Jurnal Kewirausahaan Cerdas dan Digital
Volume. 2 Nomor. 5 Oktober 2025
E-ISSN .: 3046-9732, dan P-ISSN .: 3046-8787, Hal. 01-14
DOI: https://doi.org/10.61132/jukerdi.v2i5.1519
Tersedia: https://ejournal.arimbi.or.id/index.php/JUKERDI

Service Quality and Customer Trust as Drivers of Customer Retention through Customer Satisfaction in the Digital Service Industry

Moh. Tahang[1*], Sukardi[2], Sutariyono[3]
[1-3] Sekolah Tinggi Ilmu Ekonomi Ganesha, Indonesia
Email: *aang.ganesha@gmail.com*[1], *317@gmail.com*[2], *sutariyono@stieganesha.ac.id*[3]
**Penulis Korespondensi:* *aang.ganesha@gmail.com*

Abstract. The rapid growth of the digital service industry has intensified competition and increased the importance of maintaining sustainable customer relationships. This study aims to examine the effects of Service Quality and Customer Trust on Customer Retention through Customer Satisfaction in the digital service industry. A quantitative approach was employed involving 200 digital service users selected through purposive sampling. Data were collected using a structured questionnaire with a five-point Likert scale and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that Service Quality has a positive and significant effect on Customer Satisfaction, while Customer Trust also positively and significantly influences Customer Satisfaction. Furthermore, Customer Satisfaction has a positive and significant effect on Customer Retention. The indirect effect analysis demonstrates that customer satisfaction plays an important role in connecting service quality and customer trust with customer retention. These findings emphasize that digital service providers should consistently improve service performance, strengthen customer trust, and create satisfactory customer experiences to encourage continued service usage. The study provides practical insights for developing customer retention strategies in increasingly competitive digital service environments.

Keywords: Customer Retention; Customer Satisfaction; Customer Trust; Digital Services; Service Quality.

1. INTRODUCTION

The digital services industry has experienced rapid growth alongside developments in artificial intelligence, data analytics, mobile applications, and various digital platforms. These developments have transformed how companies deliver services and build interactions with customers. Digital innovation enables companies to provide faster, more accessible services tailored to customer needs (Hassan et al., 2024). Digital service adoption has also increased due to technological changes and growing customer expectations regarding convenience and service experience quality (Paulus et al., 2022). Artificial intelligence further strengthens personalization in marketing and customer interactions (Jain & Chaudhary, 2025). These conditions have made customer orientation an important source of competitive advantage for companies (Jain et al., 2023).

The growth of digital services has also intensified competition as customers have increasingly diverse alternatives when selecting service providers. Easy access to information and the ability to compare different options allow customers to switch providers when services fail to meet their expectations. This situation makes Customer Retention a strategic concern for companies seeking to maintain sustainable customer relationships. Strong customer relationships are necessary to reduce switching tendencies while supporting business sustainability (Seturi, 2024). Customer satisfaction and effective relationship management are also important factors in retaining customers within service industries (Hussain et al., 2025).

Naskah Masuk: 07 Juli 2025; Revisi: 05 Agustus 2025; Diterima: 15 September 2025; Terbit: 30 Oktober 2025

Furthermore, positive digital experiences can strengthen customers' willingness to continue using a company's services (Jain et al., 2024). In addressing these conditions, Service Quality represents an important factor in shaping customers' evaluations of digital services. Customers assess quality based on a company's ability to provide reliable, responsive, accessible, and relevant services. Service dimensions delivered through digital platforms can shape customer perceptions and subsequent service usage behavior (Saberian et al., 2020). Digital service quality is also associated with customer experience and satisfaction, which can subsequently contribute to stronger customer relationships (Arora & Banerji, 2024). In addition to service quality, Customer Trust plays an important role because digital interactions frequently occur without direct contact. Trust can reduce uncertainty and strengthen customers' confidence in digital service providers (Irenna et al., 2025).

Customer responses to quality and trust are closely related to Customer Satisfaction, which develops after customers evaluate their experiences with a particular service. Satisfaction reflects the extent to which service performance meets or exceeds customer expectations and can subsequently influence future customer behavior (Johnson, 2015; McColl-Kennedy, 2015). In digital services, satisfaction can develop through experiences related to convenience, reliability, speed, and service consistency. Research in digital banking demonstrates that service quality and customer experience are closely associated with customer satisfaction and loyalty (Arora & Banerji, 2024). Relationships among e-service quality, satisfaction, trust, and loyalty have also been identified in digital service environments (Venkatakrishnan et al., 2023).

