

The effect of trust on loyalty with customer satisfaction as a mediation variable (Study on Gojek customers in Bandar Lampung)

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ABSTRACT

Service businesses such as online transportation are businesses based on the principle of trust. The first online transportation company in Indonesia is called Gojek. Now it has become the largest online transportation company in Indonesia. Online transportation is growing to the point where many new online transportation service operators increase competition in the online transportation market. Throughout 2022, many problems will occur between online transportation drivers and their customers, creating new anxiety among online transportation customers. It is feared that high competition and online transportation customer anxiety will reduce Gojek's customer loyalty. Customer loyalty can be created by a number of factors, one of which is customer satisfaction. This study intends to investigate how trust affects customer loyalty and satisfaction. Collecting research data using a questionnaire with a total sample of 150 respondents. The analysis of the research data was done using SmartPLS software version 3. The results showed that trust had a positive impact on satisfaction and loyalty, satisfaction had a positive impact on loyalty, Loyalty was positively impacted by trust with satisfaction serving as a mediating factor. Gojek can adopt this research to create strategies to increase customer loyalty including improving customer safety and comfort procedures, prioritizing customer feedback and responding properly and quickly, and creating strategies to make Gojek customers take the initiative to encourage their partners to use Gojek services. The limitation of this study is that the research subjects are only limited to Gojek customers in Bandar Lampung, so the research results cannot be generalized. In this study, there is also only one independent variable that can cause satisfaction and loyalty. So that in further research, the research subject can be enlarged, and independent variables can be added.

KEYWORDS

Trust; Satisfaction;
Loyalty; Online Transportation;
Gojek

Received: 2 March 2023
Accepted: 10 April 2023
Published: 12 April 2023

Introduction

Online transportation is a business providing services or transportation services based on smartphone applications. Online transportation offers services to take customers from one place to the customer's destination on an application basis. Online transportation has become a support for people's lives, making them more productive in their daily activities. Gojek is the first nation's child-made online transportation service provider in Indonesia and has been established since 2010. Starting from a transportation company that only offered online motorcycle taxi services, Gojek continues growing to become Indonesia's largest online transportation company, with 22 service products incorporated into 5 product lines. The growing market share of online transportation companies has given rise to various new online transportation services operators, such as Maxim, Indriver and Nujek, trying to offer services similar to Gojek at a lower price. The emergence of many online transportation service providers has increased competition for online transportation companies. The relationship between loyalty and competition intensifies as competition increases, especially in the service sector (Leninkumar, 2017).

Every company must strive to be able to compete and develop amid increasingly intense business competition. With increasingly intense competition in the online transportation business, Gojek must strive to be able to survive as the number one transportation company and win the competition in the online transportation business. One of the important things that a company must do in order to survive is to retain existing customers (Afif, 2019). There are several reasons when customers tend to switch to other companies, these reasons include process improvements, technological developments, changes in customer priorities personalisation of interactions with customers, as well as raising the standard of services offered by rivals (Yap et al., 2012). According to (Kotler et al., 2019), loyalty is the commitment of customer makes to repeatedly buy their favorite goods or services. The service business is based on the principle of trust, so the problem of Customer trust is a crucial component in determining the business's success (Afif, 2019). Few cases of online transportation drivers committing criminal acts against their customers have

emerged, giving rise to new anxiety among online transportation service customers. This anxiety has caused customer trust in online transportation to decrease, especially online transportation customers in Bandar Lampung, where several online transportation driver crime cases occurred in Bandar Lampung.

Customer satisfaction is the main element in efforts to retain or attract new customers. Customer experience in transacting or buying products or services will lead to feelings of satisfaction or dissatisfaction (Kotler, 2014). According to research (Sudirman et al., 2019), the relationship between customer trust and loyalty can be moderated by consumer satisfaction. According to (Sudirman et al., 2019) to increase customer loyalty and customer satisfaction, it's important to consider the supporting factors, namely customer trust. Similar results were found in research (Silviana et al., 2022), namely, according to mediation testing the link between e-trust and customer loyalty is mediated through e-satisfaction. The researcher wants to reevaluate the relationship between trust, customer satisfaction, and customer loyalty in light of the information provided above. There was a discrepancy in the findings of several studies in earlier research. According to research (Sitorus et al., 2018), consumer satisfaction significantly increased consumer loyalty, and satisfaction significantly increased consumer trust. Similar findings came from research (Leninkumar, 2017), which revealed that Customer loyalty was significantly influenced by trust and customer satisfaction. According to research (Minta, 2018), trust has insignificant effect on customer loyalty. The findings of the aforementioned study indicate a gap from earlier research, which produced different findings in Youba Minta's study.

