Application users in Surabaya. Thus, it can be concluded that Hypothesis 1 is accepted. Furthermore, Trust also has a positive and significant impact on Customer Satisfaction, indicating that the level of customer trust in the application contributes to the level of customer satisfaction. Thus it can be concluded that Hypothesis 2 is accepted.

Customer Satisfaction is proven to have a positive and significant influence on Customer Loyalty, proving that customer satisfaction can be the main driver for maintaining user loyalty to Alodokter. Thus it can be concluded that Hypothesis 3 is accepted. Service Quality also directly has a positive and significant effect on Customer Loyalty, showing that service quality has an impact on customer loyalty among Alodokter users. Thus it can be concluded that Hypothesis 4 is accepted. Trust is proven to have a positive and significant influence on Customer Loyalty, showing that

customer trust can increase customer loyalty among Alodokter users. Thus it can be concluded that Hypothesis 5 is accepted.

Service Quality influences Customer Loyalty through the mediation of Customer Satisfaction. Shows that customer satisfaction plays a mediating role between service quality and customer loyalty. Service quality can be a driving force for increasing customer loyalty because improving and providing good service quality will have an impact on customer satisfaction which can have an impact on increasing customer loyalty. Thus it can be concluded that Hypothesis 6 is accepted. Trust influences Customer Loyalty through the mediation of Customer Satisfaction. Shows that customer satisfaction plays a mediating role between customer trust and customer loyalty. Customer trust can be a driving force to increase customer loyalty towards Alodokter due to satisfaction with the services provided. Thus it can be concluded that Hypothesis 7 is accepted.

This research has several limitations. First, it focuses only on users of the Alodokter Health Services Application in a single area, namely Surabaya, while the application has many users across Indonesia. Additionally, data collection was conducted using a Google Form questionnaire distributed via social media, with the primary requirement that respondents be users of the Alodokter Health Services Application and domiciled in Surabaya. This limitation required additional time to ensure that the collected data met the specified criteria.

Based on the conclusions of this research, several suggestions can be provided. The findings of this study can serve as a reference and contribute to future research, particularly in the areas of Service Quality, Trust, Customer Satisfaction, and Customer Loyalty. Further research is encouraged to explore different research objects and expand these variables for more in-depth and engaging studies. From a practical perspective, several recommendations can be made. In terms of Service Quality, the Alodokter Health Services Application should ensure that it provides accurate and relevant health information, improves response times from doctors or virtual health experts, regularly updates health content and medical resources, and enhances its services with innovative features such as video consultations and health monitoring. Regarding Trust, the application can build stronger customer confidence by including testimonials or positive reviews from previous users, ensuring the security of users' personal data with strict security protocols, displaying certifications and licenses of healthcare professionals affiliated with the platform, and providing transparency about service costs and procedures. To enhance Customer Satisfaction, Alodokter can conduct regular satisfaction surveys to gather feedback, personalize user experiences with customized health advice, and improve the user interface to ensure ease of use while minimizing technical errors. Lastly, to foster Customer Loyalty, the application can implement loyalty programs such as special discounts or exclusive features for frequent users, introduce referral programs that reward users who successfully recommend the app to friends or family, and consistently inform users about updates, improvements, or newly added features.

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