

# Using Customer Satisfaction as a Mediating Variable to Boost Service Quality and Build Trust in Repeat Business

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## ABSTRACT

The purpose of this research is to identify the moderating effects of service quality, confidence in customer loyalty, and satisfaction. Quantitative survey methodology is used in this kind of study. A total of one hundred residents of Tanjung Pura participated as respondents in this survey. In this study, we employ SPSS version 26 to conduct a multiple linear regression analysis and a Sobel test. The findings indicate that while service quality does not positively or significantly affect customer loyalty, trust does. The level of client satisfaction is significantly impacted by the quality of the service provided. Consumers are more satisfied after having their trust in a company restored. There is a statistically substantial correlation between client loyalty and satisfaction levels. One way in which customer satisfaction can moderate the relationship between service quality and loyalty is through the lens of referrals. Trust can increase consumer loyalty, and satisfaction can moderate this relationship.

## ABSTRAK

Tujuan dari penelitian ini adalah untuk mengidentifikasi efek moderasi kualitas layanan, kepercayaan pada loyalitas pelanggan, dan kepuasan. Metodologi survei kuantitatif digunakan dalam studi semacam ini. Sebanyak seratus warga Tanjung Pura berpartisipasi sebagai responden survei ini. Dalam penelitian ini, kami menggunakan SPSS versi 26 untuk melakukan analisis regresi linier berganda dan uji Sobel. Temuan menunjukkan bahwa sementara kualitas layanan tidak secara positif atau signifikan mempengaruhi loyalitas pelanggan, kepercayaan tidak. Tingkat kepuasan klien sangat dipengaruhi oleh kualitas layanan yang diberikan. Konsumen lebih puas setelah kepercayaan mereka pada perusahaan dipulihkan. Ada korelasi substansial secara statistik antara loyalitas klien dan tingkat kepuasan. Salah satu cara kepuasan pelanggan dapat memoderasi hubungan antara kualitas layanan dan loyalitas adalah melalui lensa referensi. Kepercayaan dapat meningkatkan loyalitas konsumen, dan kepuasan dapat memoderasi hubungan ini.



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## INTRODUCTION

This business environment requires every established business to not only pay attention to technical and financial factors in running its business. The business world continues to multiply in line with the development of the globalization era. It is characterized by the increasing competition in the business world in marketing products and services to consumers. Entrepreneurs engage in cutthroat competition to meet customers' demands in the marketplace. As a result, manufacturers need to up their game in order to win customers over and earn their allegiance. If manufacturers

can cultivate devoted clientele through their products, the resulting sales from the retail and wholesale of those goods will increase dramatically.

People frequently encounter the phrase "business," which they typically understand to mean "the activity of creating money and connecting lives." Owning a successful business that brings in a steady stream of monthly revenue is the stuff of dreams for many people. According to Lift & Nawawi (2022)(2022), from business, all activities and intuition produce goods and services in everyday life. So, business is all the activity of producing goods and services aimed at making a profit. One way to do business is to establish a form of business. The state of business, according to its size, varies, ranging from business sizes from tiny through MSMEs to Fortune 500 (UB). Micro, Small, and Medium-Sized Businesses Act of 2008 (Law 20).

Only inside the service organization can good service be accomplished, and the interests of consumers are given top priority by a service system. This is especially true of service users and customer-focused human resources. This is how Arianto (2018) sees it: a dedication to being on time and meeting the demands and desires of the consumer. The term "Service Quality" refers to the high standard to which the business holds itself across the board for all interactions with customers while they are enjoying their stay at the Mas above Hendro Love Chips. In order to stay in business and keep clients' faith, providing superior service is now a need. Benefits, such as a peaceful connection between the company and the Customer, might result from the successful production of Customer Satisfaction. By providing excellent service, the company can ensure repeat customers and spread positive word of mouth, both of which are essential to the company's success. Trust is an attitude that shows a liking for products and brands and persists in using the product or brand (Kusuma et al., 2020). In trust, of course, we also give confidence that the chosen business must have the quality ingredients to make them return.

Customer loyalty is the positive disposition of repeat purchases as a measure of satisfaction with a product or service (Yunaida, 2017). Maintaining a steady stream of customers is crucial to any company's capacity to stay in business and thrive. This chip company, like many others, offers discounts and other perks to its regular customers as a way of showing appreciation for their business and making them feel like they're part of a valued group.

