

THE INFLUENCE OF PRODUCT QUALITY, SERVICE QUALITY AND TRUST ON LOYALTY BY MEDIATION OF ONLINE MARKET CUSTOMER SATISFACTION

Mohamad Zaenudin Rivai¹, Triyono Arief Wahyudi²

zaerivai@gmail.com¹, triyono.arief@esaunggul.ac.id²

Master Of Management, Universitas Esa Unggul, Jakarta, Indonesia

ABSTRACT

By measuring consumer satisfaction and loyalty in online markets in Indonesia, this research aims to examine the influence of product quality, service quality and trust on customer loyalty. Quantitative methodology was used in this research by collecting data from 230 online market customers in Jabodetabek through an online survey. To test the relationship between research variables, Structural Equation Modeling (SEM) analysis was used. Findings of this research shows a direct relationship Product quality, service quality and trust have a positive effect on customer satisfaction in the online market. Meanwhile, the direct relationship between product quality, service quality and trust has a positive effect on customer loyalty in the online market. The direct relationship between customer satisfaction has a positive effect on customer loyalty in the online market. Apart from that, the mediating influence of customer satisfaction is also able to mediate the relationship between product quality, service quality and trust and has a positive effect on online market customer loyalty. The findings of this research have management implications that can be utilized by e-commerce or online market industry companies in Indonesia to improve their marketing and service strategies and build stronger consumer loyalty.

Keywords: Product Quality, Service Quality, Trust, Satisfaction and Loyalty

INTRODUCTION

In a competitive world, customers never need organizations, but instead organizations need customers (Pooya et al., 2020). The ultimate goal of a company in running its business is to increase customer satisfaction by satisfying their requests. Satisfaction is one of the most important factors that can help increase customer loyalty and increase company business sales. (Le et al., 2020). According to Shinta et al. (2020) customers must be satisfied with the products and services provided before they will be loyal to the company's products. Customer satisfaction is also a highly desired target for businesses because satisfied customers tend to buy more, revisit, and spread positive opinions through word of mouth to other customers who will ultimately be loyal to the product and business (Chiguvi & Guruwo, 2020).

Researchers conducted a study of previous research regarding the variables studied related to loyalty, satisfaction, service quality, product quality and trust. Customer loyalty is considered an important key to an organization's success and profitability (Indrawati et al., 2020). The concept of loyalty has become a necessity nowadays, because loyalty is not only associated with repurchase behavior, but also with positive attitudes towards service providers. (Saueressig et al., 2021). Keeping customers loyal for a long time is more profitable than attracting new customers (Paulose & Shakeel, 2021). The relationship between customer satisfaction and loyalty connects customer attitudes, such as how much the customer is satisfied with the company's product or service, with customer behavior in making repeat purchases for the product or service. (Chiguvi & Guruwo, 2020). Before

customers are loyal to a company's products, customers must be satisfied with the products and services provided (Kotler et al., 2019). Customer satisfaction is the most important antecedent in customer loyalty (Noyan & Simşek, 2014) And (Myunghye & Miyoung, 2017b)

Successful organizations tend to win higher levels of customer satisfaction for their products she gave (Paulose & Shakeel, 2021). According to Adhikari (2018) Basically, consumers always see and evaluate the quality of products on the market before buying and product quality is usually assessed by customers who compare the expected product quality and the perceived product quality. Companies must be able to bind consumers with quality products and quality service, so that consumers are satisfied and remain faithful and loyal (Butarbutar et al., 2019). Product quality is one of the components that leads to customer post-consumption evaluations such as satisfaction, value, trust and loyalty to products and services (Suttikun & Meeprom, 2021). This product evaluation cannot be separated from the role of perceived value in a product. Customer loyalty can be achieved by offering quality products (Espinoza et al., 2023). Market expectations regarding the quality of a company's output have a positive impact on customer satisfaction with the company as a whole (Garvin, 1988). Satisfaction, trust, loyalty and perceived value of price tolerance vary according to the nature of the product (Pandey et al., 2020). Consumer satisfaction refers to how someone feels after using a product (Ariff et al., 2013). So that a product is able to satisfy consumers if it can meet or exceed their desires and expectations (Susanti & Jasmani, 2020).

