

The Effect of Service Quality and Trust on Customer Satisfaction and Customer Loyalty

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DOI: <https://doi.org/10.51583/IJLTEMAS.2026.150500233>

Received: 20 May 2026; Accepted: 25 May 2026; Published: 19 June 2026

ABSTRACT

This study aims to analyze the effect of service quality and trust on customer satisfaction and customer loyalty at PT Qolbu Amanah Perdana Travel, a travel agent/companies in Banjarmasin. This study is included in quantitative research. The population consists of the company's customers who have used the company's services at least three times, therefore the sampling method uses total sampling. The regression analysis uses multiple linear regression. The results of this study can be concluded that service quality has a significant effect on Customer Satisfaction loyalty at travel companies in Banjarmasin. Customer trust has a significant effect on Customer Satisfaction at loyalty at travel companies in Banjarmasin. Service quality has an effect on Customer Loyalty loyalty at travel companies. Customer satisfaction has a significant effect on Customer Loyalty loyalty at travel companies. Furthermore, trust has a significant effect on Customer Loyalty loyalty at travel companies.

Keywords: service quality, trust, customer satisfaction, and customer loyalty.

INTRODUCTION

The company's market targets can be achieved through strategic marketing management. Strategic marketing management is an effort by the company in planning, implementing (activities of organizing, directing, and coordinating), supervising, and controlling marketing activities within an organization so that organizational objectives are achieved efficiently and effectively (Shinta, 2011: 3).

Marketing targets are carried out by the company to achieve customer satisfaction. One of the factors that can satisfy customers is service quality. The service can be in the form of building appearance, parking facilities, security guard friendliness, Customer Service appearance, friendliness in serving, clarity of information, service speed, the price offered, and ease of contacting the available contacts.

Globalization has an impact on the increasingly intense development of the business world today. The increasingly rapid development and competition require companies to create new innovations in order to maintain customer loyalty. One of the things that companies need to pay attention to is maintaining customer loyalty. This is highly dependent on the satisfaction of both existing and new customers. Good and satisfying service will make customers become regular and loyal customers. Customers also do not hesitate to incur large costs to obtain satisfaction from services in a place.

Customer trust is the belief that a person will find what is desired in an exchange partner. Customer trust involves a person's willingness to behave in a certain way due to the belief that their partner will provide what is expected and a general expectation held by a person that the words, promises, or statements of others can be trusted (Sinta, 2011).

Morgan and Hunt (Rifa'i, 2019) define "Trust as the perception of confidence in the exchange partner's reliability and integrity." Customer trust affects customer satisfaction. Customer satisfaction indicates a customer's trust in the company. The correlation between trust and customer satisfaction has a significant value. The theoretical and empirical explanations describe that customer satisfaction is a consequence of customer trust in the company.

Kotler (Rifa'i, 2019:89) states that quality is a measure of an overall assessment of the level of a good service, in order to generate customer trust. Previous empirical studies have found that one of the factors influencing customer trust is service quality, as stated by Kandampuly et al. (Rifa'i, 2019:89). Good service quality will affect customer trust in the brand. Customer trust in the brand will be perceived positively by customers if the services provided are in accordance with expectations. From the theoretical and empirical explanations, it is clear that customer trust will be perceived positively by customers if the service quality provided is considered good by customers; therefore, if the same is applied by banking institutions, namely providing good services to customers.

Lovelock and Wright (Rifa'i, 2019:90) explain that good service quality will have an impact on customer satisfaction. Good service quality not only increases satisfaction but also increases customer loyalty. Service quality is also aimed at maintaining relationships between the company and existing customers and building cooperation in the future (Sari et al., 2025).

The research results of Subawa & Sulistyawati (2020) examine "Service Quality Influences Customer Loyalty with Customer Satisfaction as a Mediating Variable." The results of the study indicate that service quality has a positive and significant effect on customer satisfaction, and that service quality and customer satisfaction have a positive and significant effect on customer loyalty at Lila Tour and Travel.

Mahendra & Indriyani (2018) examine "The Effect of Customer Trust on Customer Satisfaction at CV Mitra Perkasa Utomo." Based on the research results and discussion, it can be concluded that there is an effect of customer trust on customer satisfaction in oil products at CV Mitra Perkasa Utomo. Graha & Wardana (2016) also examine "The Effect of Service Quality on Customer Satisfaction and Customer Loyalty at Hardy's Negara." The results of the study indicate that the service quality provided by Hardy's Negara has a positive and significant effect on customer satisfaction and customer loyalty.