From the consumer's vantage point after utilizing a product or service, contentment is defined more broadly (Winarto, 2017). Naturally, we aim to make each and every one of our customers happy with our services, and we do everything in our power to ensure that they are completely content with the brand images they purchase.

Business can be done by opening a small or micro business. Small business is a form of business or business that is carried out with limited capability limits and limited working capital (Bahtiar, 2017). With the home potato chip industry, people who have yam plantations can sell their yam plantation products to yam chip business managers in Black Water Village. The yam chip industry in Black Water Village is managed by the Local community, which generally looks for farmers and traders. The labour force mostly comes from one's own family, but there is also labour from the local community.

This yam chip business is one of the businesses in Black Water Village, Gebang District. It is still relatively traditional and has proven its success by creating jobs for the community. Although this business is not yet classified as a large business, this business has been able to increase the

income of the community, especially families, mostly from basic family needs, especially food. The child's clothing and school needs have been met by the results. The progress industry has only developed in terms of its management, but there are still many obstacles in marketing and producing the yam chip industry. If we look at the management of the yam chips business, it has almost been able to provide good production results.

It is seen by many consumer demands and enthusiasts, especially in the Black Water Village, Gebang District. Chip Cinta Mas Hendro has 3 businesses in different places in Tanjung Beringin, Gebang and is currently establishing its business in Berastagi (North Sumatra). However, there are many obstacles in marketing and production, one of which is a promotion to increase MSME profits. Promotion is the activity of a marketing person. This activity is as important as any other activity. Discounts are a form of promotion that can be applied to large-scale or small companies (Sukoco, 2018). Consumers are enthusiastic about the discount strategy even though the company's profit is not as significant as when selling at everyday prices. Following the initial goal of sales promotion is a form of short-term sales and aims to increase sales quickly.

Chip Cinta Mas Hendro is a company engaged in providing sales of various chips such as Cassava Chips, Banana Chips, Sweet Potato Chips, and many others. Mas Hendro loves chips stall located in Air Hitam Village, Gebang District, Langkat Regency for 24 hours non-stop (shift change) and provides food and drink for migrants who stop by and any community for free. Mas Hendro's Love Chips have problems with the quality of service. Love chips are assisted by more than 100 residents of the surrounding mothers and fathers, divided into 3 shifts per day. To meet the needs of raw materials for cassava, sweet potatoes, and bananas. The cassava results are taxed again because we need 4 tons of cassava, sweet potato, and banana daily.

In this industrial era, people can quickly get goods and services that meet their needs. The more competitive it is to attract customers, serve customers well to get satisfactory results, and of course, want to stop by to buy the business. The problems faced by Chip Cinta Mas Hendro such as the lack of service consumers, where consumers should also want themselves to feel valued, with good grammar, show good service, and delicious taste. must have a quality of service that is friendly to consumers because it can make consumers stop by again. Based on the explanation above, the author conducted a study titled "The Effect of Service Quality and Trust on Customer Loyalty With Satisfaction as an Intervening Variable (Case Study of Mas Hendro's Love Chips In Black Water) ".

Service quality is an expectation and control based on the level of excellence to meet customer wishes. Two factors are used as consumer guidelines: the services received and their expectations about the services that will be provided. When the member has decided to transact with the business entity, the member already has expectations for the service of the business entity, which will later be conveyed to others. Arianto (2018) argues that providing high-quality service means concentrating on the specifics of each individual customer's wants and demands, as well as on being on time. In this context, "quality of service" refers to any and all services rendered to a customer while they are physically present at the business. Customers expect to be well taken care of in the business world, and as a result, they believe that the service they receive must live up to the high standards of quality they associate with the brand.

According to Kusuma et al. (2020), trust is an attitude that manifests itself through a preference for and continued use of a certain product or brand. We have faith that the favored

company will successfully raise customers' propensity to buy and provide the greatest possible value to those who do so. Trust in a brand comes from the purchaser's conviction that the product will deliver its advertised benefits and from the seller's assurance that the buyer's needs would come first in all of the company's endeavors (Suhardi & Irmayanti, 2019).

