



THE INFLUENCE OF TRUST AND QUALITY OF SERVICE ON CUSTOMER LOYALTY THROUGH CUSTOMER SATISFACTION

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Abstract- This research aims to find out customer loyalty through customer satisfaction seen from the influence of trust and quality of service on Grab Food Makassar users. The population in this study was all Grab Food users in Makassar. Determination of the number of samples that are representative according to sugiyono is dependent on the number of indicators at times with 5 where there are 20 indicators so that the sample obtained as many as 100 Orang. The research data came from questionnaires created with Likert's scale and analysis using several linear regressions. The results showed that Trust has a positive and significant effect on customer satisfaction. The quality of service has a positive and significant effect on customer satisfaction. Trust has a positive and significant effect on customer loyalty. The quality of service has a positive and significant effect on customer loyalty. Customer satisfaction has a positive and significant effect on customer loyalty. Trust has a positive and significant effect on customer loyalty through satisfaction. And the quality of service has a positive and significant effect on customer loyalty through satisfaction.

Keywords: *Trust, Quality of Service, Loyalty, Customer Satisfaction*

I. INTRODUCTION

Along with the development of the times and the increasing standard of living of the community, the community is also growing in lifestyle. People today prefer instant culture which is a fast and practical way one of them in the aspect of transportation services. Transportation services are one of the important aspects in the community, especially in the city of Makassar as one aspect of streamlining the activities of each individual every day such as work, school and sharing other activities. According to Parasuraman [et.al](#) (2005:217) the quality of electronic service (e-service quality) is widely seen as the buyer's guidance to the extent that electronic service providers facilitate effective efficiency and purchase and are responsive to high quality services.

High consumer confidence will also make consumers determine whether they will be loyal to the services used or will move to services that offer more or a better reputation. Lau and Lee (1999) said trust involves a person's willingness to behave certainly because he believes that his partner in doing the transaction will give him what he expects. This indicates that if one party trusts the other party, it will be possible to form a positive behavior and goodwill. Therefore, when the consumer has confidence in a particular product or service, then the consumer has the intention to buy the product or service.

Along with the needs of the community of transportation service application providers are increasingly rampant in Indonesia. Especially the provider of motorcycle taxi transportation service application that is suitable for passing Lalang in the middle of the traffic jam Makassar city. Until now, the market leader of many motorcycle taxi transportation services in Indonesia is GO-JEK. GO-JEK has also been a competitor from Malaysia, Grab which started to enter Indonesia in June 2012 which was originally better known as GrabTaxi, GrabTaxi then changed its name to Grab in 2016 until now.

The growing demand for online food delivery can not be separated from the incessant promotions made by payment platform providers. Referring to the survey results, apparently OVO, a payment application operated by Grab, excels in online to offline payments (O2O), such as to buy credit and payments at non-food outlets. Unlike OVO, Go-Pay, Go-Jek's payment platform is more commonly used in the payment of food-beverage shops (Go-Food) and to pay listrik bills through the Go-Jek app.

Grab Indonesia recorded a 10-fold increase in delivery volume for food delivery services or GrabFood last year. Achievements in December 2017 to December 2018 are recognized to be able to pass its competitors. Grab Indonesia is ambitious to become a market player in this industry.

Despite growing rapidly and having a strong injection of funds Grab's current position is still not in the first place. When a company is in second place the pressure will be enormous. Because, investors will pursue very aggressively so that the growth can be number one. Economy Institute for Development of Economic and Finance (indef). Bhima Yudhistira Adhinegara said Grab and Go-Jek will be the price determinants as the number of users of online transportation services grows. Considering the Singapore-based ride-hailing app, Grab is projected to take on Uber's assets in Southeast Asia.

Grab's business capacity is certain to increase after Uber's acquisition. In addition to the additional fleet, there is also the integration of platforms that support Grab's performance, in terms of passenger transport and food delivery. "The valuation of Go-Jek's business is now at the level of Rp 50 trillion, Grab in Southeast Asia is already Rp 80 trillion more, that was before there was acquisition," said Bhima, referring to the situation of start-up business data, cruchbase.com.

The intense competition and the number of transportation service application providers make Grab as a brand realize the importance of new brands to be able to compete and provide services that exceed customer expectations by improving the user experience for the better.

