



## The effect of service quality and customer perceived value on customer satisfaction with trust as a mediating variable

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### ABSTRACT

The purpose of this study was to analyze: (1) The effect of Service Quality on ANS Bus Customer Satisfaction in Padang City (2) The Effect of Customer Perceived Value on ANS Bus Customer Satisfaction in Padang City (3) The Effect of Service Quality on Trust ANS Buses in Padang City (4) Effect of Customer Perceived Value on ANS Bus Trust in Padang City (5) Effect of Trust on ANS Bus Customer Satisfaction in Padang City (6) Effect of Service Quality on ANS Bus Customer Satisfaction in Padang City with Trust as a mediating variable (7) Effect of Customer Perceived Value on ANS Bus Customer Satisfaction in Padang City with Trust as a mediating variable. The results of the study are (1) The effect of Service Quality has a significant effect on ANS Bus Customer Satisfaction in Padang City (2) The Effect of Customer Perceived Value has a significant effect on ANS Bus Customer Satisfaction in Padang City (3) The Effect of Service Quality has a significant effect on Trust ANS in Padang City (4) The effect of Customer Perceived Value has a significant effect on ANS Bus Trust in Padang City (5) The effect of Trust has a significant effect on ANS Bus Customer Satisfaction in Padang City (6) The effect of Service Quality has a significant effect on ANS Bus Customer Satisfaction in Padang City with Trust as a mediating variable (7) The effect of Customer Perceived Value has a significant effect on ANS Bus Customer Satisfaction in the City of Padang with Trust as a mediating variable.

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## INTRODUCTION

The number of land transportation users is increasing, because airplane tickets are increasingly expensive, the existence of toll roads that connect one area to another makes travel more comfortable, satisfies customers, and toll roads make travel comfortable and shorten travel time. To gain trust and win the competition between OP Buses, OP ANS must improve customer satisfaction. Customer satisfaction is the consumer's response to the performance provided based on customer expectations. According to Setiyawati (2009), customer satisfaction is the extent to which customer needs, wants and expectations can be fulfilled, which will lead to repeated purchases or ongoing loyalty. The importance of customer satisfaction for a business is to maintain its viability in the long term. Customer satisfaction is a company's measure of how things will look in the future or even if things need to change for the customer.

Service quality is a framework for capturing and measuring the quality of service experienced by customers. It has five dimensions (Kim, 2021): Tangibility (the physical appearance of a service or the environment feels its presence), Reliability (consistency and reliability of performance), Empathy (paying attention to personal attention and enthusiasm), Responsiveness (willingness to serve on time) and Assurance (trust and credibility). The customer's perceived value is considered as the result of two factors, namely the benefits received (functional, economic, and social) and sacrifice (price, time, effort, risk) and convenience) customers (Kainth and Verma, 2011). Over the past decades, companies have been operating in a new and complex competitive environment as more and more customers demand value creation (Yeh, 2016). Trust is consumer trust in what the company provides, trust completely depends on the information provided by the company, without customer trust there will be no transactions provided by the company (Gustavsoon and Johansson, 2014).

## LITERATURE REVIEW

Customer satisfaction is an individual's sense of satisfaction (or disappointment) resulting from a comparison of perceived performance or results with expectations (Munusamy et al, 2010). Traditionally, service quality is seen as the difference between customer expectations of the service to be received and the perception of the service received (2017).

Perceived quality can have dynamic consequences, even in its formula, and the nature of perceived quality can change over time. Thus, consumer judgment view that bridges how customers affect quality is the most important factor affecting perceived quality (Hadiansah et al, 2018). Trust is a logical process that is built, developed, actively maintained, and tested from time to time (Uzir et al, 2021).

