

BAB V PENUTUP

Berdasarkan penelitian dan pembahasan yang telah dilakukan mengenai strategi pemasaran dalam meningkatkan penjualan dan strategi dalam meningkatkan kepuasan pelanggan di Toko Gemilang Jaya, maka dapat disimpulkan sebagai berikut.

5.1 Kesimpulan

Berdasarkan hasil dari karakteristik responden berdasarkan jenis kelamin, usia dan pekerjaan responden sebagai berikut :

1. Berdasarkan jenis kelamin, sebagian besar responden berjenis kelamin laki-laki, hal ini menunjukkan bahwa mayoritas pelanggan di Toko Gemilang Jaya Magelang adalah laki-laki.
2. Berdasarkan usia, sebagian besar responden berusia 17-27 tahun .Hal ini menunjukkan bahwa mayoritas pelanggan di Toko Gemilang Jaya Magelang adalah berusia 17-27 tahun.
3. Berdasarkan pekerjaan, sebagian besar responden bekerja sebagai wiraswasta Hal ini menunjukkan bahwa mayoritas pelanggan di Toko Gemilang Jaya Magelang adalah bekerja sebagai wiraswasta.

Hasil dari pertanyaan dalam variabel kualitas pelayanan, persepsi nilai konsumen, kepercayaan konsumen dan kepuasan konsumen sebagai berikut :

1. Dapat di ketahui bahwa rata-rata nilai dari variabel kualitas pelayanan dalam kategori sangat tinggi.
2. Dapat di ketahui bahwa rata-rata nilai dari variabel persepsi nilai konsumen dalam kategori tinggi. Hal ini menunjukkan bahwa pelanggan memandang nilai yang diberikan oleh Toko Gemilang Jaya Magelang terhadap pelanggannya dinilai baik.
3. Dapat di ketahui bahwa rata-rata nilai dari variabel kepercayaan pelanggan dalam kategori tinggi. Hal ini menunjukkan bahwa Toko Gemilang Jaya Magelang mampu memberikan kepercayaan kepada pelanggannya.

4. Dapat di ketahui bahwa rata-rata nilai dari variabel kepuasan pelanggan dalam kategori tinggi. Hal ini menunjukkan bahwa pelanggan mempunyai kepuasan tinggi kepada Toko Gemilang Jaya Magelang.

Hasil pengaruh positif dan signifikan terhadap kualitas pelayanan, persepsi nilai konsumen, kepercayaan konsumen, kepuasan konsumen dan melalui mediasi sebagai berikut :

1. Hasil pengolahan data analisis regresi ditemukan bahwa variabel kualitas pelayanan terhadap kepercayaan konsumen menunjukkan arah pengaruh positif. Maka dapat di simpulkan bahwa kualitas pelayanan memiliki pengaruh yang positif dan signifikan terhadap kepercayaan konsumen.
Saran agar kualitas pelayanan Toko Gemilang Jaya Magelang baik maka karyawan harus ramah terhadap konsumen, karyawan harus memahami atau menguasai materi untuk menghasilkan kepercayaan.
2. Hasil pengolahan data analisis regresi ditemukan bahwa variabel persepsi nilai konsumen terhadap kepercayaan konsumen menunjukkan arah pengaruh positif. Maka dapat di simpulkan bahwa persepsi nilai konsumen memiliki pengaruh yang positif dan signifikan terhadap kepercayaan konsumen.
Saran agar konsumen memberikan nilai yang baik kepada Toko Gemilang Jaya Magelang maka semua pelayanan kepada konsumen, kepercayaan kepada konsumen, harga barang yang di jual dengan harga yang terbaik itu semua harus di berikan Toko Gemilang Jaya kepada konsumen.
3. Hasil pengolahan data analisis regresi ditemukan bahwa variabel kualitas pelayanan terhadap kepuasan konsumen menunjukkan arah pengaruh positif. Maka dapat di simpulkan bahwa kualitas pelayanan memiliki pengaruh yang positif dan signifikan terhadap kepuasan konsumen.
Saran agar konsumen dapat puas dengan pelayanan Toko Gemilang Jaya Magelang maka karyawan harus memberikan pelayanan yang terbaik kepada konsumen, sehingga apa yang diinginkan konsumen dapat terpenuhi untuk menghasilkan kepuasan bagi konsumen.
4. Hasil pengolahan data analisis regresi ditemukan bahwa variabel persepsi nilai konsumen terhadap kepuasan konsumen menunjukkan arah pengaruh positif. Maka dapat di

simpulkan bahwa persepsi nilai konsumen memiliki pengaruh yang positif dan signifikan terhadap kepuasan konsumen.

Saran agar konsumen memberikan persepsi nilai yang terbaik kepada Toko Gemilang Jaya Magelang maka harus dapat melayani dengan baik kepada konsumen sehingga konsumen merasa puas dengan berbelanja di Toko Gemilang Jaya Magelang.

5. Hasil pengolahan data analisis regresi ditemukan bahwa variabel kepercayaan konsumen terhadap kepuasan konsumen menunjukkan arah pengaruh positif. Maka dapat disimpulkan bahwa kepercayaan konsumen memiliki pengaruh yang positif dan signifikan terhadap kepuasan konsumen.

Saran agar konsumen merasa percaya maka Toko Gemilang Jaya Magelang memberikan pelayanan yang baik dengan tidak membohongi konsumen dalam memberikan barang ataupun lainnya. Sehingga konsumen merasa percaya dan puas.

6. Hasil uji mediasi kualitas pelayanan terhadap kepercayaan dan kepuasan pelanggan menunjukkan arah pengaruh positif dan signifikan. Maka kualitas pelayanan dapat mempengaruhi secara langsung terhadap kepuasan konsumen ataupun melalui variabel mediasi kepercayaan konsumen.

Saran supaya Toko Gemilang Jaya Magelang memberikan pelayanan yang terbaik bagi konsumen yang berbelanja.

7. Hasil uji mediasi persepsi nilai konsumen terhadap kepercayaan dan kepuasan pelanggan menunjukkan arah pengaruh positif dan signifikan. Maka persepsi nilai konsumen dapat mempengaruhi secara langsung terhadap kepuasan konsumen ataupun melalui variabel mediasi kepercayaan konsumen.

Saran supaya persepsi penilaian pelanggan terhadap Toko Gemilang Jaya Magelang maka harus memberikan pelayanan yang terbaik bagi konsumen yang berbelanja. Agar penilaian konsumen terhadap Toko Gemilang Jaya Magelang, konsumen merasa puas dan percaya.

5.2 Implikasi Manajerial

Berdasarkan dari hasil penelitian yang sudah diperoleh, maka implikasi manajerial yang dapat diberikan adalah:

1. Kualitas layanan yang baik bagi konsumen dengan membantu konsumen dalam mendapatkan barang yang diinginkan. Dan memberikan Solusi untuk konsumen yang kesulitan dalam memilih barang yang diinginkan, juga memberikan layanan yang tepat dan cepat bagi konsumen.
2. Memberikan kepuasan bagi konsumen merupakan yang terutama. Dengan memberikan pelayanan yang baik dan tidak bertele tele juga membangun keakraban dengan konsumen. Menerima segala kritik dan saran dari konsumen.
3. Memberikan pelayanan yang terbaik bagi konsumen, agar konsumen merasa puas dan nyaman dalam berbelanja di Toko Gemilang Jaya Elektronik. Dalam melayani konsumen harus bersikap ramah dan sopan, menanggapi konsumen dengan cepat.
4. Memberikan kualitas produk yang berkualitas dan baik itu sangat mempengaruhi persepsi nilai bagi konsumen. Karena apabila produk yang diberikan berkualitas tinggi maka akan memenuhi harapan bagi konsumen. Dan konsumen akan merasa puas dengan produk tersebut.
5. Menjaga kepercayaan konsumen itu sangatlah penting untuk membina hubungan jangka panjang. Memberikan produk ataupun layanan yang membuat konsumen merasa percaya. Apabila konsumen percaya maka mereka akan melakukan pembelian lagi dan akan merekomendasikan kepada orang lain.
6. Menyadari bahwa kualitas pelayanan sebagai mediator antara kepercayaan konsumen dan kepuasan konsumen. Maka dapat memperkuat kualitas pelayanan dapat meningkatkan pengaruh kepercayaan konsumen terhadap kepuasan konsumen.
7. Memahami bahwa persepsi nilai konsumen sebagai mediator antara kepercayaan konsumen dan kepuasan konsumen. Sehingga memperkuat persepsi nilai konsumen dapat meningkatkan pengaruh kepercayaan konsumen terhadap kepuasan konsumen.

