

# THE EFFECTS OF TRUST AND SERVICE QUALITY USING MEDIATION OF SATISFACTION FOR GOJEK CUSTOMER LOYALTY

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## Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh kepercayaan dan kualitas layanan dengan kepuasan sebagai mediasi terhadap loyalitas pelanggan aplikasi Gojek. Penelitian ini dilakukan pada salah satu transportasi online di Indonesia yaitu Gojek yang berlokasi di daerah Surakarta. Metode penelitian ini menggunakan pendekatan kuantitatif. Pengumpulan data dilakukan melalui survei online dengan metode purposive sampling yang diisi oleh 185 responden. Analisis data dalam penelitian ini dilakukan dengan menggunakan model persamaan struktural Partial Least Square (PLS) 3.2.6. Hasil analisis menunjukkan bahwa kepercayaan berpengaruh positif dan signifikan terhadap kepuasan dan loyalitas pelanggan. Pelanggan yang memiliki kepercayaan tinggi terhadap suatu layanan cenderung merasa lebih puas dan menunjukkan tingkat loyalitas yang lebih tinggi. Di sisi lain, kualitas layanan juga ditemukan memiliki pengaruh positif dan signifikan terhadap kepuasan. Namun, kualitas layanan memiliki pengaruh negatif dan tidak signifikan terhadap loyalitas pelanggan. Hal ini menunjukkan bahwa meskipun kualitas layanan yang baik dapat meningkatkan kepuasan pelanggan, hal itu tidak cukup untuk memastikan loyalitas pelanggan. Temuan ini menyoroti pentingnya membangun kepercayaan sebagai elemen kunci dalam strategi manajemen hubungan pelanggan untuk meningkatkan loyalitas jangka panjang, sementara kualitas layanan yang tinggi tetap menjadi komponen penting dalam mencapai kepuasan pelanggan. Penelitian ini merekomendasikan pendekatan yang komprehensif dan strategis dalam meningkatkan kepercayaan dan kualitas layanan sehingga tercapai keseimbangan yang optimal antara kepuasan dan loyalitas pelanggan.

**Kata kunci:** Kepercayaan, Kualitas Layanan, Kepuasan, Loyalitas.

## Abstract

This study aims to analyse the effect of trust and service quality using satisfaction as mediation on customer loyalty of the Gojek application. This research was conducted on one of the online transportation in Indonesia, Gojek, which is located in the Surakarta area. This research method uses a quantitative approach. Data was collected through an online survey using a purposive sampling method filled out by 185 respondents. Data analysis in this study was carried out using the Partial Least Square (PLS) 3.2.6 structural equation model. The analysis results show that trust has a positive and significant effect on customer satisfaction and loyalty. Customers who have high trust in a service tend to feel more satisfied and show higher levels of loyalty. On the other hand, service quality is also found to have a positive and significant influence on satisfaction. However, service quality has a negative and insignificant influence on customer loyalty. This indicates that while good service quality can increase customer satisfaction, it is not enough to ensure customer loyalty. These findings highlight the importance of building trust as a key element in customer relationship management strategies to increase long-term

loyalty, while high service quality remains an important component in achieving customer satisfaction. This research recommends a comprehensive and strategic approach in improving trust and service quality so as to achieve an optimal balance between customer satisfaction and loyalty.

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

## 1. INTRODUCTION

A few years ago, advances in technology, particularly the internet, have changed people's lifestyles. Technology has the ability to drive business by using new ways, which can significantly improve business. Then with the emergence of technology has the ability to produce new goods and services faster than ever before (Unhelkar, 2006). Application-based online transport is one of the information systems that have been developed by technology, which includes business activity applications. Online transport applications need to be studied further in order to make it easier to determine future business strategies. Technology that supports application services on mobile phones is easily accessible to the public at large in everyday life (Tundung Subali, 2020).

Online transportation in Indonesia has now developed such as Gojek. Gojek Indonesia is an Indonesian startup that has grown and developed so rapidly. Gojek at the beginning of its presence only focused on a service called Go-Ride (Mulyana, 2019). Go-Jek has developed into a leading mobile on-demand platform and application for various transportation services, such as payment logistics, delivery of food, and various other. Thus, Go-Jek Indonesia known as PT. Aplikasi Karya Karya Bangsa, is one of the most popular online transportation providers in Indonesia (Go- Jek, 2017).