Furthermore, Lorensia & Ningrum (2023) examine "The Effect of Service Quality and Trust on Customer Loyalty with Customer Satisfaction as an Intervening Variable in Gojek in Yogyakarta." The results of the study indicate that the Service Quality variable has a positive and insignificant effect on customer satisfaction. Trust has a positive and significant effect on customer satisfaction. Service quality has a positive and insignificant effect on customer loyalty. Trust has a positive and significant effect on customer loyalty. Customer satisfaction has a positive and significant effect on customer loyalty. Based on the background above, the author is interested in conducting a study entitled "The Effect of Service Quality and Trust on Customer Satisfaction and Customer Loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin."

LITERATURE REVIEW

1. Definition of Marketing

Marketing is a social and managerial process in which individuals and groups obtain what they need and want by creating and mutually exchanging products and services as well as value between one another. The role of marketing today is not only to deliver products or services into the hands of customers, but also how these products or services can provide continuous satisfaction to customers, so that company profits can be obtained through repeat purchases (Tanama, 2017).

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According to Kotler & Armstrong (2012), "Marketing as the process by which companies create value for customers and build strong customer relationships in order to capture value from customers in return," which

means that marketing is defined as a process by which companies create value for customers and build strong customer relationships to capture value from customers in return.

In marketing, it does not only involve goods or physical products. Marketing can also be applied to services. According to Rangkuti (2008), services are the provision of a performance or an intangible action from one party to another. Kotler (2009:486) defines services as any act or activity offered by one party to another, which is essentially intangible (does not have a physical form) and does not result in ownership of anything. Thus, it can be understood that services are not goods, but activities that cannot be physically perceived and require interaction between one party and another.

Kotler (2009:400) states that there are four characteristics of services, namely: 1) Intangibility, 2) Inseparability, 3) Variability, and 4) Perishability. Service marketing generally relies on the 4P (product, price, promotion, place); however, companies cannot fully understand the reciprocal relationships between key aspects in service businesses without additional elements. People, process, and physical evidence are added to the service marketing mix due to the unique nature and characteristics of services themselves. Based on the explanation above, the service marketing mix consists of interrelated marketing elements that are combined, organized, and utilized appropriately, so that companies can achieve effective marketing objectives while simultaneously satisfying customer needs and desires.

The marketing mix consists of product, price, place, and promotion. Service marketing is unique because it is not the same as product marketing. First, service marketing is more intangible and immaterial because the product is not visible and cannot be touched. Second, the production of services occurs when customers interact directly with service personnel, so quality control is carried out immediately. This is more difficult than controlling physical products. Third, the interaction between customers and service personnel is important in realizing the product (Rangkuti, 2008: 19).

The products offered in service businesses are not in the form of goods, as in manufacturing companies. In service businesses, customers do not purchase the physical product but rather the benefits and value of the product, referred to as "the offer." The superiority of service products lies in their quality, which includes reliability, responsiveness, assurance, and empathy. Customer service in service marketing is more often viewed as the result of distribution and logistics activities, where services are provided to customers to achieve satisfaction. Customer service includes activities that provide time and place utility, including pre-transaction, transaction, and post-transaction services. Activities before the transaction will influence transaction and post-transaction activities; therefore, preliminary activities must be carried out as well as possible so that customers provide positive responses and demonstrate high loyalty.

In marketing activities, the role of distribution becomes very important. Distribution is defined as marketing activities that aim to facilitate and simplify the delivery of goods and services from producers to customers so that their use is in accordance with requirements (type, quantity, price, place, and time needed). In other words, the distribution process is a marketing activity capable of creating added value through marketing functions that can realize form, place, time, and ownership utility. In addition, companies also facilitate the flow of marketing channels both physically and non-physically. Marketing flow is the stream of activities that occur among marketing institutions involved in the marketing process. In carrying out distribution activities, companies must work with various intermediaries (middlemen) and distribution channels to offer their products to the market (Putri, 2017: 111).

2. Service Quality

Service quality has become a necessity that must be carried out by companies in order to survive and continue to gain customer trust. Customers' consumption patterns and lifestyles require companies to be able to provide high-quality services.

Providing good service has become the responsibility of the company. A company will not be able to attract many customers if it cannot provide good service quality. Delivering high-quality service to customers can be used as one way to attract customer attention and ensure that the business continues to grow. Service quality is

the extent of the difference between reality and expectations regarding the services received or obtained by customers (Parasuraman et al., 2013).

