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## The Effect of Service Quality and Satisfaction on Loyalty Mediated by Trust in Bank Aceh Action Mobile Service Users

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### Abstract

This research aims to examine the service quality (Servqual) and satisfaction effect on loyalty mediated by trust in Bank Aceh Action Mobile Service Users. This research was conducted on Bank Aceh Syariah (BAS). The population was all Bank Aceh Action Mobile Service Users. The sample used was 200 people based on Structural Model (SEM) test requirement. The results show on Bank Aceh Action Mobile Service Users, Servqual affects trust, Satisfaction affects trust, Servqual affects loyalty, Satisfaction affects loyalty, Trust affects loyalty, Servqual affects loyalty thru trust, and Servqual affects loyalty thru trust. This finding also explains that trust is a partial mediator in the model. The findings also underlie that the model for increasing user loyalty in Action Mobile in Banda Aceh is a function of increasing Servqual and satisfaction so that it can increase the trust of its users.

**Keywords:** Service Quality, Satisfaction, Trust, Loyalty

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### 1. Introduction

In this modern era, humans are unable to develop their welfare without using technological advances. Advances in technology have also made humans very intertwined with technology so humans need to dominate the various types of technology that exist today. Technology can help people in various activities. Technology is the biggest connection tool needed by society in this modern era, and Indonesia is no exception. Reported by (Kemp, 2020), shows that Indonesia is ranked third in world internet growth, with a high number of +25,365,368 internet users.

The total population of internet-connected smartphone users is 338.2 million users. Then there are 175.4 million internet users and a population of active social media users, namely 160.0 million users (Kemp, 2020). With the increasing number of smartphone users in Indonesia, as described in the digital portal report above, it can be concluded that almost the entire community uses smartphones and internet networks as an important requirement for connecting and sharing information. With technology, all activities become easier. Currently, almost all companies in Indonesia have made the best use of technology. One of them is banking, which has provided mobile banking services for its customers. Mobile banking can assist customers, it is a fast and sophisticated financial service (Sulfiana, 2020)

According to Tirtana & Sari, (2014), Mobile Banking is the initial stage of the development of a bank in the form of a financial service provider (FSP). In this regard, the use of a bank is not just a role as a place for hosting and flowing money. As an FSP, a bank in the future will have the function of controlling the finances of its customers. This includes paying bills and planning a retirement fund. These facilities are personal and aligned with the personality of the customer. Mobile Banking is the latest wireless banking information service proposed by banks to use smartphone technology to accommodate banking skills and ease of activity (Nurastuti, 2011). Mobile Banking is a component of electronic banking that uses mobile phone technology. There are two forms of mobile banking, namely SMS banking which is achieved by transferring written messages, and WAP banking in the form of mobile internet service which is accessed via a GPRS (internet) connection. Mobile banking forms a preference because it is easier to use, effective, more secure (based on telephone cellular numbers), friendly, and convenient (MARS, 2018). An example of a bank that has implemented online transactions through mobile banking is Bank Aceh Syariah (BAS), by launching the Action application.

The Action (Aceh Transaction Online) Application is a Mobile Banking service owned by BAS that can be accessed by customers using smartphones to transact online. Registration for this application can be done by downloading the Action application, on the App Store (iOS) and Play Store (Android) and entering banking data (ATM card number, and customer's cell phone number) according to the existing data in the BAS system (BAS, 2021). So far, Action application users have exceeded 183 thousand customers. This was reported from the App Store (iOS) and Google Play Store.

The Action application also has several features that make it easier for customers to make transactions such as account information, fund transfers, payment and purchase features, payment via QRIS features, and other features. With mobile banking, customers gain the flexibility to carry out banking transactions independently without space and time limitations. Extensive services and a global scale also make mobile banking more economical when compared to traditional transactions. This is certain to make customers feel satisfied with using mobile banking.