Starting with the emergence of many transport services, so there is a lot of competition for ojek drivers. Almost every corner is found ojek drivers. If examined further, there are many things that need to be improved, ranging from safety, courtesy, and reasonableness of service prices. The price offered is often found expensive according to the driver's wishes. The idea of a motorcycle taxi companies emerged, with drivers who are different from ojek in general. Managed professionally by providing a call center and office. The services provided use safety standards, politeness ethics, and standardized tariffs. Online motorcycle taxi companies are increasing rapidly, namely Gojek, Gojek is a company founded by a nation's son named Nadiem Makarim with his friend Michaelangelo Moran in 2014, aiming to reduce unemployment in Indonesia and become a solution to congestion (Rifaldi, 2016).

Gojek is an online transportation start-up application. Applications that to download by customers via mobile phones, no need to leave the house looking and waiting for ojek outside

the house, just need to order directly via the Gojek application. Mobile application software, or applications, can contain information about a companies in the form of details of business activities and products or services produced by the company. Applications can also be part of the company's business process, giving customers access to products or services using the application (Cooky T, 2017). Gojek is a local transportation service that is very popular in Indonesia and offers a variety of services, including food purchases and delivery and transportation (Ike Pertiwi, 2017).

The emergence of online transportation provides an alternative for the community to choose transportation services that can provide services according to customer needs (Acai Sudirman, 2020). The advantage of Gojek is that there are features in the application that are supported by technology (Kuswanto, 2019). Some of the features available in the Gojek application are GoRide serving passenger delivery using a motorbike, GoCar serving passenger delivery using a car, GoFood serving food orders, GoSend serving delivery of goods, GoMart serving online shopping orders, GoBox serving large-scale delivery of goods, GoTransit serving the purchase of public transportation tickets such as KRL, GoBlueBird serving taxis, GoTagihan serving bills and payments.

In the improvement of the number of Gojek application users and providing customer satisfaction, it can pay attention to quality service factors (Riri Oktarini, 2019). The service quality provided will give an impact on users about the satisfaction felt by customers and loyalty and can provide recommendations to others and can increase the number of customers widely (Zeithaml et al., 1996). However, when customers are not happy with the treatment provided, they will switch to a more satisfying online transportation application (Rizky Febianti, 2023). Then the superiority of service quality can also increase customer trust in how satisfied customers are with the Gojek application (Misbach and Hadiwidjojo, 2013).

—Service quality aims at providing what customers need and the accuracy of their delivery to balance customer desires, (Tjiptono, 2014:268). Service quality is perceived by customers (Bitner, 1990). The quality of service offered by Gojek is said to develop from how many customers believe in using the services of Gojek. Trust is the most important thing for customers, if customers feel comfortable, they will continue to buy your products. (Harada Rahmi, et.al, 2023).

Kevin Aluwi as Co-Founder and CEO of Gojek explained in a virtual press conference. In 2010 the Gojek application was inaugurated, then in 2021 the Gojek application has been downloaded for more than 190 million, in 2021 Gojek experienced a significant increase because

many users only use the Gojek application and there are not many competitors for online transportation. In 2020 Indonesia is experiencing a Covid-19 outbreak so that it has a huge impact, especially on health and the economy. The impact of the economy is that many employees are fired to reduce costs from the company because the company is experiencing a decline so it is necessary to dismiss employees, increase unemployment due to employee dismissal, and reduce social activities to prevent transmission of the Covid-19 virus. Gojek is a place to switch for employees who are fired to be able to continue working in the midst of Covid-19 by becoming drivers, business partners are increasing to use Gojek so they can continue to operate in the midst of the Covid-19 virus, Gojek customers are increasing as a solution for people who reduce activities outside the home or self- isolation, and can provide services that have been adapted to health protocols so that customers are more confident to use Gojek in the daily lives.

According to databox that in 2022 Gojek experienced a decrease in application downloads, so that in that year Gojek application users were 1.36 million. There are more and more competitors so it is very important to improve the quality of applications and services so the user does not choose competitors and always use Gojek. Success in improving service quality and applications Gojek remains the first among online transportation competitors. The next year 2023 Gojek remains first for online transportation despite a decrease in application downloads. A total of 957 thousand for downloads in that year, a little different from maxime which has reached 892 thousand.

The data above has a slight difference, so it needs to be considered for Gojek so that it can continue to exist and develop amidst many competitors. Apart from many competitors, there are still many customers who are loyal to use Gojek because of the trust factor that customers have given to Gojek. Consumer trust is a conclusion from consumers based on their knowledge about a product (Mowen and Miror, 2002). Increased trust will provide satisfaction for consumers when using a product, such as Gojek. Customer satisfaction is a consumer response or response that meets the needs of consumers.

