

Service Quality, Trust, and Satisfaction: A Mediation Analysis in the Context of New Electricity Installations

¹Muhammad Syahrin*, ²Zafar Khan

Corresponding Author: *torighgifari@gmail.com

¹ Universitas Muhammadiyah Maumere, Sikka, Indonesia

² Abasyn University, Peshawar, Pakistan

ARTICLE INFO

Article history

Received 26 April 2025

Revised 20 April 2025

Accepted 28 May 2025

Keywords

Customer Satisfaction

Customer Trust

Electricity Installation

Public Utility Services

Service Quality

ABSTRACT

This study investigates the direct and indirect effects of service quality on customer trust and customer satisfaction in the context of new electricity installations at PT. PLN (a government company), Maumere Branch, Sikka Regency. Using a quantitative approach, data were collected through 127 distributed questionnaires to prospective customers registering for new electricity installations. A non-probability sampling technique was employed, specifically the accidental sampling method, wherein respondents were selected based on their availability at the PLN registration counter. The results of structural equation modeling analysis indicate that service quality exerts a positive and significant influence on both customer trust and customer satisfaction. Furthermore, trust significantly enhances customer satisfaction. The mediation analysis confirms that customer trust partially mediates the relationship between service quality and satisfaction. These findings highlight the critical role of trust as a mediating variable and underscore the importance of service quality improvements in fostering customer satisfaction in public utility services.

This is an open-access article under the [CC-BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



Introduction

Wicaksono [1] and Alwi et al. [2] emphasize that trust plays a crucial role in influencing customer loyalty. When organizations deliver services that exceed customer expectations, they are more likely to strengthen customer relationships, leading to increased customer retention and reduced switching behavior. The literature on trust highlights that its foundation lies in the reliability and integrity of the trusted party. Consistency in characteristics such as competence, honesty, fairness, responsibility, helpfulness, and kindness contributes significantly to trust-building. This process is gradual, as both parties must invest time in establishing mutual trust. Once developed, maintaining this trust becomes relatively easier [3].

In exploring the formation of trust, Doney and Cannon, cited in Shamim *et al.* [4], identify several influencing factors, including corporate reputation, organizational size, and the quality of relationships between customers and both the organization and its employees. Trust is widely recognized as a key determinant shaping how customers perceive their relationship with a service provider [5].

Identifying customer needs is fundamental to effective product and service development. The aim is not merely to meet but to surpass customer expectations. Accurate information regarding consumer desires and preferences is therefore essential. A strong body of evidence suggests that product excellence positively correlates with customer satisfaction, which in turn enhances customer willingness to make referrals [6].

In the contemporary business landscape, customer engagement is considered vital for organizational success, particularly because customers serve as the ultimate recipients of products and services. Consequently, companies must undertake systematic efforts to address customer preferences. A deep understanding of customer expectations is indispensable for ensuring service satisfaction, and overall company performance is closely linked to the effectiveness of its marketing strategies [7].

Numerous studies have proposed three key dimensions for evaluating customer satisfaction: overall satisfaction, expectation confirmation, which assesses how well actual service performance aligns with prior expectations, and comparison to an ideal scenario, reflecting how well services match consumer ideals [8]. Satisfaction itself is a consumer response to the fulfillment of their needs [9]. Today's increasing demand for high-quality services requires service providers to restructure and enhance public service delivery. When expectations are unmet, negative public perceptions are likely to emerge. According to Sari *et al.* [10], service is essentially a transfer of value from one party to another, and effective service

delivery must be characterized by friendliness and ethical conduct to meet customer needs and generate satisfaction.

Public service providers must be attentive to community needs. These needs are deemed fulfilled when the service delivered meets at least six of the ten standard service quality indicators: timeliness, accuracy, courtesy and friendliness, accountability, completeness, and accessibility. If these criteria are satisfied, the service can be considered successful in delivering public satisfaction [11].