Literature review

Trust

The expectation of a consumer that a service provider can be relied upon to deliver on its commitments is known as customer trust (Tatang et al., 2017). Being the cornerstone of a relationship between businesses and customers, trust is crucial (Sitorus et al, 2018).

Customer satisfaction

Customer satisfaction, according to Kotler et al. (2019), depends on how well the offer performs in relation to the customer's expectations and if the consumer perceives a discrepancy between those expectations and the performance received. Customer satisfaction depends on whether the performance meets or exceeds expectations. If the performance meets expectations, the customer is happy. The success of the business depends on keeping its consumers happy. The word satisfaction is derived from the Roman words "satis" and "facio," which mean to make or do (Tjiptono, 2016) and well enough and adequate, respectively. In general, the resemblance between the performance of the goods and services received and the expected performance of these goods and services can be regarded as satisfaction. Often, attracting new clients involves.

Customer loyalty

Client loyalty is a crucial component of having an advantage over rival businesses and triumphing in the fiercely competitive market environment (Leninkumar, 2017). Oliver (1997) in Tam (2012) define loyalty as a held determination to repeatedly use a chosen good or service in the future. According to the cognitive-affective-conative-action framework proposed by (Rafiah, 2019), there are four steps that must be taken by a client before they can be said to be a loyal one.

The effect of trust on customer satisfaction

Trust is very important as the basis of the relationship between buyers and sellers. In a marketing context, it is impossible to completely give up trust with satisfaction (Sitorus et al., 2018). The study's results of (Sitorus et al., 2018) show that customer trusts significantly and positively affects customer satisfaction. Research (Japlani et al., 2020) shows the same result; that is, trust affects satisfaction, this implies that consumer satisfaction rises in direct proportion to customer trust.

H1: Trust Affects Customer Satisfaction.

The effect of trust on customer loyalty

Research (Laila et al., 2017) demonstrates how consumer loyalty is positively and significantly impacted by trust. The findings of the study (Leninkumar, 2017) indicate a considerable positive association between customer loyalty and trust. The study's results (Aini, 2020) also show that trust positively affects customer loyalty of service users. (Yap et al., 2012) demonstrates empirically that loyalty is positively impacted by trust.

H2: Trust Affects Customer Loyalty

The effect of satisfaction on customer loyalty

(Aini, 2020) asserts that loyal customers who have had positive experiences with a product or service will be more likely to stick with it. Consumer loyalty is strongly correlated with customer happiness, according to (Leninkumar, 2017). In other words, consumer satisfaction has an immediate impact on how loyal customers are. The study's findings (Aini, 2020) demonstrate that customer satisfaction has a positive impact on their loyalty.

H3: Satisfaction Affects Customer Loyalty

The effect of trust on customer loyalty with satisfaction as a mediating variable

According to research (Sudirman et al., 2019) The relationship between trust and client loyalty can be moderated by consumer satisfaction. (Sudirman et al., 2019) claim that in order to foster greater customer satisfaction and loyalty, it is necessary to pay attention to the supporting factors, namely customer trust. Similar results were found in research (Silviana et al., 2022). Namely, e-satisfaction partially mediates the impact of e-trust on customer loyalty, according to mediation testing.