5.3 Keterbatasan Penelitian

Dalam penelitian tersebut ada beberapa kendala penelitian yang harus diperhitungkan dipenelitian yang akan datang. Ada beberapa kekurangan dalam penelitian tersebut yaitu :

1. Penelitian ini hanya menggunakan data pada satu tahun terakhir yang dapat menimbulkan kemungkinan penelitian yang mungkin sudah tidak relevan untuk situasi dan kondisi mendatang karena perubahan waktu.
2. Kualitas layanan dalam penelitian ini memiliki dimensi antara lain : keandalan, dan lain lain yang tidak diteliti secara spesifik kepada kepercayaan dan kepuasan.

5.4 Saran Penelitian Kedepan

Berdasarkan dari penelitian yang sudah dilakukan, maka saran yang dapat diberikan oleh peneliti untuk penelitian yang selanjutnya yaitu :

1. Penelitian kedepannya di harapkan Toko Gemilang Jaya Magelang bisa memfokuskan barang-barang yang lainnya juga. Bukan hanya beberapa saja karena barang yang di jual banyak sekali macamnya.
2. Dalam penelitian kedepan diharapkan dimensi kualitas layanan di uji ke variabel dependen agar dapat mengetahui pengaruhnya pada kepercayaan dan kepuasan.

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LAMPIRAN

Lampiran 1 (Kuisiонер)

Pertanyaan Filter

1. Apakah anda pernah datang minimal 2 kali di Toko Gemilang Jaya dalam 1 tahun terakhir?
 - a) YA
 - b) TIDAK
2. Apakah anda pernah melakukan pembelian produk elektronik minimal 2 kali dalam 1 tahun terakhir?
 - a) YA
 - b) TIDAK

Pertanyaan Profil Responden

1. Nama Responden
2. Jenis Kelamin
 - a) Laki – Laki
 - b) Perempuan
3. Usia
 - a) 17 – 27 Tahun
 - b) 28 – 39 Tahun
 - c) >39 Tahun
4. Pekerjaan
 - a) Pelajar
 - b) Mahasiswa
 - c) Pegawai Negri
 - d) Karyawan
 - e) Wiraswasta
 - f) Lainnya

Petunjuk Pengisian

1 = Sangat Tidak Setuju

2 = Tidak Setuju

3 = Netral

4 = Setuju

5 = Sangat Setuju

Kualitas Layanan (Asuransi)

No	Pertanyaan	1	2	3	4	5
KLA1	Karyawan Gemilang Jaya berpengalaman dalam pekerjaan mereka					
KLA2	Karyawan Gemilang Jaya memiliki perilaku sopan kepada pelanggan					
KLA3	Karyawan Gemilang Jaya memberikan jawaban lengkap atas pertanyaan pelanggan					
KLA 4	Saya merasa nyaman dan aman atas pelayanan Toko Gemilang Jaya					

Kualitas Layanan (Empati)

No	Pertanyaan	1	2	3	4	5
KLE1	Karyawan Gemilang Jaya memenuhi permintaan yang di butuhkan oleh pelanggan dengan baik.					
KLE2	Jam operasional Toko Gemilang Jaya dalam pengiriman barang pesanan sesuai kebutuhan pelanggan.					
KLE3	Karyawan Gemilang Jaya sangat mengutamakan kepentingan pelanggan.					
KLE4	Karyawan Gemilang Jaya memberikan upaya ekstra dalam melayani pelanggan.					

Kualitas Layanan (Keandalan)

No	Pertanyaan	1	2	3	4	5
KLK1	Toko Gemilang Jaya mengirimkan barang pesanan di tempat pelanggan dengan aman.					
KLK2	Toko Gemilang Jaya memberikan nota tagihan pelanggan secara rinci.					
KLK3	Toko Gemilang Jaya mengantarkan barang pelanggan tepat waktu .					
KLK4	Toko Gemilang Jaya menjaga privasi dari pelanggan yang membeli barang.					

Kualitas Layanan (Responsif)

No	Pertanyaan	1	2	3	4	5
KLR1	Karyawan Gemilang Jaya tidak terburu-buru saat melayani pelanggan.					
KLR2	Karyawan Gemilang Jaya selalu bersedia membantu pelanggan saat membutuhkan.					
KLR3	Karyawan Gemilang Jaya memberikan barang dengan cepat, apa yang di minta pelanggan.					
KLR4	Karyawan Gemilang Jaya memberikan perhatian yang baik kepada pelanggan.					

Kualitas Layanan (*Tangible*)

No	Pertanyaan	1	2	3	4	5
KLT1	Karyawan Gemilang Jaya terlihat sopan dan berpakaian dengan rapi.					
KLT2	Toko Gemilang Jaya menggunakan perlengkapan yang modern dalam pelayanannya.					
KLT3	Toko Gemilang Jaya dalam mendekorasi tokonya terlihat rapi dan bagus.					
KLT4	Toko Gemilang Jaya dalam pelayanannya terkoordinasi dengan baik.					

Kepuasan Konsumen

No	Pertanyaan	1	2	3	4	5
KK1	Toko Gemilang Jaya dalam pelayanannya memenuhi harapan saya.					
KK2	Saya merasa puas dengan pembelian barang di Toko Gemilang Jaya.					
KK3	Saya akan berkunjung kembali di waktu berikutnya di Toko Gemilang Jaya.					
KK4	Saya akan merekomendasikan kepada orang lain untuk datang ke Toko Gemilang Jaya.					
KK5	Saya sangat puas dengan pelayanan di Toko Gemilang Jaya.					

Kepercayaan Konsumen

No	Pertanyaan	1	2	3	4	5
KPK1	Saya merasa nyaman dengan pelayanan di Toko Gemilang Jaya.					
KPK2	Saya merasa aman saat berbelanja di Toko Gemilang Jaya.					
KPK3	Toko Gemilang Jaya selalu memberikan yang terbaik seperti yang di janjikannya kepada pelanggan.					
KPK4	Toko Gemilang Jaya dapat di percaya dalam pelayanannya.					

Persepsi Nilai Konsumen

No	Pertanyaan	1	2	3	4	5
PNK1	1. Toko Gemilang Jaya memberikan pelayanan yang terbaik dalam melayani pelanggan.					
PNK2	Toko Gemilang Jaya memberikan layanan pengiriman barang dengan aman dan tepat.					
PNK3	Toko Gemilang Jaya memberikan pelayanan yang dapat menyenangkan pelanggan.					
PNK4	Toko Gemilang Jaya memberikan pelayanan dengan baik agar pelanggan merasa percaya.					

Lampiran 2 (Data Mentah)

KLA1	KLA2	KLA3	KLA4	KLE1	KLE2	KLE3	KLE4	KLK1	KLK2	KLK3	KLK4
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KLR1	KLR2	KLR3	KLR4	KLT1	KLT2	KLT3	KLT4	KK1	KK2	KK3	KK4	KK5
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Lampiran 3 (Pengolahan SPSS)

Correlations		Notes				
Output Created		07-FEB-2024 20:56:03				
Comments						
Input	Active Dataset	DataSet0				
	Filter	<none>				
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	N of Rows in Working Data File	30				
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.				
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.				
Syntax	CORRELATIONS /VARIABLES=D1 D2 D3 D4 Total /PRINT=TWOTAIL NOSIG FULL /MISSING=PAIRWISE.					
Resources	Processor Time	00:00:00.00				
	Elapsed Time	00:00:00.01				
[DataSet0]						
Correlations						
		D1	D2	D3	D4	Total
D1	Pearson Correlation	1	.665**	.535**	.530**	.831**
	Sig. (2-tailed)		0.000	0.002	0.003	0.000
	N	30	30	30	30	30
D2	Pearson Correlation	.665**	1	0.336	.593**	.789**
	Sig. (2-tailed)	0.000		0.069	0.001	0.000
	N	30	30	30	30	30
D3	Pearson Correlation	.535**	0.336	1	.740**	.795**
	Sig. (2-tailed)	0.002	0.069		0.000	0.000
	N	30	30	30	30	30
D4	Pearson Correlation	.530**	.593**	.740**	1	.871**
	Sig. (2-tailed)	0.003	0.001	0.000		0.000
	N	30	30	30	30	30
Total	Pearson Correlation	.831**	.789**	.795**	.871**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	
	N	30	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

Reliability

Notes

Output Created	17-FEB-2024 22:43:31	
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Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax	<pre>RELIABILITY /VARIABLES=C1 C2 C3 C4 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /SUMMARY=TOTAL.</pre>	
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.00

[DataSet0]

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	0.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
0.820	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
C1	13.63	1.551	0.811	0.694
C2	13.67	1.678	0.558	0.818
C3	13.63	1.689	0.673	0.760
C4	13.57	1.840	0.551	0.813