## METHOD

The research design used is quantitative research. According to Sugiyono (2018), quantitative research is a research method based on facts/symptoms/phenomena that are classified as relatively fixed, specific, observable, and measurable, and symptoms are reasoning. This type of research is used to examine certain populations or samples, collect data using research tools, analyze quantitative/statistical data, to describe and test the established hypotheses. The research that will be conducted is classified as causal descriptive research. Causal research is research to show the significance of the causal relationship between the independent variables and the dependent variable. The data collection technique is a questionnaire that is distributed via google form, the sampling technique is purposeful sampling,

## RESULT AND DISCUSSION

Questionnaire data collected and filled in completely by 180 respondents were then processed using PLS-SEM with smart PLS 4 software. The measurement model (outer model) is a measurement model used to assess the validity and reliability of the model. The outer model is often also called (outer relation or measurement model) which defines how each indicator block relates to its latent variable. According to Jogiyanto and Abdillah, (2014) Outer model is a measurement model to assess the validity and reliability of the model. This model uses the following measurements:

### a) *Validity test*

According to JF Hair (2014: 45), validity testing in this study used two measurement methods, namely convergent validity and discriminant validity. The convergent validity criterion is the average variance extract (AVE) value  $> 0.5$  and outer loading  $> 0.6$ . The path diagram of the causal relationship between constructs and the loading factor values for each indicator can be seen as follows.

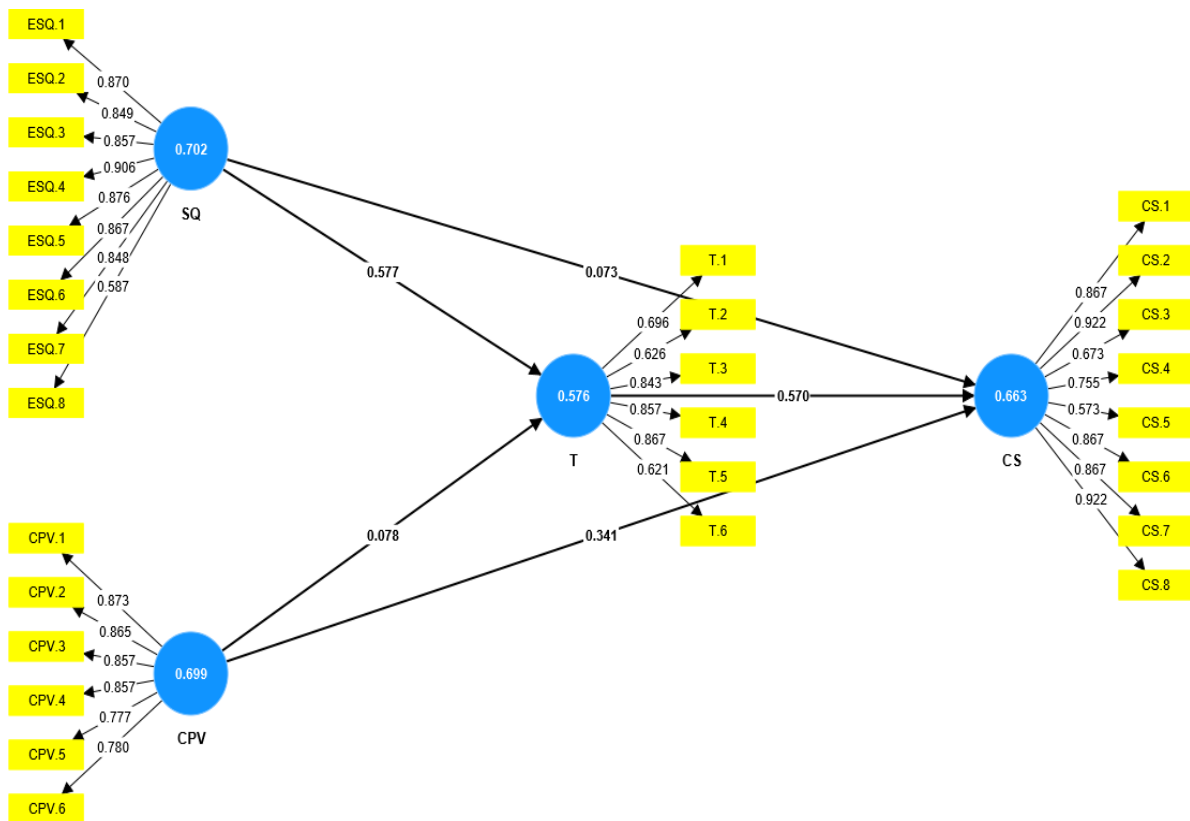


Figure 1. Outer Model Image

The picture shows the initial form of the indicator validity measurement model on the parent variable. More details, can be seen in the outer loading output table for the following initial structure:

Table 1. Outer Loading Value Table

Indicator	Service Quality	Customer Perceived Value	Customer Satisfaction	Trusts	Information
SQ. 1	0.870				Valid
SQ. 2	0.849				Valid
SQ. 3	0.857				Valid
SQ. 4	0.906				Valid
SQ. 5	0.876				Valid
SQ. 6	0.867				Valid
SQ. 7	0.848				Valid
SQ. 8	0.587				Valid
CPV. 1		0.873			Valid
CPV. 2		0.865			Valid
CPV. 3		0.857			Valid
CPV. 4		0.857			Valid
CPV. 5		0.777			Valid
CPV. 6		0.780			Valid
CS. 1			0.867		Valid
CS. 2			0.922		Valid
CS. 3			0.673		Valid
CS. 4			0.755		Valid
CS. 5			0.573		Valid
CS. 6			0.867		Valid

Indicator	Service Quality	Customer Perceived Value	Customer Satisfaction	Trusts	Information
CS. 7			0867		Valid
CS. 8			0.922		Valid
Q.1				0.696	Valid
Q.2				0.626	Valid
Q.3				0.843	Valid
Q.4				0.857	Valid
Q.5				0867	Valid
Q.6				0.621	Valid

*Source: Processed PLS SEM Data (2023)*

Based on the results of data processing in the table above, the outer loading value of all indicators of large variables is obtained from 0.5, then the convergent validity of all indicators is said to be valid.

**Table 2. AVE Values**

Variable	AVE value	Information
Service Quality	0.702	Valid
Customer Perceived Value	0.699	Valid
Customer Satisfaction	0.663	Valid
Trusts	0.576	Valid

*Source: Processed PLS SEM Data (2023)*

Based on the table, the results show that the AVE value of all variables is above 0.5, then convergent validity is said to be valid.

#### b) Reliability Test

Reliability test is a reliability test that is intended to find out how reliable a measuring instrument is. If the measurement results obtained are relatively stable, then the measuring instrument is considered reliable. Testing the reliability of all variables/questions used in this study will use the value of Cronbach's Alpha (Cronbach's Alpha coefficient) which can be seen in the following table. .

**Table 3. Reliability Test**

Variable	Cronbach Alpha value	Information
Service Quality	0.938	Reliable
Customer Perceived Value	0.918	Reliable
Customer Satisfaction	0.923	Reliable
Trusts	0.851	Reliable

*Source: Processed PLS SEM Data (2023)*

Based on the results obtained, it appears that the value of Cronbach's alpha for each construct is more than 0.7. Referring to the role of thumb value of Cronbach's alpha which is  $> 0.7$ , all variables in this study can be declared reliable.

Testing the structural or (internal) model aims to predict a causal relationship between latent variables or variables that cannot be measured directly. By testing the structural model (internal model) using

the SMARTPLS 4 procedure. Structural model testing was carried out by examining the relationship between latent structures using R-Square for the t-test of dependent structures and the level of importance of the structure path parameters. Following are the results of R-Square estimation using SMARTPLS version 4.

**Table 4. R-Square Test Table**

<b>Variable</b>	<b>R-Square value</b>
Trusts	0.411
Customer Satisfaction	0.747

*Source: Processed PLS SEM Data (2023)*

R-squared can only be found in endogenous structures. It can be seen that the R-squared value for customer satisfaction is 0.747, which means that service quality and customer perceived value contribute 74.7% to customer satisfaction, the rest is influenced by other variables. In addition, the R-squared trust value is 0.411, meaning service quality and customer perceived value contribute to the trust of 41.1%, the rest is influenced by other variables.

