EMAS
Volume 7 Nomor 5, Mei (2026): 615-624
E-ISSN 2774-3020
DOI: https://doi.org/10.36733/emas.v7i5.14124

THE EFFECTS OF CUSTOMER TRUST, SERVICE QUALITY, AND CUSTOMER EXPERIENCE ON CUSTOMER LOYALTY AT KINTAMANI JEEP TOUR

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ABSTRACT

Customer loyalty is a critical factor that must be taken into consideration. The ability of a company to engender customer loyalty is a primary factor in its overall success. The objective of this study is to examine the influence of customer trust, service quality, and customer experience on customer loyalty at Kintamani Jeep Tour. The study was conducted at Kintamani Jeep Tour via an online survey targeting the company's active Instagram followers. The sample for this study consisted of 90 individuals who had used Kintamani Jeep Tour's services at least twice. The sampling technique employed in this study was purposive sampling, with data collection conducted through observation, interviews, questionnaires, and documentation. The data analysis technique employed in this study was linear regression analysis using SPSS version 26. The findings of the present study demonstrate that customer trust exerts a positive and significant influence on customer loyalty toward Kintamani Jeep Tour. Consequently, it can be inferred that the greater the customer trust, the more pronounced the customer loyalty toward Kintamani Jeep Tour. The findings of this study demonstrate that service quality exerts a positive and significant influence on customer loyalty toward Kintamani Jeep Tour. This suggests that enhancing service quality will lead to an increase in customer loyalty toward Kintamani Jeep Tour. The findings of this study demonstrate that customer experience exerts a positive and significant effect on customer loyalty toward Kintamani Jeep Tour. Therefore, it can be deduced that an enhanced customer experience is directly correlated with an increased degree of customer loyalty toward Kintamani Jeep Tour.

Keywords: customer trust, service quality, customer experience, customer loyalty

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1. INTRODUCTION

The Jeep Tour service industry is a tourism sector that offers travel experiences using Jeeps or similar off-road vehicles to explore terrain that is difficult for ordinary vehicles to traverse, such as mountains, forests, beaches, deserts, or other natural tourist areas. To retain customers, companies must provide the highest level of service to satisfy them. Customer loyalty occurs when expectations are fully met; conversely, if customers are satisfied, they will return to purchase our products and positively share their experiences with others (Sari, 2022). Consumer loyalty is a critical factor that must be prioritized. A company's success is determined by its ability to build customer loyalty. Having loyal customers is the ultimate goal of a company. Trust is the willingness to rely on another party's competence, integrity, and motivation to act in serving needs and interests in accordance with an agreement, whether implicit or explicit (Trisnawati, 2022).

As indicated by Najiah et al. (2025), customer trust is a factor that can influence customer loyalty. The cultivation and preservation of consumer trust are foundational to the establishment of positive, long-term relationships. When a company provides a favorable impression and satisfactory service, it fosters trust in the goods or services it offers (Morgan and Hunt 2024). Research on the relationship between customer trust and customer loyalty has also been conducted by several researchers and has yielded varying results. Research conducted by Saputra et al. (2023) and Najiah et al. (2025) indicates that customer trust has a positive and significant effect on customer loyalty. Consequently, it can be inferred

that the extent of customer trust directly correlates with the degree of customer loyalty. Consistent with these observations, Melinda et al. (2024) reported analogous findings, asserting that customer trust exerts a positive and significant influence on customer loyalty. Cantona and Alvita's (2024) research indicates that customer trust has a significant negative effect on customer loyalty. Santosa et al.'s (2021) findings, however, demonstrate that customer trust has no effect on customer loyalty.