That is because of the positive response from the community, especially the city of Makassar in choosing a brand that can benefit them so that there is satisfaction gained in using the same brand continuously.

Based on the above uraian, it will be analyzed and researched in the research with the title "THE INFLUENCE OF TRUST AND QUALITY OF SERVICE ON CUSTOMER LOYALTY THROUGH CUSTOMER SATISFACTION"

II. LITERATURE REVIEW

A. *Marketing*

The AMA (American Marketing Association) quoted by (Kotler and Keller, 2016) explains that "Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and

exchanging offerings that have value for customers, clients, partners, and society large". According to Limakrisna and Purba (2017) said that marketing is a social process by which individuals and groups get what is needed and desired through the creation, offering and exchange of products and services of value freely with others.

B. Services

Zeithaml and Bitner in Ratih Hurriyati (2005), Services constitute all economic activity with output other than products in the physical sense, consumed and produced at the same time, providing added value and intangible principle for the first buyer. According to Christopher Lovelock (2012) that service is a form of rent that can provide a benefit to customers.

The following characteristics of services in Tjiptono (2014), Intangibility, Inseparability, Variability, Perishability and Lack of Ownership

C. Customer Trust

Customer Trust is the willingness of a person to rely on others where we have confidence in him or her. Trust is a mental state based on a person's situation and social context. "When a person makes a decision, he or she will prefer a decision based on choice from people he or she can trust more than the less trusted." Mowen and Minor (2002) a person forms three types of beliefs, namely:

1. Object-attribute beliefs
2. Attribute-benefit beliefs,
3. Object-benefit beliefs.

According to Handoko (2004) there are several factors that affect trust including:

1. Experience is relevant to the work done by the company regarding the business and achievements of the company in the field of economy and so forth. A lot of experience and interesting in business, will make the company better understand the wants and needs of customers.
2. Quality of work is the process and work of the company that is assessed by some customers or the public. Unlimited quality of work will result in quality trust.
3. The company's ability to manage problems that occur in the company. Intelligence can also build trust, because high credibility without being based on intelligence in attracting customers is not able to increase customer trust.

D. Service Quality

According to Lupiyoadi (2013) explaining the quality of service / service can be defined as how far the difference between the reality and expectations of customers for the services they receive and the success of the company in providing quality services to its customers, the achievement of high market share, and the increase in the company's profit is largely determined by the approach used. According to Lovelock (2010), defines the quality of service from the user's point of view as something that consistently meets or exceeds customer expectations.

According to Parasuraman et al in Lupiyoadi (2013), there are 5 dimensions of service quality as follows:

1. Tangible, the ability of a company in showing its existence to external parties.
2. Reliability, namely the ability of the company to provide services in accordance with the promised accurately and reliably.

3. Responsiveness, which is a policy to help and provide fast (responsive) and precise service to customers, with a clear delivery of information that will not let customers wait then comes a negative perception in the quality of service.
4. Assurance, namely knowledge, courtesy compensation, and the ability of the company's employees to foster the trust of customers to the company.
5. Empathy, which is to give sincere and individual or personal attention given to customers by trying to understand the wishes of consumers.

E. Customer Loyalty

Customer loyalty in general can be interpreted as one's loyalty to a product, both certain goods and services indicated by the presence of purchasing behavior (Griffin, 2012). According to Oliver in Kotler and Keller (2009:138), customer loyalty is a deep commitment to repurchase or subscribing to a service or product, consistent in the future, thereby resulting in a repeat of the purchase of the same brand despite the situation and marketing efforts that have the potential to cause the action to move to another party.

According to Kotler and Keller (2012), customer loyalty is a firmly held commitment to buy back or subscribe to selected products or services in the future even though situational influences and disanization efforts have the potential to cause consumers to switch to other products.

According to Bendapudi and Berry (1997) in tjiptono (2014), customer loyalty is a closely related response to a pledge or promise to uphold the commitment that underlies relationship continuity, and is usually reflected in the ongoing purchase of the same service provider on the basis of dedication as well as pragmatic constraints.

From some of the definitions above, it can be concluded that customer loyalty is customer loyalty to a product either in the form of goods or services characterized by a deep feeling, commitment, and support for the product.