Maintaining a competitive edge depends on fostering loyal customers and employees. As a general rule, loyalty is understood to be the trait of a loyal disposition. On the other hand, loyalty is characterized as an undying devotion to one's leader or group. The Customer is one of the aspects undergoing rapid transformation, and this applies to both the individual consumer and the enterprise. According to Soegoto (2013), loyal customers are chosen on their actions rather than their words. A devoted customer's spending habits are those of a well-organized, long-term purchaser, one who makes rational purchasing decisions. Loyalty develops when a product or service consistently provides the level of quality expected by the customer. Brand loyalty is a key driver of client acquisition. This is because word-of-mouth advertising is an integral part of building and maintaining a loyal consumer base.

How the Customer evaluates the quality of the product or service is the most important component in establishing the level of pleasure they experience. The quality of a service can be judged positively if it meets or exceeds the expectations of its target audience, and negatively if it falls short of those expectations. At the heart of marketing theory and practice is the idea of, and focus on, customer satisfaction (Nuralam, 2017). One way to gauge how well a business is doing is to look at how happy its customers are with the service they've received (Gultom et al., 2020).

It's important to maintain a positive outlook and conduct in a courteous manner to ensure a high level of client satisfaction and encourage repeat business. Customers are not always happy with the quality of service they receive. Customer dissatisfaction is the result of repeated service breakdowns. There's no point in trying if client satisfaction with the service they received is still below the mean value. Customers will lose faith in a business or service without consistent and satisfactory interactions with its representatives, according to Suparmini (2017).

**H1:** The quality of service has a positive and significant effect on customer loyalty,

**H2:** Trust has a positive and significant effect on customer loyalty.

**H3:** Service quality has a positive and significant effect on customer satisfaction.

**H4:** Trust has a positive and significant effect on customer satisfaction.

**H5:** Customer loyalty has a positive and significant effect on customer satisfaction.

**H6:** Satisfaction can mediate the influence of service quality on customer loyalty.

**H7:** Satisfaction can mediate the influence of trust on customer loyalty.

## **RESEARCH METHODS**

This investigation will employ a quantitative approach. This investigation took place in Tanjung Pura, Langkat Regency, at Chip Cinta Mas Hendro's home in the Black Water Village. Quantitative research, which is grounded in positivism and is typically applied to studies of representative samples drawn at random from larger populations, is one such method. This study employs quantitative survey research methods. One hundred people who identified as customers

participated in this study. Descriptive approaches were used to analyze the data for this investigation. Validity and reliability tests, as well as data feasibility tests, are used in the study. Traditional hypothesis testing, including the normality and multicollinearity tests, was used for this investigation. Use SPSS version 26's multiple linear regression and path analysis tools to test the hypothesis.

## RESULTS AND DISCUSSION

### Results

One hundred people participated in this study by completing the survey. Up to 70% of those who participated were female, whereas just 30% were male. Most responses in Tanjung Pura city are between the ages of 20 and 25, according to the population.

Validity analysis demonstrates how closely observed data correspond to what was measured in the lab (Sugiyono, 2018). For the purpose of determining the reliability of the study's findings, researchers conduct this validity check. When the r-count used in the validity check is larger than the r table, the statement is considered legitimate. When using a 5% significance level and a Df of  $58 = 60 - 2$ , the table's r value is 0.266. Moreover, the dependability evaluation determines how consistently different measurements of the same object yield the same findings. When Cronbach's Alpha is more than 0.6, we say that the variable in question is reliable (Sugiyono, 2018). The results of validity and reliability tests are listed below.

**Table 1. Validity and Reliability Test Results**

Variable	Items	r Count	r Table	Cronbach's Alpha	Result
Quality of Service (X1)	X1.1	0.846	0.195	0.903	Valid and Reliable
	X1.2	0.882	0.195		
	X1.3	0.878	0.195		
Trust (X2)	X2.1	0.873	0.195	0.897	Valid and Reliable
	X2.2	0.884	0.195		
	X2.3	0.875	0.195		
Customer Loyalty (Y)	Y1.1	0.843	0.195	0.908	Valid and Reliable
	Y1.2	0.835	0.195		
	Y1.3	0.821	0.195		
Satisfaction (Z)	Z1.1	0.857	0.195	0.899	Valid and Reliable
	Z1.2	0.890	0.195		
	Z1.3	0.794	0.195		

Source: SPSS output (Processed Data), 2022

All elements of this study's questionnaire were found to be valid in validity tests, as shown in Table 1. An r-count over the r-table value of 0.266 indicates that each question's value on the service quality (X1), trust (X2), customer loyalty (Y), and satisfaction (Z) variables is statistically significant. All of the questions you asked about these factors can be considered valid and explored further (Sugiyono, 2018). When a value of Cronbach's Alpha  $> 0.60$  is found for a study variable, it indicates that all of the indications for that variable may be relied upon (Sugiyono, 2018). All indicators employed in this study were found to be credible and useful based on the results of the investigation.