In addition to fostering customer trust, the provision of high-quality service is imperative for enhancing customer loyalty (Bachtiar et al., 2024). Tjiptono (2022) posits that quality is a dynamic condition related to human-provided services—processes and environments that meet or exceed expectations. Service quality is defined as the extent to which a service company's performance meets or exceeds consumers' expectations, thereby satisfying their needs and requirements. Research on the relationship between service quality and customer loyalty has also been conducted by several researchers and has yielded varying results. Research conducted by Bachtiar et al. (2024) and Dwipa & Wardhani (2024) suggests a positive and significant relationship between service quality and customer loyalty. Ardani & Subarjo (2025) found similar results, showing that service quality has a positive and significant effect on customer loyalty. Conversely, studies by Andri & Suryanto (2023) and Supandi et al. (2024) suggest that service quality does not influence customer loyalty.

Another factor that has the capacity to influence the loyalty of customers is the customer experience (Alim, 2024). According to Tendatio et al. (2023), the term "customer experience" can be defined as consumers' interpretation of their overall interactions with a brand. The overarching objective of implementing this concept is to cultivate positive relationships with consumers and to cultivate their loyalty. Customer experience is a concept in which consumers purchase a service—a series of activities that cannot be clearly defined. A body of literature has emerged on the subject of the relationship between customer experience and customer loyalty, with several researchers conducting research in this area and reporting a variety of outcomes. Research conducted by Pratista et al. (2025) and Alim (2024) suggests a positive and significant relationship between customer experience and customer loyalty. Consistent with these observations, Situngkir and Astuti (2024) reported analogous findings, asserting that customer experience exerts a positive and significant influence on customer loyalty. Conversely, studies by Widyakto et al. (2024) and Rahamawati (2023) indicated that customer experience exerts a negative effect on customer loyalty.

Kintamani is a region located in Bangli Regency, Bali Province, Indonesia. This area is situated in a highland region at an elevation of approximately 1,500 meters above sea level, resulting in cool air and a peaceful atmosphere. Mount Batur tourism is a popular natural attraction during school holidays, according to Mr. I Wayan Juliawan Edi, who serves as Chairman of Kaldera Jeep Adventure Tour (KAJA), the main association of Jeep tour service providers in the Kintamani region-Mount Batur states that the peak holiday season or high season for Mount Batur Jeep Tours in Kintamani occurs during specific periods throughout the year, which usually coincide with national holidays and school vacation seasons. The Jeep tour service industry in Kintamani, Bali, faces a number of challenges that can affect operations and sustainability.

Table 1. Data on Competitors in the Jeep Tour Service Industry in Kintamani

No.	Service Provider Name	Star Rating
1.	Private Kintamani Jeep Tour	5.0
2.	Kintamani Jeep Tour	5.0
3.	Bali Sunrise Jeep & Kintamani Scooter Tour	4.9
4.	Angga Jeep Tour	4.9
5.	Mount Batur Jeep Sunrise & Lava Exploration	4.9
6.	Mount Batur 4WD Jeep Tour	4.8

7.	Kintamani Jeep Experience	5.0
8.	Black Lava Jeep Adventure	4.7
9.	Bali Private Jeep Tour	5.0
10.	Mount Batur Sunrise Jeep Tour	5.0
11.	Kintamani Jeep Sunrise and Hiking	5.0
12.	Rja Kintamani Jeep Tour	5.0
13.	Bali Jeep Tour Package	4.7
14.	AXL99 Jeep Adventure	5.0
15.	Mount Batur Jeep Tour and Adventure	5.0

Source: Processed data, 2025

Table 1 shows that there are a significant number of service providers, with 15 tour operators currently active in the Kintamani area. Nearly all of these providers have received high star ratings, ranging from 4.7 to 5.0. This indicates that tourist satisfaction with Jeep Tour services in Kintamani is generally quite high. This situation indicates that competition in the Kintamani Jeep Tour sector is extremely fierce, as nearly all service providers have a good reputation in the eyes of tourists. Therefore, Kintamani Jeep Tour providers are required to differentiate their services to attract tourists amidst the many available alternatives. The impact of staffing issues at Kintamani Jeep Tour is directly reflected in customer loyalty. Tourists who feel that their tour experience did not meet their expectations or align with their personal identity tend to be reluctant to use the service again or recommend it to others.