F. Customer Satisfaction

According to Mowen and Minor (2002), consumer satisfaction is defined as the overall attitude that consumers show for goods and services after they acquire and use them. This is a post-election evaluative assessment caused by the selection of special purchases and the experience of using or consuming such goods or services.

While Wells and Prensky (1996) in Aryani & Rosinta (2011) consumer satisfaction or dissatisfaction is the attitude of consumers towards a product or service as a result of consumer evaluation after using a product or service. Consumers will be satisfied if the service provided by the product or service is pleasing.

On the other hand Kotler and Keller (2003) in Normasari (2013) said that consumer satisfaction is the feeling of consumers, be it pleasure or dissatisfaction arising from comparing a product with consumer expectations of the product. If the appearance of the product expected by the consumer is not in accordance with the reality then it can be certain that the consumer will feel dissatisfied and if the product is appropriate or better than expected then the satisfaction or pleasure will be felt by the consumer.

G. Research Hypothesis

Hypotheses are temporary conjectures that are considered the correct answer. There are also hypotheses in this study as follows:

- a. H1: Trust has a positive and significant effect on Customer satisfaction.
- b. H2: Service Quality has a positive and significant effect on Customer Satisfaction.
- c. H3: Trust has a positive and significant effect on Customer loyalty.
- d. H4: Quality of Service has a positive and significant effect on customer loyalty.
- e. H5: Satisfaction has a positive and significant effect on Customer loyalty.
- f. H6: Trust has a positive and significant effect on Customer Loyalty Through Customer Satisfaction
- g. H7: Service Quality has a positive and significant impact on Customer Loyalty Through Customer Satisfaction.

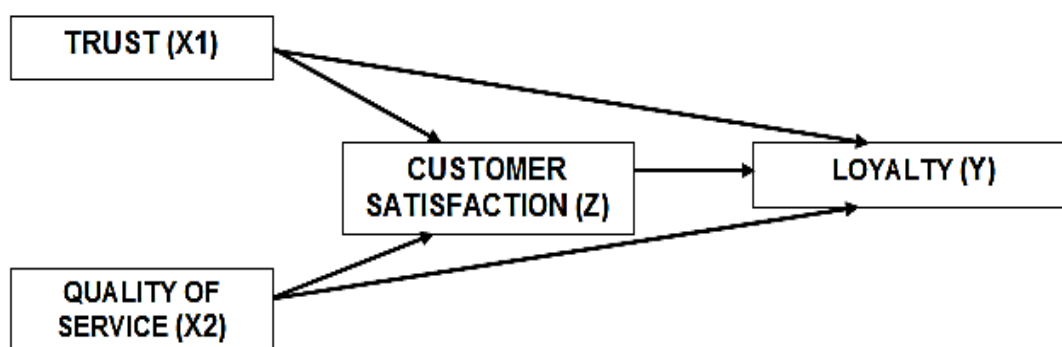


Figure 1. Research Conceptual Framework

III. RESEARCH METHODS

A. Research Location and Design

Research design used in this study to obtain objective, valid, and reliable data with the aim of being found, proven and developed by knowledge, so that it can be used to understand, solve and quote problems that occur. Based on the problems and research objectives achieved, this type of research is qualitative, where this study uses a survey method in the form of (Questionnaire). A research draft states the structure of the research problem as well as the research plan that will be used to obtain empirical evidence on the relationships in the problem to be examined.

The location of this research is in the city of Makassar and the research time is planned from March to December 2021.

B. Population and Sample

Population according to sugiyono, (2016) is a generalization area consisting of objects / subjects that have a certain quantity and characteristics set by researchers to be studied and then withdrawn. "the population is the entirety of grabfood users." Samples are part of the population that can be taken or not entirely from the population, (sugiyono,2016). Determination of the number of samples that are representative according to sugiyono is dependent on the number of indicators at times with 5. The number of indicators there are 20 pieces so that the sample obtained as many as 100 Orang.