And the Normality test, a typical assumption test, comes first. It is used to determine if the regression model's bound variables and free variables follow a normal distribution. An ideal regression model would be one with a normal distribution. The Kolmogorov-Smirnov test for normalcy can be run in SPSS as follows:

**Table 2. Normality Test Results**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.7265000
	Std. Deviation	.29655727
Most Extreme Differences	Absolute	.048
	Positive	.042
	Negative	-.048
Test Statistics		.048
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

a. Test distribution is Normal.

Source: SPSS output (Processed Data), 2022

Table 2 displays a normalcy test significance level of 0.200 (Asymp). If you use a two-tailed significance level, Sig. So, it's safe to assume that the data follows a normal distribution. This study's data is useful because it shares the same inconsistencies.

The purpose of the Multicholnarity test is to examine the possible association between independent variables in a regression model (independent). In the regression model's multicollinearity analysis, the tolerance value and variance inflation factor reveal (VIF). Values of 10 are often used as a threshold for tolerance. The Variance Inflation Factor is one method for examining multicollinearity (VIF). Assuming the VIF is greater than 10, multicollinearity is present. The following table displays the outcomes of the multicollinearity tests:

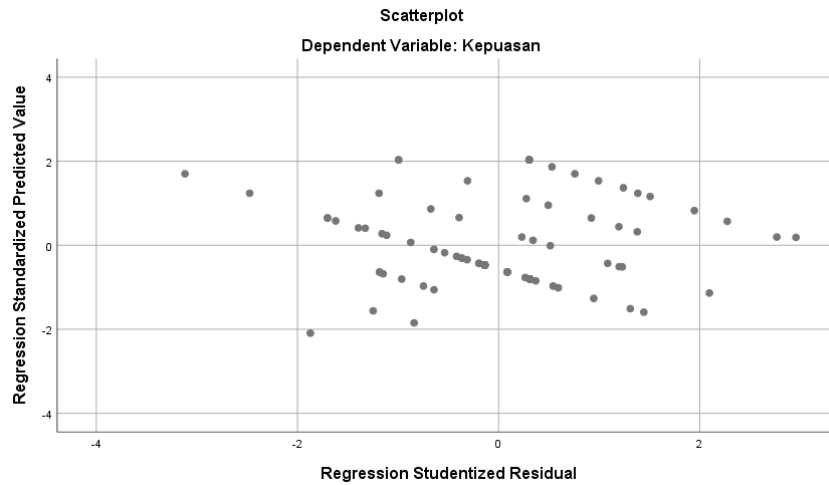
**Table 3. Multicollinearity Test Results**

Variable	VIFs	Information
Quality of Service	1.683	No Multicholnarity
Belief	2.137	No Multicholnarity
Customer Loyalty	1.606	No Multicholnarity

Source: SPSS output (Processed Data), 2022

The lack of multicollinearity in the researcher's proposed regression model for independent variables is demonstrated in Table 3. Heteroskedasticity is demonstrated by the fact that all of the VIF values for the independent variables are less than 10, as seen in the table above. This indicates that the variance of the variables is not constant across all observations. We say that homoskedasticity holds if there is no significant difference in residual variance between any two observations. Heteroskedasticity can be identified with the aid of a graphical analysis (Scatterplot

diagram). To be heteroskedastic, a pattern of registered dots must be irregular (wavy, enlarged, then narrowed) in some way.



**Figure 1. Heteroskedasticity Test Results**

Source: SPSS output (Processed Data), 2022

Figure 2 shows that the information does not follow any particular pattern and is instead spread out in a random fashion. There is no evidence for heteroskedasticity. There is a difference in residual variations between the observations, as proven by their presence.

In addition, a t-test is necessary in multiple linear regression analysis to determine the impact and significance of independent factors over dependent variables. Determining if the independent variable significantly affects the dependent variable using the T-test (influential and significant), if the estimated value of the table > and the significant value 0.05, the independent variable is considered to be influential.