Hypothesis testing is carried out if the data meets the measurement requirements using the bootstrapping method in SmartPLS 4 software. Bootstrapping is a re-sampling method that allows the data to be freely distributed so that it does not require the assumption of normal distribution and large sample sizes (Ghozali & Laten, 2012). In this study using a re-sample of 180 respondents through the No sign change scheme. Hypothesis testing can be seen from the results of the significance test, where the significance level in this study is 5%. At a significance level of 5% or 0.05 it is considered "significant" and the hypothesis can be accepted if the T-statistic value is greater than 1.96 (Hair, 2013).

The direct effect hypothesis test is carried out by looking at the statistics produced by the structural model (Inner Model). The hypothesis can be accepted if the T-statistic is > 1.96. The following are the results of the direct influence hypothesis test. The following is a direct hypothesis using SEM (Structural Evaluation Model) analysis using the Smart PLS 4 application which is listed in table 20 below.

**Table 5. Path Coefficients**

<b>Hypothesis</b>	<b>Original Sample</b>	<b>T-Statistics</b>	<b>P-Value</b>	<b>Information</b>
<i>Service Quality &gt; Customer Satisfaction</i>	0.401	3,283	0.001	Accepted
<i>Customer Perceived Value &gt; Customer Satisfaction</i>	0.386	3.217	0.001	Accepted
<i>Service Quality &gt; Trust</i>	0.577	4,239	0.000	Accepted
<i>Customer Perceived Value &gt; Trust</i>	0.678	4,552	0.000	Accepted
<i>Trust &gt; Customer Satisfaction</i>	0.570	12,947	0.000	Accepted

*Source: Processed PLS SEM Data (2023)*

The test results from the SmartPLS analysis are as follows. The output path coefficient value shows the relationship between Service Quality and Customer Satisfaction has a parameter coefficient of 0.401 with a significance of 0.001, a statistical value of 3.283 ( $3.283 > 1.96$ ) so that hypothesis one can be accepted. Furthermore, the output path coefficient value shows the relationship between Customer Perceived Value and Customer Satisfaction has a parameter coefficient of 0.386 with a significance of 0.001, a statistical value of 3.217 ( $3.217 > 1.96$ ) thus hypothesis two can be accepted, then the output path coefficient value shows the relationship between Service Quality and Trust has a parameter coefficient of 0.577 with a significance of 0.000, a statistical value of 4.239 ( $4.239 > 1.96$ ) thus hypothesis three can be accepted. The output path coefficient value shows the relationship between Customer Perceived Value and Trust has a parameter coefficient of 0.678 with a significance of 0.000, a statistical value of 4.552 ( $4.552 > 1.96$ ) thus hypothesis four can be accepted. The relationship between Trust and Customer Satisfaction has a parameter coefficient of 0.570 with a significance of 0.000, a statistical value of 12.947 ( $12.947 > 1.96$ ) thus hypothesis five can be accepted. The following is an indirect hypothesis using SEM (Structural Evaluation Model) analysis using the Smart PLS 4 application which is contained in the following table.

**Table 6. Indirect Effect Table**

<b>Hypothesis</b>	<b>Original Sample</b>	<b>T-Statistics</b>	<b>P-Value</b>	<b>Information</b>
<i>Service Quality &gt; Trust &gt; Customer Satisfaction</i>	0.329	4,248	0.000	Accepted
<i>Customer Perceived Value &gt; Trust ?Customer Satisfaction</i>	0.645	3,556	0.001	Accepted

**Source: Processed PLS SEM Data (2023)**

The test results from the SmartPLS analysis are as follows. The output path coefficient value shows the relationship between Service Quality and Customer Satisfaction through Trust, which has a parameter coefficient of 0.329 with a significance of 0.000, a statistical value of 4.248 ( $4.248 > 1.96$ ) so that the sixth hypothesis can be accepted. Furthermore, the output path coefficient value shows the relationship between Customer Perceived Value and Customer Satisfaction through Trust, which has a parameter coefficient of 0.645 with a significance of 0.001, a statistical value of 3.556 ( $3.556 > 1.96$ ), thus hypothesis seven can be accepted.