Satisfaction is the evaluation of the privileges a product or service so as to provide a level of consumer pleasure that has a relationship with the fulfilment of consumer needs (Zeithaml and Bitner, 2006). When customers are satisfied with goods or services they buy and the services they receive during the transaction process, they are very likely to make more purchases and even recommend the business to their friends or family (Harada Rahmi, et.al, 2023). According to Karin Boonlertvanich (2018), satisfaction is a comparative feeling resulting from the difference between the expectations and experience. Repeated satisfaction creates long-term satisfaction

with the product or service (Kotler and Keller, 2013). Satisfaction with an application is a response to the quality of information, quality of experience, and value perceived by customers (Tundung Subali, 2020). Satisfaction is an evaluation of how much a service provider can fulfil consumer expectations (Levy & Weitz, 2007).

Customers' lifetime loyalty to a product or service offering is highly dependent on their satisfaction with the offering (Ndubisi, 2007). Customer loyalty can be formed when customers feel satisfied with the mark or the service received is very good and have plans to continue the relationship (Selnes, 1993). Royal customers will not switch apps just because of the price and will perform more purchases than the non-Royal customers (Reichheld and Sasser, 1990). Raman (1999) states that a loyal customer can be a "antastic marketing force" by offering a recommendation and speaking through positive word of mouth to mouth, this behaviour is the most effective advertisement a company can get. Thus, loyal customers not only need information, they also serve as a source of the information for other customers (John T, 2001). Levesque and McDougall (1996) stated that good service quality can result in customer satisfaction and loyalty levels, so that customers will recommend to others can increase, this is the result of high service quality. With this context, the researcher aims to examine whether trust and service quality affect customer loyalty through satisfaction.

## **2. METHOD**

In this study, the object chosen is the Gojek application which is often used, especially among students. The objects of this research are service quality, consumer trust, satisfaction, and loyalty from using the Gojek application. Service quality is an independent variable in this study. Loyalty is the dependent variable. The mediating variable is customer satisfaction. Research can be classified into two categories: qualitative or quantitative (Saputra, 2013; Kurniawan & Puspitaningtyas, 2016). This research uses a quantitative approach and focuses on building theories from existing data or facts. According to Sugiyono (2017: 8), quantitative research methods are a type of research based on the philosophy of positivism. It is used to investigate certain populations or samples, collect data using research instruments, and analyse data quantitatively or statistically with the aim of testing previously made hypotheses. This research uses quantitative methods in the form of distributing questionnaire online using google form using a Likert scale of 1-5. Research data Research data comes from primary data collected directly by researchers. The respondent criteria in this research are:

- 1) Respondents must be more than 10 years.
- 2) Respondents who are domiciled in Surakarta

According to Hair et al. (2018), the determination of the sample size is determined using a formula based on the number of indicators multiplied by 5 to 10. Based on these guidelines, the number of samples for this study is  $n = \text{number of indicators} \times 8$ . The number of indicators in this study is 19, based on this formula, the sample obtained is as follows:  $n = 19 \times 8 = 152$  respondents. So, the minimum number of respondents in this study is 152 respondents. Understanding how to evaluate the collected data, the next step is data analysis, where researcher preparation and processing data (Sugiyono, 2016: 244). The statistical analysis method used by the author is Structural Model Evaluation(SEM) - Partial Least Square(PLS). The Smart PLS 3.0 application which is a soft modeling research analysis method. SEM is a multivariate statistical method that combines factor analysis and path analysis to evaluate and estimate casual correlations both between indicator and construct or between construct relationship (Santoso:2014).

### 3. RESULT AND DISCUSSION

#### 3.1. Respondent Profile

Respondent characteristics are the criteria used in a study. In this study the authors chose respondents with the criteria that the respondent had used the Gojek application. This research was distributed using a questionnaire distributed via google form with a population of consumers who have used the Gojek application, so that 185 respondents were obtained. The following are details of respondent data:

**Tabel 1. Characteristics of Respondents (n=185)**

Characteristics	Frequently	
	n	%
<b>Gender</b>		
Male	58	31.4%
Female	127	68.6%
<b>Age</b>		
10-20	21	11.4%
21-30	149	80.5%
>30	15	8.1%
<b>Education</b>		
Elementary School	2	1.1%
Junior High School	4	2.2%