The quality of service is largely determined by an organization's capacity to fulfill its responsibilities. In the context of PT. PLN, Sikka Regency, quality service means consistently meeting customer needs and expectations. Delivering high-quality service and ensuring service excellence are essential strategies for fostering satisfied and loyal customers [12]. Accurate and consistent measurement of service quality dimensions is critical for PLN Sikka Regency to understand and improve customer satisfaction. Such evaluation informs strategic planning and enhances responsiveness to changes in customer behavior. Therefore, service quality is fundamentally a measure of how well the provided service aligns with customer expectations [13].

PT. PLN recognizes the increasing societal dependence on electricity and continues to explore innovations to improve service quality. As part of its development strategy, the company has introduced various service improvement programs to enhance customer satisfaction, sustain its market position, and ensure continued progress in serving the public effectively.

In light of the preceding literature, this study aims to examine the direct and indirect effects of service quality on customer satisfaction, with trust as a mediating variable, in the context of new electricity installations at PT. PLN, Maumere Branch, Sikka Regency. Specifically, the study investigates: the influence of service quality on customer trust, the influence of service quality on customer satisfaction, the influence of trust on customer satisfaction, and the mediating role of trust in the relationship between service quality and customer satisfaction.

Materials and Methods

A. Research Design

This study adopts a quantitative research approach, which, according to Sugiyono [22], qualifies as a scientific method because it adheres to the characteristics of being empirical, objective, measurable, rational, and systematic. Quantitative methods involve data in the form of numbers and are analyzed statistically to draw objective conclusions. The type of research used is explanatory research, which aims to test existing theories or hypotheses to either

strengthen or refute findings from previous studies [23]. In this context, the research investigates the causal relationship between service quality, trust, and customer satisfaction within the scope of new electricity installation services.

B. Population and Sample

The population in this study consists of customers who applied for new electricity installations at PT. PLN, Maumere Branch, Sikka Regency. As stated by Sugiyono [22], a population is a generalization region consisting of objects or subjects that possess certain characteristics defined by the researcher for the purpose of study and analysis. During the research period from March to April 2024, there were 633 new installation household customers who registered at the PLN registration counter.

The sample is a subset of the population selected based on specific criteria and accessibility. This study employed a non-probability sampling technique, specifically accidental sampling, which selects respondents based on their presence and availability during the data collection process. Every prospective customer encountered at the PLN counter who met the criteria was considered eligible as a respondent.

A total of 127 respondents were selected as samples for this study. These prospective customers registered for new electricity installation services at the PLN Office in Sikka Regency between March and April 2024. The sample was determined based on the suitability of the individuals as data sources during the research period. The study involved two independent variables, namely customer trust and customer satisfaction, while the dependent variable was service quality. The operational definitions and indicators for each variable are provided in Table 1.

Table 1. Operational Definition of Variables

Variable	Dimension	Indicators
Service Quality (Customer perceptions of services received during new electricity installations at PT. PLN)	Tangible (Physical facilities and equipment used in service delivery)	1. Availability of customer service facilities 2. Cleanliness of the service area 3. Availability and condition of technological tools 4. Access to clear information 5. Building infrastructure quality
	Reliability (Consistency and dependability in service performance)	1. Speed and timeliness of service 2. Honesty in service processes 3. Appropriate handling of service issues 4. Fulfillment of service expectations
	Responsiveness (Willingness to help customers and respond to their needs)	1. Responsiveness of operational staff 2. Prompt reaction to customer requests 3. Clarity and quality of communication

Variable	Dimension	Indicators
Trust (Customer belief in the dependability and integrity of PT. PLN service personnel)	Assurance (Customer confidence in staff knowledge and courtesy)	4. Understandability of service information
		1. Politeness in interacting with customers
		2. Skill in service execution
		3. Professionalism in customer handling
	Empathy (Personalized attention and care provided to customers)	4. Adequacy of staff knowledge
		1. Ease of accessing services
		2. Approachability and communication
		3. Prioritization of customer needs
	Ability (Competence in performing service-related tasks)	4. Sincere attention from service unit staff
		1. Technical competence of officers
		2. Professional experience
		3. Breadth of relevant knowledge
Customer Satisfaction (Emotional response based on service performance)	Benevolence (Perceived goodwill of service staff)	1. Genuine concern for customer welfare
		2. Caring attitude
		3. Willingness to help
	Integrity (Adherence to ethical standards and honesty)	1. Commitment to fulfilling customer needs
		2. Transparency and honesty in communication
	Perceived Satisfaction (Customer's emotional response based on the comparison between expectations and actual service received)	1. Perception that service exceeded expectations
		2. Satisfaction with available service facilities
		3. Satisfaction with staff behavior and responsiveness
		4. Overall satisfaction with new installation service experience

Results

A. Validity Test

The validity of each instrument item can be measured by correlating the item scores with the total score. If the correlation of each factor is positive and is 0.3 or above, then the factor is a strong construct.