#### 1. The impact of service quality on customer satisfaction

The results of smartpls analysis testing are as follows. The output path coefficient value which shows the relationship between service quality and customer satisfaction has a parameter coefficient of 0.401 with a significance level of 0.001, a statistical value of 3.283 ( $3.283 > 1.96$ ) must accept hypothesis 1.

Many researchers strongly support the informal relationship between service quality and customer satisfaction (Cronin and Taylor, 1992, 1994; Oliver, 1993; Reidenbach et al., 1990; Woodside et al., 1989 in Byung-su et al., 2016). Service quality is considered as a measure of customer satisfaction. According to Cronin and Taylor (1992), service quality appears to be the only factor contributing to customer satisfaction ratings. Spreng and Mocoy (1996) also support service quality as a measure of satisfaction.

#### 2. The impact of customer secret value on customer satisfaction

The output path coefficient value shows the relationship between customer perceived value and customer satisfaction, has a parameter coefficient of 0.386 with a significance of 0.001, a statistical value of 3.217 ( $3.217 > 1.96$ ), so hypothesis two can be accepted. The perval scale provided in this study is based on tcv and consists of four interrelated value dimensions. This aspect includes performance value/quality, emotional value, price/money value, and social value. In addition, it is not necessary to show a significant impact of the tcv aspect on satisfaction (Sweeney and Soutar, 2001; Wang et al., 2004 in Neale et al., 2020).

### 3. The effect of service quality on trust

The output path coefficient value which represents the relationship between service quality and reliability, has a parameter coefficient of 0.577 with a significance level of 0.000, a statistical value of 4.239 ( $4.239 > 1.96$ ), so the third hypothesis can be accepted. Trust represents a company's ability and reputation as perceived by its customers (de wulf et al., 2001 in uzir et al., 2021), and is related to the willingness to engage in real-time transactions with known risk tolerance (stathopoulou and balabanis, 2016) . This is also a lever to attract customers. Kassim and Asiaah Abdullah (2010) describe that trust has a positive and significant effect on relationship commitment and is necessary for long-term client contracts.

### 4. The effect of customer perceived value on trust

Furthermore, the output path coefficient value shows the relationship between Customer Perceived Value and Trust has a parameter coefficient of 0.678 with a significance of 0.000, a statistical value of 4.552 ( $4.552 > 1.96$ ) thus hypothesis four can be accepted. Trust represents a company's competence and reputation as perceived by customers (De Wulf et al., 2001), and is related to the desire to engage in transactions despite known risks (Stathopoulou and Balabanis, 2016). It is also a driver for customer commitment. Kassim and Asiah Abdullah (2010) illustrate that trust has a positive and significant effect on committed relationships and is necessary for long-term customer contracts. Morgan and Hunt (1994) state that trust only exists when one party has trust in a partnership and international exchange. Based on the expectation disconfirmation theory, Rimawan et al. (2017) stated that expectations, service perceptions, and quality perceptions influence consumers when they evaluate a service or product (Kim et al.,

### 5. The effect of trust on customer satisfaction

The output path coefficient value shows the relationship between Trust and Customer Satisfaction has a parameter coefficient of 0.570 with a significance of 0.000, a statistical value of 12.947 ( $12.947 > 1.96$ ) thus hypothesis five can be accepted. Consumer trust is very valuable to maintain the company's existence in the future. The trust given to the customer will spur trust which will raise whether or not a customer is satisfied. According to Kotler (2000) that customer satisfaction is the level of one's feelings after comparing the perceived performance (results) compared to their expectations.