According to Kotler, Philip & Keller (2015), Satisfaction is a person's emotions related to likes or dislikes that arise because of exemplifying the performance that the product (or result) has shown to their expectations. If performance fails to meet expectations, the customer may be dissatisfied. If performance aligns with expectations, the customer is probably satisfied. If performance exceeds expectations, then the customer may be very satisfied or happy. Meanwhile, (Tjiptono, 2016) said consumer satisfaction is the degree of one's perception after a comparison of the ability (or results) that he sees compared to his expectations. When a consumer is satisfied with a product, the customer will make a conscious decision to use the same product repeatedly, this is commonly known as customer loyalty or loyalty. According to (Schiffman, 2015), Loyalty is a parameter of how often customers make purchases at a particular brand, whether they switch brands and, if they do, how regularly; and the extent of their involvement in making coherent brand purchases. According to (Upamannyu, et al., 2013), Loyalty is when consumers remain attached to the brand, are prepared to pay a higher price for that brand, and will always offer their brand. And according to (Tuten & Solomon,

2017), Loyalty is a form of repeated buying attitude that reflects a conscious determination to continue buying the same brand.

The decision-making process by individuals when they are satisfied so that it creates a loyal attitude towards a product is also influenced by service quality (Servqual). American Society for Quality Control (Kotler, Philip & Keller, 2015) defines quality as the overall nature and distinctiveness of a product or service that supports its capacity to satisfy stated or implied needs. (Tjiptono, 2012) in his book entitled "Service, Quality and Satisfaction" states that there is Servqual according to (Saghier, Niveen El & Nathan, 2013), is the parameter of the service implemented with the expected service capability. According to (Mothersbaugh, 2013) "Service refers to complementary or peripheral activities performed to enhance a primary product or superior service." According to (Schiffman, 2015), "it is more difficult for consumers to evaluate the quality of a service compared to product quality because there are characteristics of services that distinguish them, including intangible, various variations (variable), perishable, produced and consumed simultaneously". Apart from being influenced by Servqual, satisfaction, and loyalty are also influenced by the trust.

(Kotler, Philip & Keller, 2015) said trust is the ability of companies to entrust business partners. Trust depends on how high the interpersonal and inter-organizational aspects are, which include company capabilities, integration, honesty, and benevolence. Customer trust is some skills possessed by customers and some decisions made by consumers about objects, their uniqueness, and their usefulness (Mowen, JC, & Minor, 2012). Trust according to the global is observed as a fundamental element for the progress of an engagement. Without trust in an attachment, it will not last for a long time. Trust has been described as a willingness to rely on a reliable business partner (Schiffman, 2015). In research (Tabrani et al., 2018) it was mentioned that one of the most important antecedents of a collaborative relationship between customers and banks is trust. Trust is key to building engagement with consumers. A study conducted by Tabrani et al., (2018), argued that trust has a significant attachment to commitment and customer intimacy, but does not have a significant impact on customer loyalty in Islamic banking.

Then the research carried out by Amin et al., (2011) said that there is a significant impact between customer satisfaction and customer loyalty. The results of research conducted by Amin et al., (2013) explained that customer satisfaction has a relevant relationship with the image, the image has a relevant attachment to trust and trust has a significant attachment to customer loyalty. Academically, various valid validations explain the relationship between Satisfaction, Loyalty, Trust, and Servqual in the use of mobile banking. However, independence and discrepancies in the results of several previous studies were still found.

## **2. Literature**

### **Loyalty**

(Schiffman, 2015) argues that loyalty is a customer who is satisfied and continues to buy. Loyalty is a loyal customer whose experience with the company exceeds their expectations (product or service that meets expectations) where when consumers are satisfied with a product/service, the customer will share very positive recommendations (word-of-mouth)

about the company to other people and in this case, the company must try to create and design a strategy to foster customer loyalty. Loyalty has several dimensions, and each dimension has indicators to measure how loyal a consumer is to a product. The following are indicators of loyalty:

1. Repeat Purchase (Loyalty to product purchases).

According to (Kotler, 2015), Repurchasing interest can be measured with the following indicators:

- a) Transactional intention: The hope of someone who has the desire to repurchase products that have been consumed.
- b) Referential intention: Intention that describes a person who is inclined to share product testimonials he has used with others.
- c) Preferential intention: Intention that describes the actions of someone who has a special preference for the product he has used.
- d) Explorative intention: The intention that describes the actions of a person who will find insight from a product that has the intention to provide product trust support from the product he has used.

2. Retention (Resistance to a negative influence on the company).

The four Customer Retention indicator items were adapted from (Hennig-Thurau, Gwinner, Walsh, & Gremler, 2004):

- a) Loyalty, namely customer loyalty to a brand/store.
- b) Will continue to buy, namely customers who will continue to buy products from a brand/store.
- c) Enjoying, that is, the customer enjoys shopping at the store.