Although the relationships among Service Quality, Customer Trust, and Customer Satisfaction have been widely examined, previous studies have more frequently positioned loyalty as the final outcome of customer behavior. Existing research has predominantly focused on digital banking (Arora & Banerji, 2024), Islamic banking (Amiruddin et al., 2023), and the hospitality industry (Nuryakin & Priyo, 2018). Meanwhile, an integrated understanding of how Service Quality and Customer Trust contribute to Customer Retention through Customer Satisfaction in the broader digital services industry remains limited. Therefore, this study aims to analyze the effects of Service Quality and Customer Trust on Customer Retention and explain the role of Customer Satisfaction in strengthening sustainable customer relationships within the digital services industry.

2. LITERATURE REVIEW

Digital Service Industry

The digital service industry represents a business environment in which digital technologies are integrated into service delivery, customer interactions, and value creation. Digital transformation enables organizations to simplify service processes, improve accessibility, increase operational efficiency, and provide more responsive customer experiences. In this environment, customers increasingly evaluate companies through their experiences with digital platforms and the consistency of services received. Consequently, digital service quality has become an important element in maintaining competitiveness and strengthening customer relationships. Sur and Çakır (2024) emphasized that service quality measurement needs to be adapted to digital environments because conventional service characteristics may not fully represent technology-mediated customer experiences. Therefore, digital service providers need to combine technological capabilities with customer-oriented service delivery.

Service Quality

Service Quality reflects customers' overall evaluation of whether the services provided by a company meet their expectations. Service quality is important because customers' perceptions of service performance can influence satisfaction and subsequent behavioral responses. Variations in service delivery may affect customers' evaluations, highlighting the importance of maintaining consistency in creating positive service experiences (Ulusoy, 2015). Previous research has demonstrated that perceived service quality is closely associated with customer satisfaction and loyalty (Azizi et al., 2014). Service quality measurement generally considers differences between customers' expectations and their perceptions of actual service performance. In digital environments, service quality also involves accessibility, reliability, responsiveness, usability, and technology-supported interactions (Sur & Çakır, 2024).

Customer Trust

Customer Trust refers to customers' confidence that a service provider is reliable, credible, and capable of fulfilling its commitments. Trust becomes particularly important in digital services because interactions frequently occur through technological interfaces without direct physical contact. Customers may experience uncertainty regarding service reliability, transaction security, and provider credibility. Trust develops gradually through consistent positive experiences and interactions with service providers. Ng et al. (2017) demonstrated that customer perceptions of relationship quality evolve over time as relationships with service providers develop. Trust can also influence how customers evaluate their experiences in technology-mediated environments. AlSokkar et al. (2024) demonstrate that incorporating trust into expectation-confirmation mechanisms provides a stronger explanation of customer responses and their continued relationships with digital services.

Customer Satisfaction

Customer Satisfaction represents customers' evaluation of their experiences after comparing received service performance with their expectations. Satisfaction develops when customers perceive that service performance corresponds to or exceeds what they initially expected. Conversely, service performance below expectations may generate dissatisfaction and unfavorable behavioral responses. Johnson (2015) explains that satisfaction represents an important customer evaluation that influences subsequent responses toward service providers. Ferrentino and Boniello (2020) further demonstrate that customer satisfaction can be systematically evaluated based on customer perceptions of service outcomes. Empirical evidence also indicates that service quality is closely associated with customer satisfaction because favorable perceptions of service performance increase positive customer evaluations (Fajri Hasibuan, 2020). Therefore, satisfaction represents an important outcome of customers' digital service experiences.

Customer Retention

Customer Retention refers to the ability of a company to maintain existing customer relationships and encourage continued service usage over time. Retention is increasingly important in digital markets because customers can easily compare alternative providers and switch services when their expectations are not fulfilled. Maintaining customers therefore requires companies to continuously provide satisfactory experiences and establish strong relationships. Customer satisfaction contributes to favorable behavioral responses because customers whose expectations are fulfilled are more likely to continue relationships with service providers (Johnson, 2015). Furthermore, relationship quality develops through accumulated positive interactions and evaluations over time (Ng et al., 2017). Thus, customer retention can be viewed as the outcome of consistently positive service experiences supported by satisfaction and trust.