H4: Trust Affects Customer Loyalty with Satisfaction as a Mediating Variable

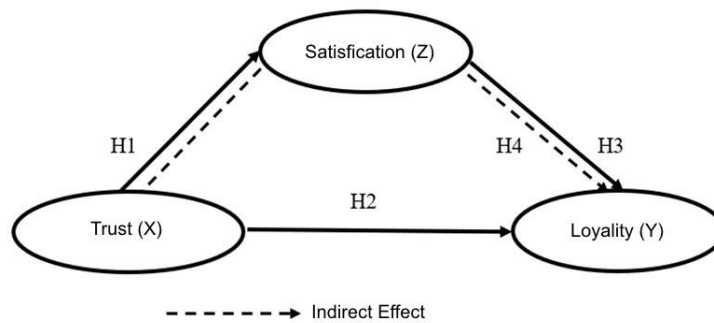


Figure 1. Conceptual Model

Methods

This study looks at how loyalty and satisfaction are directly impacted by trust, the satisfaction impact on loyalty and the indirect effect between trust and loyalty with satisfaction as a mediating variable. This kind of research is quantitative. Quantitative research focuses on the study of numerical data (numbers), which is subsequently done using the proper statistical methodologies (Hardani et al., 2020). Quantitative information gathered through a questionnaire was utilised. Gojek users that reside in Bandar Lampung make up the sample for this study, which included 150 respondents. In the data analysis technique, construct measurements and the relationship between variables was completed utilizing the multivariate SEM-PLS method for structural equation modeling. Based on the hypothesis and research design, the data that has been collected will be analyzed using the variant-based Partial Least Square (PLS), which may evaluate both the inner and exterior models at the same time. The stages of analysis using PLS-SEM must at least go through a five-step process according to (Ghozali et al, 2015), namely; Conceptualization, Algorithm Analysis Method, Resampling Method, Draw Path Diagrams and Model Evaluation. The link between the independent and dependent latent variables is established by the inner model. The link between latent variables and observed indicators is established by the outer model (Kwong et al., 2013). The convergent and discriminant validity of the indicators, as well as the composite reliability for block indicators, are used to assess the measuring model or outer model with reflexive indicators. Each endogenous latent variable's R-square, which measures the structural model's ability to predict outcomes, is employed in the inner model. To determine the level of significance of the influence between variables, the bootstrapping approach is employed, and path coefficients are used to determine the importance of the interaction between the variables.

Research instrument test

The connection between item scores or component scores and construct scores determined by PLS is used to evaluate convergent validity. If a reflexive measure's correlation to the construct you wish to test is more than 0.7, it is deemed to have a high level of reflexivity (Ghozali et al, 2015). Based on the construct's cross loading in measurements, The measurement model with reflexive indicators' discriminating validity was assessed. The threshold for each variable's cross loading value is > 0.7 (Ghozali et al, 2015). Comparing the average variance extracted (AVE) root value of each construct with the correlation between the constructs and other constructs in the model is another way to evaluate discriminant validity. A concept is said to have good discriminant validity if its AVE square root value is higher than the correlation between it and the other constructs in the model (Ghozali et al, 2015). Reliability testing can be seen from value of Composite Reliability. The requirement for composite reliability is that the upper limit (ρ_c) of the acceptable level of compositional reliability must be greater than 0.7. The requirement for composite reliability is that the upper limit of the acceptable level of compositional reliability must be greater than 0.7 (Abdilah et al, 2015).

Results

Respondent characteristics

Table 1. Respondent Characteristics

No.	Information	Frequency	Percentage
1	Gender		
	Woman	105	70%
	Man	45	30%
2	Age		
	17-20	37	24.7%
	21-24	80	53.3%
	25-28	19	12.7%
3	Occupation		
	Student	108	72%
	Civil servant	13	8.7%
	Private employees	14	9.3%
	Entrepreneur	8	5.3%
	Housewife	6	4%
	Others	1	0.7%

Based on the characteristics above, the dominant respondents consisted of women aged 17-20 years, with student jobs.

Partial least square analysis

The results of data analysis with partial least square (PLS) are as follows;