## **Trust**

According to the explanation of (Kotler, 2015), that trust is a cognitive element from a psychological aspect. Trust is closely related to the belief that something is right or wrong based on concrete evidence, suggestion, authority, knowledge, and intuition. (Tabrani et al., 2018) have classified trust into 2 meanings, namely: virtue and integrity. Integrity refers to the customer's understanding that the company's words and promises can be trusted, while benevolence refers to the customer's belief that the company's goals and intentions are beneficial to the customer.

According to (Hsu et al., 2014), There are several things to measure trust, namely as follows:

1. Secure (safe)
2. Reliable
3. Trustworthy (Trusted)
4. Keep promises
5. Commitments (committed)
6. Keep customers' best interests in mind (considering the interests of the customer)

## **Servqual**

(Zeithaml, 2013) argues that Servqual is the dominant element in customer evaluation, where the service provided is a guide between physical products (eg IT services, and mobile services), Servqual is also a major aspect in determining customer satisfaction. Consumers can value Servqual based on their views of the technical outputs that are shared, the procedures by which those results are derived, and the quality of the physical environment in which the services are distributed. Tjiptono (2016), describes Servqual or Servqual as a parameter of how well the degree of service provided can be in line with customer expectations. According to (Kotler, 2015) said that service or Servqual is an active condition related to products, services, people, processes, and the environment that meets or exceeds expectations. (Zeithaml, 2013) suggests that there are several indicators to measure the Servqual contained in the SERVQUAL element, namely as follows:

### 1. Reliability

- a) Promises about delivery
- b) service provision
- c) Problem Solution
- d) Pricing

### 2. Responsiveness

- a) The length of time they had to wait for help
- b) Answer to question
- c) Attention to problems

### 3. Assurances

- a) Banking
- b) Insurance
- c) Brokerages
- d) Medical
- e) Legal service

### 4. Empathy

- a) Convey
- b) Personalized service
- c) Need to be understood)
- d) Build relationship)

### 5. Tangible object

- a) Physical facility
- b) Equipment
- c) Personnel
- d) Communication materials

## **Satisfaction**

According to Schiffman (2015), customer satisfaction refers to consumer views regarding product or service performance concerning the expectations created in their minds, customers have very different expectations for each product. Satisfaction is a person's like or dislike response that arises after considering the performance (result) of the product in question with the desired performance (or result). If the product's performance is below expectations, the customer is dissatisfied. If the performance meets the desire, the customer will get a sense of satisfaction. If the performance exceeds the desire, the consumer will like or be satisfied (Kotler, 2015).

According to (Tjiptono, 2016) satisfaction felt by a customer can be measured by:

1. Quality goods and services

Can be interpreted with good quality products and excellent service.

2. Marketing relations

It is a way of long-term relationships that are created between customers and companies.

3. Loyalty promotion program

A strategy designed by the company to distribute rewards to consumers.

4. Focus on the best customers

Centered on consumers who use the product regularly where usage is 80% of the company's profits.

5. Effective complaint handling system

6. Unconditional guarantees

Definitive guarantees will be passed on to consumers regarding the benefits they will get.

7. Pay-for-Performance program c

The customer satisfaction program cannot be realized properly without good human resources from the organization

## **Hypothesis**

From the literature, the authors form the hypothesis to be tested.

H1: Servqual affects trust

H2: Satisfaction affects trust

H3: Servqual affects loyalty

H4: Satisfaction affects loyalty

H5: Trust affects loyalty

H6: Servqual affects loyalty thru trust

H7: Servqual affects loyalty thru trust

## **3. Method**

This research was conducted on Bank Aceh Syariah (BAS). The population was all Bank Aceh Action Mobile Service Users. The sample used was 200 people based on Structural Model (SEM) test requirement. Data used for analysis were primary and secondary data. The data analysis technique used was SEM with AMOS as the tool (for direct effect models). Before testing the hypothesis with structural testing, confirmatory factor analysis (CFA) was tested first to evaluate the loading factors and the data fit condition (Hair, Hult, Ringle, & Sarstedt, 2016). The Sobel test was also used as a testing tool to test the indirect effect models.