KARAKTERISTIK RESPONDEN

Jenis Kelamin

	Frequenc y	Percent	Valid Percent	Cumulative Percent
Laki-laki	68	56.7	56.7	56.7
Valid Perempuan	52	43.3	43.3	100.0
Total	120	100.0	100.0	

Usia

	Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid 17 - 27 tahun	47	39.2	39.2	39.2
28 - 39 tahun	34	28.3	28.3	67.5
> 39 tahun	39	32.5	32.5	100.0
Total	120	100.0	100.0	

Pekerjaan

	Frequenc y	Percent	Valid Percent	Cumulative Percent
Karyawan	29	24.2	24.2	24.2
Lainnya	17	14.2	14.2	38.3
Valid Mahasiswa	19	15.8	15.8	54.2
Pegawai Negri	3	2.5	2.5	56.7

Pelajar	21	17.5	17.5	74.2
Wiraswasta	31	25.8	25.8	100.0
Total	120	100.0	100.0	

STATISTIK DESKRIPTIF

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
KLA1	120	3.00	5.00	4.2333	.59030
KLA2	120	3.00	5.00	4.3750	.58068
KLA3	120	3.00	5.00	4.1417	.65203
KLA4	120	3.00	5.00	4.3000	.60252
KLE1	120	3.00	5.00	4.3333	.61266
KLE2	120	3.00	5.00	4.1417	.68961
KLE3	120	3.00	5.00	4.2833	.61060
KLE4	120	3.00	5.00	4.2167	.62421
KLK1	120	3.00	5.00	4.3000	.64300
KLK2	120	3.00	5.00	4.1750	.61716
KLK3	120	3.00	5.00	4.3083	.65844
KLK4	120	3.00	5.00	4.1917	.65203
KLR2	120	3.00	5.00	4.3500	.63046
KLR3	120	3.00	5.00	4.2167	.59668
KLR4	120	3.00	5.00	4.2500	.71302
KLT2	120	3.00	5.00	4.2750	.64772
KLT4	120	3.00	5.00	4.2750	.64772
Valid N (listwise)	120				

Descriptive Statistics

	N	Minimu m	Maximu m	Mean	Std. Deviation
PNK1	120	3.00	5.00	4.1667	.59878
PNK2	120	2.00	5.00	4.0917	.69809
PNK3	120	2.00	5.00	4.1667	.72568
PNK4	120	3.00	5.00	4.1333	.64734
Valid N (listwise)	120				

Descriptive Statistics

	N	Minimu m	Maximu m	Mean	Std. Deviation
KPK1	120	3.00	5.00	4.2083	.65972
KPK2	120	2.00	5.00	4.1167	.71224
KPK3	120	2.00	5.00	4.1500	.77405
KPK4	120	3.00	5.00	4.2083	.68472
Valid N (listwise)	120				

Descriptive Statistics

	N	Minimum m	Maximum m	Mean	Std. Deviation
KK2	120	3.00	5.00	4.2083	.64685
KK3	120	3.00	5.00	4.1333	.68518
KK4	120	3.00	5.00	4.2083	.65972
KK5	120	3.00	5.00	4.1500	.63046
Valid N (listwise)	120				

UJI HIPOTESIS

MODEL REGRESI 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.643 ^a	.413	.403	1.69979

a. Predictors: (Constant), Persepsi Nilai Konsumen, Kualitas Pelayanan

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	237.922	2	118.961	41.173	.000 ^b
	Residual	338.045	117	2.889		
	Total	575.967	119			

a. Dependent Variable: Kepercayaan

b. Predictors: (Constant), Persepsi Nilai Konsumen, Kualitas Pelayanan

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.834	1.657		1.107	.271
1 Kualitas Pelayanan	.129	.024	.426	5.383	.000
Persepsi Nilai Konsumen	.332	.081	.326	4.119	.000

a. Dependent Variable: Kepercayaan

MODEL REGRESI 2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.719 ^a	.518	.505	1.42355

a. Predictors: (Constant), Kepercayaan, Persepsi Nilai
Konsumen, Kualitas Pelayanan

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	252.127	3	84.042	41.472	.000 ^b
Residual	235.073	116	2.026		
Total	487.200	119			

a. Dependent Variable: Kepuasan Pelanggan

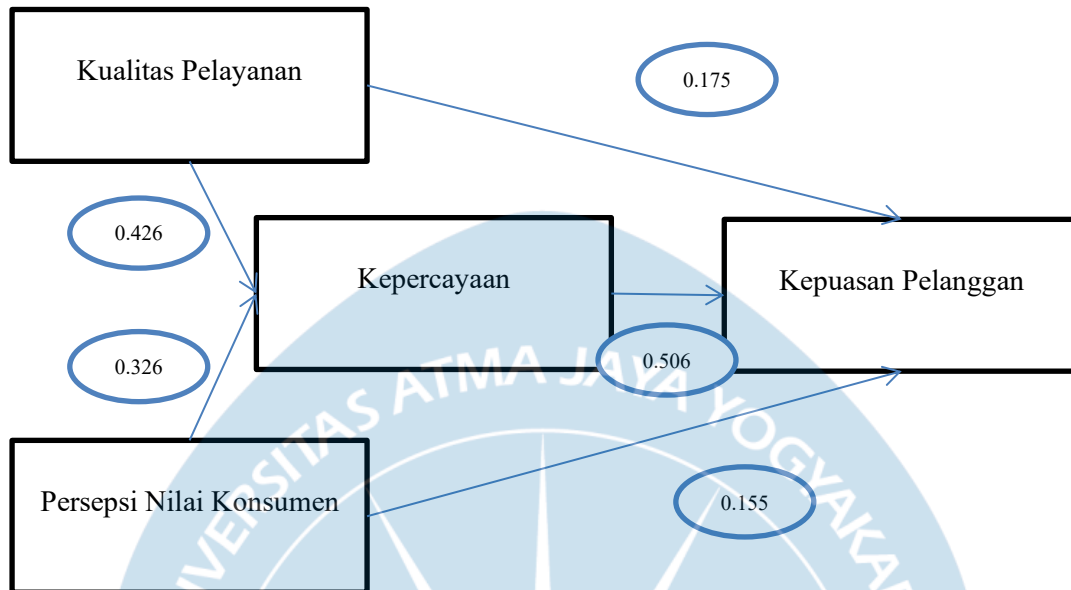
b. Predictors: (Constant), Kepercayaan, Persepsi Nilai Konsumen, Kualitas Pelayanan

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.007	1.395		2.156	.033
1 Kualitas Pelayanan	.049	.022	.175	2.170	.032
Persepsi Nilai Konsumen	.145	.072	.155	2.008	.047
Kepercayaan	.465	.077	.506	6.011	.000

a. Dependent Variable: Kepuasan Pelanggan

PENGUJIAN MEDIASI (PATH MODELING)



PENGARUH LANGSUNG 1

$$X1 \rightarrow Y \ 0.175$$

PENGARUH LANGSUNG 2

$$X2 \rightarrow Y \ 0.155$$

PENGARUH TIDAK LANGSUNG 1

$$X1 \rightarrow Z \rightarrow Y$$

$$0.426 \times 0.506 = \mathbf{0.215556}$$

PENGARUH TIDAK LANGSUNG 2

$$X2 \rightarrow Z \rightarrow Y$$

$$0.326 \times 0.506 = \mathbf{0.164956}$$

Z memediasi X1 terhadap Y karena nilai pengaruh langsung < pengaruh tidak langsung

Z memediasi X2 terhadap Y karena nilai pengaruh langsung < pengaruh tidak langsung

VALIDITAS DAN RELIABILITAS INSTRUMEN

Correlations			Correlations		
		Kualitas Pelayanan			Persepsi Nilai Konsumen
KLA1	Pearson Correlation	.676**	PNK1	Pearson Correlation	.803**
	Sig. (2-tailed)	.000		Sig. (2-tailed)	.000
	N	120		N	120
KLA2	Pearson Correlation	.617**	PNK2	Pearson Correlation	.783**
	Sig. (2-tailed)	.000		Sig. (2-tailed)	.000
	N	120		N	120
KLA3	Pearson Correlation	.719**	PNK3	Pearson Correlation	.823**
	Sig. (2-tailed)	.000		Sig. (2-tailed)	.000
	N	120		N	120
KLA4	Pearson Correlation	.649**	PNK4	Pearson Correlation	.834**
	Sig. (2-tailed)	.000		Sig. (2-tailed)	.000
	N	120		N	120
KLE1	Pearson Correlation	.666**	Persepsi Nilai Konsumen	Pearson Correlation	1
	Sig. (2-tailed)	.000		Sig. (2-tailed)	
	N	120		N	120