Draft Service quality generally needs to be seen from the customer's perspective, and customers have different values, different evaluation criteria, and different situations (Tran & Le, 2020). Knowing managers' and customers' perceptions of services influences loyalty (Saueressig et al., 2021). Lservice has a positive relationship on satisfaction and loyalty (Jahmani et al., 2020). According to Darmawan et al. (2018) Service quality is seen as a competitive advantage to differentiate itself from other competitors and is very important to determine long-term organizational profits. Product and service quality have a positive effect on customer satisfaction and loyalty (Frangos et al., 2015). Razak & Shamsudin (2019) declare service quality by creating a positive influencing image visitor loyalty. Courtesy, and empathy in interactions produce favorable service outcomes. If these interactions fail to evoke desired associations, they will lead to customer dissatisfaction (Bahadur et al., 2018).

Apart from products and services, trust in the digital environment is largely related to trust via the Internet, especially with e-commerce. In these cases, e-trust is often reduced to a security issue (Tran & Vu, 2019). According to Qalati et al. (2021) Online trust is becoming the most important element of business strategy because it reduces perceived risk and creates positive word of mouth. This belief makes E-trust an important factor that influences consumer behavior and can contribute to the success of e-commerce (Giao et al., 2020). E-trust and E-Satisfaction have a significant impact on the loyalty of repeat online buyers (Moriuchi & Takahashi, 2016). On the other hand Brand relationships have a stronger influence on price tolerance, while trust has no direct effect (Giovanis & Athanasopoulou, 2018)

Service quality is a key factor in getting customer satisfaction which will increase customer loyalty (Ajami et al., 2018) And (Slack et al., 2020). Suttikun & Meeprom (2021); Le et al. (2020); Aljumah et al. (2020); Supriyanto et al. (2021) And (Rivai & Wahyudi, 2017) stated that the influence of satisfaction is significant on customer loyalty. Loyalty is a form of repurchase behavior, taking into account all the experiences a customer has while using a provider's products and services (Fida et al., 2020).

Based on the previous research above, it is necessary to carry out further research on

the variables of loyalty, product quality, satisfaction and customer trust in other industries, namely online markets in the Jabodetabek area. This is a research gap in the form of different research objects.

The aim of this research is to analyze the influence of product quality, service quality, trust on customer loyalty which is mediated by online market customer satisfaction in the Jabodetabek area. It is also hoped that this research can provide empirical evidence related to studies on product quality, service quality, trust, customer satisfaction and loyalty. It is also hoped that this research can become a reference in online marketing practices in Indonesia.

RESEARCH METHODS

This research uses 3 independent variables, namely product quality, service quality, trust. Customer satisfaction as a mediating variable, and the dependent variable is customer loyalty. In this measurement, researchers will distribute questionnaires using a 1-5 Linkert Scale where score 1 is Strongly disagree, score 2 is Disagree, score 3 is neutral and score 4 is agree and score 5 is strongly agree.

This research uses a quantitative approach obtained from primary data by distributing questionnaires (Kusuma & Fadli, 2021). The next aim is to test the research model, the significance of the relationship between variables and factors, and hypotheses. The survey distribution stage consists of pre-test survey activities, establishing a research model, confirmation studies and data analysis.

The research carried out was quantitative research using the Structural Equation Model (SEM) method, and data processing and analysis using SPSS 23 and Lisrel 88 software and Before the SEM test was carried out, a pre-test was carried out on 30 respondents, where this test showed that the output results for each indicator for each variable met the validity test requirements where the KMO value was >0.5 and Factor Loading >0.6 , so it could be concluded that no indicators will be outlayer and the indicators are declared valid. Meanwhile, in the pre-test reliability test on 30 respondents, it was seen that each variable had a Cronbach Alpha value greater than 0.6, and it could be concluded that all variables in this study were declared reliable.