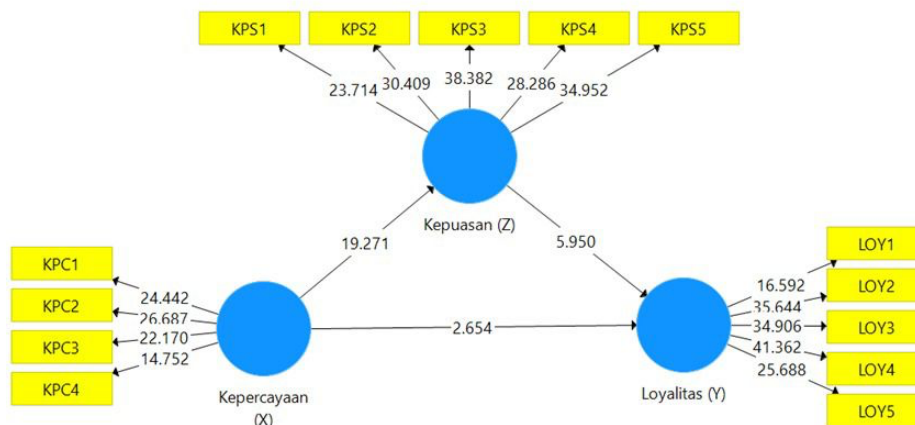


Figure 2. Graphic Output of PLS-SEM

Outer Model

In assessing the convergent validity of each indicator, the correlation between the score of the item or component and the construct score obtained from the PLS can be seen. If the individual reflexive measure has a correlation with the construct you want to test of greater than 0.7, it is regarded as high (Ghozali et al, 2015).

Table 2. Convergent Validity

Variable	Indicator	Outer Loading	Conclusion
Trust (X)	X.1	0.834	Valid
	X.2	0.849	Valid
	X.3	0.827	Valid
	X.4	0.725	Valid
Satisfaction (Z)	Z.1	0.827	Valid
	Z.2	0.850	Valid
	Z.3	0.875	Valid
	Z.4	0.862	Valid
	Z.5	0.860	Valid
Loyalty (Y)	Y.1	0.766	Valid
	Y.2	0.888	Valid
	Y.3	0.879	Valid

Y.4	0.872	Valid
Y.5	0.843	Valid

In the table above, each indicator had an outside loading value greater than 0.7, indicating its validity. The need of cross-loading values for each variable, namely > 0.7 , demonstrates discriminant validity with reflexive indicators (Ghozali et al, 2015).

Table 3. Discriminant Validity

Indicator	Trust (X)	Satisfaction (Z)	Loyalty (Z)
X.1	0.834	0.610	0.548
X.2	0.849	0.637	0.503
X.3	0.827	0.627	0.503
X.4	0.725	0.646	0.709
Z.1	0.688	0.827	0.613
Z.2	0.661	0.850	0.692
Z.3	0.662	0.875	0.679
Z.4	0.645	0.862	0.652
Z.5	0.691	0.860	0.685
Y.1	0.622	0.663	0.766
Y.2	0.634	0.663	0.888
Y.3	0.673	0.660	0.879
Y.4	0.561	0.668	0.872
Y.5	0.521	0.649	0.843

In the table above, The cross-loading value for each latent variable is the highest compared to the other latent variables, so each variable indicator can be considered discriminantly valid. To assess discriminant validity, the Average Variance Extracted (AVE) number can also be calculated. To have a good Discriminant Validity value, the AVE square root value of each construct must be greater than the correlation value between the construct and the other constructs in the model (Ghozali et al, 2015).

Table 4. Average Variance Extracted

Variable	AVE	AVE Square Root
Trust (X)	0.656	0.810
Satisfaction (Z)	0.731	0.855
Loyalty (Y)	0.724	0.850

The AVE value for each variable—Trust, Satisfaction, and Loyalty—is greater than 0.5, as seen in the table above. This information shows the good discriminant validity of each variable. The Composite Reliability rating reveals the results of reliability testing. The requirement for composite reliability is that the compositional reliability level's (c) acceptable upper bound must be greater than 0. (Abdilah et al, 2015).

Table 5. Composite Reliability

Variable	Composite Reliability	Conclusion
Trust (X)	0.884	Reliable
Satisfaction (Z)	0.931	Reliable
Loyalty (Y)	0.929	Reliable

The information in the table above indicates that each variable's composite reliability rating is more than 0.70. These results indicate that each variable is valid or meets the composite reliability criteria.

Inner Model

According to Chin in (Ghozali et al., 2015) an R-square value of 0.67 indicates a strong model, 0.33 a moderate model, and 0.19 a weak model. The results of the PLS R-square represent the sum of the variances of the constructs described by the model.