KLE2	Pearson Correlation	.732**
	Sig. (2-tailed)	.000
	N	120
KLE3	Pearson Correlation	.598**
	Sig. (2-tailed)	.000
	N	120
KLE4	Pearson Correlation	.650**
	Sig. (2-tailed)	.000
	N	120
KLK1	Pearson Correlation	.675**
	Sig. (2-tailed)	.000
	N	120
KLK2	Pearson Correlation	.680**
	Sig. (2-tailed)	.000
	N	120
KLK3	Pearson Correlation	.659**
	Sig. (2-tailed)	.000
	N	120

** . Correlation is significant at the 0.01 level (2-tailed).

Reliability Statistics

Cronbach's Alpha	N of Items
.824	4

KLK4	Pearson	.624**
	Correlation	
	Sig. (2-tailed)	.000
	N	120
KLR2	Pearson	.729**
	Correlation	
	Sig. (2-tailed)	.000
	N	120
KLR3	Pearson	.690**
	Correlation	
	Sig. (2-tailed)	.000
	N	120
KLR4	Pearson	.668**
	Correlation	
	Sig. (2-tailed)	.000
	N	120
KLT2	Pearson	.733**
	Correlation	
	Sig. (2-tailed)	.000
	N	120
KLT4	Pearson	.677**
	Correlation	
	Sig. (2-tailed)	.000
	N	120

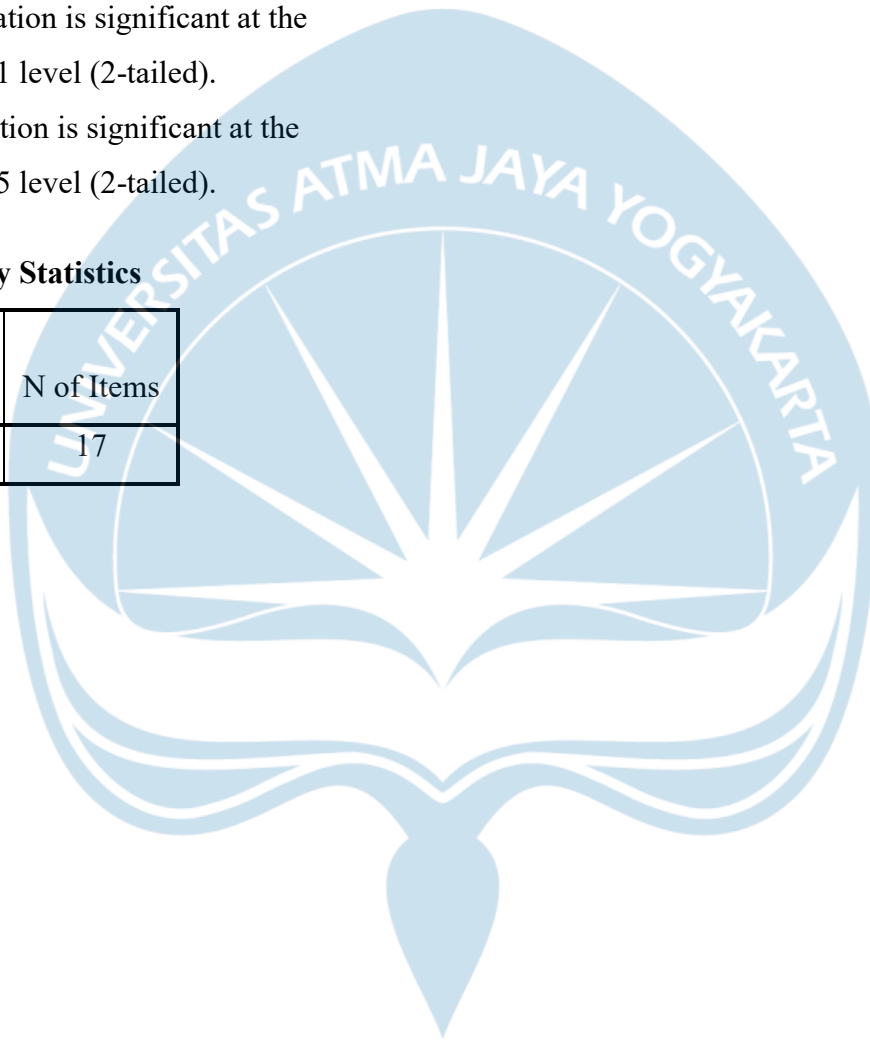
Kualitas Pelayanan	Pearson Correlation	1
	Sig. (2-tailed)	
	N	120

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Reliability Statistics

Cronbach's Alpha	N of Items
.924	17



Correlations

		Kepercayaan
KPK1	Pearson	.804**
	Correlation	
	Sig. (2-tailed)	.000
	N	120
KPK2	Pearson	.791**
	Correlation	
	Sig. (2-tailed)	.000
	N	120
KPK3	Pearson	.768**
	Correlation	
	Sig. (2-tailed)	.000
	N	120
KPK4	Pearson	.747**
	Correlation	
	Sig. (2-tailed)	.000
	N	120
Kepercayaan	Pearson	1
	Correlation	
	Sig. (2-tailed)	
	N	120

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations

		Kepuasan Pelanggan
KK2	Pearson	.787**
	Correlation	
	Sig. (2-tailed)	.000
	N	120
KK3	Pearson	.811**
	Correlation	
	Sig. (2-tailed)	.000
	N	120
KK4	Pearson	.746**
	Correlation	
	Sig. (2-tailed)	.000
	N	120
KK5	Pearson	.740**
	Correlation	
	Sig. (2-tailed)	.000
	N	120
Kepuasan Pelanggan	Pearson	1
	Correlation	
	Sig. (2-tailed)	
	N	120

** . Correlation is significant at the 0.01 level (2-tailed).

Reliability Statistics

Cronbach's Alpha	N of Items
.779	4

Reliability Statistics

Cronbach's Alpha	N of Items
.773	4





The effects of service quality, perceived value and trust in home delivery service personnel on customer satisfaction: Evidence from a developing country

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ABSTRACT

The rapid growth of online purchasing in recent years has emphasized the accompanying role of home delivery service provided by delivery personnel in ensuring customer satisfaction. On-time delivery, better service, generating positive customer perceived value, and trust towards service providers are influential factors that contribute to customer satisfaction. The aim of the study was to investigate the effects of service quality of home delivery personnel and perceived value on customer satisfaction, with trust playing an intervening role. It was conducted in Dhaka, Bangladesh, a less developed country with a new but rapidly growing digital sector. Data was collected from 259 respondents who received home delivery service, using a structured questionnaire. The conceptual model was analysed using partial least square structural equation modelling (PLS-SEM) with SmartPLS tool. The findings revealed that service quality, customer perceived value, and trust influenced customer satisfaction. The relationship between service quality and customer satisfaction and the relationship between customer perceived value and satisfaction were both partially mediated by trust. The findings contribute to the development and validation of a trust-based satisfaction model by extending the SERVQUAL model to incorporate perceived value in the presence of trust, while complying with expectation disconfirmation theory. This study provides insights for managers to develop reliability and build trust in their service delivery personnel.

1. Introduction

The emergence of electronic commerce, or e-commerce, has placed home delivery service at the heart of an effective e-supply chain system (Agatz et al., 2011) that aims to deliver speed, convenience, and quality. A good home delivery service ensures that an e-commerce retailer is able

to integrate speed, response, convenience, quality, care, and a seamless experience for online customers. Such a capability can provide an edge over in-person shopping and self-pick-up service. Simply defined as a delivery activity provided by a firm (Yamoto, 2007) or services provided in which goods and products are dispatched to customers' door (Kassim and Asiah Abdullah, 2010), the spectrum of home delivery service

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ranges from common to rare products, from existing traditional grocery services to food purchased online and to all kinds of essential items bought online for delivery to customers' doorsteps (Kassim and Asiah Abdullah, 2010).

Home delivery service (henceforth, home delivery service indicate the service of home delivery personnel or third-party employees who just deliver the products or goods at the customers' locations-home, office, or elsewhere) has been traditionally featured in the grocery retail sector. With the development of technology and the Internet, this old service found new life (Geng, 2019) as the ability to deliver groceries promptly and properly became a defining success factor for online grocery businesses. In the past, home delivery services faced uncertainties due to the cost implications, especially among inefficient home deliveries in grocery businesses (Kämäräinen et al., 2001). However, by the end of the last century, home delivery service was predicted to regain popularity (Guglielmo, 2000). Nowadays, busy consumers look to home delivery service to obtain goods quickly and conveniently (Kämäräinen et al., 2001).

The rise of e-commerce is attributed to the rapid technological advancement and adoption of the Internet (Karim and Qi, 2018). Fifty-two percent of the world's population are using the Internet, which has greatly impacted business and social life. Internet usage has translated into an e-commerce boom in 2017, e-commerce sales were valued at USD 2.30 billion, and this amount is projected to reach USD 4.88 billion by 2021 (e-Marketer, 2018).