Issues related to service quality also determine business development. Good service that meets expectations will provide satisfaction to customers. According to Tjiptono and Chandra (2016), service quality is the level of excellence expected and the control over that level of excellence to fulfill customer desires. It has become an obligation for companies to provide good service when dealing with customers. Companies must be able to review what customers need and make maximum efforts to deliver the best possible service.

Kotler (2008) states that service quality includes activities such as speed in serving customers, willingness to meet customer needs, and proper delivery of goods or products. One of the dimensions of the approach built on the comparison of two main factors, namely customer perceptions of the actual service they receive (perceived service) and the service they expect (expected service), is the SERVQUAL dimension (Lupiyoadi, 2013), namely tangible, reliability, responsiveness, assurance, and empathy.

3. Customer Satisfaction

According to Lovelock et al. (2010), satisfaction is an attitude determined based on the experience obtained. Satisfaction is an evaluation of the features or characteristics of a product or service, or the product itself, which provides a level of pleasure to customers related to the fulfillment of their consumption needs. Customer satisfaction can be created through quality, service, and value. The key to generating customer loyalty is delivering high customer value.

Satisfying customer needs is the objective of every company. In addition to being an important factor for business sustainability, satisfying customer needs can enhance competitive advantage. Customers who are satisfied with products and services tend to repurchase products and reuse services when similar needs arise in the future. This means that satisfaction is a key factor for customers in making repeat purchases, which constitute the largest portion of a company's sales volume.

Satisfaction is the level of a person's feelings after comparing the perceived performance or results with their expectations. The level of satisfaction is a function of the difference between perceived performance and expectations; if performance falls below expectations, customers will be disappointed. If performance meets expectations, customers will be satisfied (Kotler, 2008: 41). Customer expectations can be shaped by past experiences, as well as promises and information from marketers. Satisfaction is something that must be considered by producers; fundamentally, the purpose of business is to create satisfied customers. The creation of customer satisfaction can provide several benefits, one of which is a closer relationship between the company and its customers. Important decisions in the development and marketing of individual products and services include product attributes, branding, packaging, labeling, and product support services (Kotler, 2008).

In simple terms, service quality can be defined as the comparison between the service expected by customers and the service they receive. According to Parasuraman et al. (2013), there are two main factors influencing service quality, namely expected service and perceived service, which explain that if the service received or perceived is in accordance with expectations, then service quality is perceived as ideal; whereas if the service received is lower than the expected quality, then service quality is perceived as poor.

The main factors in determining the level of customer satisfaction consist of five key aspects that must be considered by companies, namely product quality, service quality, customer emotions, price, and cost. The measurement of customer satisfaction according to Kotler & Keller (2017) can be conducted through complaint and suggestion systems, ghost shopping, lost customer analysis, and customer satisfaction surveys.

4. Trust

Customer trust is the strength of knowledge possessed by customers and all conclusions made by customers that a product or service has objects, attributes, and benefits (Sangadji, 2013). Swan et al. (Priansa, 2018) view trust as an affective characteristic such as a feeling or emotion, rather than personality and cognitive characteristics

used by Rotter. Trust becomes a valuable component in creating successful relationships. Trust also reduces risk in partnerships and builds long-term relationships as well as increases commitment.

Mowen and Minor (Priansa, 2018: 116) state that trust is all knowledge possessed by customers and all conclusions made by customers about objects, attributes, and their benefits. Rousseau et al. (Priansa, 2018: 116) state that trust is a psychological state comprising the intention to accept vulnerability based upon positive expectations of the behavior of others. Morgan and Hunt (Priansa, 2018: 116) state that trust occurs when a person is confident in the reliability and integrity of the trusted party.

Customer trust can be understood as the willingness of one party to accept risk from the actions of another party based on the expectation that the other party will perform important actions for the trusting party, regardless of the ability to monitor and control the actions of the trusted party. Ba and Pavlou (Priansa, 2018: 116) state that trust is an assessment of a relationship in which one party will engage in a particular transaction in accordance with expectations within an environment characterized by uncertainty.

Trust is an important element for the success of relationships. Relationship benefits based on trust have a significant influence and are related to cooperation, commitment, relationship duration, and quality.

Trust is built upon several characteristics related to customer trust, namely: maintaining relationships, accepting influence, openness in communication, reducing supervision, patience, providing advocacy, delivering positive information, accepting risk, comfort, and satisfaction.

According to Mowen and Minor (Priansa, 2017: 119), there are three types of trust, namely: object attribute trust, product benefit trust, and object benefit trust. Meanwhile, Shamdasani and Balakrishnan (Priansa, 2018: 121) use integrity, reliability, contact personnel, and physical environment as factors influencing customer trust. Mayer et al. (Priansa, 2018: 121) state that the factors forming customer trust are ability, benevolence, and integrity.