Table 6. R-Square

Variable	R-Square	R-Square Adjusted
Satisfaction (Z)	0.613	0.611
Loyalty (Y)	0.631	0.626

The information in the table above indicates that the satisfaction variable's R-Square value shows the medium model, and the Loyalty variable also shows the medium model.

Hypothesis testing

Using a simulation and the bootstrapping approach, each hypothesized variable association was statistically tested with examining the p-values and t-statistics results in hypothesis testing.

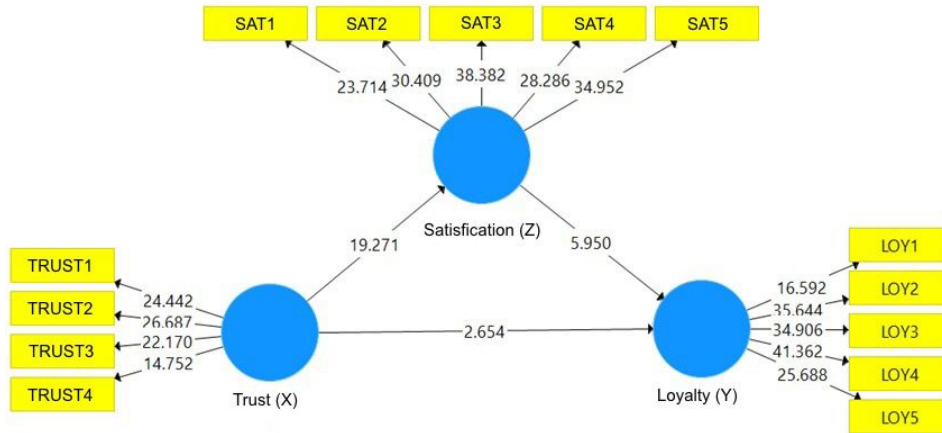


Figure 3. PLS-SEM Output

Table 7. Path Coefficients Result

	Original Sample (O)	Sample Mean (M)	Standart Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Trust (X) -> Sat (Z)	0.783	0.782	0.041	19,271	0.000
Trust (X) -> Loy (Y)	0.263	0.270	0.099	2,654	0.009
Sat (Z) -> Loy (Y)	0.572	0.569	0.096	5,950	0.000
Trust (X) -> Sat (Z) -> Loy (Y)	0.448	0.445	0.081	5,533	0.000

Results of the examination of the bootstrapping method's hypothesis testing with partial least squares are as follows:

Table 8. Hypothesis Test Results

Hypothesis	Model	Result	Conclusion
H1	Trust (X) -> Satisfaction (Z)	Coefficient Value = 0.783 T-Statistic= 19,271 P Value= 0.000	Hypothesis Accepted
H2	Trust (X) -> Loyalty (Y)	Coefficient Value = 0.263 T-Statistic= 2,654 P Value= 0.009	Hypothesis Accepted
H3	Satisfaction (Z) -> Loyalty (Y)	Coefficient Value = 0.572 T-Statistic= 5,950 P Value= 0.000	Hypothesis Accepted
H4	Trust (X) -> Satisfaction (Z) -> Loyalty (Y)	Coefficient Value = 0.448 T-Statistic= 5,533 P Value= 0.000	Hypothesis Accepted

Discussion

The effect of trust on satisfaction

According to the test results, the satisfaction confidence coefficient is 0.783, the T-statistic value is 19.271, and the p-value is 0.000. The p-value shows <0.05 as a condition for accepting the hypothesis. This shows that the first hypothesis is accepted. That is trust directly affect customer satisfaction in Bandar Lampung. These findings corroborate some of the findings from previous studies, first that trust has a considerable positive impact on consumer satisfaction (Sitorus et al., 2018). Secondly, this study's findings (Silviana et al., 2022) show that e-trust significantly affects e-satisfaction. This study also validates the findings of other studies (Japlani et al., 2020), namely trust has an effect on satisfaction, indicating that consumer satisfaction will increase in direct proportion to customer trust. The results of the research and hypothesis testing demonstrate that trust has positive affect on customer satisfaction, meaning that by increasing customer trust, a company can increase customer satisfaction as well. So, to achieve customer satisfaction, the company must be able to make customers trust the company first.