IV . EMPIRICAL RESULTS

A. Validity and Reliability Test

Validity testing is an analysis of a measure that shows the validity levels of a questionnaire. In the product moment method, validity analysis (attachment) is performed on the instrument of all variables through the help of IBM SPSS 23. The results of the validity analysis can be presented as follows:

Table 1 Validity Test Results

Variable	Statement Items	r_{count}	r_{table}	Description
TRUST(X1)	1	0.579	0,30	Valid
	2	0.770	0,30	Valid
	3	0.716	0,30	Valid
	4	0.668	0,30	Valid
QUALITY OF SERVICE (X2)	1	0.565	0,30	Valid
	2	0.738	0,30	Valid
	3	0.751	0,30	Valid
	4	0.779	0,30	Valid
	5	0.698	0,30	Valid
CUSTOMER SATISFACTION (Z)	1	0.600	0,30	Valid
	2	0.826	0,30	Valid
	3	0.667	0,30	Valid
LOYALTY (Y)	1	0.606	0,30	Valid
	2	0.750	0,30	Valid
	3	0.761	0,30	Valid
	4	0.641	0,30	Valid

Source: processed data SPSS 21, 2021

The results of the reliability test resulted in a *Cronbach "s Alpha value* > 0 , 60 . The following results from the reliability test can be seen in the table below:

Table 2 Reliability Test Results

Variable	Combach's Alpha	Description
TRUST(X1)	0,837	Realibel
QUALITY OF SERVICE (X2)	0,873	Realibel
CUSTOMER SATISFACTION (Z)	0,830	Realibel
LOYALTY (Y)	0,846	Realibel

Source: processed data, 2021

B. Hypothesis Testing

1. Regression Model Line I

Tabel 3 Coefficients

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.506	.771		-.656	.513
TRUST	.346	.062	.422	5.582	.000
QUALITY OF SERVICE	.336	.051	.503	6.658	.000

a. Dependent Variable: CUSTOMER SATISFACTION

Based on Table 3 of the path 1 regression model as follows:

$$Z = 0.422 X_1 + 0.503 X_2 + 0.508$$

Regression equation, shows that trust variable has a positive coefficient of regression direction or directly proportional to customer satisfaction while Service quality has a positive coefficient of regression direction or is directly proportional to customer satisfaction, this indicates that trust variable will have a positive influence on customer satisfaction and variable Service quality will have a positive influence on customer satisfaction

2. Coefficient of Determination Test Line 1

Tabel 4 Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.861 ^a	.741	.736	1.185

a. Predictors: (Constant), QUALITY OF SERVICE, TRUST

Table 4 shows the determination test of the value of R Square which is 0.741 which means that the variable of trust and quality of service can explain the variable of customer satisfaction of 74.1 % and the remaining 25.9 % which is another variable that was not studied in this study. Meanwhile, the value e_1 can be searched with formula $e_1 = \sqrt{1 - 0.741} = 0.508$

3. Regression Model Line 2

Tabel 5 Coefficients Line 2

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.130	.931		.139	.890
TRUST	.420	.086	.398	4.897	.000
QUALITY OF SERVICE	.220	.073	.256	2.999	.003
CUSTOMER SATISFACTION	.385	.122	.299	3.149	.002

a. Dependent Variable: LOYALTY

Based on Table 5 model of regression equation line 2 as follows:

$$Y = 0.398 X_1 + 0.256 X_2 + 0.299 Z + 0.474$$

Regression equation, shows that the variables of trust, quality of service and customer satisfaction have a positive coefficient of regression direction or directly proportional to customer loyalty, this indicates that the variables of trust, quality of service, and customer satisfaction will have a positive influence on customer loyalty.

4. Coefficient of Determination Test Line 2

Tabel 6 Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.880 ^a	.775	.768	1.427