5. Customer Loyalty

Customer loyalty is the consistency of a customer in purchasing the same product over different periods of time. Customer loyalty is inseparable from the satisfaction that has been experienced by the customer. Cravens and Piercy (2013) state that customer loyalty is influenced by several main factors, namely product or service performance, company or brand image, the relationship between price and perceived value, employee performance or achievement, the level of competition, timely product delivery systems, and the relationship between satisfaction and customers. These factors indicate that customer loyalty is not only determined by product quality, but also by aspects of value, service experience, and long-term relationships between the company and customers.

Loyal customers are important assets for a company, which can be seen from their characteristics, as stated by Linnenluecke and Griffiths (2010), who mention four characteristics of loyal customers, namely: 1) makes regular repeat purchases, 2) purchases across product and service lines, 3) refers others, and 4) demonstrates immunity to the pull of competition.

According to Kotler and Kevin Lane Keller (2017), the loyalty variable can be measured through indicators such as repeat, retention, and referrals. The dimensions of customer loyalty include recommendation, refusal, and repeat purchase (Yang and Peterson, 2004).

METHODOLOGY

This study employs a quantitative method, with an explanatory type, namely research that aims to identify potential relationships between one variable and another or how one variable influences another variable (Sanusi, 2014).

The population of this study consists of customers of PT Qolbu Amanah Perdana Travel Banjarmasin, with a purposive sample, namely loyal customers who have undertaken travel more than two times using the services of PT Qolbu Amanah Perdana Travel Banjarmasin, totaling 50 customers.

The sampling technique used in this study is non-probability sampling with a purposive sampling technique drawn from customers who independently make transactions. The characteristics for sample selection in this study are customers who frequently (three times) undertake travel using the services of PT Qolbu Amanah Perdana Travel Banjarmasin, totaling 50 customers. The entire population is used as the sample; therefore, it is referred to as a census sampling technique or saturated sample.

The variables in this study consist of service quality (X1), customer trust (X2), customer satisfaction (Y1), and loyalty (Y2). The instrument consists of a number of questions using a Likert scale or Likert's Summated Ratings with answer options ranging from 1 (strongly disagree) to 5 (strongly agree).

This study also employs inferential analysis to examine the effect of independent variables on dependent variables and to test the formulated hypotheses. The analytical model used is multiple linear regression with the assistance of computer software, namely SPSS (Statistical Product and Service Solutions) version 21 for Windows.

Hypothesis testing to determine the simultaneous effect of independent variables on the dependent variable, whether significant or not, uses a probability level of 5% ($\alpha = 0.05$) (Santoso, 2012: 300). 1) If $\text{sig} > \alpha$ (0.05), then H_0 is accepted and H_1 is rejected. 2) If $\text{sig} < \alpha$ (0.05), then H_0 is rejected and H_1 is accepted. Meanwhile, the second hypothesis is used to determine whether each independent variable partially has a significant effect on the dependent variable, using a probability level of 5% ($\alpha = 0.05$), with the following criteria (Santoso, 2012: 269): 1) If $\text{sig} > \alpha$ (0.05), then H_0 is accepted and H_1 is rejected. 2) If $\text{sig} < \alpha$ (0.05), then H_0 is rejected and H_1 is accepted.

RESULTS AND DISCUSSION

1. Research Results

The validity and reliability tests of the questionnaires on Service Quality, Trust, Customer Satisfaction, and Customer Loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin were conducted prior to data collection. The results of the validity test indicate that all research variables are declared valid, as the Corrected Item-Total Correlation values of the questionnaire items are > 0.396 ($n = 25$), meeting the validity criteria. Meanwhile, the relationships among variables are declared reliable as they meet the criteria: Cronbach's Alpha value > 0.60 , indicating that the questionnaire is reliable.

One way to ensure accuracy in regression analysis is by understanding and applying classical assumption tests. The first step is conducting a normality test, the results of which indicate that the data are normally distributed. Then, the multicollinearity and heteroscedasticity tests also show results that are in accordance with the required criteria.

Next, the coefficient of determination test is conducted, which shows how much the endogenous variables simultaneously are able to explain the exogenous variables. The higher the R^2 value, the greater the influence of the independent variables on the dependent variable and the better the predictive model of the proposed research model.

If the value approaches 1, it means that the independent variables provide almost all the information needed to predict the dependent variable. However, if the R^2 value is smaller, it means that the ability of the independent variables to explain the dependent variable is quite limited. The following are the results of the coefficient of determination.