The effect of trust on loyalty

According to the test results, the confidence coefficient on satisfaction is 0.263, the T-Statistic value is 2.654, and the p-value is 0.009. The p-value shows <0.05 as a condition for accepting the hypothesis. This shows that the second hypothesis is accepted. This means that trust directly affects gojek customer loyalty in Bandar Lampung. The findings of this study are consistent with other previous studies, namely research (Leninkumar, 2017), where the results show that consumer loyalty is significantly influenced by trust. Then research (Sitorus et al, 2018); Customer loyalty is significantly influenced favorably by consumer trust. This study also supports the results of research (Yap et al., 2012), which offers concrete proof that trust influences loyalty favorably. The results of the research and hypothesis testing show that trust has a positive effect on customer loyalty, meaning that the more a customer believes in a company, the more loyal the customer is to the company they have trusted, so to be able to make loyal customers or make continuous repeat purchases the company must can increase customer confidence in the company.

The effect of satisfaction on loyalty

According to the test results, the satisfaction coefficient on loyalty is 0.572, the T-Statistic value is 5.950, and the p-value is 0.000. The p-value shows <0.05 as a condition for accepting the hypothesis. This shows that the third hypothesis is accepted. That is, trust directly affects gojek customer loyalty in Bandar Lampung. These findings corroborate some of the findings from previous studies, namely research (Leninkumar, 2017), which show that customer satisfaction has a significant impact on customer loyalty. Research of (Minta, 2018), shows customer loyalty and satisfaction are positively and significantly correlated. This study also adds support to the findings of another study (Aini, 2020), which found that customer loyalty of service users is positively impacted by satisfaction. According to study and testing of the theory, customer loyalty is positively correlated with customer happiness, therefore the more contented customers are, the more loyal they will be to the company, then customer loyalty can be achieved by companies that can make their customers satisfied with transactions or purchases that have been made before.

The effect of trust on loyalty with satisfaction as a mediating variable

According to the test results, the satisfaction coefficient on loyalty is 0.448, the T-Statistic value is 5.533, and the p-value is 0.000. The p-value shows a number <0.05 as a condition for accepting the hypothesis, which shows that the fourth hypothesis is accepted. This means trust indirectly affects gojek customer loyalty in Bandar Lampung, with customer satisfaction as a mediating factor. These findings corroborate some of the findings from previous studies, namely research (Sitorus et al., 2018), where the study's findings show that customer loyalty is significantly impacted by satisfaction. Research (Sudirman et al., 2019), namely, the relationship between customer trust and loyalty is moderated by customer satisfaction. According to research (Silviana et al., 2022) e-satisfaction then partially mediates the impact of e-trust on customer loyalty. According to research and hypothesis testing, customer satisfaction serves as a mediating variable between customer loyalty and customer trust. In other words, trust can have a direct or indirect impact on a customer's loyalty. Customer happiness, which is mediated by customer trust, can have a bigger impact on customer loyalty. As a result, customers who trust a firm will feel satisfied, which will encourage them to make additional purchases from that business rather than switching to another company.

Conclusion

According to the findings of the data analysis that was conducted show that, trust has a positive impact on customer satisfaction and customer loyalty, satisfaction has a positive impact on loyalty, and trust has a positive impact on loyalty with satisfaction as a mediating variable. Gojek can adopt this research to create strategies to increase customer loyalty including improving customer safety and comfort procedures, prioritizing customer feedback and responding properly and quickly, and creating strategies to make Gojek customers take the initiative to encourage their partners to use Gojek services. The limitation of this study is that the research subjects are only limited to Gojek customers in Bandar Lampung, so the research results cannot be generalized. In this study, there is also only one independent variable that can cause satisfaction and loyalty. So that in further research, the research subject can be enlarged, and independent variables can be added. The limitation of this study is that the research subjects are only limited to Gojek customers in Bandar Lampung, so the research results cannot be generalized. In this study, there is also only one independent variable that can cause satisfaction and loyalty. So that in further research, the research subject can be enlarged, and independent variables can be added.

Acknowledgements

I would like to thank all parties and lectures for their involvement and support during the research process.

Funding

This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

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