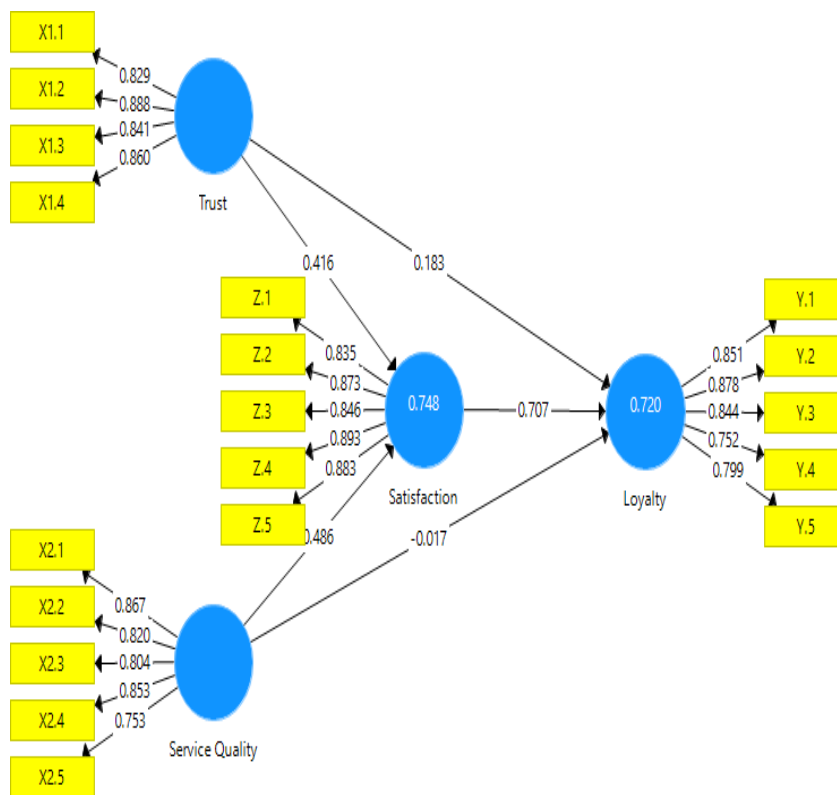
Senior High School	110	59.5%
Diploma	8	4.3%
S1	60	32.4%
Other	1	0.5%
<b>Occupation</b>		
Student	136	73.5%
Employee	32	17.3%
Doesn't Work	8	4.3%
Teacher	3	1.6%
Other	6	3.3%
<b>Frequently Use</b>		
3	24	13%
>3	161	87%
<b>Total</b>	<b>185</b>	<b>100%</b>

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Table shows that there are more female respondents than male respondents. Female respondents totaled 127 people or in percentages of 68.6%, while male respondents totaled 58 or 31.4% if using percentages. With a total of 185 respondents that respondents with ages 10-20 years are 21 people or around 11.4%, then followed by the dominant age of 21-30 years as many as 149 people or around 80.5%, and the last is respondents with an age range of > 30 years, totaling 15 people or around 8.1%. Based on the data above, the last education of elementary school was 2 people or about 1.1%, then the last education of junior high school was 4 people or 2.2%, then the senior high school education level was the most respondents reaching 110 people or 59.5%, in the last education diploma there were 8 people or 4.3%, the last education S1 there were 60 people or 32.4%, and other as many as 1 person or 0.5%. that students are people who often use the Gojek application with a frequency of 136 people or 73.5%, then employees as many as 32 people or 17.3%, people who do not work as many as 8 people or 4.3%, teachers as many as 3 people or 1.6% and others as many as 6 people or 3.3%. Then, that 13% or around 24 people from Gojek customers have used the application 3 times, then there are 161 people, or 87%, who have used it more than 3 times

### 3.2. Questionnaire and Measurement

### 3.2.1. Outer Model



**Figure 1. Outer Model**

**Table 2. Outer Loading**

Indicator	Trust (X1)	Description
Service Reliability	0.829	Valid
Delivers on its promises	0.888	Valid
Honestly	0.841	Valid
Safe or not risk	0.860	Valid
Indicator	Service Quality (X2)	Description
Reliability	0.867	Valid
Responsiveness	0.82	Valid
Assurance	0.804	Valid
Emphaty	0.853	Valid
Tangibles	0.753	Valid
Indicator	Satisfaction (Z)	Description
Expectations	0.835	Valid
Performance	0.873	Valid
Comparison	0.846	Valid
Confirmation or disconfirmation	0.893	Valid
Discrepancy	0.883	Valid
Indicator	Loyalty (Y)	Description
Willingness to repurchase	0.851	Valid
Positive words	0.878	Valid
Willingness to recommend	0.844	Valid