Table 1. Coefficient of Determination

Service Quality and Trust on Customer Satisfaction

R	R Square	Adjusted R Square	Std. Error of the Estimate
0,646 ^a	0,417	0,392	2,20738

Source: Processed by the Researcher, 2026.

The coefficient of determination from the regression analysis results in Table 1 above shows that the R-square (R^2) value is 0.417. The R-square (R^2) value of $0.417 \times 100\% = 41.7\%$. This means that service quality and trust simultaneously influence customer satisfaction at PT Qolbu Amanah Perdana Travel Banjarmasin by 41.7%. The remaining 58.3% of customer satisfaction is influenced by other variables outside this research model.

Table 2 Coefficient of Determination

Service Quality, Trust, and Satisfaction on Loyalty

R	R Square	Adjusted R Square	Std. Error of the Estimate
0,970 ^a	0,941	0,938	0,32845

Source: Processed by the Researcher, 2026.

The coefficient of determination from the regression analysis results in Table 2 above shows that the R-square (R^2) value is 0.941. The R-square (R^2) value of $0.941 \times 100\% = 94.1\%$. This means that service quality, trust, and customer satisfaction simultaneously influence customer loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin by 94.1%. The remaining 5.9% of customer loyalty is influenced by other variables outside this research model.

The regression coefficient is a value that indicates how much change is expected in the dependent variable for every one-unit change in the independent variable in the regression model. The regression coefficient measures the strength and direction of the relationship between independent and dependent variables. The results are shown in Table 3 below:

Table 3. Regression Coefficients

Model	t	sig	Description
X1-X3	2,049	0,046	Service quality has an effect on customer satisfaction
X2-X3	2,094	0,042	Trust has an effect on customer satisfaction
X1-Y	12,814	0,000	Service quality has an effect on customer loyalty
X2-Y	4,085	0,000	Trust has an effect on customer loyalty
X3-Y	2,307	0,026	Customer satisfaction has an effect on customer loyalty

Source: Processed by the Researcher, 2026.

Table 3 above on regression coefficients illustrates the partial effect of independent variables on the dependent variable. If the calculated significance < 0.05 , then service quality and trust have a partial effect on customer satisfaction. If the calculated significance < 0.05 , then service quality, customer satisfaction, and trust have a partial effect on customer loyalty.

The significance of the effect of service quality on customer satisfaction is $0.046 < 0.05$. The significance of the effect of trust on customer satisfaction is $0.042 < 0.05$. The significance of the effect of service quality on customer loyalty is 0.000. The significance of the effect of trust on customer loyalty is 0.000. The significance of the effect of customer satisfaction on customer loyalty is 0.026.

The F-test is conducted to examine the effect of all independent variables simultaneously on the dependent variable. The ANOVA statistical test is a form of hypothesis testing that allows conclusions to be drawn based on statistical data or groups.

Decision-making based on this test is carried out by examining the F value in the ANOVA table, with a significance level of 0.05. The criteria for the F-test are as follows: if the significance value of $F < 0.05$, then H_0 is rejected and H_1 is accepted. This means that all independent variables have a significant effect on the dependent variable. If the significance value of $F > 0.05$, then H_0 is accepted and H_1 , meaning that all independent variables do not have a significant effect on the dependent variable.

Table 4. F-Test

The Effect of Service Quality and Trust on Customer Satisfaction

df	Mean Square	F	Sig.
2	81,936	16,816	0,000 ^b
47	4,873		
49			

Source: Processed by the Researcher, 2026.

Table 4 above on the F-test shows that the calculated significance of the effect of service quality and trust on customer satisfaction is $0.000 < 0.05$, with an F-count value of $16.816 > F$ -table value of 3.23. Thus, service quality and trust simultaneously have a significant effect on customer satisfaction. Path Model I in this study is considered feasible.

Table 5. F-Test

The Effect of Service Quality, Trust, and Customer Satisfaction on Customer Loyalty

df	Mean Square	F	Sig.
3	26,586	246,437	0,000 ^b
46	0,108		
49			

Source: Processed by the Researcher, 2026.

Table 5 above on the F-test shows that the calculated significance of the effect of Service Quality, Trust, and Customer Satisfaction on Customer Loyalty is $0.000 < 0.05$, with an F-count value of $246.437 > F$ -table value of 2.84. Thus, Service Quality, Trust, and Customer Satisfaction simultaneously have a significant effect on Customer Loyalty. Path Model II in this study is considered feasible.