The respondent population is people living in Jabodetabek and The sampling technique is to use a purposive sampling technique so that samples will be selected using specified criteria, based on certain considerations in accordance with the research objectives. The criteria for sample selection in this research are: men or women aged between 19 and over 40 years, customers of market places or online markets in Jabodetabek. Where it can be seen that the majority are female (64%) and the rest are male. The age range, if sorted by the largest portion, is 31%, between 26 and less than 30 years old. Age 31 – 35 is 66 people or 29%, then the age range is 64 or 28%. The remaining 3% or 8 people are over 40 years old. Respondents with private employment accounted for 141 or 61%, while students accounted for 40 respondents or 17%. There were 35 civil servant respondents or 15%, while the remaining 14 respondents or 6% were entrepreneurs. Most of the respondents' length of work was more than 2 years as much as 144 or 63% and the remaining 86 people or 37% were under 2 years. The income of 68 respondents or 30% was in the 4-5 million income range, followed by 58 respondents or 25% with incomes below 4 million. Income above 10 million was 56 respondents or 24% and the remaining 48 respondents or 21% were 6-10 million.

Based on the results of the pre-test data processing, the research conducted factor analysis to test validity and reliability using SPSS. The validity test was carried out by looking at the Kaiser-Meyer-Olkin (KMO) measurement value and the Measure of

Sampling Adequacy (MSA). The KMO and MSA values must be greater than 0.5, which means the factor analysis is appropriate. Reliability test uses Cronbach's Alpha measurement. The closer the Cronbach's Alpha value is to 1, the better (Hair et al., 2014). After analyzing the pre-test results on 30 respondents with 46 questions, it was declared valid. Because this research uses SEM where the number of research samples is determined at least 5 times the number of questions (Hamdollah & Baghaei, 2016) So the total sample in this study was 230 people, taking into account reserves if there were any discrepancies in filling out the questionnaire.

RESULT AND DISCUSSION

RESULT

Statistical Analysis

In this research, validity and reliability tests will be carried out first on 30 initial respondents. If the data is declared valid and reliable, then the data will be used and add 230 respondents followed by confirmatory factor analysis tests to path analysis to determine direct and indirect relationships in this research model.

Measurement Model Analysis

Validity Test

A variable is declared valid if it has a KMO value > 0.05 and a factor loading > 0.6 . The validity test of this measurement on 230 respondents showed that the service quality variable had a factor loading value of > 0.6 .

Table 1. Validity Test

Variables	AVE
<i>Service Quality</i>	0.550
<i>Product Quality</i>	0.673
<i>Trust</i>	0.617
<i>Satisfaction</i>	0.742
<i>Loyalty</i>	0.788

Source: Researcher Processed Data, 2023

It can be seen that the indicators for each variable meet the validity test requirements where the KMO value is > 0.5 and Factor Loading > 0.6 , so it can be concluded that no indicators will be taken out and the indicators are declared valid.

Reliability Test

The test results show that each variable has a Cronbach Alpha value greater than 0.6, and it can be concluded that all variables in this study are declared reliable.

Table 2. Reliability Test

Variables	Cronbach Alpha
<i>Service Quality</i>	0.962
<i>Product Quality</i>	0.935
<i>Trust</i>	0.918
<i>Satisfaction</i>	0.952
<i>Loyalty</i>	0.978

Source: Researcher Processed Data, 2023

Model Fit Test (Goodness of Fit)

We will describe the results of the overall model suitability test in this research as follows:

Table 3. Model Fit Test

Model Fit Test			
GOF Size	Condition	Results	Match Level
Chi Square	Small Value	17555,202	Poor Fit
P-Value	≥ 0.05	1.00	
RMSEA	< 0.08	0.0	Good Fit
NNFI	≥ 0.90	1,001	Good Fit
NFI	≥ 0.90	0.990	Good Fit
PNFI	≥ 0.90	0.891	Marginal Fit
CFI	≥ 0.90	1,000	Good Fit
IFI	≥ 0.90	1,001	Good Fit
RFI	≥ 0.90	0.989	Good Fit
GFI	≥ 0.90	0.934	Good Fit
AGFI	≥ 0.90	0.919	Good Fit
PGFI	≥ 0.90	0.764	Poor Fit

Source: Researcher Processed Data, 2023

It can be seen in the Lisrel output that the chi-square value is 17555.202 with a p value of 1.00, which indicates that the model is good (good fit) because the chi-square is higher than the chi-square table ($df=297$) and the good fit is greater than 0.05. The RMSEA value of 0.24 indicates that the model is good (good fit) because it meets the requirements of not being greater than 0.08 (≤ 0.08). The NNFI value ranges from 0 to 1, where the higher the resulting value, the better the model used. In this case the NNFI value is 1.001, which means the model is good to use (good fit). The NFI value is 0.990, which can be concluded that the model is declared good fit. The PNFI requirements also get a score of 0.891 (≥ 0.90), or lower than the required standard value so that these results explain that the model is suitable for use (marginal fit). In the CFI requirements, you get a score of 1,000 (≥ 0.90), or higher than the standard value required so that these results explain that the model is suitable for use (good fit). The IFI value is declared good fit if ≥ 0.90 , where the lisrel output results show a value of 1.001 or higher than the required standard value so that these results explain that the model is suitable for use. The RFI value is 0.989 (≥ 0.90), which can be concluded that the model is declared good (good fit). The GFI value is 0.934 which can be concluded that the model is declared good fit because this value is above the requirements ≥ 0.80 and < 0.90 . The AGFI value is 0.919 (≥ 0.90), which can be concluded that the model is declared good fit because it is above ≥ 0.80 and < 0.90 . The PGFI value is 0.764 (≥ 0.90), which can be concluded that the model is declared inadequate (poor fit) because it is below marginal fit, namely at least 0.8. Based on the results of the fit test above, 9 criteria are declared good fit and 1 criterion meets marginal fit and 2 poor fit, which means that the model can be continued for structural testing because it has been declared feasible or fit.

Coefficient of Determination (R-Square)

The coefficient of determination or R-Square can be interpreted as how much the dependent variable is represented by variations in the independent variables in the research model. To find out the coefficient of determination, it can be seen through the R-Square value. The higher the value, the better the independent variable is in explaining the dependent variable.

Table 4 Coefficient of Determination (R-Square)

Variables	R-Square
<i>CustomersSatisfaction</i>	0.184
<i>Customer Loyalty</i>	0.253

Source: Researcher Processed Data, 2023

The coefficient of determination or R-square can be interpreted as how much the dependent variable is represented by variations in the independent variables in the research model. It can be seen that the R-square value of Satisfaction of 0.184 which means that the variable Satisfaction represented 18% by variety and Product Quality and Service Quality and Trust. Meanwhile, for Customer Loyalty, the R-square value is 0.253, which means that this variable is represented 25.3% by variations in Product Quality and Service Quality and Trust and Satisfaction. Meanwhile, the remaining 74.7% is represented by variations in other variables.

Structural Model Analysis

After analyzing the Confirmatory Factor Analysis (CFA), the latent score can be measured for each latent variable. The next thing to do is interpret the model. Below we will present the loading factor values for the measurement model resulting from SEM confirmatory factor analysis as shown in Figure 4.1, while from the results of the 2 T Value diagram it can be seen that each loading factor has a value > 0.7 so that the latent variable has been represented by each indicator and to find out the magnitude of the influence and its significance.