Expectation Confirmation Theory

Expectation Confirmation Theory (ECT) provides the theoretical foundation for explaining the formation of Customer Satisfaction in this study. ECT proposes that customers develop initial expectations before using a service and subsequently compare those expectations with the actual performance experienced. When service performance meets or exceeds expectations, positive confirmation occurs and increases satisfaction. Conversely, performance below expectations produces negative confirmation and may result in dissatisfaction. This theoretical mechanism is relevant to digital services because customers continuously evaluate technology-based services according to previous expectations and actual experiences. AlSokkar et al. (2024) demonstrate that expectation-confirmation mechanisms can be strengthened by considering customer trust. Accordingly, ECT is employed as a theoretical perspective rather than an independent research variable in the proposed research model.

Service Quality Model

The Service Quality Model provides a conceptual approach for understanding customers' evaluations of service performance relative to their expectations. Service quality measurement traditionally considers various dimensions related to the ability of organizations to consistently provide services that correspond to customer needs. However, applying conventional service quality measurements directly to digital environments can present limitations because interactions increasingly occur through websites, applications, automated systems, and other technology-mediated channels. Sur and Çakır (2024) emphasize the importance of developing digital service quality measurements that reflect characteristics specific to technology-supported interactions. Accordingly, service quality evaluation in digital environments should consider factors such as reliability, accessibility, responsiveness, usability, and service consistency to appropriately represent customers' digital service experiences.

Previous Research

Previous studies demonstrate important relationships among Service Quality, Customer Trust, Customer Satisfaction, and customer behavioral outcomes. Azizi et al. (2014) identified that perceived service quality contributes to customer satisfaction and loyalty, indicating that positive evaluations of services can strengthen customer relationships. Fajri Hasibuan (2020) also demonstrated the relevance of service quality evaluation in explaining customer satisfaction. From a relationship perspective, Ng et al. (2017) found that customer perceptions of relationship quality develop through accumulated interactions with service providers. Meanwhile, trust provides an important mechanism for explaining customer responses within technology-mediated environments (AlSokkar et al., 2024). These findings provide an empirical foundation for examining how service quality and customer trust contribute to customer retention through customer satisfaction within the digital service industry.

Hypothesis Development

Service Quality reflects the ability of service providers to consistently deliver services that correspond to customer needs and expectations. Customers who perceive digital services as reliable, responsive, accessible, and effective are more likely to evaluate their experiences positively. Previous research demonstrates that perceived service quality contributes to customer satisfaction because customers compare received service performance with their expectations (Azizi et al., 2014). Fajri Hasibuan (2020) also highlights the relationship between service quality evaluation and customer satisfaction. Furthermore, appropriate digital service quality dimensions are increasingly important because customers evaluate both service outcomes and technology-mediated processes (Sur & Çakır, 2024). Therefore, the following hypothesis is proposed: H1: Service Quality has a positive effect on Customer Satisfaction.

Customer Trust represents customers' confidence in the reliability, credibility, and ability of service providers to fulfill their commitments. Trust is particularly important in digital environments because customers frequently interact with companies through technology rather than direct physical encounters. Strong trust can reduce perceived uncertainty and encourage customers to evaluate their overall service experiences more positively. Ng et al. (2017) indicate that positive relationship evaluations develop through accumulated customer interactions over time. Furthermore, AlSokkar et al. (2024) demonstrate that trust represents an important component in explaining customer evaluations within expectation-confirmation mechanisms. Customers who perceive digital providers as trustworthy are therefore more likely to develop positive satisfaction with their experiences. Accordingly, the following hypothesis is proposed: H2: Customer Trust has a positive effect on Customer Satisfaction.

Customer Satisfaction reflects the extent to which customers positively evaluate their experiences after comparing actual service performance with prior expectations. Satisfaction becomes important for maintaining customer relationships because positive experiences can encourage customers to continue using services rather than seeking alternative providers. Johnson (2015) emphasizes that satisfaction influences subsequent customer responses and behavioral intentions, while Ferrentino and Boniello (2020) demonstrate its importance as an evaluation of service outcomes. Relationship quality also develops through repeated positive interactions between customers and service providers (Ng et al., 2017). Consequently, customers who are satisfied with digital services are more likely to maintain their relationships with the provider. Based on this reasoning, the following hypothesis is formulated: H3: Customer Satisfaction has a positive effect on Customer Retention.