### 5. Effect of service quality on customer satisfaction with trust as a mediating variable

The output path coefficient value shows the relationship between Service Quality and Customer Satisfaction through Trust, which has a parameter coefficient of 0.329 with a significance of 0.000, a statistical value of 4.248 ( $4.248 > 1.96$ ) so that the sixth hypothesis can be accepted. Customer satisfaction is highly correlated with service quality (Rigopoulou et al., 2008; Uzir et al., 2020). Gronroos (1988) defined service quality as the result of an evaluation process in which customers compare their expectations with the service they feel received, while Zeithaml (1988) defines it as the customer's assessment of the overall superiority or superiority of the service product. He only levels the quality of products and services, Consumer Trust given to customers and their service satisfaction (Kim, 2021 in Uzir et al, 2021).

6. The influence of customer perceived value on customer satisfaction with trust as a mediating variable. The output path coefficient value shows the relationship between Customer Perceived Value and Customer Satisfaction through Trust, which has a parameter coefficient of 0.645 with a significance of 0.001, a statistical value of 3.556 ( $3.556 > 1.96$ ), thus hypothesis seven can be accepted. Trust represents the competence and reputation of the company as perceived by customers (De Wulf et al., 2001 in Uzir et al, 2021, and is related to the desire to engage in transactions despite known risks (Stathopoulou and Balabanis, 2016). It is also a driving force for customer commitment. Kassim and Asiah Abdullah (2010) illustrate trust has a positive and significant effect on committed relationships and is necessary for long-term customer contracts. Morgan and Hunt (1994) state that trust exists only when one party has trust in partnership and international exchanges. Based on the theory of expectation disconfirmation, Rimawan et al. (2017) stated that expectations, service perceptions, and perceived quality has an influence on consumer satisfaction when they evaluate a service or product (Kim et al., 2003). According to Su et al. (2017) used trust as a mediator in their study of relationship tourists in China, where service is a predictor. They found mixed mediation, including partial mediation, full mediation, and even no mediation (Ali et al., 2017). Likewise, Moriuchi and Takahashi (2016) adopted the construct of trust as a mediator in studying the relationship between the marketing mix and online shopping behavior, and found this construct to be a strong mediator or intervening variable. their study suggested that trust can be a partial mediator and a full mediator. Meanwhile, Roostika's research, (2011) found an indirect relationship between service quality and customer loyalty with trust as an intermediary. In a study of used fashion retail, Kim et al. (2021) used the SERVQUAL model to examine the effect of customer perceptions of value on recipient satisfaction of online purchases through home delivery services, and found that trust plays a mediating role.

## CONCLUSION

Based on the analysis and discussion in the previous section, the following conclusions can be drawn: (1) Based on the research above, the service quality variable has a positive effect on PO ANS customer satisfaction. This means that the better the quality of service provided by PO ANS, the more satisfied the passengers will be; (2) Based on the research above, the variable Customer Perceived Value has a positive effect on customer satisfaction at PO ANS. This means that the better the customer's perception of PO ANS, the happier the passengers will be; (3) Based on the research above, the Service Quality variable has a positive effect on PO ANS Trust. This means that the better the quality of service provided by PO ANS, the more confident the passengers will be; (4) Based on the research above, the variable Customer Perceived Value has a positive effect on PO ANS Trust. That is, the better the customer's perception of PO ANS, the more confident the passenger will be; (5) Based on the research above, the trust variable has a positive effect on customer satisfaction at PO ANS. This means that the higher customer trust in PO ANS, the higher passenger satisfaction; (6) Based on the research above, the service quality variable has a positive effect on PO ANS customer satisfaction with trust as an intermediate variable. This means that the better the quality of service provided by PO ANS, the greater the satisfaction obtained from passenger trust; (7) Based on the research above, the variable Customer perceived value has a positive effect on customer satisfaction at PO ANS with trust as an intermediate variable. This means that the better the customer's perception of PO ANS, the higher the passenger satisfaction associated with trust.

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