The hypotheses in this study are tested with the criteria that if $\text{sig} > \alpha$ (0.05), then H_0 is accepted and H_1 is rejected. If $\text{sig} < \alpha$ (0.05), then H_0 is rejected and H_1 is accepted. Therefore, if the significance value < 0.05 , the hypothesis stating that the independent variables affect the dependent variable is accepted or proven. The results of this study are as follows:

1. Service Quality has a significant effect on Customer Satisfaction at PT Qolbu Amanah Perdana Travel Banjarmasin, as evidenced by the significance value of $0.046 < 0.05$.
2. Trust has a significant effect on Customer Satisfaction at PT Qolbu Amanah Perdana Travel Banjarmasin, as evidenced by the significance value of $0.042 < 0.05$.
3. Service Quality has a significant effect on Customer Loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin, as evidenced by the significance value of $0.000 < 0.05$.
4. Customer Trust has a significant effect on Customer Loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin, as evidenced by the significance value of $0.000 < 0.05$.
5. Customer Satisfaction has a significant effect on Customer Loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin, as evidenced by the significance value of $0.026 < 0.05$.

DISCUSSION

Service Quality Influences Customer Satisfaction

Service quality has a significant effect on Customer Satisfaction at PT Qolbu Amanah Perdana Travel Banjarmasin. The services provided are in accordance with standards and procedures. PT Qolbu Amanah Perdana Travel Banjarmasin provides a quick response to customer needs and offers assurance in its services. The employees of PT Qolbu Amanah Perdana Travel Banjarmasin also pay attention to what customers want.

The services delivered by PT Qolbu Amanah Perdana Travel Banjarmasin have an impact on increasing customer satisfaction. Services that follow standards and procedures, provide prompt responses and attention, and are able to complete matters quickly and resolve problems efficiently contribute to customer satisfaction. Good service leads to customer satisfaction, which in turn enhances the rating and reputation of PT Qolbu Amanah Perdana Travel Banjarmasin.

Wisnalmawati (2005) explains that service quality is the level of excellence expected and the control over that level of excellence to fulfill customer desires. If the services received are in accordance with expectations, then service quality is perceived as good and satisfying. Siswanto (2011) adds that service quality reflects a dynamic condition related to products, services, people, processes, and the environment that meet or exceed expectations.

Research supporting the finding of the effect of service quality on customer satisfaction at PT Qolbu Amanah Perdana Travel Banjarmasin was conducted by Graha and Wardana (2016) on "The Effect of Service Quality on Customer Satisfaction and Customer Loyalty at Hardy's Negara," which also supports the results of this study. The results of Sahanggamu et al. (2015) on "Analysis of Service Quality, Servicescape, and Trust on Customer Satisfaction at PT Bank Sinarmas Bitung" prove that service quality affects customer satisfaction at PT Bank Sinarmas Bitung and support the finding that service quality influences customer satisfaction at PT Qolbu Amanah Perdana Travel Banjarmasin.

Setapa et al. (2024) examine the relationship between service quality and customer satisfaction in the Academic Affairs Unit. The results of Setapa et al. (2024) support the findings of this study that service quality influences customer satisfaction at PT Qolbu Amanah Perdana Travel Banjarmasin. The findings of Setapa et al. (2024) confirm that tangible, reliability, assurance, empathy, and responsiveness in service quality have a significant effect on customer satisfaction.

Juhana (2019) examines the effect of service quality on customer trust and its implications for customer satisfaction. The results of this study support and strengthen the findings regarding customer satisfaction at PT Qolbu Amanah Perdana Travel Banjarmasin.

Trust Influences Customer Satisfaction

Trust has a significant effect on Customer Satisfaction at PT Qolbu Amanah Perdana Travel Banjarmasin. Customers of PT Qolbu Amanah Perdana Travel Banjarmasin have trust in the services provided. The quality services delivered by this company create strong trust among customers toward the company. Customers who have trust as a result of receiving quality services will certainly feel satisfied.

The company needs to maintain this trust by continuing to provide repeat services when needed. Customer trust in this company leads customers to invite others to obtain services from PT Qolbu Amanah Perdana Travel Banjarmasin. The willingness of customers to encourage others to obtain the same services is driven by their trust in the services provided by this company.

The service quality of PT Qolbu Amanah Perdana Travel Banjarmasin meets expectations, which makes customers trust the company. The trust that develops because the service quality meets expectations becomes a valuable experience; therefore, the company is expected to continuously improve its services beyond expectations.