Table 2. Recapitulation of valid and invalid test results

Variables	Indicator	Correlation Value	Sig Value	Remark
Quality of service	Availability of adequate seating (X1_1)	0.593	0.000	Valid
	Registration service unit room (X1_2)	0.460	0.000	Valid
	Equipment used by advanced service units (X1_3)	0.568	0.000	Valid
	Supporting information services available (X1_4)	0.611	0.000	Valid
	Comfortable building environment conditions (X1_5)	0.436	0.000	Valid
Reliability	Customer service always delivers on promises (X2_1)	0.563	0.000	Valid
	The service unit is honest in providing information (X2_2)	0.647	0.000	Valid

Variables	Indicator	Correlation Value	Sig Value	Remark
Responsiveness	Customer complaint response unit (X2_3)	0.692	0.000	Valid
	The service unit provides services according to expectations (X2_4)	0.753	0.000	Valid
	Officer readiness in dealing with customers (X3_1)	0.741	0.000	Valid
	Customer service unit employees are fast in serving customer interests (X3_2)	0.736	0.000	Valid
	Service unit employees establish smooth communication with customers (X3_3)	0.676	0.000	Valid
	The officer provides clear and easy-to-understand information for customers (X3_4)	0.598	0.000	Valid
Guarantee	Service unit employees are polite in serving customers (X4_1)	0.695	0.000	Valid
	Service unit employees are skilled in serving customers (X4_2)	0.778	0.000	Valid
	The ability of officers to carry out service tasks to customers (X4_3)	0.711	0.000	Valid
	The officer has extensive knowledge regarding new electrical installations (X4_4)	0.733	0.000	Valid
Concern	Customer service is served fairly (X5_1)	0.661	0.000	Valid
	Unit officers communicate well with customers (X5_2)	0.584	0.000	Valid
	Electricity customer service unit employees prioritize customer interests (X5_3)	0.737	0.000	Valid
	The staff treats customers with great attention (X5_4)	0.682	0.000	Valid
Trust	The service unit has the capability to carry out its duties (Z1_1)	0.773	0.000	Valid
	The service unit is experienced in carrying out its duties (Z1_2)	0.825	0.000	Valid
	Service units have competence in their field of work (Z1_3)	0.828	0.000	Valid
	Service unit attention in providing service to customers (Z2_1)	0.760	0.000	Valid
	Service unit cares about customer needs for new electricity installations (Z2_2)	0.834	0.000	Valid
	Reliable service unit (Z2_3)	0.779	0.000	Valid
	Service units provide fulfillment of customer needs (Z3_1)	0.762	0.000	Valid
	The officer's actions were in accordance with what was promised by the service unit staff (Z3_2)	0.706	0.000	Valid
Satisfaction	As a customer, I feel satisfied with the quality of service provided by the service unit officers (Y1_1)	0.958	0.000	Valid
	Telling other people good things about the new electricity installation (Y1_2)	0.947	0.000	Valid

From Table 2, all question items have a significant value <0.05 , which means that the question items are valid. Furthermore, data analysis was carried out by conducting a Reliability Test where the reliability test used in this study was by using the *Cronbach Alpha statistical test*. A construct or variable is declared reliable if the *Cronbach Alpha value* is > 0.60 .

Based on the results of the reliability analysis as listed in Table 3, it is known that each variable tested produces a reliable value, and can be accepted as a measure of the variable. It can be said to be reliable because the *Cronbach's Alpha value* produced is more than 0.6.