In Bangladesh, e-commerce experienced slow growth prior to 2008. In 2012, 2013 respectively, two new e-commerce sites, Akhoni and AjkerDeal, expedited the growth of online purchasing in the country, accompanied by foreign e-commerce sites such as OLX, Daraz, and Kaymu. Over time, other sites such as Rokomary (selling books), Bikroy (electronic items), Othoba, Pickaboo, and Chaldal (fast-moving consumer goods) helped to fuel the boom. In recent years, online food services such as Hungry Naki and Food Panda became popular in the cities (Export.gov, 2017), giving rise to the prominence of home delivery service in the industry. Even in developed countries like Turkey, online delivery is becoming popular (Dirsehan and Cankat, 2021). Home delivery service provided by retailers area major factor influencing the adoption of online commerce and increasing the revenues of these firms (Chen et al., 2018). Thus, it is garnering recognition as an emerging shopping method (Ministry of Economic Affairs, 2007) and a critical aspect of an end-to-end logistics solution (Punakivi and Saranen, 2001). As home delivery service continue to proliferate and become increasingly competitive (Chou, 2014), the ability to ensure fast, smooth and efficient deliveries can be a strategic and competitive tool to affect overall service satisfaction, and competitive advantages.

In a competitive business environment, sustainability can be achieved through the attainment of a competitive advantage. In the retail service sector, strategies to attain a competitive advantage often involves customer services (Chou, 2014). In an online ordering facility, the home delivery component of the service is a crucial part of customers' overall satisfaction (Hübner et al., 2016). However, delivery personnel who distribute ordered items to customer households usually face an array of challenges, such as the unavailability of customers, wrong customer address, long waiting time, and so on. (Lowe and Rigby, 2014). These challenges can present dire implications (Fernie et al., 2010), including the effects on costs (Pan et al., 2017).

Clearly, home delivery service providers need to meet customers' expectations, in terms of on-time delivery, special handling of perishable products, pleasant interactions with the delivery person, proper instructions and documentation, assuring convenience and so on. During the COVID-19 pandemic, online purchasing has sharply increased. According to Ozturk (2020), customers have exhibited different purchase patterns and purchase volumes during the Covid-19 pandemic. These differences are especially pronounced for food items, including those from food courts and restaurants (Brewer and Sebbly, 2021). In many countries, where restrictions have been imposed to limit social

interactions, including the suspension of dine-in services, drive-through, takeout, and home delivery service have become important options that allow retail businesses to remain in operations (Wida, 2020). This is seen in the increased volumes of online food orders (Brewer and Sebbly, 2021) through the Internet (Dixon et al., 2009) and mobile apps (Kumar and Shah, 2021). Within a short time period, interest in online food services has gained prominence among business researchers, practicing managers, and retail businesses alike (Prasetyo et al., 2021). Critical to the success of such a business is the effectiveness of the delivery service personnel in bridging the service quality gap between customers' expectations and the firm's actual service delivery performance, in order to secure customer satisfaction (Kim, 2021). Considering the pivotal roles of delivery personnel in home delivery service amidst the COVID-19 pandemic across the globe, the present study attempted to address the following research questions:

1. How are online purchasers satisfied with the service of home delivery personnel?
2. To what extent do the online purchasers perceive positively the service of delivery personnel compared to the spending for home delivery?
3. To what extent does trust in the service of delivery personnel enhance online purchaser satisfaction?

Therefore, this study aims to examine the impact of service provided by delivery personnel on customer satisfaction in the case of online purchases within the context of the Covid-19 pandemic. Customer satisfaction of home delivery service depends on the service quality of the delivery personnel, the perceived value of the service, and customers' trust in the service. Service quality can result in three possible outcomes in relation to customer satisfaction: if the actual service delivered is below expectation, customers will be dissatisfied; if the actual service delivered is equivalent to expectations, customers will be satisfied; and if the service exceeds the customer's needs, they would be pleased or extremely satisfied (Uzir et al. 2020, 2021). Customers' perceptions of the service level can affect their satisfaction as well. They compare the service with their expectation and the cost they expend for this service. If the customer values the service more than the cost, satisfaction will occur (Yi et al., 2021). Therefore, customers' perceived value is posited as a significant predictor of customer satisfaction.

Lastly, trust, or a mutual dependence between two parties, can be a decisive factor as it acts as a relationship-maker between buyers and sellers (Sharma, 2003). However, Eastlick and Lotz (2011) mentioned that the development of trust is a seminal factor in ascertaining customers' engagement in e-commerce (cited in Kim et al. (2021)). Customer satisfaction is not static, but is somewhat volatile and variant. Although it appears to be an idealistic assertion, the SERVQUAL framework exhibits its diagnostic capabilities and has specific practical implications (Apornak, 2017; Oskooi and Albonaemi, 2017; Zhou et al., 2021). Although a few studies have focused on customer trust as a mediating variable, to the best of the authors' knowledge, there have been neither qualitative nor empirical studies measuring customer satisfaction on service provided by home delivery personnel. Motivated by this gap, the study proceeds to address how service quality, perceived value and trust of home delivery personnel's service in online purchase can improve customer satisfaction.

The study applied expectation disconfirmation theory (EDT) to investigate post-purchase behavior or post-adoption behavior on products or services to assess customer satisfaction. Based on this framework, customers involved in an online purchase are deemed to possess an expectation of service provided by the home delivery personnel, receive the service from this personnel, and conceive a belief about the service. At the end of the delivery, customers assess that service and become either satisfied, undecided or dissatisfied with that personnel.

The study was conducted in Dhaka, Bangladesh, with customers who have experienced home delivery service for their online purchases. The

study contributes to service marketers by providing insights to service providers and product sellers to enhance home delivery service systems, expand related business development program and improve customer satisfaction involving third-party home delivery employees. Theoretically, the study contributes to EDT by confirming the contingent role of customer perceived value and intervening role of trust on home delivery service. Contextually, the study is important for a highly populated, developing and digitalizing countries like Bangladesh.

The following sections cover the theoretical background, literature review of the constructs, development of hypotheses, and the conceptual framework for the study. This is followed by research methods, respondent profile, data analysis, discussions, conclusion, and recommendations.

2. Theoretical background and development of hypotheses

The present study investigated the impact of home delivery service related to online purchases on customer satisfaction, in terms of the strengthening effects of the performance of personnel who directly serve purchased products to buyers at specified locations. Specifically, it examined the following research issues: i. online purchasers' psychological attachment with the service provided by delivery personnel, ii. their perception about the service provided, and iii. the role of trust in the service provided by those personnel. Within an EDT framework, the study concentrated on the links between service quality, consumer perceived value, and trust with customer satisfaction.

2.1. Home delivery service

In a typical home delivery system, third party delivery companies are contracted by offline retail firms to distribute their goods and services through online platforms that allow online sales, communications and coordination among the various parties (Jiang et al., 2021). Most third-party logistics companies have to collect and distribute enormous numbers of packages daily (Chen et al., 2018). Delivery personnel often have to contend with navigating traffic conditions, elevators and stairs, knocking on doors, and receiving signatures from clients. These activities can incur great amounts of time, effort, and hardship for the delivery personnel. To save time, appointments are usually set up with customers to receive their orders at specific times that are convenient to them. A study was by Chen et al. (2018) on online retailers' self-service parcel delivery from the perspectives of both the delivery service companies and their customers also showed that while delivery companies strive to reduce their delivery time, labor cost, and improve distribution efficiency and parcel selection system for customer satisfaction, customers expect more flexible delivery schedules and variety of delivery choices.

Home delivery service has become an appealing option because customers need not visit shops, nor do they need to carry heavy items. They can simply receive the purchased items at their doorsteps. The rise in online shopping or e-commerce has further enhanced the importance of home delivery service to consumers (Chen et al., 2015). In the online grocery sector, home delivery service represents an ability to render an efficient, convenient and customized service and is seen as an opportunity to better satisfy customers, gain competitive advantage and build long-term relationship (Ehmke et al., 2012). Innovation in home delivery service is a priority for many practicing managers and researchers (Pan et al., 2017), especially during the current pandemic. Although 2020 was a challenging year for retail businesses due to imposed restrictions on businesses worldwide, retail e-commerce sales were projected to increase by 27.6 percent for the year, to reach \$4.280 trillion (Cramer-Flood, 2021). This compares with about USD2.29 trillion in 2018 (John, 2018). This substantial uptick in mid-pandemic assessment is matched by a decline of 3.0 percent to \$23.839 trillion in worldwide retail sales in 2020. E-commerce retail sales grew as much as 79 percent in Argentina and 71.1 percent in Singapore (Cramer-Flood, 2021). In

Bangladesh, online shopping has been evolving fast and has the potential to grow exponentially in time to come.