**Table 4. t-test (Model 1)**

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.447	1.379		1.050	.296
Quality of Service	.119	.117	.106	1.022	.309
Belief	.693	.132	.542	5.243	.000

Source: SPSS output (Processed Data), 2022

From the regression of the first model, X1 t quality < t table (1.022 < 1.98447) and sig value 0.309 > 0.05. Service quality (X) does not affect customer loyalty (Y). Meanwhile, for trust X2 t calculate > t table (5.243 > 1.98447) and sig value 0.000 < 0.05 means that trust (X2) has a significant effect on customer loyalty (Y).

**Table 5. t-test (Model 2)**

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.478	.854		1.732	.087
1 Quality of Service	.396	.072	.430	5.482	.000
Belief	.313	.092	.301	3.398	.001
Customer Loyalty	.176	.063	.216	2.820	.006

a. Dependent Variable: Satisfaction

Source: SPSS output (Processed Data), 2022

Based on the results of the second model's regression T count > t table > sig value = 0.000 0.05; X1 = Service Quality. Satisfaction is significantly influenced by service quality (X1) (Z). As shown by the values of t (3.398>1.98472) and sig (0.001>0.05) for Trust (X2), this variable has a statistically significant impact on Satisfaction (Z). Nonetheless, customer loyalty (Y) has a strong impact on Satisfaction (t count>t table; 2.820>1.98472; sig value 0.0060.05). (Z).

And the resulting regression model is evaluated with the help of the determination efficiency. The extent of the influence of independent variables on dependent variables can be expressed by assessing the coefficient of determination. Coefficient of determination data are tabulated below.

**Table 6. Coefficient of Determination Test (Model 1)**

Model Summary				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.614a	.377	.365	1.288

a. Predictors: (Constant), Trust, Quality of Service

Source: SPSS output (Processed Data), 2022

Then the first model's R square was 0.377 or 37.7%, meaning that the contribution of the influence of X1 and X2 to Y was 37.7%, while the remaining 62.3% was influenced by other factors not present in the study. To search for e-1 can use the formula  $e1 = \sqrt{(1 - 0.377)} = 0.7893$ .

**Table 7 Coefficients of Determination (Model 2)**

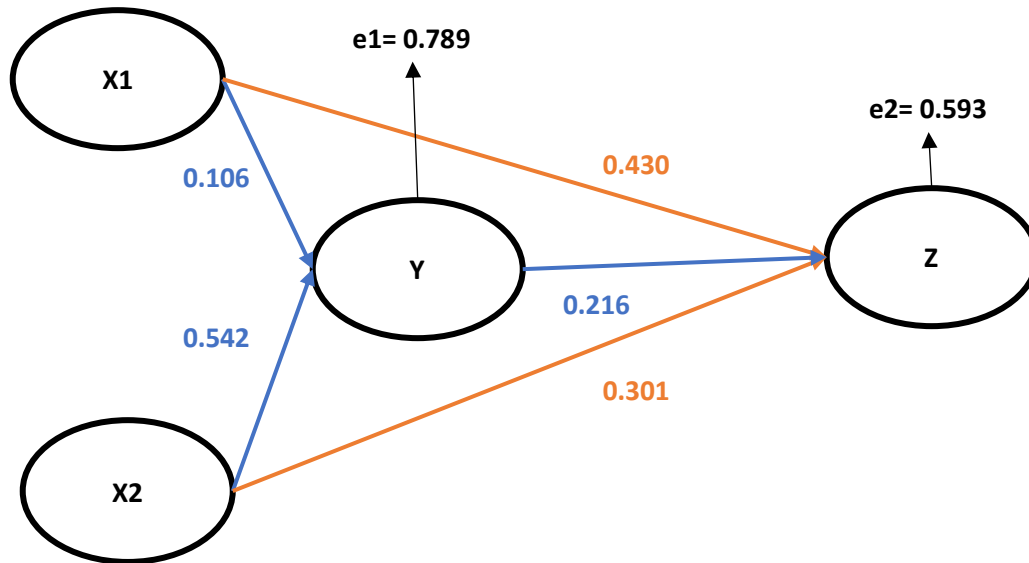
Model Summary				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.805a	.648	.637	.793

a. Predictors: (Constant), Customer Loyalty, Quality of Service, Trust

Source: SPSS output (Processed Data), 2022

Then the first model's R square was 0.648 or 64.8%, meaning that the contribution of the influence of X1 X2, Y to Z was 64.8%, while the remaining 35.2% was influenced by other factors not present in the study. To search for e-2 can use the formula  $e2 = \sqrt{(1 - 0.648)} = 0.5932$  From the results of the linear regression test of the path diagram of the structure of model 1 and Model 2, the path coefficient can be described as follows:

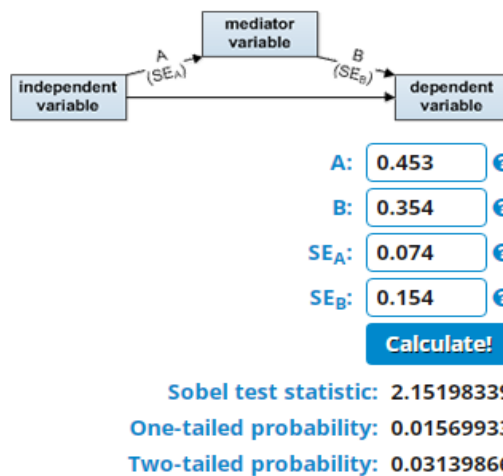




**Figure 2. Path coefficient**

Source: SPSS output (Processed Data), 2022

Mediation hypothesis testing is carried out by the Sobel test, which tests the strength of indirect influence or mediation (Ghozali, 2016). The basis for making decisions on this Sobel test is comparing the calculated t value with the t table. If  $t \text{ count} > t \text{ table}$ , it can be concluded that there is a mediating influence. From Figure 3, the results of the Sobel test of the variable X2 Through Z Against Y show that the Regression Coefficient X1 is 0.453 and the Standart Error value is 0.074. In contrast, the Regression Coefficient value is Z 0.354, and the Standart Error value is 0.154.



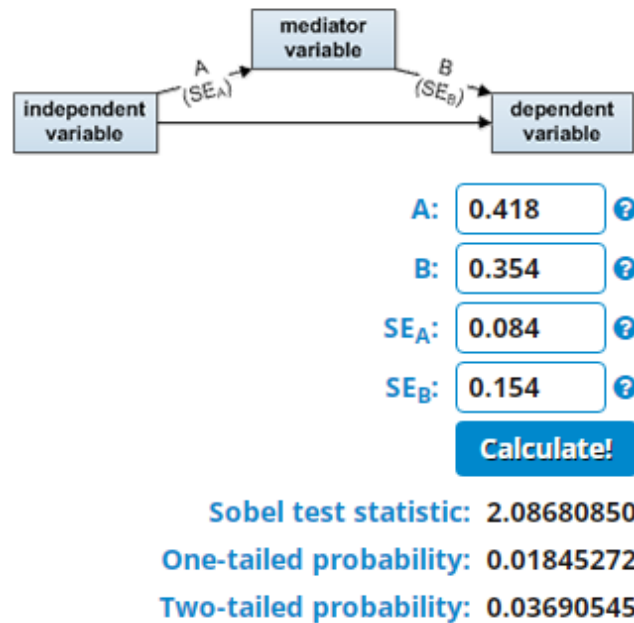
**Figure 3. Sobel Test I**

Source: Processed on <https://www.danielsoper.com/statcalc/calculator.aspx?id=31> website, 2022

Based on the figure above,  $0.015 < 0.05$  means that the Z variable can mediate the relationship of X1 to Y.

Furthermore, in Figure 4, the results of the Sobel test of the variable X2 Through Z Against Y

show that the Regression Coefficient X2 is 0.418, and the Standart Error value is 0.084. In contrast, the value of the Regression Coefficient is Z 0.354, and the Standart Error value is 0.154.



**Figure 4. Sobel Test II**

Source: Processed on <https://www.danielsoper.com/statcalc/calculator.aspx?id=31> website, 2022

Based on the figure above,  $0.018 < 0.05$  means that variable Z can mediate the relationship X1 to Y.

### Discussion

Statistical analysis performed to test the first hypothesis (H1) on data from the computation of Path analysis Sub-structural Equation I indicates that the quality of service has no significant effect on loyalty, hence H1 is rejected. Disgruntled customers are usually the result of a decline in service quality or a mismatch between what the institution really provides and the consumers' expectations. The quality of a service refers to the degree to which it excels in meeting the needs of its customers and to which its management maintains these advantages. To the extent that a service is able to satisfactorily address a client's concerns, it will have a bearing on the client's propensity to return for future purchases. This finding is consistent with other studies (Hanifa et al., 2019; Sitinjak & Andrew, 2020) which revealed that service quality does not significantly affect customer loyalty.