Table 3. Reliability Analysis Results

Variables	Cronbach's Alpha	Remark
Quality of service (X)	0.931	Reliable
Trust (Z)	0.909	Reliable
Satisfaction (Y)	0.895	Reliable

Next, the Linearity Assumption test is carried out (Table 4). The results of the linearity test show that the p-value of each relationship is smaller than alpha 5% (0.050) so it is concluded that there is a linear relationship between the variables or in other words the linearity assumption is met.

Table 4. Linearity Test Results

Influence	F count	F table	p-value	Information
Quality → trust	147.395	3.917	0.000	Linear
Quality → satisfaction	80.965	3.917	0.000	Linear
trust → satisfaction	138.036	3.917	0.000	Linear

B. Inter-Variable Influence and Path Equation

The results of the path analysis demonstrate the significant influence of service quality on customer trust (Table 5). The structural equation formed is $\text{Trust} = 0.736 \times \text{Quality} + e_1$, indicating that service quality has a strong and positive effect on the trust of new electricity installation customers. Furthermore, the influence of both service quality and trust on customer satisfaction is reflected in the equation $\text{Satisfaction} = 0.205 \times \text{Quality} + 0.574 \times \text{Trust} + e_2$.

Table 5. Influence Between Variables

Influence	Path Coefficient	t-count	p-value	R ²
Quality → trust	0.736	12.141	0.000	54.1%
Total				54.1%
Quality → satisfaction	0.205	2.291	0.024	14.3%
trust → satisfaction	0.574	6.408	0.000	40.1%
Total				54.4%

These findings suggest that while service quality directly contributes to satisfaction, its effect is more substantial when mediated by trust, highlighting the critical role of trust as an intervening variable in the relationship between service quality and customer satisfaction.

C. Hypothesis Testing

1. The Influence of Service Quality on Trust

The test result shows (Table 6) that t-count (12.141) is greater than t-table (1.979) or p-value (0.000) is smaller than alpha 5% (0.050) so it is concluded that there is a positive and significant influence of Service Quality on Trust. The higher the Service Quality, the Trust will increase or vice versa, the lower the Service Quality, the Trust will decrease .

Table 6. Influence of Service Quality on Trust

Influence	Path Coefficient	Standard Error	t-count	p-value
quality → trust	0.736	0.027	12.141	0.000

2. The Influence of Service Quality on Satisfaction

The test result shows (Table 7) that t-count (2.291) is greater than t-table (1.979) or p-value (0.024) is smaller than alpha 5% (0.050) so it is concluded that there is a positive and significant influence of service quality on satisfaction. The higher the quality of service, the more satisfaction will increase or vice versa, the lower the quality of service, the more satisfaction will decrease.

Table 7. Influence of Service Quality on Satisfaction

Influence	Regression Coefficient	Standard Error	t-count	p-value
quality → satisfaction	0.205	0.013	2.291	0.024

3. The Effect of Trust on Satisfaction

The test result shows (Table 8) that the t-count (6.408) is greater than the t-table (1.979) or the p-value (0.000) is smaller than the alpha 5% (0.050), so it is concluded that there is a positive and significant influence of trust on satisfaction. The higher the trust, the more satisfaction will increase or vice versa, the lower the trust, the more satisfaction will decrease.

Table 8. Influence of Trust on Satisfaction

Influence	Path Coefficient	Standard Error	t-count	p-value
trust → satisfaction	0.574	0.029	6.408	0.000

4. The Influence of Service Quality on Satisfaction through Trust

The test results (Table 9) show that t-count (16.016) is greater than t-table (1.979) or p-value (0.000) is smaller than alpha 5% (0.050) so it is concluded that there is a significant indirect effect with a positive direction between service quality and satisfaction through trust. This means that if the service quality is higher followed by higher trust, satisfaction

will increase. Conversely, if the service quality is lower followed by decreasing trust, satisfaction will decrease.

Table 9. Indirect Effect of Service Quality on Satisfaction through Trust

Influence	Path Coefficient	Standard Error	t-count	p-value
quality → trust → satisfaction	0.422	0.026	16.016	0.000

Discussion

The findings of this study indicate that service quality plays a critical role in building customer trust and satisfaction among new electricity installation customers. The high reliability scores (all Cronbach Alpha > 0.6) confirmed that the measurement instruments used were consistent and valid. Additionally, the linearity test results validated the appropriateness of linear modeling, reinforcing the theoretical assumptions on the relationships among variables.