2.2. Expectation disconfirmation theory (EDT)

Marketing and consumer behavior researchers use expectation disconfirmation theory as a root theory (Oliver and DeSarbo, 1988). The pioneers of EDT theory, Oliver (1980) and Susarla et al. (2006), explained EDT as customer satisfaction theory, which is a "function of pre-expectations and confirmation/disconfirmation". Expectation is a set of beliefs a customer possesses about the products or services (Susarla et al., 2006), while the difference between pre-consumption belief and post-consumption experience is known as disconfirmation. This discrepancy may be both positive and negative. Positive disconfirmation (variance) depicts post-consumption experience as better than pre-consumption expectation, while negative variance means that post-consumption experience cannot satisfy the pre-consumption expectation (Yi et al., 2021) and (Kopalle and Lehmann, 2001). Positive disconfirmation is satisfaction to the certain product or service; on the other hand, negative disconfirmation is dissatisfaction (Yi et al., 2021). The usage spectrum of the theory covers many disciplines, such as consumer behavior and marketing (Kopalle and Lehmann, 2001), human resources (Horn and Salvendy, 2006), leisure behavior (Madrigal, 1995), medicine (Joyce et al., 2003), psychology (Phillips and Baumgartner, 2002), service quality (Kettinger and Lee, 2005), marketing (Uzir et al., 2020; Yi et al., 2021), and management (Yi and Natarajan 2018). According to EDT, customers look forward to a benefit or effectiveness from the product or services compared with their expectations (Uzir et al. 2020, 2021). This comparison determines whether customers are satisfied with the service or are dissatisfied. In this study, customers' expectations about the service from the delivery personnel are compared to their experiences when a product is delivered. This satisfaction depends on the quality of service the delivery personnel provides while delivering the purchased products to online buyers, in terms of how they perceive the service provided by delivery personnel and the degree to which they have trust on the personnel. It is obvious that if the perceived quality of home delivery service and consumer value exceed the expectation, the online buyers will be delighted with the delivery personnel. Besides, if the personnel are able to build a trust with the online purchasers, the perceived quality of delivery service and consumer value will be stronger and results in more satisfied customers. Therefore, trust will play an influential mediator on customer satisfaction.

3. Research hypotheses

Numerous research have utilized EDT to investigate the impact of service quality on consumer loyalty and confidence in a variety of industries, including banking (Hidayat et al., 2015), Internet (Cristobal et al., 2007), ADSL Technology (Rizka and Widji, 2013), utility (Agyapong, 2011), hotels (Bostanji, 2013), mobile Internet (Roostika, 2011), healthcare (Zarei et al., 2015), and retail industry (Ivanauskienė and Völungenaitė, 2014). In this study, the focus on the outcome of service provided by home delivery personnel on customer satisfaction or dissatisfaction contributes insights to EDT.

3.1. Service quality (SERVQUAL) and customer satisfaction

Customer satisfaction constructs have been used in the research of psychology, economics, business, marketing, housing, and tourism (Jiang et al., 2017; Kim et al., 2017). Satisfaction refers to a net positive experience that emerges from customers' perceptions of the actual provisions from a service provider in relation to their anticipation of the service (Marinkovic and Kalinic, 2017). It amounts to "a consumer's feeling, attitude, or eager towards a service/product after it has been used" (Yi et al., 2021). Quantitatively, it can be expressed as the number

or percentage of total consumers having excessive experience with a company or product and/or services over their expected level of satisfaction (Gilboa et al., 2019).

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 where customers compare their expectations with the service they perceive to have received", while Zeithaml (1988) defined it "as the customer judgment about the overall excellence or superiority of a service product". It is simply "the quality level of products and services provided to customers and their service satisfaction" (Kim, 2021) and is "a result of the comparison between consumers' perceptions regarding perceived and expected services, and the functional relationships among variables such as technical quality, functional quality, and image" (Prentice and Kadan, 2019). Omar et al. (2021) and Blut (2016) have noted service quality as a vital and focal factor in consumer-centered business firms, while Kim (2021) has described it as a vibrant factor in the customer satisfaction model.

The SERVQUAL Model is a framework that captures and measures service quality experienced by customers. It features five dimensions (Kim, 2021): *Tangibility* (physical appearance of service or surrounding of service to feel its existence), *Reliability* (the consistency and dependability of performance), *Empathy* (paying attention individually and passionately), *Responsiveness* (the willingness to serve provision on time), and *Assurance* (the increase of trust and confidence). Based on SERVQUAL, service quality has been found to have a positive and significant relationship with customer satisfaction in many contexts, including on-demand home service (Sivathanu, 2019), hotel businesses in Indonesia (Nuryakin and Priyo, 2018), the life insurance industry in Malaysia (Panigrahi et al., 2018; Al Halbusi et al., 2020), the insurance sector in India (Goswami, 2007), restaurant businesses in Korea (Kim and Shim, 2019), grocery retail in Chile (Goic et al., 2021), and the banking industry across the globe (Setiawan and Sayuti, 2017a; Adams et al., 2016).

Applied in different service industries and focusing on different dimensions of service quality analyze the relationship between customer satisfaction and various aspects of service quality, the SERVQUAL model has shown that the most dominant components of a service sector are most dominating components of customer satisfaction (Yi and Natarajan, 2018). In the context of e-commerce, a large number of studies have focused on the quality of logistics service, as it is considered the most significant driver for sales (Ghezzi et al. (2012); cited in Rai et al. (2019)). Several studies in the adjacent area of mobile commerce, or m-commerce, have found that customers' requirements for delivery service providers tend to be based on expectations of behaviors transferred from offline to online channels (Yang et al., 2016). Wang and Liao (2007) constructed a scale to assess customer satisfaction with m-commerce. Meanwhile, Omni-channel retail models featuring both online and offline avenues allow customers to avail their preferences and needs with flexible options of offline-online modes of purchasing and delivery, including the comfort of receiving their purchases at their doorsteps (Rai et al., 2019).

In summary, the literature highlights the significance of quality delivery issues in service marketing (Leonard and Sasser, 1982). To ensure customer satisfaction, marketers need to recognize the importance of customer requirements (Matzler and Hinterhuber, 1998) and to assign priority to meeting those requirements (Tan and Pawitra, 2001), including the provision of multiple channel options to create greater convenience for customers. Söderlund and Sagfossen (2017) emphasized that higher service quality increases customer satisfaction. Therefore, the following hypothesis was formulated.

Hypothesis 1. Service quality has a positive effect on the customer satisfaction in service of home-delivery personnel.

3.2. Customer perceived value and satisfaction

Customer perceived value is "what a customer desires from a product or service" (Woodruff and Gardial, 1996), and "the ratio of perceived benefit and perceived price" (Liljander and Strandvik, 1993). Customers are rapturous and expect value for their spending (Rita et al., 2019; Chicu et al., 2019; Hirata, 2019). Delivering superior customer value to attain customer satisfaction is vital in achieving a competitive edge (Murali et al., 2016). Although customer perceived value is an established and stable factor in predicting consumer buying behavior (Chen and Dubinsky, 2003), studies into the relationship between customer perceived value and customer satisfaction have many returned mixed findings and debate among many researchers (Cronin and Taylor, 1992; Chen, 2008). Cronin et al. (2000) found a positive relationship between perceived value and customer satisfaction. Hu et al. (2009) discovered that higher customer value ensures customer satisfaction in the hotel industry in Mauritius. While researchers like Uddin and Akhter (2012) and Fazal and Kanwal (2017) found that customer perceived value has a substantial direct impact on client satisfaction in the mobile service sector, other researchers like van Riel and Pura (2005) and Erciş et al. (2012) found little or no significant relationship between customer perceived value and customer satisfaction. Thus, we theorized as follows:

Hypothesis 2. Customer perceived value has a positive effect on the customer satisfaction in service of home-delivery personnel.

3.3. Trust and customer satisfaction

Trust is seen as an important tool needed for success in any industry and is developed based on the interaction with others in practical forms (Panigrahi et al., 2018). Trust is a rational process which is built, developed, and taken care of actively and tested over time (Joseph-Vaidyan, 2008). Rimawan et al. (2017) investigated the impact of trust on customer satisfaction in home delivery service in Pakistan and found that trust significantly influences satisfaction. Daud et al. (2018) stated that trust has a positive and significant relationship with satisfaction. Corbitt et al. (2003) deemed trust to be a fundamental principle in every business relationship, as it determines the reliability of the two parties in a business transaction. In home delivery service, a customer relies on service providers and delivery personnel to deliver the ordered or purchased items properly, timely, and quickly. Similarly, the delivery personnel expects that a recipient will be available during the delivery period to receive items and sign on the delivery receipt. In the age of the Internet and technology, trust is both significant and complex (Sim et al., 2010) and plays a central role in business and trading relationships. In m-commerce and e-commerce where customers interact with sellers online, trust is reflected through the customer's positive expectations as the delivery personnel often represents the seller. Customers often rate the seller based on the service rendered and behaviors shown by the delivery service personnel. Building customer satisfaction is, therefore, essential to enhancing their satisfaction (Marinkovic and Kalinic, 2017). Many researchers have shown that trust and satisfaction are closely associated. For example, Lin and Wang (2006) reported that customer satisfaction can be positively affected by consumer's trust. Chong (2013) has shown that trust in m-commerce has a major influence on the satisfaction of Chinese customers. Conversely, customer satisfaction has been found to contribute to trust in a substantial and explicit manner (Yeh and Li, 2009; Kassim and Asiah Abdullah, 2010). Hence, based on the above argument, we hypothesized as follows.