The relationships between Service Quality, Customer Trust, and Customer Retention can be further understood through the role of Customer Satisfaction. Positive service quality creates favorable evaluations when actual service performance corresponds to customer expectations (Fajri Hasibuan, 2020), while trust strengthens customers' confidence in service providers and reduces uncertainty associated with digital interactions (AlSokkar et al., 2024). These positive evaluations can develop into satisfaction, which subsequently encourages customers to maintain their relationships with service providers. Previous findings concerning service quality, satisfaction, and customer behavioral outcomes support this sequential relationship (Azizi et al., 2014). Thus, customer satisfaction provides an explanatory mechanism connecting service quality and trust with sustained customer relationships. Therefore, the following hypothesis is proposed: H4: Service Quality and Customer Trust contribute to Customer Retention through Customer Satisfaction.

3. RESEARCH METHOD

Research Design

This study employs a quantitative approach to examine the relationships among Service Quality, Customer Trust, Customer Satisfaction, and Customer Retention in the digital service industry. A quantitative design is considered appropriate because the study focuses on measuring customer perceptions and statistically examining the relationships among the research variables. The research is designed to explain how service quality and customer trust contribute to customer retention through customer satisfaction based on empirical data collected directly from digital service users.

Population and Sample

The population of this study consists of users of digital services, including individuals who use application- or platform-based services for various activities. The sample is determined using purposive sampling, in which respondents are selected according to specific criteria relevant to the research objectives. Eligible respondents are individuals who have used digital services within the last six months and have sufficient experience to evaluate the services they received. A total of 200 respondents are involved in the study to provide adequate data for examining the proposed relationships using SEM-PLS.

Data Collection

Primary data are collected through a structured questionnaire distributed to respondents who meet the predetermined criteria. The questionnaire uses a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire measures four main constructs: Service Quality, Customer Trust, Customer Satisfaction, and Customer Retention. Service Quality measures customers' evaluations of digital service performance, while Customer Trust assesses confidence in service providers. Customer Satisfaction evaluates customers' overall satisfaction with their service experiences, whereas Customer Retention measures their tendency to maintain relationships and continue using digital services.

Data Analysis

The data are analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The analysis consists of measurement model and structural model evaluations. The measurement model is assessed through indicator reliability, convergent validity, discriminant validity, and internal consistency reliability. The structural model is subsequently evaluated to examine the relationships among Service Quality, Customer Trust, Customer Satisfaction, and Customer Retention. Path coefficients and significance values obtained through bootstrapping are used to evaluate the proposed relationships. The analysis also examines the role of Customer Satisfaction in explaining how Service Quality and Customer Trust contribute to Customer Retention.

4. RESULTS AND DISCUSSION

This study involved 200 respondents who had used digital services within the previous six months. Most respondents were within the productive age group and had experience using various digital platforms in their daily activities. The services used included digital financial services, e-commerce, application-based transportation, communication, entertainment, and other digital services. In terms of usage intensity, most respondents used digital services several times a week or daily. These patterns indicate that the respondents had sufficient experience to evaluate service quality, trust, satisfaction, and continued use of digital services. These characteristics were also consistent with the purposive sampling criteria established in this study.

Descriptive Statistics of Research Variables

The descriptive statistics indicate that all research constructs received relatively high evaluations. Service Quality had a mean value of 4.08, Customer Trust 4.02, Customer Satisfaction 4.11, and Customer Retention 3.98. These results indicate that respondents generally had positive perceptions of service quality and a high level of trust in digital service providers. The relatively high level of Customer Satisfaction suggests that service experiences generally met customer expectations. Meanwhile, the Customer Retention score indicates a strong tendency among customers to maintain their relationships and continue using the same service provider despite the availability of various alternative digital services.

Table 1. Descriptive Statistics of Research Variables.

Variable	Mean	Standard Deviation	Category
Service Quality	4.08	0.61	High
Customer Trust	4.02	0.65	High
Customer Satisfaction	4.11	0.58	High
Customer Retention	3.98	0.67	High

Measurement Model Evaluation

The measurement model (outer model) was evaluated to ensure that the research instruments met validity and reliability requirements. All indicators had outer loading values above 0.70, indicating adequate indicator reliability. The Average Variance Extracted (AVE) values for all constructs exceeded 0.50, confirming convergent validity. Furthermore, Cronbach's Alpha and Composite Reliability values were above 0.70, demonstrating satisfactory internal consistency. The discriminant validity assessment also indicated that each construct was sufficiently distinct from the other constructs in the model. Therefore, Service Quality, Customer Trust, Customer Satisfaction, and Customer Retention fulfilled the measurement model requirements and were considered appropriate for subsequent structural model evaluation.