Tolerance to price adjustment	0.752	Valid
Frequency of	0.799	Valid

Convergent Validity is also assessed based on the Average Variance Extracted (AVE) of each indicator with an AVE value > 0.7 to be valid. The following is the AVE value for each indicator of the research variable:

**Table 3. AVE**

<b>Discriminant Validity</b>	<b>AVE</b>	<b>Description</b>
Trust	0.731	Valid
Service Quality	0.673	Valid
Satisfaction	0.750	Valid
Loyalty	0.682	Valid

Source: Primary data, 2024

Based on Table 4.11 above, each variable shows an Average Variance Extracted (AVE) value of > 0.5 with a Trust (X1) of 0.731, a Service Quality (X2) of 0.673, a Loyalty (Y) is 0.750, and the Satisfaction variable (Z) is 0.682. So, it can be concluded that the AVE value of all indicators can be said to be valid because >0.5.

**Table 4. Cross Loading**

	<b>L (Y)</b>	<b>S (Z)</b>	<b>SQ (X2)</b>	<b>T (X1)</b>
<b>X1.1</b>	0.645	0.661	0.714	0.829
<b>X1.2</b>	0.675	0.779	0.708	0.888
<b>X1.3</b>	0.577	0.654	0.693	0.841
<b>X1.4</b>	0.662	0.711	0.745	0.860
<b>X2.1</b>	0.635	0.716	0.867	0.754
<b>X2.2</b>	0.594	0.665	0.820	0.670
<b>X2.3</b>	0.614	0.685	0.804	0.715
<b>X2.4</b>	0.634	0.731	0.853	0.744
<b>X2.5</b>	0.485	0.618	0.753	0.524
<b>Y.1</b>	0.851	0.738	0.575	0.635
<b>Y.2</b>	0.878	0.782	0.703	0.680
<b>Y.3</b>	0.844	0.699	0.638	0.582
<b>Y.4</b>	0.752	0.606	0.528	0.608
<b>Y.5</b>	0.799	0.640	0.536	0.588
<b>Z.1</b>	0.685	0.835	0.737	0.747
<b>Z.2</b>	0.697	0.873	0.746	0.704
<b>Z.3</b>	0.766	0.846	0.647	0.688
<b>Z.4</b>	0.772	0.893	0.739	0.705
<b>Z.5</b>	0.728	0.883	0.743	0.719

**Table 5. Composite Reliable**

<b>Composite Reliable</b>	<b>Values</b>
Trust	0.916
Service Quality	0.911

Satisfaction	0.938
Loyalty	0.915

Based on the table above, it can be concluded that Trust 0.916, Service Quality 0.911, Satisfaction 0.938, and Loyalty 0.915. The data shows that Composite Reliability value of each variable is  $> 0.70$ , so it can be concluded that the variables above are reliable.

**Table 6. Cronbach's Alpha**

Cronbach's Alpha		Description
Trust	0.877	Reliable
Service Quality	0.878	Reliable
Satisfaction	0.917	Reliable
Loyalty	0.883	Reliable

Based on the table, it can be conclude that Trust is 0.877, Service Quality 0.878, Satisfaction 0.917, and Loyalty 0.883. So, the data above show that Cronbach's Alpha each variable are more than 0.70, the data are reliable

**Table 7. VIF**

	VIF
Satisfaction => Loyalty	3.965
Service Quality => Loyalty	4.260
Service Quality => Satisfaction	3.322
Trust => Loyalty	4.008
Trust => Satisfaction	3.322

Sources: Primary data, 2024

The values of the multicollinearity statistics value (VIF) are displayed in Table 4.15 above, along with the results of the multicollinearity test between the variables. Each variable has a cut-off value  $> 0.1$  or equal to a VIF value  $< 5$ , so it does not violate the multicollinearity test.