The significant positive influence of service quality on trust (path coefficient 0.736, p-value 0.000) aligns with previous research [3], [6], which highlighted that better service quality enhances customer perceptions and fosters greater trust. As stated by Alwi et al. [2] and Arifin et al. [21], service quality dimensions—such as responsiveness, reliability, and assurance—significantly contribute to trust-building efforts. This finding also confirms the models proposed by Brampu [11] and Sulle [18], emphasizing that high service quality directly affects customer trust.

Similarly, the direct positive impact of service quality on satisfaction (path coefficient 0.205, p-value 0.024) supports the conclusions drawn by Daniati and Suwena [14], Machmud [12], and Retno [20], who found that service quality is a determinant factor for customer satisfaction. Although the direct effect of service quality on satisfaction was smaller compared to its indirect effect through trust, this emphasizes the mediating role of trust, consistent with the conceptual frameworks discussed by Irawan and Hasan [6] and Hafidz & Muslimah [9].

Moreover, the strong influence of trust on satisfaction (path coefficient 0.574, p-value 0.000) is consistent with the findings of Sulle [18] and Shamim et al. [4], who reported that trust not only strengthens loyalty but also enhances satisfaction levels by reducing uncertainty and improving perceived value. Trust serves as an emotional bond that strengthens customer-company relationships, ultimately leading to higher satisfaction levels.

The mediating effect of trust between service quality and satisfaction was also found to be significant (t-count 16.016), in line with studies by Sholikhah & Hadita [19] and Rachmawati et al. [5], where trust was identified as a key intervening variable in service marketing. This finding reinforces the theoretical proposition that service quality must not

only meet functional expectations but also build psychological assurance to optimize customer satisfaction outcomes [17], [18].

In addition, the total variance explained in satisfaction (54.4%) shows that service quality and trust together form a robust explanatory model, surpassing the explanatory power reported in studies like Nuraeni [13] and Sari & Marlius [10]. The significant role of trust emphasizes the findings of Yulita et al. [3], who also highlighted that improving service quality alone is insufficient without fostering customer trust to achieve maximum satisfaction and loyalty.

Overall, these results underline the criticality of an integrated approach that simultaneously addresses service delivery excellence and trust development, as advocated by Satriadi et al. [15] and Wicaksono [1]. Effective service strategies must thus aim not only at operational quality improvements but also at enhancing customer perceptions of reliability, honesty, and commitment.

Conclusion

This study investigates the influence of service quality on trust and satisfaction among new electricity installation customers at PT. PLN, Maumere Branch, Sikka Regency. The findings indicate that overall customer trust is positively shaped by the quality of services provided, where customers appreciate the facilities and professionalism demonstrated by PLN officers. This trust becomes a valuable asset for the company, as it encourages customer loyalty and strengthens the company's reputation. Customer satisfaction is also significantly influenced by service quality, particularly when services exceed customer expectations. Respondents expressed satisfaction with the tangible facilities, responsiveness, and staff communication, which contribute to a favorable perception of PLN's services. Among the five dimensions of service quality—tangibles, reliability, responsiveness, assurance, and empathy—each plays a vital role in shaping customer perceptions and must be maintained to ensure continued satisfaction. The study also confirms a strong and positive relationship between service quality and trust, which subsequently influences satisfaction. Trust serves as a mediating variable, strengthening the impact of service quality on customer satisfaction. Customers who perceive service officers as competent, caring, and honest are more likely to be satisfied. In conclusion, high service quality not only builds trust but also significantly enhances customer satisfaction, reinforcing the importance of quality-focused service delivery in public utilities.

Conflict of Interest

The authors declare that there is no conflict of interest.