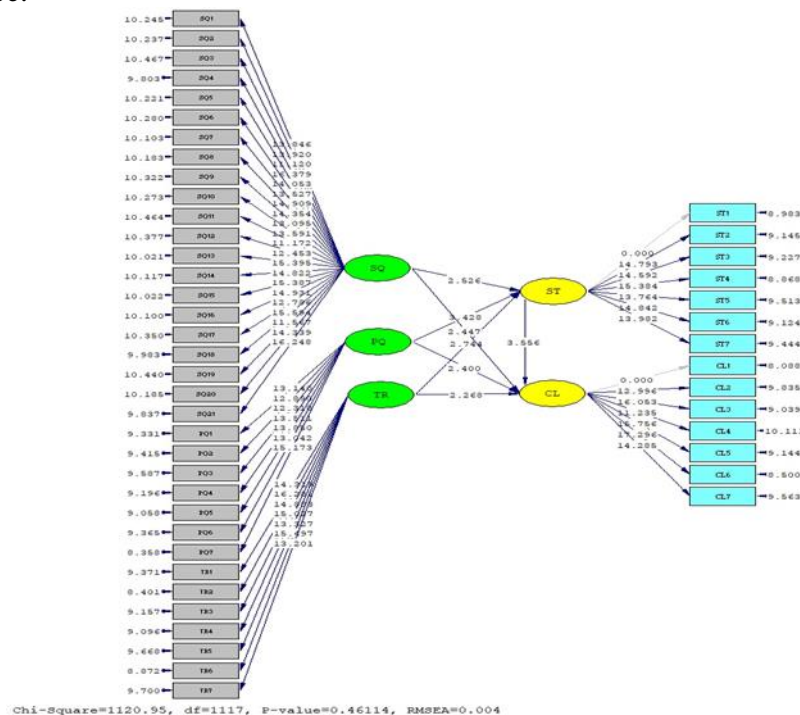


Figure 1. Model analysis

Direct (Direct Effect) and Indirect (Indirect Effect) Relationships

To see the magnitude of the influence of each variable and how significant this influence is, look at the Coefficient and t-Stat values (> 1.97), summarized in Table 5.

Table 5. Model Hypothesis Test Analysis

Hypothesis	Coefficient	Mark T-Value	Information
H1: Product quality has a positive influence on customer satisfaction	0.248	3,428	Data supports the Hypothesis
H2: Service quality has a positive influence on customer satisfaction	0.168	2,526	Data supports the Hypothesis
H3: E-trust has a positive influence on customer satisfaction	0.201	2,744	Data supports the Hypothesis
H4: Product quality has a positive influence on customer loyalty	0.201	3,047	Data supports the Hypothesis
H5: Service Quality has a positive influence on customer loyalty	0.234	3,278	Data supports the Hypothesis
H6: Trust has a positive influence on customer loyalty	0.213	2,939	Data supports the Hypothesis
H7: Customer Satisfaction Has a positive influence on customer loyalty	0.254	3,556	Data supports the Hypothesis

Source: Lirrell 8.8

In the structural model analysis of the direct relationship between product quality and customer satisfaction, there is a positive relationship of 0.248 and a significant effect with a t-stat value of 3.428 (>1.96). Thus, hypothesis 1 can be accepted and there is a significant influence between product quality and customer satisfaction. In the structural model analysis of the direct relationship between the Service Quality variable and customer satisfaction, there is a positive relationship of 0.168 and a significant effect with a t-stat value of 2.526 (>1.96). Thus, hypothesis 2 can be accepted and there is a significant influence between Service Quality and customer satisfaction. In the structural model analysis of the direct relationship between the trust variable and customer satisfaction, there is a positive relationship of 0.201 and a significant effect with a t-stat value of 2.744 (>1.96). Thus, hypothesis 3 is accepted and there is a significant influence between trust and customer satisfaction.