The second hypothesis (H2) is accepted on the basis of the calculated Path analysis Sub-structural equation I, which demonstrates that trust has a major effect on consumer loyalty. Customers are more loyal if they have faith in the company they're buying from. The term "loyalty" refers to an emotional state associated with one's perspective on a given brand or service. In Yulia, consumers will make up their minds on whether or not they want to buy Hasan items based on the beliefs, likes, and dislikes they create. (2014: 134) (2017: 76). Thus. Loyal customers are important because they are more likely to continue buying from the firm, expand their purchases to other

areas, and promote it to their friends and family. The findings of this study are consistent with those of other studies (Aini, 2020; Nisza, 2021) which revealed that trust plays a pivotal role in maintaining consumer loyalty.

The third hypothesis (H3) is accepted as a consequence of the statistical analysis of data used to test it; this testing was performed on the computation of the Path analysis Sub-structural equation II. Based on these findings, service might be defined as a potential but unrealized exchange of labor or other value between two parties. From this perspective, the service the firm offers can be seen as an attempt to fulfill the needs of its clientele. Completeness in usage, hospitality, activities, accuracy, and liability in the event of harm to products offered by the corporation are all examples of services provided. In today's market, customers place a premium on service. That's why it requires the company's full focus. Consistent with previous studies (Gofur, 2019; Ichsan & Karim, 2021) we find that service quality significantly affects customers' levels of satisfaction.

The computation of the Path analysis Sub-structural equation II, which was the subject of statistical testing in order to determine whether or not the fourth hypothesis (H4) holds true, reveals a considerable effect on customer satisfaction. It's safe to assume that a company's success depends in large part on the level of trust it inspires in its clientele. The findings of this study are consistent with other studies' conclusions that trust has a substantial impact on consumer satisfaction (Kasinem, 2020; Qomariah & Wibowo, 2019).

Path Analysis Sub-structural Equation II has been calculated, and the results have been analyzed statistically in order to evaluate the fifth hypothesis (H5). This evidence supports the fifth hypothesis (H5) and concludes that customer loyalty has a positive effect on customer satisfaction. Both client loyalty and customer satisfaction go hand in hand. Buying habits and product features affect the loyalty premium. The more satisfied a customer is with a brand, the more likely they are to recommend that brand to others and maybe become repeat buyers themselves.

Statistical analysis for the sixth hypothesis testing (H6) already performed on the Sobel test I calculation demonstrated satisfaction mediating the influence of service quality on loyalty, hence the sixth hypothesis (H6) was accepted. Loyal customers are those who have used a company's goods or services and been so pleased that they are eager to recommend them to others. If the level of service provided is on par with, or almost on par with, what customers anticipate when they make a purchase, then the business will succeed in satisfying its customers. Consistent with previous studies (Novianto & Akbar, 2019; Subawa & Sulistyawati, 2020), we find that happiness plays a pivotal role in facilitating the connection between service quality and customer loyalty.

The Sobel test II computation and statistical analysis of the data for the seventh hypothesis (H7) confirmed that satisfaction considerably mediated the influence of service quality on loyalty, hence the seventh hypothesis (H7) was accepted. These findings indicate that patron confidence in the business will lead to patron contentment. According to the findings, people believe that trust is a reflection of how the company is generally regarded. If a business continually meets or exceeds the expectations of its clients, they will earn their trust. When clients learn they can rely on the information and services they give, they often develop a more loyal attitude. Consistent with previous research (Gultom et al., 2020; Sari & Lestariningsih, 2021), this one finds that satisfaction moderates the effect that trust has on loyalty.

## CONCLUSION

Researchers have concluded that service quality does not positively or significantly affect

customer loyalty based on the results of a series of data investigations. Customer loyalty, on the other hand, is positively affected by trust. The level of client satisfaction is significantly impacted by the quality of the service provided. Consumers are more satisfied after having their trust in a company restored. There is a statistically substantial correlation between client loyalty and satisfaction levels. Customers' satisfaction might moderate the connection between service quality and loyalty. When it comes to influencing client loyalty, trust can act as a mediator when satisfaction plays a role. Since there are still additional independent variables that may affect customer loyalty, future researchers should be urged to add them to the variables of service quality, trust, and customer satisfaction that can surely affect the dependent variables of customer loyalty.

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