Hypothesis 3. Trust has a positive effect on customer satisfaction in the service of home delivery personnel.

3.4. Trust as a mediator

Trust represents a company's competence and reputation as perceived by a customer (De Wulf et al., 2001), and is linked to the desire to engage in transactions despite the presence of known risks (Stathopoulou and Balabanis, 2016). It is also a driving force for customer commitment. Kassim and Asiah Abdullah (2010) illustrated trust as having a positive and significant effect on commitment relationship and being necessary for long-term customer contracts. Morgan and Hunt (1994) stated that trust exists only while "one party has confidence in the exchange of partnerships and internationally". Based on expectation disconfirmation theory, Rimawan et al. (2017) stated that the expectations, service perceptions, and quality perceptions have an influence on consumers' satisfaction when they assess a service or a product (Kim et al., 2003).

Su et al. (2017) used trust as a mediator in their study on tourist relationships in China, wherein service was a predictor. They found mixed mediation, including partial mediation, full mediation, and even no mediation (Ali et al., 2017). Similarly, Morjuchi and Takahashi (2016) adopted trust construct as a mediator in studying the relationship between the marketing mix and online shopping behavior, and found this construct as a strong mediator or intervening variable. Their study suggested that trust can be both partial mediator and a full mediator. Panigrahi et al. (2018) found that customer trust has a mediating effect in their study of the life insurance policy sector in Malaysia. Trust was also found to have a mediating effect in a study of restaurant businesses in Korea (Kim and Shim, 2019). (Roostika, 2011) found an indirect relationship between service quality and customer loyalty with trust as a mediator. In a study on second hand fashion retailing Kim et al. (2021) used the SERVQUAL model to examine the effect of customer perceived value on recipient satisfaction of online purchases via home delivery service, and discovered that trust played a mediating role.

Many studies have shown that the quality of service influences trust positively (Aydin and Özer, 2005). Aurier and de Lanauze (2011) found that perceived quality of a brand has a strong beneficial impact on trustworthiness. Similarly, Yildiz (2017) found that trust plays a significant mediating role in a study of cargo companies operating in Turkey. Thus, we theorized as followed.

H4. Trust mediates the relationship between service quality and satisfaction in service of home delivery personnel.

H5. Trust mediates the relationship between perceived value and

satisfaction in service of home delivery personnel.

3.5. Proposed research model

This study adopts the framework shown in Fig. 1 to examine the influence of trust, service quality, and perceived value on customer satisfaction (Deng et al., 2010). The framework depicts service quality with its five dimensions and perceived value as the determinants of customer satisfaction on a personnel delivery service. Past literature has suggested that these two antecedents are strong predictors of satisfaction. Trust is introduced as a mediator to strengthen the nature of these relationships. Service quality and perceived value will also be significant with satisfaction in the presence of trust. These assumptions were formulated under the supervision of EDT. Thus, this framework examines trust construct as a mediator in the SERVQUAL model and perceived value with customer satisfaction to explain the service quality provided by a delivery personnel of online or e-commerce purchase (Fig. 1).

4. Research methods

4.1. Sample and materials

We collected data from 259 respondents who had made online purchases in Dhaka, the capital of Bangladesh. The study was carried out using survey method adopting a structured questionnaire. Before distributing survey questionnaires, we conducted a personal interview with home-delivery shipping practitioners to administer a content validity test, to ensure that the items on the test were relevant and to represent the constructs that it was designed to measure (Hair et al., 2019; Shmueli et al., 2019). The test led to minor changes in language and descriptions of some items in the questionnaire instrument. Factor analysis was performed to define and summarize several service qualities and a manageable set of fundamental variables, known as dimensions.

4.2. Common method variance (CMV)

This study collected data from respondents in a single questionnaire in a short period of time that implied a possibility of having an issue of common method variance (CMV) or common method bias (CMB). Podsakoff and Organ (1986) explained common method variance as a concern when data of variables are collected from the same sources. Therefore, to avoid common method variance (CMV) as much as possible, we first followed the procedural remedies, which included a

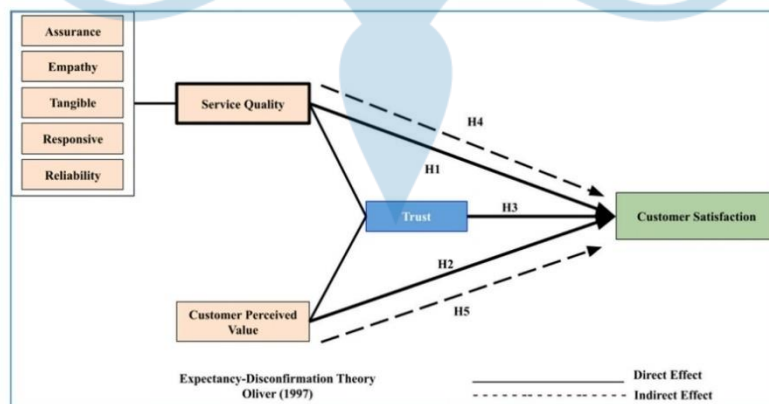


Fig. 1. Conceptual research framework.

cover letter where participants were assured total confidentiality (Podsakoff et al., 2003; 2012), and were encouraged to return the questionnaire directly to researchers. We also employed the statistical remedies by adopting Harman's (1967) single-factor test to deduct common method variance. Harman's single factor test was conducted using unrotated principal component factor analysis in SPSS software. The result showed that seven distinct factors having eigenvalue 1.00 and above accounted for 72.793% of variance rather than a single factor. It also showed the first factor as having the largest variance at 44.759%, which was less than 50% (Podsakoff et al., 2012) and inferred that common method variance was not a major concern. According to Guide and Ketokivi (2015), correlation and single factor test are no longer acceptable. Thus, this study also used an unmeasured latent method construct (ULMC) technique suggested by (Podsakoff et al., 2012). In this technique a substantive construct and common method construct were created from all items. The result showed the path coefficients of these constructs were supported. For both common method construct and substantive construct, the percentage of item-explained variation was calculated as the square of loading. The method construct loadings were not significant, while the substantive constructs' percentages were substantially higher than those of the method construct, indicating that CMB/CMV was not a critical issue in this study (Afthanorhan et al., 2021).

5. Data analysis and results

5.1. Participants and respondents' profile

This study was conducted on online purchasers who live in Dhaka city. Respondents expressed their perceptions through a 5-point Likert scale that measured service quality, customer perceived value, trust, and customer satisfaction. A judgmental sampling technique was used to identify respondents who had made an online purchase at least twice in the past year and had used a home delivery service provided by third-party personnel. Altogether, a total of 259 respondents completed the questionnaires. A total 59.30 percent respondents were male and 40.70 percent were female. In addition, most of the respondents were university graduates (51 percent), single (56.3 percent) and young, as 38.4 percent were from the 25–35 years old age group. These demographic characteristics were consistent with their tendency to have access to the Internet and their familiarity with online purchasing as 53 percent of the participants had made more than five online purchases in the past.

5.2. Data analysis through structural equation modelling (SEM) technique

The study followed a two-step data analysis procedure, namely structural equation modelling (SEM) as suggested by (Anderson and Gerbing, 1988). SEM is a popular and widely used data analysis technique in behavioral science (Zhou et al., 2021). In the first step, the outer model, or measurement model, was examined to check construct reliability, convergent validity and discriminant validity. The second step focused on evaluating the inner model, or structural model, to investigate the relationships between the independent and dependent variables. These tests utilized partial least square structural equation modeling (PLS-SEM) via SmartPLS 3.3 version. Cassell and Bickmore (2000) reported that variance base PLS-SEM is superior to covariance-base SEM due to its robustness to collinearity and data distribution. As PLS is nonparametric, it can overcome these two limitations of multiple regression (Formell, 1982). He further mentioned that PLS supports a variety of constructs and explains complex relationship models and eliminates inadmissible solutions and factor indeterminacy. Data non-normality is a vital issue in multiple regression. However, PLS-SEM is able to handle non-normal data (Hair et al., 2011) and test hypotheses for their relationships among constructs (Ashraf et al., 2018).