References

- [1] A. P. Wicaksono, "Pengaruh Kualitas Layanan, Harga, dan Kepercayaan terhadap Kepuasan Pelanggan di PT. Bumi Bahari Gemilang Emkl," Disertadi, Stiesia Surabaya, Surabaya, 2020.
- [2] M. Y. Alwi, R. Parlyna, and N. Hidayat, "Pengaruh Kualitas Layanan dan Kepuasan Pelanggan terhadap Loyalitas Pelanggan Pengguna Ojek Online X," *Jurnal Bisnis, Manajemen, dan Keuangan - JBMK*, vol. 2, no. 1, pp. 292–308, Aug. 2021, [Online]. Available: <http://pub.unj.ac.id/index.php/jbmk/article/view/249>
- [3] R. Yulita, Safrizal, and S. Aritonang, "Pengaruh Kualitas Layanan dan Kepuasan Pelanggan Terhadap Loyalitas Pelanggan Pada Bengkel Parna Jaya Motor," *Jurnal Akuntansi dan Manajemen Bisnis*, vol. 2, no. 2, pp. 141–148, Aug. 2022, doi: 10.56127/jaman.v2i2.243.
- [4] S. Shamim, Y. Yang, N. Ul Zia, Z. Khan, and S. M. Shariq, "Mechanisms of cognitive trust development in artificial intelligence among front line employees: An empirical examination from a developing economy," *J Bus Res*, vol. 167, p. 114168, 2023, doi: <https://doi.org/10.1016/j.jbusres.2023.114168>.
- [5] M. Rachmawati, U. K. Suganda, and A. Lisdayanti, "The Influence of Product Quality and Brand Image on Customer Loyalty Hammerstout Denim Clothing," *Turkish Journal of Computer and Mathematics Education*, vol. 12, no. 8, pp. 1434–1433, 2021.
- [6] H. Irawan and M. T. Hasan, "Pemodelan Menggunakan SEM untuk Mengetahui Kepuasan dan Kepercayaan Serta Loyalitas Pelanggan," *J Teknol*, vol. 13, no. 1, pp. 7–14, 2021.
- [7] Rahayu, "Strategi Pemasaran Produk Dalam Meningkatkan Kepuasan Pelanggan," *Jurnal Penelitian Dan Pengkajian Ilmiah Sosial Budaya (JPPISB)*, vol. 2, no. 1, pp. 109–113, Jan. 2023.
- [8] D. T. Pramudita, N. F. Gunawan, C. N. Ningsih, and R. Adilah, "Loyalitas Pelanggan: Harga dan Kualitas Produk (Literature Review Manajemen Pemasaran)," *Jurnal Manajemen Pendidikan dan Ilmu Sosial*, vol. 3, no. 1, pp. 424–436, 2022.
- [9] G. P. Hafidz and R. U. Muslimah, "Pengaruh Kualitas Layanan, Citra Merek, Kepercayaan Pelanggan dan kepuasan Pelanggan Terhadap Loyalitas Pelanggan Produk Herbalife," *Jurnal Ilmiah MEA (Manajemen, Ekonomi, dan Akuntansi)*, vol. 7, no. 1, pp. 253–274, 2023.
- [10] R. F. Sari and D. Marlius, "Pengaruh Kualitas Pelayanan dan Harga terhadap Kepuasan Konsumen pada D'sruput Lapai Padang," *Jurnal Pendidikan Tambusai*, vol. 7, no. 1, pp. 1801–1812, 2023.
- [11] D. K. Brampu, "Kualitas Pelayanan Pembuatan Akta Kelahiran Pada Dinas Kependudukan Dan Pencatatan Sipil Kabupaten Aceh Singkil," Thesis, UIN Ar-Raniry, 2023.
- [12] A. N. Machmud, "Pengaruh Kualitas Layanan Terhadap Kepuasan Pasien Rawat Inap," *Jurnal Voice of Midwifery*, vol. 10, no. 2, pp. 940–954, Sep. 2020.
- [13] Nuraeni, "Analisis Pengaruh Kualitas Pelayanan dan Harga Terhadap Kepuasan Pelanggan dalam Meningkatkan Jasa Transportasi Online GRAB (Studi Kasus pada Mahasiswa Prodi S1 Manajemen 2016 Fakultas Ekonomi Universitas Singaperbangsa Karawang)," *Jurnal Ekonomi dan Bisnis*, vol. 8, no. 1, pp. 94–100, Feb. 2021.
- [14] R. Daniati and K. R. Suwena, "Pengaruh Kualitas Pelayanan dan Nilai Pelanggan Terhadap Kepuasan Pelanggan PT. Anugerah Bintang Sejahtera Abadi Banyuwangi," *Ekuitas: Jurnal Pendidikan Ekonomi*, vol. 11, no. 1, pp. 27–33, 2023.
- [15] W. Satriadi, E. Hendrayani, L. Siwiyanti, and Nursaidah, *Manajemen Pemasaran*. Penerbit Samudra Biru (Anggota IKAPI), 2021.
- [16] I. T. Montolalu, S. L. Mandey, and Poluan, "Analisis Pengaruh Ketidakpuasan Konsumen, Kebutuhan Mencari Variasi Produk dan Iklan Produk Pesaing Terhadap Keputusan Perpindahan Merek dari Sabun Pembersih Wajah Pada Supermarket Grand Central Tomohon," *Jurnal EMBA*, vol. 6, no. 4, pp. 2178–2187, 2018.
- [17] E. A. Sinambela, R. N. Azizah, U. P. Lestari, E. Ernawati, and F. Issalillah, "Pengaruh Atribut Produk, Kepercayaan Merek, Negara Asal Terhadap Niat Beli Pada Konsumen Minuman Probiotik Yakult," *Journal of Trends Economics and Accounting Research*, vol. 2, no. 4, pp. 107–113, Jun. 2022, doi: 10.47065/jtear.v2i4.269.