#### 4. Result

CFA forms the fit model. Below is the result of hypothesis testing by structural test.

**Table 1. Standardized Regression**

			Estimates	SE	CR	P
Trust	<---	Service_Quality	0.940	0.220	5,542	***
Trust	<---	Satisfaction	0.434	0.120	3,610	***
Loyalty	<---	Service_Quality	0.550	0.168	3,512	***
Loyalty	<---	Satisfaction	0.222	0.096	2.305	,021
Loyalty	<---	Trust	0.267	0.060	4,421	***

Source: Primary Data Processed, (2023)

#### **Servqual on Trust (H1 test)**

The Servqual effect test on trust obtains an estimated 0.940 with p 0.001. The probability value is  $< 0.05$  and CR is 5.542 which means  $> 2.0$ . Thus, Ha1 is accepted, which means: Significantly Servqual influences trust for Action Mobile Bank Aceh users. The standard error of Servqual on trust is positive (0.220), describing that if Servqual increases it will increase trust in Action Mobile Bank Aceh users. These results by Zarei et al., (2015) found that Servqual has a positive and significant effect on trust. Rasheed & Immortal, (2014) also obtained that there is a positive relationship between Servqual and trust. Another study by (Wakhidah & Haryanto, 2017); (Yildiz, 2017); and (Uzir et al., 2021), also shows that there is a significant influence between Servqual and trust. The higher the Servqual obtained by consumers, the higher the trust that will be given by consumers.

#### **Satisfaction on Trust (H2 test)**

The satisfaction effect test on trust obtains an estimated (value) of 0.434 with p 0.001. The probability is  $< 0.05$  and CR is 3.610 which means  $> 2.0$ . Thus, Ha2 is accepted, meaning Significantly, satisfaction affects trust for Bank Aceh Action Mobile Service users. The standard error of satisfaction on trust is positive (0.120), describing that if satisfaction increases it will increase the trust of Bank Aceh Action Mobile Service users. These results are in line with Uzir et al., (2021), who found that satisfaction has a positive and significant influence on trust. Yildiz, (2017) also found that there is a positive relationship between satisfaction and trust. Another study by Haron et al., (2020); Yang & Chao, (2017); Wakhida & Haryanto, (2017); Chao et al., (2015) also proves a significant influence of satisfaction on trust. The

higher the satisfaction obtained by consumers, the higher the trust that will be felt by consumers.

### **Servqual on Loyalty (H3 test)**

The Servqual effect test on loyalty obtains an estimated 0.550 p 0.001. The probability is  $< 0.05$  and CR is 3.512 which means  $> 2.0$ . Thus, Ha3 is accepted, meaning Significantly, Servqual influences the loyalty of Bank Aceh Action Mobile Service users. The standard error of Servqual on loyalty is positive (0.168), explaining that if Servqual increases it will increase loyalty for Action Mobile Bank Aceh users. These results are in line with Amin et al. (2013) research revealed that Servqual has a significant relationship with loyalty which has an impact on customer loyalty. Uzir et al. (2021), also revealed that there is a significant influence between Servqual and loyalty. Another study by (Wakhida & Haryanto, 2017); and (Yildiz, 2017); found that Servqual has a significant effect on loyalty. The higher the Servqual of a product/service, the higher the loyalty that will be felt by the consumer.

### **Satisfaction on Loyalty (H4 test)**

The satisfaction effect test on loyalty obtains an estimated 0.222 with p 0.021, The probability value is  $< 0.05$  and CR is 2.305 which means  $> 2.0$ . Thus, Ha2 is accepted, meaning Significantly, satisfaction influences loyalty to Bank Aceh Action Mobile Service users. The standard error of satisfaction on loyalty is positive (0.096), explaining that if satisfaction increases it will increase loyalty to Bank Aceh Action Mobile Service users. These results are in line with Rasheed & Immortal, (2014) found that satisfaction influences loyalty. And also found that there is a positive relationship between satisfaction and trust, satisfaction and perceived value, customer trust and loyalty, and perceived value and customer loyalty. Research by (Yildiz, 2017); (Chao et al., 2015); (Wakhidah & Haryanto, 2017); and (Yang & Chao, 2017), found a significant influence between satisfaction on loyalty. The higher the satisfaction received by consumers; the higher consumer loyalty will occur.