In the structural model analysis, there is a direct relationship between product quality and customer loyalty, there is a positive relationship of 0.201 and a significant effect with a t-stat value of 3.047 (>1.96). Thus, hypothesis 4 can be accepted and there is a significant influence between Product Quality and customer loyalty. In the structural model analysis, there is a direct relationship between service quality variable and customer loyalty, there is a positive relationship of 0.234 and a significant effect with a t-stat value of 3.278 (>1.96). Thus, hypothesis 5 can be accepted and there is a significant influence between Service Quality and customer satisfaction. In the structural model analysis, there is a direct relationship between the trust variable and customer loyalty, there is a positive relationship of 0.213 and a significant effect with a t-stat value of 2.939 (>1.96). Thus, hypothesis 6 is accepted and there is a significant influence between trust and customer loyalty. In the structural model analysis, there is a direct relationship between customer satisfaction variable and customer loyalty, there is a positive relationship of 0.254 and a significant effect with a t-stat value of 3.556 (>1.96). Thus, hypothesis 7 is accepted and there is a significant influence between customer satisfaction and customer loyalty.

In the structural model analysis of the indirect relationship between the Product Quality variable and customer loyalty through customer satisfaction, there is a positive relationship of 0.043 and a significant effect with a t-stat value of 2.078 (>1.96). Thus, hypothesis 8 can be accepted and there is a significant influence between product quality on

customer loyalty through the customer satisfaction variable. In the structural model analysis of the indirect relationship between service quality variables on customer loyalty through customer satisfaction, there is a positive relationship of 0.063 and a significant effect with a t-stat value of 2.512 (>1.96). Thus, hypothesis 9 can be accepted and there is a significant influence between service quality on customer loyalty through the customer satisfaction variable. In the structural model analysis of the indirect relationship between the trust variable and customer loyalty through customer satisfaction, there is a positive relationship of 0.051 and a significant effect with a t-stat value of 2.197 (>1.96). Thus, hypothesis 10 can be accepted and there is a significant influence between trust and customer loyalty through the customer satisfaction variable.

DISCUSSION

This test shows that product quality is an important factor that can have a significant effect on customer satisfaction on platforms such as online markets. Customers tend to feel satisfied if the product they receive meets their expectations or even exceeds expectations. Satisfied online Marketplace customers are more likely to leave positive reviews and recommend the store to others. High quality products can reduce the possibility of online market customers submitting returns or complaints. This can save time and resources for the store, while also keeping customers satisfied (Maresyembun, 2023). In the results of this research the results proved that product quality positive influence on customer satisfaction, this research is in line with the results of research conducted Suttikun & Meeprom (2021) and Mahsyar & Surapati (2020) who found a positive relationship between product quality and customer satisfaction.

Furthermore, this test shows that the quality of online market services also has a positive impact on consumer satisfaction on the platform. Ease of ordering, payment and delivery tracking processes contributes to online market consumer satisfaction (Nurakhmawati et al., 2022). If users feel that the process is easy and efficient, they are more likely to be satisfied (Maresyembun, 2023). Online marketplace skills in managing deliveries quickly and accurately are key factors. Consumers often appreciate timely delivery and products that arrive in good condition. The quality of an online marketplace's customer service, including quick responses to consumer questions or complaints, can influence consumer perceptions of the platform. Responsive customer service can help resolve problems quickly, increasing consumer satisfaction. Opinions and reviews from previous users can influence new consumers' purchasing decisions. Therefore, the quality of open and reliable feedback and reviews can influence consumer perceptions of the quality of online Market services. In the results of this research, the results are proven that service quality has a positive effect on customer satisfaction. This research is in line with the results of the research conducted by Le et al. (2020); Slack et al. (2020); Supriyanto et al. (2021), which found a positive relationship between service quality and customer satisfaction.