Table 2. Construct Validity and Reliability.

Construct	Cronbach's Alpha	Composite Reliability	AVE
Service Quality	0.891	0.920	0.697
Customer Trust	0.872	0.912	0.722
Customer Satisfaction	0.884	0.928	0.811
Customer Retention	0.861	0.906	

Structural Model Evaluation

The structural model (inner model) evaluation showed that the R^2 value for Customer Satisfaction was 0.624. This result indicates that 62.4% of the variance in Customer Satisfaction could be explained by Service Quality and Customer Trust, while the remaining variance was attributable to factors outside the model. Meanwhile, the R^2 value for Customer Retention was 0.681, indicating that the model explained 68.1% of the variance in customer retention. These findings demonstrate that the structural model has adequate explanatory power in describing digital service user behavior. The bootstrapping procedure was subsequently employed to examine the significance of the proposed relationships, using t-statistic > 1.96 and p-value < 0.05 as the significance criteria.

Hypothesis Testing

Hypothesis testing focused on the four hypotheses developed in the literature review. The results showed that Service Quality had a positive effect on Customer Satisfaction (β =

0.421; $t = 6.184$; $p < 0.001$), supporting H1. Customer Trust also had a positive effect on Customer Satisfaction ($\beta = 0.389$; $t = 5.762$; $p < 0.001$), supporting H2. Furthermore, Customer Satisfaction positively affected Customer Retention ($\beta = 0.487$; $t = 7.235$; $p < 0.001$), supporting H3. The indirect effects of Service Quality and Customer Trust on Customer Retention through Customer Satisfaction were also statistically significant. Therefore, the empirical findings provided support for H4.

Table 3. Hypothesis Testing Results.

Hypothesis	Relationship	β	*t*-statistic	*p*-value	Decision
H1	*Service Quality → Customer Satisfaction*	0.421	6.184	<0.001	Supported
H2	*Customer Trust → Customer Satisfaction*	0.389	5.762	<0.001	Supported
H3	*Customer Satisfaction → Customer Retention*	0.487	7.235	<0.001	Supported
H4a	*Service Quality → Customer Satisfaction → Customer Retention*	0.205	4.982	<0.001	Supported
H4b	*Customer Trust → Customer Satisfaction → Customer Retention*	0.189	4.635	<0.001	Supported

Service Quality and Customer Satisfaction (H1)

The H1 testing results demonstrate that Service Quality has a positive and significant effect on Customer Satisfaction. The coefficient of 0.421 indicates that improvements in service quality are associated with increased customer satisfaction. In digital services, quality can be reflected through system reliability, accessibility, service speed, responsiveness, and consistent platform performance. This finding supports Azizi et al. (2014), who demonstrated that perceived service quality is associated with customer satisfaction. The result is also consistent with Fajri Hasibuan (2020), who emphasized the importance of service quality in shaping customers' satisfaction evaluations. Therefore, H1 is supported, confirming that service quality represents an important determinant of customer satisfaction in digital service environments.

Customer Trust and Customer Satisfaction (H2)

The H2 testing results indicate that Customer Trust has a positive and significant effect on Customer Satisfaction, with a coefficient of 0.389. Therefore, H2 is supported. Trust in service providers can reduce uncertainty associated with transactions conducted through digital platforms. Customers who believe that service providers can maintain security, provide reliable information, and consistently fulfill their commitments are more likely to positively evaluate their service experiences. This finding is consistent with AlSokkar et al. (2024), who identified trust as an important component of customer evaluation mechanisms within Expectation Confirmation Theory. The result confirms that customer satisfaction in digital environments is determined not only by service performance but also by customers' confidence in the credibility and reliability of service providers.

Customer Satisfaction and Customer Retention (H3)

The H3 testing results show that Customer Satisfaction has a positive and significant effect on Customer Retention, with a coefficient of 0.487. Therefore, H3 is supported. The magnitude of the coefficient also indicates that satisfaction is a strong factor in explaining customers' tendency to continue using digital services. When actual experiences meet or exceed expectations, customers have fewer reasons to switch to alternative service providers. This finding is consistent with Johnson (2015), who explained that satisfaction can influence customers' subsequent responses and behaviors after service consumption. The result also supports the ECT perspective, suggesting that correspondence between expectations and actual experiences generates positive evaluations that subsequently encourage the continuation of customer relationships.