Based on these phenomena and the existing research gap, the researcher is interested in conducting a more in-depth study and theoretical analysis of the extent to which customer trust, service quality, and customer experience influence customer loyalty at Kintamani Jeep Tour. This study will be titled “The Influence of Customer Trust, Service Quality, and Customer Experience on Customer Loyalty at Kintamani Jeep Tour”

2. LITERATURE AND HYPOTHESES

Customer Trust

According to Kotler & Keller (2022), trust can be defined as a company's willingness to rely on its business partners. Trust is contingent on a multitude of interpersonal and inter-organizational factors, including the company's competence, integrity, honesty, and benevolence. According to Kotler & Keller (2022), the four indicators of customer trust are as follows: benevolence (sincerity), ability, integrity, and willingness to depend.

Service Quality

As posited by Putri (2022), service quality can be conceptualized as the extent to which an organization's services meet or exceed the expectations of its customers, as well as the degree of control exerted over these services to ensure they align with customer expectations. According to Suryani (2022), the measurement of service quality is comprised of four indicators: tangibility or physical evidence, assurance and knowledge, responsiveness, reliability, and empathy.

Customer Experience

Customer experience can be defined as a consumer's interpretation of their total interaction with a brand (Wardhana, 2022). According to Schmitt & Zarantonello (2023), the indicators employed to measure customer experience are as follows: The aforementioned categories are: sense, feel, think, act, and relate.

Customer Loyalty

According to Lovelock and Wirtz (2022), loyalty is a term used to describe a customer’s willingness to

remain a long-term subscriber and, ideally, to exclusively recommend the company's products to friends and colleagues. According to Kotler (2022), customer loyalty is measured by four indicators that reflect positive attitudes and repeat purchase behavior: purchase intention, complaining behavior, price sensitivity, and word-of-mouth.

Hypotheses

The Influence of Customer Trust on Customer Loyalty

Customer trust is formed when consumers feel confident that a business can consistently meet their expectations. This level of alignment makes customers feel that the company understands their needs and identity, thereby increasing trust in the service (Melinda et al., 2024). Research conducted by Saputra et al., (2023) and Najiah et al., (2025) indicates that customer trust has a positive influence and has a significant effect on customer loyalty. Similar findings were reported by Melinda et al. (2024), who stated that customer trust has a positive and significant effect on customer loyalty. This implies that the higher the level of customer trust, the higher the level of customer loyalty. Based on this understanding, the hypotheses formulated in this study are as follows:

H1: Customer trust has a positive and significant effect on customer loyalty at Kintamani Jeep Tour.

The Effect of Service Quality on Customer Loyalty

According to Tjiptono (2022), quality is a dynamic condition related to human service products. Research conducted by Bachtiar et al. (2024) and Dwipa and Wardhani (2024) indicates that service quality has a positive and significant effect on customer loyalty. The same results were found by Ardani and Subarjo (2025), indicating that service quality has a positive and significant effect on customer loyalty. This means that the better the service quality, the better the customer loyalty. Based on this understanding, the hypotheses in this study are as follows:

H2: Service quality has a positive and significant effect on customer loyalty at Kintamani Jeep Tour.

The Influence of Customer Experience on Customer Loyalty

A positive experience that aligns with one's self-image enhances satisfaction and increases the likelihood of customers returning to use the service or recommending it to others, thereby boosting customer loyalty (Situngkir and Astuti, 2024). Research conducted by Pratista et al. (2025) and Alim (2024) indicates that customer experience has a positive and significant impact on customer loyalty. Similar findings by Situngkir and Astuti (2024) indicate that customer experience has a positive and significant effect on customer loyalty. This implies that the better the customer experience, the higher the customer loyalty. Based on this understanding, the hypotheses of this study are as follows:

H3: Customer experience has a positive and significant effect on customer loyalty at Kintamani Jeep Tour.

3. RESEARCH METHOD

The present investigation was executed through an online survey administered to active Instagram followers of Kintamani Jeep Tour. The subjects of this study were customer trust, service quality, customer experience, and customer loyalty. The sampling technique employed in this study was saturation sampling. A sample size of 90 individuals who had utilized the services of the Kintamani Jeep Tour at least twice was employed. The data collection method employed in this study was a questionnaire. The data analysis technique employed in this study was quantitative analysis. The stages of data analysis employed included research instrument testing, descriptive analysis, classical assumption testing, multiple linear regression analysis, coefficient of determination analysis, and t-tests.