With this customer trust, employees strive to complete tasks quickly so that customers feel satisfied. The prompt completion of tasks fosters customer satisfaction with the company. Therefore, the company needs to emphasize that employees provide responsive services in handling customer matters.

Employees also attempt to resolve problems appropriately because customers have placed their trust in and chosen the services of this company. Customers feel satisfied with the company's services because employees resolve the problems they face accurately. The company needs to ensure that it continues to provide appropriate solutions to customer problems. The accuracy in providing the right solutions to customer problems fosters customer satisfaction.

Customers feel satisfied because employees have the ability to solve the problems faced by customers quickly. Customers feel satisfied with the services provided by employees who are able to resolve problems promptly. The company needs to emphasize that employees take swift action in resolving customer problems.

Customer trust encourages PT Qolbu Amanah Perdana Travel Banjarmasin to have a good reputation. The reputation of PT Qolbu Amanah Perdana Travel Banjarmasin leads to customer satisfaction. Therefore, PT Qolbu Amanah Perdana Travel Banjarmasin maintains its good name by providing the best services to all customers.

A trustworthy company such as PT Qolbu Amanah Perdana Travel Banjarmasin strives to minimize risks for customers, which results in customer satisfaction. Customer satisfaction can be achieved by minimizing risks. The company needs to emphasize to all employees the importance of ensuring that customers are not disadvantaged and that all their rights are fulfilled.

A party that has greater trust may accept and use information from the trusted party. In turn, this results in greater benefits from that information. Ultimately, trust allows disputes to be resolved peacefully. In conditions where trust does not exist, disputes are perceived as a sign of potential future difficulties and usually lead to the termination of the relationship (Priansa, 2018: 117).

Mahendra and Indriyani (2018), in their study "The Effect of Customer Trust on Customer Satisfaction in Oil Products at CV Mitra Perkasa Utomo," support the finding that trust affects customer satisfaction at PT Qolbu Amanah Perdana Travel Banjarmasin. The results of that study are consistent with and support the findings of this research.

Sahanggamu et al. (2015), in their study "Analysis of Service Quality, Servicescape, and Trust on Customer Satisfaction at PT Bank Sinarmas Bitung," also support the finding that trust influences customer satisfaction at PT Qolbu Amanah Perdana Travel Banjarmasin. The results of Sahanggamu, S., Mananeke, L., and Sepang, J. (2015) show that trust affects customer satisfaction at PT Bank Sinarmas Bitung.

Juhana (2019) also examines the effect of service quality on customer trust and its implications for customer satisfaction. The results of this study indicate that service quality affects customer satisfaction and that service quality affects customer trust. These findings support and strengthen the results regarding customer trust at PT Qolbu Amanah Perdana Travel Banjarmasin.

Service Quality Influences Customer Loyalty

Service quality has a significant effect on Customer Loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin. Service quality significantly affects the services provided because they are in accordance with standards and procedures. PT Qolbu Amanah Perdana Travel Banjarmasin provides quick responses to customer needs and offers assurance in its services. The employees of PT Qolbu Amanah Perdana Travel Banjarmasin also pay attention to what customers want, which has an impact on increasing customer loyalty. Services that follow standards and procedures, provide prompt responses and attention, and are able to complete tasks and resolve problems quickly contribute to customer loyalty. Good service influences customer loyalty, which in turn enhances the rating and reputation of PT Qolbu Amanah Perdana Travel Banjarmasin.

Customer loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin causes customers to continue using the company's services. Customers do not switch to other service providers besides PT Qolbu Amanah Perdana Travel Banjarmasin. No respondents disagreed with the statement that customers do not switch to other service providers besides PT Qolbu Amanah Perdana Travel Banjarmasin. Customers who receive high-quality services trust the service quality and outcomes of PT Qolbu Amanah Perdana Travel Banjarmasin. Customers recommend others to obtain services at PT Qolbu Amanah Perdana Travel Banjarmasin.

Factors influencing customer loyalty according to Cravens and Piercy (2013) include product or service performance. High service quality leads to customer loyalty or willingness to engage in repeat purchases.

Customer Trust Influences Customer Loyalty

Trust has a significant effect on Customer Loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin. Customers of this company have trust in the services provided. This is because customers experience satisfying services, which foster customer trust that in turn increases customer loyalty.

Customer trust in this company leads customers to invite others to obtain services from PT Qolbu Amanah Perdana Travel Banjarmasin. The willingness of customers to encourage others to obtain the same services is driven by their trust in the services provided by this company, resulting in customers continuing to use the services of PT Qolbu Amanah Perdana Travel Banjarmasin. Customers do not switch to other service providers besides PT Qolbu Amanah Perdana Travel Banjarmasin. Customers trust the quality of services and service outcomes of this company, and therefore recommend it to others to obtain services from PT Qolbu Amanah Perdana Travel Banjarmasin.