- [18] Y. Sulle, "Pengaruh Kepercayaan, Kualitas Pelayanan Dan Komitmen Nasabah Terhadap Loyalitas Nasabah (Studi Kasus Pada Bank Papua Cabang Kapi)," *Jurnal Ilmu Hukum Humaniora dan Politik*, vol. 2, no. 1, pp. 101–109, 2021.
- [19] A. F. Sholikhah and H. Hadita, "Pengaruh Kualitas Layanan, Kualitas Produk Dan Harga Terhadap Loyalitas Pelanggan Melalui Kepuasan Pelanggan Mie Gacoan Di Bekasi Timur," *JURNAL ECONOMINA*, vol. 2, no. 2, pp. 692–708, Feb. 2023, doi: 10.55681/economina.v2i2.352.
- [20] M. Retno, "Pengaruh Kualitas Pelayanan Jasa Terhadap Tingkat Kepuasan Konsumen Menurut Perspektif Ekonomi Islam (Studi Pada Pt Tampia Bandar Lampung)," Skripsi, Universitas Negeri Raden Intan Lampung, Lampung, 2020.
- [21] S. Arifin, N. A. Anisa, and P. Utomo, "Pengaruh Kualitas Pelayanan dan Fasilitas terhadap Kepuasan Pelanggan Ahas Daya Motor Surabaya," *Jurnal on Education*, vol. 05, no. 03, pp. 9629–9636, Mar. 2023.
- [22] Sugiyono, *Metode Penelitian Kuantitatif, Kuantitatif dan R&D*. Bandung: Alfabeta, 2020.
- [23] T. Merkus, George, and Julia, "Explanatory Research: Definition, Guide and Examples," 2021. Accessed: May 06, 2024. [Online]. Available: Scribbr. <https://www.scribbr.com/methodology/explanatory-research/>

Authors



Muhammad Syahrin, S.E., M.M. completed his Bachelor's degree in Development Economics and his Master's degree in Management at Universitas Muhammadiyah Malang, Indonesia. With extensive experience in finance, banking, and education, he has been serving as a lecturer in the Economics Education Program at Universitas Muhammadiyah Maumere (UNIMOF), Indonesia since 2017. His professional background includes roles such as village financial facilitator and Credit Cluster Officer at PT Bank Danamon. He is committed to contributing to education and community economic empowerment. (email: torighgifari@gmail.com).



Dr. Zafar Khan is a scholar at Abasyn University, Peshawar, Pakistan. He is an Assistant Director, Human Resources, Government of Khyber Pakhtunkhwa Food Safety and Halal Food Authority. His core skills include, but are not limited to, human resource management and talent onboarding, conducting interviews, payroll section handling, ERP management, and HR information system handling. (email: adzafarkhan@outlook.com).