The Role of Customer Satisfaction in Customer Retention (H4)

The H4 testing results indicate that Customer Satisfaction plays an important role in connecting Service Quality and Customer Trust with Customer Retention. The indirect effect of Service Quality on Customer Retention through Customer Satisfaction was 0.205 ($p < 0.001$), while the indirect effect of Customer Trust through Customer Satisfaction was 0.189 ($p < 0.001$). Both indirect paths were statistically significant; therefore, H4 is supported. These findings demonstrate that service quality and trust can strengthen customer retention when they generate satisfactory experiences. The findings are consistent with Azizi et al. (2014) regarding the relationship between service quality, satisfaction, and customer behavioral outcomes, as well as AlSokkar et al. (2024) regarding the importance of trust in shaping positive customer evaluations.

Additional Analysis of Direct Effects on Customer Retention

Beyond the four main hypotheses, the structural model showed that Service Quality had a positive direct effect on Customer Retention ($\beta = 0.214$; $p = 0.002$), while Customer Trust also had a positive direct effect on Customer Retention ($\beta = 0.196$; $p = 0.005$). These relationships were treated as additional analyses because they were not formulated as separate hypotheses in the literature review. The significance of both direct and indirect effects suggests that satisfaction is not the only pathway connecting service quality and trust with retention. Customers may also continue using digital services because they directly perceive the services as high quality and the providers as trustworthy. These findings highlight the complexity of customer retention formation in digital service environments.

Strategic Implications

The findings indicate that Customer Retention strategies should be developed through the integration of improved Service Quality, stronger Customer Trust, and sustained Customer Satisfaction. Digital service providers should ensure that their platforms are stable, accessible, responsive, user-friendly, and capable of delivering consistent service performance. Trust should be strengthened through transaction security, customer data protection, transparent information, and consistency in fulfilling service commitments. At the same time, companies should regularly evaluate customer satisfaction because the findings demonstrate that satisfaction represents an important mechanism connecting service quality and trust with retention. Integrating these dimensions can help digital service providers maintain existing customers, reduce switching tendencies, and strengthen long-term relationships in an increasingly competitive digital service environment.

5. CONCLUSION AND SUGGESTIONS

This study concludes that Service Quality and Customer Trust are important factors in strengthening Customer Satisfaction and supporting Customer Retention in the digital service industry. The findings confirm that higher service quality and stronger customer trust increase customer satisfaction, while satisfaction significantly encourages customers to maintain their relationships with digital service providers. Customer satisfaction also plays an important role in connecting service quality and trust with customer retention. Therefore, digital service providers are recommended to continuously improve service reliability, accessibility, responsiveness, transaction security, data protection, and information transparency while regularly monitoring customer satisfaction to maintain long-term customer relationships and reduce switching behavior.

REFERENCES

AlSokkar, A. A. M., Law, E. L.-C., AlMajali, D. A., Al-Gasawneh, J. A., & Alshinwan, M. (2024). An indexed approach for expectation-confirmation theory: A trust-based model. *Electronic Markets*, *34*(1), Article 12. https://doi.org/10.1007/s12525-024-00694-3

Amiruddin, K., Paly, M. B., & Abdullah, M. W. (2023). Customer loyalty Islamic banks in Indonesia: Service quality which mediated by satisfaction and customer trust. *International Journal of Professional Business Review, 8*(4), e01286. https://doi.org/10.26668/businessreview/2023.v8i4.1286

Arora, P., & Banerji, R. (2024). The impact of digital banking service quality on customer loyalty: An interplay between customer experience and customer satisfaction. *Asian Economic and Financial Review, 14*(9), 712–733. https://doi.org/10.55493/5002.v14i9.5199

Azizi, J., Rezaei, M., Shokrollahi, R., Shahidzaheh, F., & Rahimi, A. (2014). The investigate effects of perceived service quality on customer satisfaction and loyalty with regard to mediating effect of customer value. *Advances in Environmental Biology, 8*(13), 1261–1269.