a. Predictors: (Constant), SATISFACTION, TRUST, QUALITY OF SERVICE

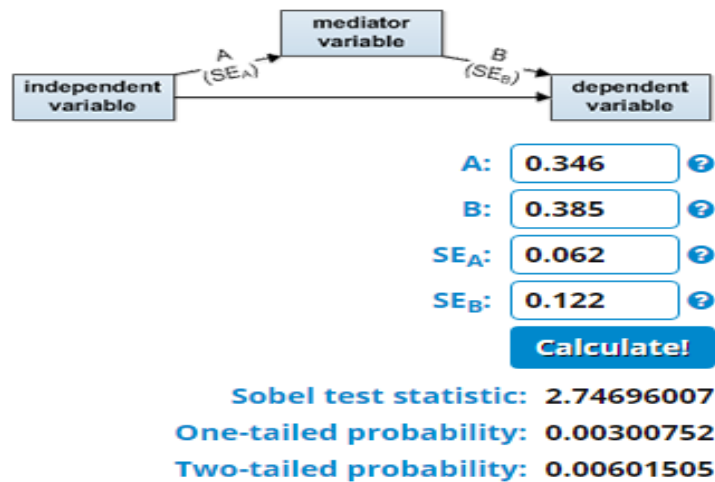
Table 6 shows the determination test of the value of R Square which is 0.775 which means that the variable of trust, quality of service and customer satisfaction can explain the customer loyalty variable of 77.5% and the remaining 22.5% which is another variable that was not studied in this study.

Meanwhile the value e2 can be searched by formula $e2 = \sqrt{1 - 0.775} = 0.474$

5. Sobel Test

Hypothesis test influence does not lagsung using calculation sobel test Here is the calculation of sobel test using sobel test calculator:

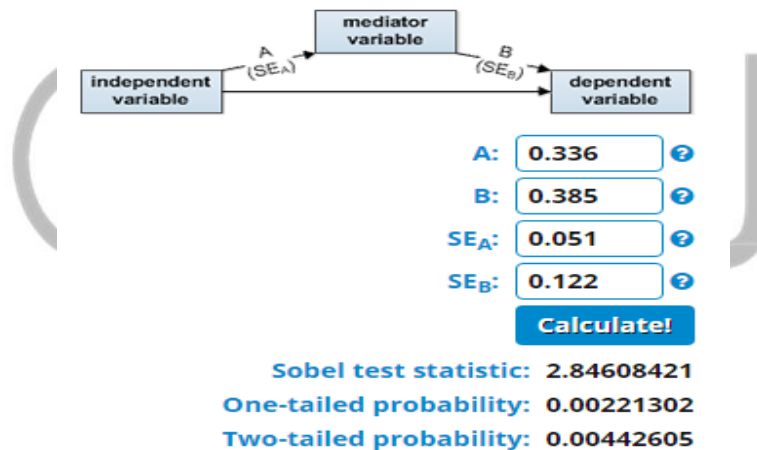
Table 7 Results of Sobel Test Calculator 1



Source : Processed Data Sobel Test Calculator (<https://www.danielsoper.com/>)

Based on table 7, it is known that trust influences customer loyalty through customer satisfaction by showing a t-statistical value of 2.74696007 which is greater than t-table 1,984. This means the Hypothesis is accepted. That shows that trust is positive and significant to customer loyalty through customer satisfaction.

Table 8 Results of Sobel Test Calculator 2



Source : Processed Data Sobel Test Calculator (<https://www.danielsoper.com/>)

Based on table 8, it is known that the effect of service quality on customer loyalty through customer satisfaction is shown a t-statistical value of 2.84608421 which is greater than t-table 1,984. This means the Hypothesis is accepted. That shows that the quality of service is positive and significant to customer loyalty through customer satisfaction.

V. DISCUSSION

a. The Effect of Trust on Customer Satisfaction

The results showed that the better trust will increase customer satisfaction. The results also showed respondents' responses about trust in customer satisfaction which showed a high/good average response of respondents although there are still those who showed doubtful responses and disagreed with customer satisfaction that is currently felt towards customer satisfaction.

Based on the results of interviews with some customers who use grabfood application services encountered said that for trust related to customer satisfaction shows that trust is good enough but still

need to be improved again. It is shown with customers trust with grabfood application that always faithfully serve customer demand and able to serve consumers well and quickly. In addition, customers believe the products ordered through grabfood are in line with expectations and Grabfood is able to overcome the problems faced by consumers. Another thing related to customer satisfaction is shown with customers feel satisfied every purchase using grabfood. In addition, customers are satisfied because the food and beverages ordered through the grabfood application have been in accordance with the expectations of consumers and the products offered by grabfood have been very good and in accordance with customer expectations.