5.2.1. Measurement model assessment

Convergent validity, discriminant validity and construct reliability are the parts of the measurement model (Anderson and Gerbing, 1988). Convergent validity is assured when the scores from two instruments measuring the same concept are highly correlated (Sekaran and Bougie, 2016). According to Hair et al. (2017), one must examine the outer loadings of the factors and the average variance extracted (AVE) to assess the convergent validity of the reflective construct. Outer loadings are also called indicator reliability, and values should be 0.708 and above (Hair et al., 2017). Nevertheless, nine items from various factors such as ADK3, EMP2, RSD4, RSD5, Rel4, Tan5, CPV1, CS3, and CS5 were removed from analysis due to poor outer loading, that is, a loading values less than 0.70. The rest of the items, with values between 0.782 and 0.980, were considered acceptable as they were above 0.708 (Hair et al., 2020). In regards to the construct reliability, that is, Cronbach's alpha (CA) and composite reliability (CR), values of more than 0.70 (Hair et al., 2017) would be considered acceptable. In this study, the values ranged from 0.829 to 0.981 and 0.886 to 0.986, respectively, which achieved the threshold. The Average Variance Extracted (AVE) is a common measure of convergent validity where a value higher than 0.50 would be considered as satisfactory. The results showed that the AVE ranged between 0.660 and 0.947, thus confirming convergent validity (Hair et al., 2017). These results are indicated in Table 1 and Fig. 2.

Discriminant validity was assessed via Fornell and Lacker criteria and HTMT criteria. Fornell and Lacker ratio was used to assume that the square root of AVE was greater than the correlation values for each of the research construct pairings (Hair et al., 2017). As Table 2 shows, the square root of AVE was greater than the respective row and column value which indicated that these variables were free of discriminant validity. Discriminant validity was further examined via the HTMT technique proposed by Henseler et al. (2015). HTMT refers to the ratio of correlations within the construct to correlations between the construct (Henseler et al., 2015). The study showed that the HTMT criterion fulfil the HTMT₉₀ or HTMT₈₅ (Franke and Sarstedt, 2019). The highest square root was 0.727, which met the threshold value of Franke and Sarstedt (2019). These two criteria indicated that discriminant validity had been ascertained (see Table 3).

5.2.2. Structural model assessment

After checking the measurement model for reliability and validity, the structural model was analysed for hypotheses testing. Table 4 and Fig. 3 show that all five hypotheses were accepted. Service quality ($\beta = 0.399$, $t = 7.975$, $p < 0.001$) has a positive effect on customer satisfaction. Similarly, customer perceived value ($\beta = 0.350$, $t = 6.582$, $p < 0.001$) also significantly influences on customer satisfaction, while trust ($\beta = 0.182$, $t = 3.454$, $p = 0.001$) has a significant impact on customer satisfaction. Thus, all hypotheses of direct effect (H_1 , H_2 , and H_3) were accepted. The finding also showed that service quality has the strongest impact on customer satisfaction.

To investigate the indirect effects of the relationships, the bootstrapping method, as suggested by Preacher and Hayes (2008), was applied to ensure appropriate outcomes when measuring the indirect relationship's confidence intervals (CIs). The results showed that service quality has specific indirect effect on customer satisfaction in the presence of trust ($\beta = 0.067$, LCL = 0.028, UCL = 0.114, $p < 0.05$). Since the direct and indirect effects were significant, trust is found to be a successful mediator in this relationship. Thus, the fourth hypothesis, H_4 , was accepted (Fig. 4). Similarly, customer perceived value has specific indirect effect on customer satisfaction through trust ($\beta = 0.085$, LCL = 0.038, UCL = 0.140, $p < 0.05$). Thus, H_5 is supported (see Table 5 and Fig. 5).

In terms of the explanatory power of this model, we considered that the R-square value of 0.529 for trust and 0.624 for customer satisfaction suggested a moderate to substantial effect (Hair et al., 2017). Additionally, we examined predictive relevance using the Stone-Geisser

Table 1
Measurement model, item loadings, construct reliability and convergent validity.

Constructs	Items	Loadings (>0.5)	Cronbach's Alpha (>0.7)	Composite Reliability (>0.7)	Average Variance Extracted (>0.5)
Assurance	Delivery personnel has experience in their jobs (ADK1).	0.968	0.981	0.986	0.947
	Delivery personnel behaves politely to customers (ADK2).	0.973			
	Delivery personnel gives complete answers to customers' questions (ADK4).	0.980			
	I think they feel personally safe and secure when delivering the goods (ADK5).	0.972			
	Delivery personnel uses personal initiative to fulfill customer requests (Emp1).	0.782			
Empathy	Operating hours of goods delivery is convenient for me (Emp3).	0.863	0.869	0.911	0.719
	Delivery personnel puts a priority on customers' interests (Emp4).	0.892			
	Delivery personnel puts extra effort into serving our special requests (Emp5).	0.850			
	Delivery personnel delivers parcels at our convenient location (Rel1).	0.787			
	Delivery personnel maintains delivery records (reservations, bills, etc.) accurately (Rel2).	0.855			
Reliability	Delivery personnel delivers the parcel at the time promised (Rel3).	0.910	0.877	0.916	0.732
	Delivery personnel maintain confidentiality and Privacy (Rel5).	0.865			
	Delivery personnel is not in a hurry while delivering goods to us (Res1).	0.948			
	Delivery personnel is always willing to help us (Res2).	0.944			
	Delivery personnel delivers the goods as quickly as possible (Res3).	0.820			
Responsive	Delivery personnel gives proper attention to their customer (Res6).	0.896	0.924	0.946	0.816
	Delivery personnel looks good and are well dressed (Tan1).	0.806			
	Delivery personnel uses state of the art tool and device (Tan2).	0.820			
	Their decoration has a nice appearance (Tan3).	0.825			
	Their service arrangement is well-coordinated (Tan4).	0.797			
Tangible	Assurance	0.829	0.947	0.952	0.502
	Empathy				
	Reliability				
	Responsive				
	Tangible				
Service Quality (Second Order)	I feel comfortable using the home delivery service (Tr1).	0.806	0.973	0.980	0.925
	I feel this service is safe (Tr2).	0.820			
	This service always delivers what is promised (Tr3).	0.825			
	I always trust this brand (Tr4).	0.797			
	The service quality of delivery personnel is high (CPV2).	0.896			
Trust	I feel relaxed in receiving delivery service of online purchase (CPV3).	0.908	0.917	0.941	0.800
	I feel delighted in receiving the service of the delivery personnel (CPV4).	0.876			
	I feel trust and confident in receiving delivery service of online purchase (CPV5).	0.897			
	The delivery service meets my expectations (CS1).	0.889			
	I am satisfied with my decision to use this third-party delivery service (CS2).	0.899			
Customer Perceived Value	I would avail their delivery service the next time (CS4).	0.887	0.939	0.954	0.804
	I will recommend others to use this delivery service (CS6).	0.889			
	I am very satisfied with the deliveryman's service (CS7).	0.919			

blindfolding sample reuse method, which showed Q-square values greater than 0. Thus, the research model effectively predicted for both trust ($Q^2 = 0.481$) and customer satisfaction ($Q^2 = 0.496$) (Hair et al., 2017). Finally, with the assessment of determinant variance of endogenous variables, effect size was also evaluated in this study. The f^2 shows the effect of a particular exogenous latent variable on an endogenous latent variable through the means of changes in the R^2 (Chin, 1998). Hence, effect size calculation (Cohen, 1988) revealed f^2 values of 0.02, 0.15, and 0.35, respectively, suggesting weak, moderate, and strong effects. Table 4 shows the calculation and the results of the effect size of each of the latent variables. Thus, service quality, perceived value, and trust had effect sizes of 0.262, 0.181, and 0.042 respectively on customer satisfaction. In accordance with (Cohen, 1988)'s criterion, service quality and perceived value had medium effect on customer satisfaction,

while trust was deemed to have a small effect on customer satisfaction.

An importance-performance map analysis (IPMA) was also conducted to enrich the PLS-SEM analysis and obtain additional results and findings (Ringle and Sarstedt, 2016). According to them, IPMA gives insights into the importance of the variables to the target construct and enables the variables to be prioritized to enhance the targeted variable. find the significance. As shown in Table 6 and Fig. 6, service quality has the most total effect (0.596) on customer satisfaction which signifies 66%, followed by customer perceived value (0.521; 74%). Trust has the lowest effect on performance (0.134; 62%).

6. Discussion and conclusion

The aim of this study was to investigate the effects of service quality