Fajri Hasibuan, C. (2020). The measurement of customer satisfaction towards the service quality at XYZ wholesale by using fuzzy service quality method. *IOP Conference Series: Materials Science and Engineering, 909*(1), Article 012053. https://doi.org/10.1088/1757-899X/909/1/012053

Ferrentino, R., & Boniello, C. (2020). Customer satisfaction: A mathematical framework for its analysis and its measurement. *Computational Management Science*, *17*(1), 23–45. https://doi.org/10.1007/s10287-018-0305-1

Hassan, V. I., Basheer, S., Mir, F. A., & Fayad, S. G. A. (2024). Digital innovation in the service sector: Transforming customer experiences. In *Service innovations in tourism: Metaverse, immersive technologies, and digital twin* (pp. 150–165). IGI Global. https://doi.org/10.4018/979-8-3693-1103-5.ch008

Hussain, M., Javed, A., Khan, S. H., & Yasir, M. (2025). Pillars of customer retention in the services sector: Understanding the role of relationship marketing, customer satisfaction, and customer loyalty. *Journal of the Knowledge Economy, 16*(1), 2047–2067. https://doi.org/10.1007/s13132-024-02060-2

Irenna, F., Bong, R. A., Gusnaidi, W., Rumangkit, S., & Leksana, C. J. (2025). Assessing the relationship between service quality dimensions and customer trust in digital banking systems. In *2025 International Conference on Decision Aid Sciences and Applications (DASA 2025)* (pp. 1908–1913). IEEE. https://doi.org/10.1109/DASA68193.2025.11499141

Jain, A. K., Pareek, A., & Mathur, G. (2024). Digital customer experience and customer loyalty in fintech companies. In *Banktech 4.0: The next wave of transformative banking* (pp. 109–126).

Jain, P., & Chaudhary, N. (2025). AI-driven trends and technologies in digital marketing: Shaping modern strategies. In *AI-driven revolution: Transforming the business landscape* (pp. 81–102). World Scientific. https://doi.org/10.1142/9781800616578_0005

Jain, V., Sheth, J. N., Mogaji, E., & Ambika, A. (2023). *Customer centric support services in the digital age: The next frontier of competitive advantage*. Springer. https://doi.org/10.1007/978-3-031-37097-7

Johnson, M. D. (2015). Customer satisfaction. In *International encyclopedia of the social & behavioral sciences* (2nd ed., pp. 630–632). Elsevier. https://doi.org/10.1016/B978-0-08-097086-8.73025-X

McColl-Kennedy, J. R. (2015). Customer satisfaction, assessment, intentions and outcome behaviors of dyadic service encounters: A conceptual model. In *Developments in marketing science: Proceedings of the Academy of Marketing Science* (pp. 48–54). Springer. https://doi.org/10.1007/978-3-319-13084-2_10

Ng, S., David, M. T., & Dagger, T. S. (2017). Examining customer perceptions of relationship quality over time. In *Developments in marketing science: Proceedings of the Academy of Marketing Science* (p. 304). Springer. https://doi.org/10.1007/978-3-319-50008-9_77

Nuryakin, & Priyo, J. S. (2018). Service quality, trust and customer loyalty: The role of customer satisfaction at the hotel services industry in Indonesia. *Quality—Access to Success*, *19*(166), 50–55.

Paulus, M., Jordanow, S., & Millemann, J. A. (2022). Adoption factors of digital services—A systematic literature review. *Service Science*, *14*(4), 318–350. https://doi.org/10.1287/serv.2022.0305

Saberian, F., Amirshahi, M., Ebrahimi, M., & Nazemi, A. (2020). Linking digital platforms' service dimensions to customers' purchase. *The Bottom Line*, *33*(4), 315–335. https://doi.org/10.1108/BL-01-2020-0001

Seturi, M. (2024). Exploring the importance of building strong customer relationships. *Technology Audit and Production Reserves*, *1*(4), 33–37. https://doi.org/10.15587/2706-5448.2024.299219

Sur, E., & Çakır, H. (2024). Digital service quality measurement model proposal and prototype development. *Sustainability*, *16*(13), Article 5540. https://doi.org/10.3390/su16135540

Ulusoy, E. (2015). The impact of variability of front-line service employees on the customer perceptions of service quality. In *Developments in marketing science: Proceedings of the Academy of Marketing Science* (p. 424). Springer. https://doi.org/10.1007/978-3-319-10873-5_251

Venkatakrishnan, J., Alagiriswamy, R., & Parayitam, S. (2023). Web design and trust as moderators in the relationship between e-service quality, customer satisfaction and customer loyalty. *The TQM Journal*, *35*(8), 2455–2484. https://doi.org/10.1108/TQM-10-2022-0298