### **Trust on Loyalty (H5 test)**

The trust effect test on loyalty obtains an estimated 0.267 with p 0.001. The probability is  $< 0.05$  and CR is 4.421 which means  $> 2.0$ . Thus, Ha5 is accepted, which means: Significantly, trust influences loyalty to Bank Aceh Action Mobile Service users. The standard error value for the effect of trust on loyalty is positive (0.060), indicating that if trust increases it will increase loyalty to Action Mobile Bank Aceh users. These results are in line with Rasheed & Immortal, (2014) who found that there is a positive relationship between trust and customer loyalty. According to Amin, et al (2013) in their research also revealed a positive relationship between trust and loyalty. Another study by (Tabrani et al., 2018); (Wakhidah & Haryanto, 2017); and (Yildiz, 2017); also found a positive and significant influence between trust and loyalty. The higher the consumer's trust in a product/service, the higher the loyalty that will be given by the consumer to a product/service.

### **Servqual on Loyalty with Trust as Mediation (H6 test)**



Input:		Test statistic:	Std. Error:	p-value:
a	0.940	Sobel test: 2.59868805	0.19894654	0.00935808
b	0.550	Aroian test: 2.55497134	0.20235061	0.01061965
s <sub>a</sub>	0.220	Goodman test: 2.64472843	0.19548321	0.00817565
s <sub>b</sub>	0.168	Reset all	Calculate	

**Figure 1. Sobel Test of H6**

The Sobel test of H6 provides the Sobel value of 2.598 > 1.96. So that the trust is proven can mediate the Servqual effect on loyalty, and it is a partial mediation type, where this shows that the Servqual variable can directly influence the loyalty variable without involving the trust variable. Thus Ha7 is accepted, which means: trust mediates the Servqual effect on the loyalty of Bank Aceh Action Mobile Service users. These results are in line with Madjid (2013), who shows that Servqual has a significant effect on customer trust and loyalty, then trust also has a significant effect on loyalty. Customer trust as a partial mediation link between Servqual and customer loyalty. Haron et al., (2020) in his research found that trust can act as a partial mediation in the relationship between trust and loyalty.

#### Satisfaction on Loyalty with Trust as Mediation (H7 test)

Input:		Test statistic:	Std. Error:	p-value:
a	0.940	Sobel test: 3.08203963	0.08143309	0.00205587
b	0.267	Aroian test: 3.04232987	0.08249599	0.00234754
s <sub>a</sub>	0.220	Goodman test: 3.12334604	0.08035613	0.00178807
s <sub>b</sub>	0.060	Reset all	Calculate	

**Figure 2 Sobel Test of H7**

The Sobel test of H7 provides the Sobel value of 3.082 > 1.96. So, trust is proven can mediate the Satisfaction effect on loyalty, and it is a partial mediation type, where this shows that the Satisfaction variable can directly influence the loyalty variable without involving the trust variable. Thus, Ha8 is accepted, which means: trust mediates the Satisfaction effect on the loyalty of Bank Aceh Action Mobile Service users. These results are in line with Rasheed & Immortal (2014) who found that there is a positive relationship between satisfaction and trust, satisfaction and perceived value, customer trust and loyalty, and perceived value and customer loyalty. Haron et al., (2020) in his research found that trust can act as a partial mediation on the relationship between satisfaction, trust, and loyalty.

## 5. Conclusion

The results show on Bank Aceh Action Mobile users Servqual affects trust, Satisfaction affects trust, Servqual affects loyalty, Satisfaction affects loyalty, Trust affects loyalty, Servqual affects loyalty thru trust, and Servqual affects loyalty thru trust. This finding also explains that trust is a partial mediator in the model. The findings also underlie that the model for increasing user loyalty in Bank Aceh Action Mobile users is a function of increasing Servqual and satisfaction so that it can increase the trust of its users. Thus, tests have proven this model can be used for both academics and practitioners, especially the research subject, namely BAS. For academics, this model can be a premise that can be used to explain the loyalty model, and can also be used

for further research by developing the model by adding other variables. For BAS, this model can be a reference for re-strategic going forward to increase user loyalty on the Action Application. There are research limitations on the variables studied and the subject.

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