The concept of trust in the Business to Consumer context emphasizes individual attitudes referring to customer confidence in the quality and reliability of the services received. Moorman, Deshpande, and Zaltman (Priansa, 2018: 115) state that "trust generally is viewed as an essential ingredient for successful relationships."

The study by Ramadhany and Supriyono (2022) on "The Effect of Trust and Customer Satisfaction on Customer Loyalty at AP Garage (Paint & Custom Workshop)" supports the finding that trust has a significant effect on Customer Loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin. The results of this study are consistent with and support those findings.

The study by Hannan et al. (2017) on "The Influence of Customer Satisfaction, Trust, and Information Sharing on Customer Loyalty of Professional Services Company: An Empirical Study on Independent Surveyor Services Industry in Indonesia" demonstrates that trust has a positive effect on customer loyalty. The results of Hannan et al. (2017) further support the finding that trust has a significant effect on Customer Loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin.

Customer Satisfaction Influences Customer Loyalty

Customer satisfaction has a significant effect on Customer Loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin. Customers experience satisfaction with the services provided by this company because employees consistently complete tasks promptly. The quick completion of tasks fosters customer satisfaction with the company. Therefore, the company needs to emphasize that employees provide responsive services in handling tasks efficiently.

Employees also resolve problems effectively, allowing customers to feel satisfied with the company's services because employees address customer issues appropriately. Employees who have the ability to solve customer problems quickly contribute to customer satisfaction and ultimately lead to customer loyalty and repeat usage of the services of PT Qolbu Amanah Perdana Travel Banjarmasin.

PT Qolbu Amanah Perdana Travel Banjarmasin has a good reputation. The company maintains its good name by providing the best services to all customers. PT Qolbu Amanah Perdana Travel Banjarmasin is able to minimize risks for customers. Minimizing risks for customers leads to customer satisfaction. Customer satisfaction can be achieved by reducing the risks experienced by customers, thereby having a positive impact on increasing customer loyalty.

Customers of PT Qolbu Amanah Perdana Travel Banjarmasin continue to use the company's services. Customers do not switch to other service providers besides PT Qolbu Amanah Perdana Travel Banjarmasin. Customers trust the quality of services and service outcomes of PT Qolbu Amanah Perdana Travel Banjarmasin, experience satisfaction, and are willing to recommend the company to others to obtain its services.

According to Kotler and Kevin Lane Keller (2017), customer satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the perceived performance of a product or service with expectations. Tjiptono and Chandra (2016) state that customer satisfaction is a condition shown by customers when they realize that their needs and desires are in accordance with expectations and are well fulfilled. Satisfaction is an attitude toward transaction outcomes and will influence subsequent behavior, thereby affecting the level of customer loyalty (Priansa, 2018: 121). Tjiptono and Chandra (2016) further state that customer satisfaction is reflected when customers realize that their needs and desires align with expectations and are fulfilled properly.

The study by Lasalimu et al. (2022) on "The Effect of Customer Satisfaction on Loyalty at Toko Irma Jaya, North Taliabu District" supports the finding that customer satisfaction has a significant effect on Customer Loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin. The results of this study confirm and support those previous findings.

The study by Ramadhany and Supriyono (2022) on "The Effect of Trust and Customer Satisfaction on Customer Loyalty at AP Garage (Paint & Custom Workshop)" also supports the finding that customer satisfaction has a significant effect on Customer Loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin.

The study by Hannan et al. (2017) on "The Influence of Customer Satisfaction, Trust, and Information Sharing on Customer Loyalty of Professional Services Company: An Empirical Study on Independent Surveyor Services Industry in Indonesia" demonstrates that customer satisfaction has a positive effect on customer loyalty. The results of Hannan et al. (2017) further support the finding that customer satisfaction has a significant effect on Customer Loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin.

CONCLUSION

The results of this study can be concluded that service quality has a significant effect on Customer Satisfaction at PT Qolbu Amanah Perdana Travel Banjarmasin. Customer trust has a significant effect on Customer Satisfaction at PT Qolbu Amanah Perdana Travel Banjarmasin. Service quality has an effect on Customer Loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin. Customer satisfaction has a significant effect on Customer Loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin. Furthermore, trust has a significant effect on Customer Loyalty at PT Qolbu Amanah Perdana Travel Banjarmasin.

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