This test shows that the trust that consumers have in online markets has a significant impact on consumer satisfaction on online market platforms. Transaction security is a key factor in building consumer trust. Consumers who feel safe when making online transactions in the online market will feel more satisfied and comfortable. Strong and fair buyer protection policies help build consumer trust. If consumers believe they are protected from fraud or unsatisfactory transactions, they will be more satisfied. Consumers also believe that online markets provide quality products that match the description, and are more likely to feel satisfied. Trust related to product quality consistency can influence purchasing decisions and long-term satisfaction. Trust in online marketplaces is often built through reviews and store reputation. Consumers who see positive reviews and a good reputation on the online market will be more confident and feel satisfied when shopping on the online

market. Consumer confidence also increases when online marketplaces offer return and refund policies that are clear and easy to understand. Consumers who know they can easily return a product if they are not satisfied will feel more comfortable shopping. In the results of this research, the results are proven that trust has a positive effect on customer satisfaction. This research is in line with the results of the research conducted Wilis & Nurwulandari (2020); Giao et al. (2020) and Tran & Vu (2019) who found a positive relationship between trust and customer satisfaction.

In testing product quality on consumer loyalty, it was found that the quality of products offered in the online market had a significant impact on the level of consumer loyalty. Good quality online market products can increase consumer satisfaction. If consumers are satisfied with the products they purchase, they remain loyal to the online marketplace. Product quality that is consistent and meets consumer expectations can create a positive shopping experience. A good shopping experience can increase loyalty because consumers will return to a place that provides a satisfying experience. High product quality can help build a positive reputation for a store in the online marketplace. Consumers who perceive a store as having a good reputation regarding the quality of its products are more likely to remain loyal. Consumers who are satisfied with the quality of online marketplace products may provide positive recommendations to friends, family, or coworkers. Positive word-of-mouth is a strong factor in building loyalty. In the results of this research, the results are proven that product quality has a positive effect on customer loyalty. This research is in line with the results of research conducted by Connect et al. (2023); Rua et al. (2020); Ali et al. (2020); Espinoza et al. (2023); Wardhani et al. (2023) and Suttikun & Meeprom (2021), which found a positive relationship between product quality and customer loyalty.

Testing service quality on consumer loyalty shows that the quality of service provided by online markets can have a significant impact on consumer loyalty. Responsive, friendly and efficient online market customer service is able to increase satisfaction which ultimately makes consumers remain loyal to online market applications. Service quality can be seen from the online market's ability to help consumers resolve problems, including product returns or payment problems. Consumers who feel supported in solving problems are more likely to remain loyal. Services that provide clear and transparent information about products, prices and store policies can increase consumer trust and loyalty. In the results of this research, the results are proven that service quality has a positive effect on customer satisfaction. This research is in line with the results of research conducted by Surahman et al. (2020); Supriyanto et al. (2021) & Suttikun & Meeprom (2021) who found a positive relationship between service quality and customer loyalty.

Testing the trust variable on consumer loyalty shows that consumer trust in the online market has a significant impact on the level of consumer loyalty. Consumers who trust online marketplaces tend to build long-term relationships between consumers and platforms, which encourages them to keep shopping on online marketplaces. Trust can encourage consumers to more actively participate in loyalty programs offered by online markets. Consumers who feel confident in the benefits and integrity of the program are more likely to become loyal customers. Consumers who have trust in online marketplaces tend to be more comfortable using additional features such as product reviews, electronic payments, or buyer protection programs. This can increase trust and loyalty. In the results of this research, the results are proven that trust has a positive effect on customer loyalty. This research is in line with the results of research conducted by (Garepasha et al., 2020); (Indrawati et al., 2020) who found a positive relationship between trust and customer loyalty.