### 3.2.2. Inner Model

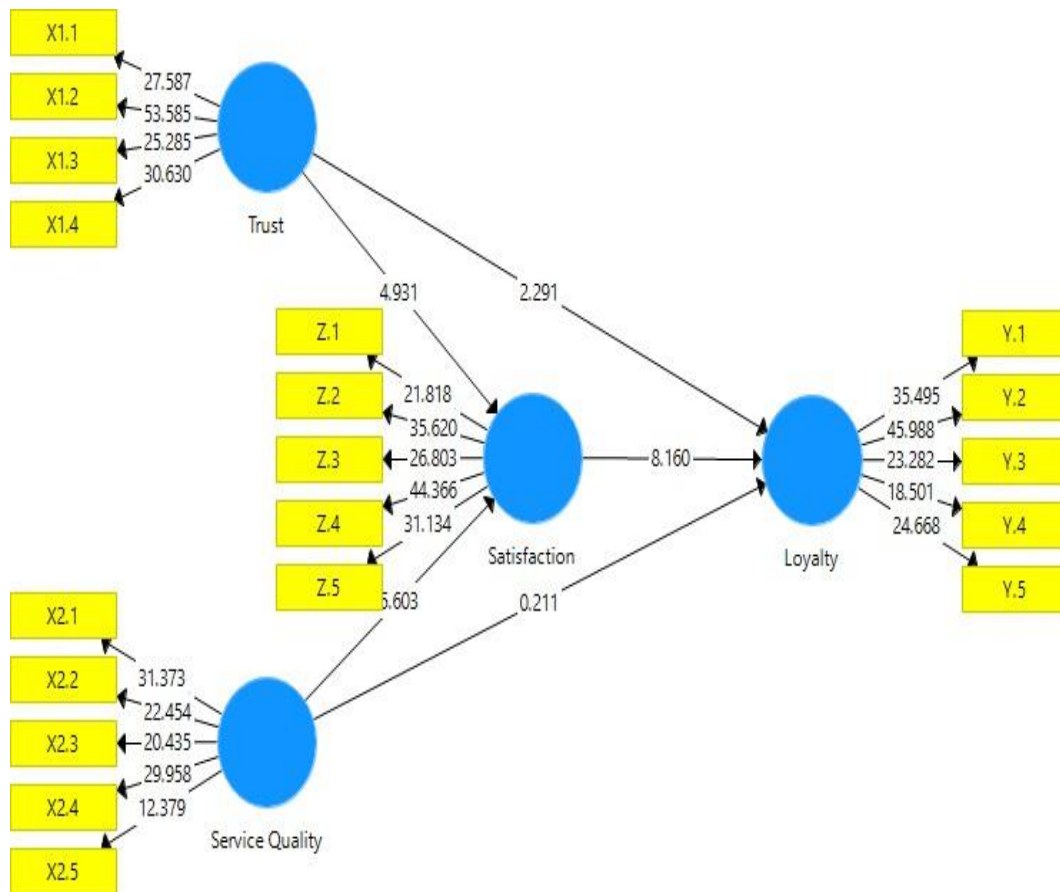


Figure 2. Inner Model

**Table 7. R Square**

	<b>R square</b>	<b>R Square Adjusted</b>
<b>Satisfaction</b>	0.748	0.745
<b>Loyalty</b>	0.720	0.716

Based on the data above, it can be seen that the value of R<sup>2</sup> on Customer Perceived Value is 0.692 or 69.2%. The R value of R<sup>2</sup> on Customer Satisfaction is 0.747 or 74.7%. The R value of R<sup>2</sup> on Experience Quality is 0.720 or 72%.

**Table 8. Q-Square**

	<b>SSO</b>	<b>SSE</b>	<b>Q<sup>2</sup> (=1-SSE/SSO)</b>
Loyalty	925	478.521	0.483
Satisfaction	925	415.516	0.551
Service Quality	925	925	
Trust	740	740	

From the data above, it can be seen that the Q<sup>2</sup> for Loyalty is 0.483, which means that this model has predictive relevance because the Q<sup>2</sup> value > 0, then the Q<sup>2</sup> for Satisfaction is 0.551, which means that

this model also indicates that it has predictive relevance that Q2 value > 0

**Table 9. FIT**

	<b>Saturated Model</b>	<b>Estimated Model</b>
SRMR	0.058	0.058
Chi-Square	499.824	499.824
NFI	0.834	0.834

Based on the data table above, it can be concluded that the SRMR value is interpreted as fit because it is <0.10, which is 0.058. Then, the NFI value is also identified as fit because the NFI value is > 0.1, which is 0.834. Chi-Square has a value of 499.824, this value is said to be fit and feasible because it has a range value > 0.05.