This is in line with research conducted by Mowen and Minor (2002), Diza, Moniharapon, and Ogi (2016) which researched on customers of PT Fif group Manado Branch. The results in this study showed that customer trust has a positive and significant effect on customer satisfaction at PT Fif group Manado Branch.

b. The Effect of Service Quality on Customer Satisfaction

The results showed that if the quality of service is getting better, it will increase customer satisfaction. The results of the study also showed respondents' responses about the quality of service to customer satisfaction which showed a high average response of respondents / good although there are still those who showed a hesitant response and disagreed with customer satisfaction that is currently felt to the quality of service.

Based on the results of interviews with some customers who use grabfood application services encountered said that for the quality of service related to customer satisfaction shows that trust is good enough but still need to be improved again. This is shown by Grabfood drivers who look neat and have reliability in delivering services to customers from start to finish. In addition, employees are quick to respond in resolving customer complaints and grabfood drivers also have a friendly and polite service and give full attention to customers. Another thing related to customer satisfaction is shown with customers feel satisfied every purchase using grabfood. In addition, customers are satisfied because the food and beverages ordered through the grabfood application have been in accordance with the expectations of consumers and the products offered by grabfood have been very good and in accordance with customer expectations.

The results were strengthened by research conducted by Cokorda and I Gede Merta (2018) indicating that variable quality of service has a positive direction and has a significant effect on customer satisfaction. The test results show that the higher the quality of service provided by BPD Bali, the higher the customer satisfaction, on the contrary if the quality of service is low then the customer satisfaction will be lower. The influence between service quality and customer satisfaction is reinforced by a research journal conducted by Yulian Belinda Ambarwati (2014) which shows that the variable quality of service consisting of Responsiveness, Tangibles, Empathy, Assurance, Reliability and Customer Satisfaction has a significant impact on customer satisfaction.

c. The Effect of Trust on Customer Loyalty

The results showed that the better trust will increase customer loyalty. The results also showed respondents' responses about trust in customer loyalty which showed a high/good average response of respondents although there are still those who showed a hesitant response and disagreed with the trust

currently felt towards customer loyalty.

Based on the results of interviews with some customers who use grabfood application services encountered said that for trusts related to customer loyalty shows that trust is good enough but still need to be improved in order to increase customer loyalty again. This is shown by Grabfood drivers who look neat and have reliability in delivering services to customers from start to finish. In addition, employees are quick to respond in resolving customer complaints and grabfood drivers also have a friendly and polite service and give full attention to customers. Another thing related to customer loyalty is shown with customer messages through the grabfood app more than twice a month and always order food and drinks in the grabfood app. In addition, customers recommend grabfood services to friends and others and prefer to order grabfood services compared to other similar service products.

The results were strengthened by the research of Bahrudin, M., &Zuhro, S. (2016), where the results showed that trust has a positive and significant effect on customer loyalty.

d. The Effect of Service Quality on Customer Loyalty

The results showed the quality of service is getting better, it will increase customer loyalty. The results also showed respondents' responses about the quality of service to customer loyalty which showed a high average response of respondents / good although there are still those who showed a hesitant response and disagreed with the quality of service that is currently felt towards customer loyalty.

Based on the results of interviews with some customers who use grabfood application services encountered said that for the quality of service related to customer loyalty shows that the quality of service is good enough but still need to be improved in order to increase customer loyalty again. This is shown by Grabfood drivers who look neat and have reliability in delivering services to customers from start to finish. In addition, employees are quick to respond in resolving customer complaints and grabfood drivers also have a friendly and polite service and give full attention to customers. Another thing related to customer loyalty is shown with customer messages through the grabfood app more than twice a month and always order food and drinks in the grabfood app.

The results were strengthened by the research of Putri, Y. L., &Utomo, H. (2017), where the results showed that the quality of service has a positive and significant effect on customer loyalty

e. The Effect of Customer Satisfaction on Customer Loyalty

The results showed that the better customer satisfaction will increase customer loyalty. The results also showed respondents' responses about customer satisfaction to customer loyalty which showed a high/good average response of respondents although there are still those who showed a hesitant response and disagreed with customer satisfaction that is currently felt towards customer loyalty.