4. RESULTS AND DISCUSSION

Research Instrument Validation

a. Validity Test

Table 2. Results of Instrument Validity Test

No	Variable	Question Item	Coefficient Correlation	Description
1	Customer Trust (X1)	X1.1	0.923	Valid
		X1.2	0.911	Valid
		X1.3	0.776	Valid
		X1.4	0.911	Valid
2	Service Quality (X2)	X2.1	0.877	Valid
		X2.2	0.884	Valid
		X2.3	0.890	Valid
		X2.4	0.837	Valid
		X2.5	0.770	Valid
3	Customer Experience (X3)	X3.1	0.736	Valid
		X3.2	0.835	Valid
		X3.3	0.884	Valid
		X3.4	0.898	Valid
		X3.5	0.588	Valid
4	Customer Loyalty (Y)	Y1.1	0.893	Valid
		Y1.2	0.784	Valid
		Y1.3	0.879	Valid
		Y1.4	0.858	Valid

Source: Processed data, 2025

Table 2 shows that all items from the variables of customer trust, service quality, customer experience, and customer loyalty used in this study are valid. This can be seen from the fact that each item has a correlation coefficient greater than 0.30.

b. Reliability Test

Table 3. Instrument Reliability Test Results

No	Variable	Cronbach's Alpha	Cut Point	Description
1.	Customer Trust (X1)	0.904	0.60	Reliable
2.	Service Quality (X2)	0.905	0.60	Reliable
3.	Customer Experience (X3)	0.849	0.60	Reliable
4.	Customer Loyalty (Y)	0.876	0.60	Reliable

Source: Processed data, 2025

Table 3 shows that the Cronbach's Alpha coefficients for the variables customer trust, service quality, customer experience, and customer loyalty are all above 0.60. Therefore, it can be concluded that all variables used are reliable and suitable for use as research instruments.

Classical Assumption Test

a. Normality Test

Table 4. Normality Test Results

Description	Value
N	90
Test Statistic	0.124
Asympt. Sig. (2-tailed)	0.115

Source: Processed data, 2025

Table 4 shows that the Asymp. Sig. (2-tailed) value of 0.115 > 0.05; therefore, it can be concluded that the variable is normally distributed.

b. Multicollinearity Test

Table 5. Results of the Multicollinearity Test

Variable	Collinearity Statistics		Description
	Tolerance	VIF	
Customer Trust	0.423	2.364	Free of multicollinearity
Service Quality	0.254	3.931	Free of multicollinearity
Customer Experience	0.379	2.635	Free of multicollinearity

Source: Processed data, 2025

Table 5 shows that the tolerance values of the independent variables—customer trust, service quality, and customer experience—are > 0.10 and the VIF values are ≤ 10; therefore, it can be concluded that there is no multicollinearity among the independent variables in the regression model.

c. Heteroscedasticity Test

Table 6. Heteroscedasticity Test Results

Variable	Sig.	Description
Customer Trust	0.490	Free of heteroscedasticity
Service Quality	0.743	Free of heteroscedasticity
Customer Experience	0.256	Free of heteroscedasticity

Source: Processed data, 2025

Table 6 shows that the significance values are greater than 0.05 for the absolute residuals (ABRES) on a partial basis. Customer trust is 0.490, service quality is 0.743, and customer experience is 0.256. From these results, it can be concluded that the model in does not exhibit heteroscedasticity, making it suitable for predicting the dependent variable.