### 3.2.3. Hypothesis Test

**Table 10. Hypothesis Effect**

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics (O/STDEV)</b>	<b>P Values</b>
S => L	0.707	0.709	0.087	8.160	0.000
SQ => L	-0.017	-0.008	0.082	0.211	0.833
SQ => S	0.486	0.480	0.087	5.603	0.000
T => L	0.183	0.171	0.080	2.291	0.022
T => S	0.416	0.418	0.084	4.931	0.000
SQ => S => L	0.344	0.339	0.070	4.887	0.000
T => S => L	0.294	0.297	0.073	4.016	0.000

#### 3.2.3.1. The Impact of Trust on Satisfaction

Based on the bootstrapping test path coefficient table, trust has a positive and significant effect on satisfaction. This is evidenced by the statistical t-value of 4.648, so the effect is significant and the P-Value value is 0.000 or < 0.05. Trust from consumers who have used a service or product with feelings of liking and persisting in using the product or service. Introduction to something, whether goods or services, can generate trust. By having trust, people will find it easier to build cooperative relationships, especially the relationship between consumers and producers. The creation of trust will increase the sense of satisfaction with a service or product. Likewise with Gojek customers who have a sense of trust with Gojek, these customers will feel satisfied when using Gojek.

The results in this study support the findings in research conducted by Kevin and Ratih (2018) that customer trust has a significant effect on customer satisfaction on oil products at CV Mitra Perkasa Utomo. The results of this study are also in line with the results of research conducted by Bricci, Fragata, and Antunes (2016) which show the results that customer trust has

a direct positive effect on customer satisfaction in the distribution sector in Portugal. The results of this study are also in line with the results of research conducted by Diza, Moniharapon, and Ogi (2016) which show the results that customer trust has a positive and significant effect on customer satisfaction at PT Fifgroup Manado Branch. customer satisfaction at PT Fifgroup Manado Branch. This research is in line with the results of research from Sahanggamu, Mananeke, and Sepang (2015) which found that there is a significant and positive effect of trust on customer satisfaction. significant and positive on customer satisfaction.

#### **3.2.3.2. The Impact of Service quality on Satisfaction**

Based on the bootstrapping test path coefficient table, service quality has a positive and significant effect on satisfaction. This is evidenced by the statistical t-value of 5.289, so the effect is significant and the P-Value value is 0.000 or  $<0.05$ . The results of this study are supported by Fatimah Azzahro et.al (2021) that the quality of service provided by the company affects satisfaction. This research is in accordance with the research by Demir, Talaat, and Aydinli (2015) which found that customer satisfaction can increase with better service. Quality service greatly affects customer satisfaction. If the service provided is not good then the customer is not satisfied. Vice versa if the quality of service provided is good then the customer will feel satisfied. Then this research is in accordance with the research by Karani, Syah, and Anindita (2019) that service quality affects customer satisfaction in restaurants. Improving service quality will affect the level of customer satisfaction.

#### **3.2.3.3. The Impact of Trust on Loyalty**

Based on the bootstrapping test path coefficient table, trust has a positive and significant effect on loyalty. This is evidenced by the statistical t-value of 2.177, so the effect is significant and the P-Value value is 0.030 or  $<0.05$ . The results of this study are accordance by previous research conducted by Harada Rahmi and Kartini Harahap (2023) that trust has a positive and significant effect on consumer loyalty. Customer trust in a product can affect their loyalty. If customers cannot trust a product or service, they are more likely to switch to a competitor. The same is true for Gojek customers: the more trust customers have in the company, the more loyal they are to the company (C. Pizzutti and D. Fernandes, 2010). Customer trust in a product or service will affect customer loyalty. With trust, of course, it will increase the value of a product and customers feel that it is better if they use the product because of the trust in customers. Supported research by Kuswati et al (2021) which shows that customer trust has a significant positive impact on customer loyalty.

#### **3.2.3.4. The Impact of Service Quality on Loyalty**

Based on the bootstrapping test path coefficient table, service quality has a negative and non-significant effect on loyalty. This is evidenced by the statistical t-value of 0.207 or  $< 1.974$ , so the effect is no significant and the P- Value value is 0.836 or  $> 0.05$ . Although in previous studies service quality has an influence on loyalty, this study has different results. Service quality is very influential on customer satisfaction, but has no effect on customer loyalty. If the quality provided is good but the customer does not feel satisfied, then this is tantamount to customer dissatisfaction. Then if the customer does not feel satisfied then of course the customer will not be loyal. So the P-value states that service quality is not significant and has no effect on customer loyalty. The results of this study are accordance by research by Kyeongmin Yum dan Byungjoon Yoo (2023) that service quality does not directly affect customer loyalty, but is mediated by customer satisfaction.