Based on the results of interviews with some customers who use grabfood application services encountered said that for customer satisfaction related to customer loyalty shows that customer satisfaction is good enough but still need to be improved in order to increase customer loyalty again. It is shown with customers are satisfied every purchase using grabfood. In addition, customers are satisfied because the food and beverages ordered through the grabfood application have been in

accordance with the expectations of consumers and the products offered by grabfood have been very good and in accordance with customer expectations. Another thing related to customer loyalty is shown with customer messages through the grabfood app more than twice a month and always order food and drinks in the grabfood app.

The results were strengthened by husodho research, W. R. (2015), where the results showed that customer satisfaction has a positive and significant effect on customer loyalty.

f. The Effect of Trust on Customer Loyalty Through Customer Satisfaction

The results showed that if trust is getting better it will increase customer loyalty through customer satisfaction. The results also showed respondents' responses about trust in customer loyalty through customer satisfaction which showed a high/good average response of respondents although there are still those who show doubtful responses and disagree on customer loyalty through customer satisfaction that is currently felt towards trust.

Based on the results of interviews with some customers who use grabfood application services encountered said that for trusts related to customer loyalty shows that trust is good enough but still need to be improved in order to increase customer loyalty again. This is shown by Grabfood drivers who look neat and have reliability in delivering services to customers from start to finish. In addition, employees are quick to respond in resolving customer complaints and grabfood drivers also have a friendly and polite service and give full attention to customers. Another thing related to customer loyalty is shown with customer messages through the grabfood app more than twice a month and always order food and drinks in the grabfood app. In addition, customers recommend grabfood services to friends and others and prefer to order grabfood services compared to other similar service products. Another thing is also related to customer satisfaction shown with customers feel satisfied every purchase using grabfood. In addition, customers are satisfied because the food and beverages ordered through the grabfood application have been in accordance with the expectations of consumers and the products offered by grabfood have been very good and in accordance with customer expectations.

The results were strengthened by laely research, N. (2016) with the title of research Analysis of the influence of trust and price on customer loyalty mediated satisfaction at pt. telkomsel in kediri city. Where the results showed that trust has a positive and significant effect on customer loyalty if mediated satisfaction.

g. The Effect of Service Quality on Customer Loyalty Through Customer Satisfaction

The results showed that if the quality of service is getting better it will increase customer loyalty through customer satisfaction. The results also showed respondents' responses about the quality of service to customer loyalty through customer satisfaction which showed a high average response of respondents / well although there are still those who showed a hesitant response and disagreed with customer loyalty through customer satisfaction that is currently felt to the quality of service.

Based on the results of interviews with some customers who use grabfood application services encountered said that for the quality of service related to customer loyalty through customer satisfaction shows that the quality of service is good enough but still need to be improved in order to increase customer loyalty again through customer satisfaction. This is shown by Grabfood drivers who

look neat and have reliability in delivering services to customers from start to finish. In addition, employees are quick to respond in resolving customer complaints and grabfood drivers also have a friendly and polite service and give full attention to customers. Another thing related to customer loyalty is shown with customer messages through the grabfood app more than twice a month and always order food and drinks in the grabfood app. In addition, customers recommend grabfood services to friends and others and prefer to order grabfood services compared to other similar service products. Another thing is also related to customer satisfaction shown with customers feel satisfied every purchase using grabfood. In addition, customers are satisfied because the food and beverages ordered through the grabfood application have been in accordance with the expectations of consumers and the products offered by grabfood have been very good and in accordance with customer expectations.

The results are strengthened by familiar research, K., & Maftukhah, I. (2015) with the title of research on the Influence of Product Quality and Service Quality on Customer Loyalty through Customer Satisfaction. Where the results showed that Quality of Service has a positive and significant effect on customer loyalty through customer satisfaction.

VI. CONCLUSION

In this study can be pulled several conclusions namely Trust has a positive and significant effect on customer satisfaction. The quality of service has a positive and significant effect on customer satisfaction. Trust has a positive and significant effect on customer loyalty. The quality of service has a positive and significant effect on customer loyalty. Customer satisfaction has a positive and significant effect on customer loyalty. Trust has a positive and significant effect on customer loyalty through satisfaction. And the quality of service has a positive and significant effect on customer loyalty through satisfaction.

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