Data Analysis Results

Table 7. Summary of Multiple Linear Regression Analysis Results

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	0.358	0.792		0.452	0.653
Customer Trust	0.283	0.071	0.295	3.963	0.000
Service Quality	0.305	0.074	0.396	4.124	0.000
Customer Experience	0.250	0.067	0.295	3.746	0.000
R					0.893
R-squared					0.798
Adjusted R-squared					0.791
F					113.318
Sig. F					0.000

Source: Processed data, 2025

a. Results of Multiple Linear Regression Analysis

Based on the values in Table 7, the multiple linear regression equation will be: Y = 0.358 + 0.283X1 + 0.305X2 + 0.250X3

Based on the multiple linear regression equation above, the regression equation indicates that:

a = 0.358 indicates that if the values of customer trust (X1), service quality (X2), and customer experience (X3) are all zero (0), then customer loyalty (Y) for Kintamani Jeep Tour will increase by 0.358 units.

b1 = 0.283 means that if customer trust (X1) is increased by one unit (1) while service quality (X2) and customer experience (X3) remain unchanged, then customer loyalty (Y) increases by 0.283 units. This means that every increase in customer trust can increase customer loyalty at Kintamani Jeep Tour.

b2 = 0.305 means that if service quality (X2) is increased by one unit (1) while customer trust (X1) and customer experience (X3) remain unchanged, then customer loyalty (Y) increases by 0.305 units. This means that every improvement in service quality can increase customer loyalty at Kintamani Jeep Tour.

b3 = 0.250 means that if customer experience (X3) is increased by one unit (1) while customer trust (X1) and service quality (X2) remain unchanged, then customer loyalty (Y) increases by 0.250 units. This means that every improvement in customer experience can increase customer loyalty at Kintamani Jeep Tour.

b. Coefficient of Determination

Based on the analysis results in Table 7, the adjusted R^2value is 0.791, or 79.1%. This means that the variation in the relationship between customer trust, service quality, and customer experience and customer loyalty at Kintamani Jeep Tour is 79.1%, while the remaining 20.9% is explained by other factors outside the research model.

c. F-Test

Based on the results of the analysis in Table 7, the calculated F-value is 113.318 with a significance level of 0.000, which is less than α = 0.05. This indicates that the model used in this study is appropriate or fits the data well for further analysis.

d. t-test

Based on the analysis results in Table 7 above, the following conclusions can be drawn:

1) The t-calculated value for the customer trust variable is 3.963, and the significance level of the t-test is 0.000, which is smaller than α (significance level) = 0.05. This indicates that H0 is rejected and H1 is accepted. This means that, partially, customer trust has a positive and significant effect on customer loyalty at Kintamani Jeep Tour, so the first hypothesis (H1) is accepted.
2) The t-value for the service quality variable is 4.124, and the t-test significance value is 0.000, which is smaller than α (significance level) = 0.05. This indicates that H0 is rejected and H1 is accepted. This means that service quality has a positive and significant partial effect on customer loyalty at Kintamani Jeep Tour, so the second hypothesis (H2) is accepted.
3) The t-statistic for the customer experience variable is 3.746, and the significance level of the t-test is 0.000, which is smaller than α (significance level) = 0.05. This indicates that H0 is rejected and H1 is accepted. This means that, in part, customer experience has a positive and significant effect on customer loyalty at Kintamani Jeep Tour, so the third hypothesis (H3) is accepted.

Discussion

The Effect of Customer Trust on Customer Loyalty

The t-test results indicate that customer trust exerts a positive and significant influence on customer loyalty at Kintamani Jeep Tour. This finding suggests a positive correlation between customer trust in Kintamani Jeep Tour and customer loyalty. As customer trust in Kintamani Jeep Tour increases, customer loyalty is also predicted to increase. A total of five statement items are employed to describe the state of customer trust at Kintamani Jeep Tour. The inquiry encompasses all aspects of the four indicators of benevolence: sincerity, ability, integrity, and willingness to depend. The mean score for the customer trust variable, as determined by the descriptive analysis, was 3.45, suggesting that respondents' perceptions of customer trust at Kintamani Jeep Tour were favorable. The statements regarding customer

trust elicited responses that were largely in agreement. These findings are consistent with the conclusions of previous research conducted by Saputra et al. (2023) and Najiah et al. (2025), which demonstrated that customer trust has a positive and significant effect on customer loyalty. Consistent findings were reported by Melinda et al. (2024), who asserted that customer trust exerts a positive and significant influence on customer loyalty. Consequently, the strength of customer trust directly correlates with the degree of customer loyalty.