#### **3.2.3.5. The Impact Satisfaction mediating influence on Trust on Loyalty**

Based on the results of the specific indirect effect test, satisfaction mediates that trust has a positive and significant effect on loyalty. The results of testing the path coefficient between satisfaction, trust, and loyalty intention show that the value of the specific indirect effect on the statistical t value of 3.810 or  $> 1.974$ , the effect is significant and P value is 0.000, which means the P value is  $< 0.05$ . So it can be concluded that the trust is mediated by satisfaction toward loyalty. Trust has a positive and significant effect on loyalty mediated by satisfaction. Customer trust affects how customers feel when using a product when feeling safe and happy using the product, this causes a sense of satisfaction in using the product, this sense of satisfaction provides value to customer loyalty to continue using the product. This research is in accordance with the research of Aganze, Dennis, and Samuel (2019) that customer satisfaction partially mediates trust and customer loyalty relationships. This is in accordance with the research of H. Lin and Y. Wang (2006) that customer satisfaction in mediating customer trust and loyalty is still rare in the banking sector.

#### **3.2.3.6. The Impact Satisfaction mediating influence on Service Quality on Loyalty**

Based on the results of the specific indirect effect test, satisfaction mediates that service quality has a positive and significant effect on loyalty. The results of testing the path coefficient between satisfaction, service quality, and loyalty intention show that the value of the specific indirect effect on the statistical t value of 4.531 or  $> 1.974$ , the effect is significant and P value is 0.000, which means the P value is  $< 0.05$ . So it can be concluded that the service quality is mediated by satisfaction toward loyalty. This research is in accordance with the research of Fatimah Azzahro et.al (2021) in his research that customer loyalty is influenced by customer trust and satisfaction

with the company can be accepted. Service quality has an influence on loyalty if it uses satisfaction mediation. In no 4 service quality has no effect and is insignificant to loyalty. But in this no, service quality has an effect and is significant to loyalty because it is mediated by satisfaction. Service quality is definitely good if customers are satisfied, so if customers are satisfied, customers will be loyal to a product. Satisfaction also greatly affects customer loyalty..

## **4. CONCLUSION**

### **4.1. Conclusion**

This study shows the effect of trust and service quality on customer loyalty mediated by satisfaction for Gojek application users. The results showed that there was an effect of trust and service quality on loyalty mediated by satisfaction. Trust affects customer loyalty because Gojek is able to provide reliable service and provide a sense of security for customers, so that customers will feel satisfied, where if customers are satisfied, they tend to be loyal to Gojek. So that this study shows the effect of trust on loyalty is significant and the effect of trust on loyalty mediated by satisfaction is also significant. Then the quality of service provided by Gojek is very good, but it cannot be denied that the quality of service provided by Gojek is not able to attract customer loyalty, so it is shown in this study that the effect of service quality on loyalty is not significant. However, Gojek's service quality can attract attention to customer loyalty with satisfaction mediation, where if customers feel like the quality of service provided by Gojek, they will feel satisfied and if the customer is satisfied, it is possible that the customer will be loyal, so that in this study it is stated that the effect of service quality on loyalty has a positive effect with satisfaction mediation.

### **4.2. Implication**

The implication of this research is that it can provide input to service providers, especially the Gojek application. In building customer trust, it is necessary to focus on increasing confidence, such as ensuring that every aspect of service, from transaction security to customer support responsiveness, is designed to build and maintain customer trust and transparency in operations and clear communication can help strengthen customer trust. The service quality can improve service quality, such as conducting driver training, application improvements, and handling complaints effectively. It can apply high-quality standards and ensure service consistency across the network. Then satisfaction can measure and improve customer satisfaction, such as conducting regular customer satisfaction surveys to get feedback and identify areas of improvement, using customer satisfaction data to make decisions that focus on improving the customer experience. Then for loyalty, it can develop loyalty programs, such as creating loyalty

programs that provide incentives to loyal customers, such as discounts, special promotions, or reward points, effectively communicating loyalty benefits to customers to increase retention.

### 4.3. Limitation

Whilst this research can make an important contribution to literature and practice, it does have some limitations.

1. This research only focuses on one of the well-known online transportation, namely Gojek.
2. In this study, the authors only conducted research on Gojek customers in Surakarta.
3. In this study only focuses on the effect of trust and service quality on loyalty which is influenced by satisfaction.

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