In testing the Product Quality variable on customer loyalty through customer

satisfaction, it shows that there is a significant positive relationship. In the context of consumer satisfaction mediation, it shows that customer satisfaction functions as an intermediary between product quality and customer loyalty. The positive effect of product quality on customer loyalty does not only occur directly, but also through the mediation of customer satisfaction. If product quality increases, customer satisfaction also tends to increase. Increased customer satisfaction then contributes to increased customer loyalty. These results show that customer loyalty is able to show the desire of online market consumers to continue shopping or use services from the online market repeatedly. This may include repeat purchases, recommending the online marketplace to others, or using the online marketplace's services exclusively. So, overall, it appears that good product quality not only directly increases customer loyalty but also has a positive effect through increasing customer satisfaction. In other words, customer satisfaction functions as a channel or mediator through which product quality influences customer loyalty. If consumers are satisfied with the products they purchase, they are more likely to become loyal customers and continue interacting with the online marketplace.

Testing the Service Quality variable on customer loyalty through customer satisfaction shows that there is a significant positive relationship. This research shows that customer satisfaction is able to function as an intermediary in this relationship. Good and quality online market service to its customers makes customers feel satisfied with their shopping experience. Aspects of service quality include quick responses to customer questions, customer service staff skills, ease of use of the platform, and other factors that can also positively influence the customer experience. In this research, customer satisfaction acts as an intermediary between service quality and customer loyalty. so that the positive effect of service quality on customer loyalty does not only occur directly, but also through increasing customer satisfaction. If service quality is improved, it is likely to increase customer satisfaction, and increased customer satisfaction is then expected to increase customer loyalty.

Testing the Trust variable on customer loyalty through customer satisfaction shows that there is a significant positive relationship. Customer trust in online markets has a positive influence on customer loyalty, and customer satisfaction functions as a mediator in this research. The level of customer trust in online markets can influence the level of customer satisfaction. Trust arises from a variety of factors, such as transaction security, fair returns policies, and the online marketplace's reputation for delivering on customer promises and expectations. In this research, customer satisfaction acts as an intermediary between trust and customer loyalty. so that the positive effect of trust on customer loyalty does not only occur directly, but also through increasing customer satisfaction. If trust in the online market is increased, it will increase customer satisfaction, and increasing customer satisfaction is expected to increase customer loyalty.

CONCLUSION

Based on the results in this study, it shows a direct relationshipProduct quality, service quality and trust have a positive effect on customer satisfaction on online market platforms. Meanwhile, the direct relationship between product quality, service quality and trust has a positive effect on customer loyalty on online market platforms. The direct relationship between customer satisfaction has a positive effect on customer loyalty on online market platforms. Apart from that, the mediating influence of customer satisfaction is also able to mediate the relationship between product quality, service quality and trust and has a positive effect on customer loyalty on online market platforms. Based on these results, it is clear that the better the product quality, service quality and trust provided by the online market

application, the more impact it will have on customer satisfaction and loyalty on the online market platform.

This study has several limitations and also shows several directions for improvement in future research, namely first, research data was only conducted in Jabodetabek. Both studies still generally discuss the online market in Jabodetabek

It is recommended that further research be carried out on online market users in other areas to obtain more objective and representative results with wider coverage. It is recommended to add other variables that are influenced by satisfaction and loyalty. This is because there are many other variables related to loyalty.

This research has several managerial implications that are important to carry out in order to increase customer loyalty in an application such as an online market. The managerial implications of the findings that product quality, service quality, and trust on customer loyalty with customer satisfaction as mediation can provide guidance for more effective management strategies. Online marketplaces should focus on improving the quality of their products and services. This can involve improving quality control, product updates, and improvements in customer service aspects such as responsiveness, policy clarity, and ease of use of the platform. Apart from that, online markets must build and maintain consumer trust. This involves clear policies, transparency in operations, and efforts to ensure transaction security. Increased trust can build a strong foundation for increasing customer loyalty. The need to measure customer satisfaction levels regularly. By understanding the factors that influence customer satisfaction, management can design strategies to improve customer experience and ensure higher satisfaction which will ultimately create loyal consumers. Online marketplaces need to improve employee skills in providing good customer service. Interpersonal skills and a deep understanding of products and services can strengthen the positive image of an online Marketplace in the eyes of customers.

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