The Effect of Service Quality on Customer Loyalty

The t-test results indicate that service quality exerts a positive and significant effect on customer loyalty at Kintamani Jeep Tour. This finding suggests a positive correlation between service quality and customer loyalty, indicating that enhancing service quality at Kintamani Jeep Tour is likely to result in increased customer loyalty. The service quality conditions at Kintamani Jeep Tour are described by three statement items. These inquiries encompass all aspects of the five aforementioned indicators: tangibles, assurance and knowledge, responsiveness, reliability, and empathy. The mean for the service quality variable, as indicated by the descriptive test results, is 3.60, suggesting that respondents have a favorable perception of the service quality at Kintamani Jeep Tour. The statements regarding service quality elicited responses that exhibited a tendency toward agreement. These findings are consistent with the conclusions of prior research conducted by Bachtiar et al. (2024) and Dwipa & Wardhani (2024), which demonstrated that service quality exerts a positive and significant impact on customer loyalty. Consistent findings were reported by Ardani & Subarjo (2025), suggesting that service quality exerts a positive and significant influence on customer loyalty. This suggests that an enhancement in service quality is associated with an increase in customer loyalty.

The Influence of Customer Experience on Customer Loyalty

The findings of the t-test suggest that customer experience exerts a positive and significant influence on customer loyalty at Kintamani Jeep Tour. This indicates a positive relationship; therefore, the superior the customer experience at Kintamani Jeep Tour, the greater the customer loyalty will be. The following three statement items describe the state of customer experience at Kintamani Jeep Tour. The aforementioned inquiries encompass the five indicators: sense, feel, think, act, and relate. The mean score for the customer experience variable, as determined by the descriptive test, is 3.55, suggesting that respondents have largely positive perceptions of the customer experience at Kintamani Jeep Tour. The statements regarding customer experience elicited responses that exhibited a tendency toward agreement. These findings are consistent with the conclusions of previous research conducted by Pratista et al. (2025) and Alim (2024), which demonstrated that customer experience exerts a positive and significant impact on customer loyalty. Consistent with these findings, Situngkir and Astuti (2024) reported analogous outcomes, underscoring the notion that customer experience exerts a substantial and positive influence on customer loyalty. This suggests that enhancing the customer experience is associated with increased customer loyalty.

CONCLUSIONS AND LIMITATIONS

Pursuant to the findings of the preceding analysis, the ensuing conclusions can be extrapolated: The present study hypothesizes that customer trust has a positive and significant effect on customer loyalty toward Kintamani Jeep Tour. Consequently, it can be inferred that the greater the customer trust, the more pronounced the customer loyalty toward Kintamani Jeep Tour. The findings of this study demonstrate that service quality exerts a positive and significant influence on customer loyalty toward Kintamani Jeep Tour. Consequently, it can be inferred that an enhancement in service quality will result in an increase in customer loyalty towards Kintamani Jeep Tour. The findings of this study demonstrate that customer experience exerts a positive and significant effect on customer loyalty toward Kintamani Jeep Tour. Consequently, it can be inferred that an enhanced customer experience is directly proportional to an increased degree of customer loyalty towards Kintamani Jeep Tour.

The present study is constrained to the demographic of Kintamani Jeep Tour customers; consequently,

the extant research findings cannot be extrapolated to other customer demographics. The present study was conducted over a specific time period (cross-sectional), whereas the environment is subject to change at any time (dynamic). Therefore, the study must be repeated in the future. It is recommended for future researchers to expand this study by examining other variables that may influence customer loyalty. These additional variables may include brand image, customer satisfaction, perceived value, price fairness, destination image, word of mouth, and emotional attachment. By examining these additional variables, the research results may provide a more comprehensive understanding of the factors shaping customer loyalty in the tourism industry, particularly at Kintamani Jeep Tour.

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