



The influence of electronic word of mouth on customer satisfaction with innovation and service quality as mediating variables

Amanda Febry Arani Siti Azizah¹, Ratna Roostika²

^{1,2} Magister Management, Indonesian Islamic University, Yogyakarta, Indonesia

ARTICLE INFO

Article history:

Received Oct 09, 2023

Revised Oct 11, 2023

Accepted Oct 30, 2023

Keywords:

Customer Satisfaction;
Electronic Word Of Mouth;
Innovation;
Service Quality.

ABSTRACT

The type of research used is explanatory research. The research was conducted to test the relationship between variables, namely electronic word of mouth (X), service innovation (Z1), service quality (Z2), and participant satisfaction (Y). The population in this study were BPJS Employment Yogyakarta participants who used the Service Without Physical Contact (Lapak asik). Lapak Asik is a media for submitting Old Age Insurance (JHT) claims. The minimum sample size in this research is 200 respondents. The sampling technique uses non-probability techniques. The data collection technique in this research is by distributing questionnaires. The data analysis technique used in this research is Smart PLS software. The data used in this research is quantitative data. The data collection technique in this research is by distributing questionnaires. Based on the research results, empirical facts were obtained in the form of: 1) Electronic word of mouth influences service innovation positively and significantly; 2) Electronic word of mouth influences service quality positively and significantly; 3) Service innovation cannot affect the satisfaction of Yogyakarta BPJS Employment participants; 4) Service quality influences the satisfaction of Yogyakarta BPJS Employment participants positively and significantly; 5) Electronic word of mouth influences BPJS Employment Yogyakarta Participant Satisfaction positively and significantly.

This is an open access article under the [CC BY-NC](https://creativecommons.org/licenses/by-nc/4.0/) license.



Corresponding Author:

Amanda Febry Arani Siti Azizah,
Magister Management,
Indonesian Islamic University,
Jl. Kaliurang No.Km. 14,5, Krawitan, Umbulmartani, Kec. Ngemplak, Kabupaten Sleman, DIY, 55584
Email: amandafebry.af@gmail.com

INTRODUCTION

Currently, consumer satisfaction is the main focus that is very concerned by all parties, both the government, business actors, and consumers. If the product or service exceeds the consumer's expectations then the consumer will feel satisfied and vice versa (Djunaidi, 2020). The purpose of insurance itself is to shift the risk to other people or to an entity and its job is to cover other people's losses, due to loss or damage by getting a premium (Alma, 2018). Then there is the

reliability aspect, with a form of trust in accurate recording, certainty in promises, sympathetic attitude, and handling consumer complaints (Abdillah, 2018). And the last one is assurance in the form of extensive knowledge of employees and employees who are able to convince the people they serve (Alma, 2018). If after trying it and the response is good, it means the customer is satisfied so they will decide to use the product or service consistently over time (Kotler, 2019). According to Suparlan, service is an effort to provide assistance and assistance to people in need, both in the form of material and non-material so that the person can overcome the problem themselves. According to (Moenir, 2019).

According to (Kotler, 2019) consumer satisfaction is the extent to which product performance meets customer expectations. Factors that influence customer satisfaction according to (Nurittamo, 2020). If the service provided by the company is not of high quality, then customers will be disappointed and will not be interested in using the service, which in turn will result in customers looking for similar services provided by other companies (Afnina, 2018). Customer satisfaction will be created if the quality of service provided by the company is good and can meet their needs (Uzir, 2021). Service innovation is a service that is considered new and helps to focus on certain customers (Alfiani, 2019). Service innovation can occur through four aspects, namely, development of new services, interaction with customers, service delivery and technology (Delafrooz et al, 2019).

Innovation is an important activity whose results will influence customer satisfaction. Customer satisfaction is a customer's assessment of a good or service purchased or consumed. How customers have expectations for a product or service they buy and how the product or service can meet their expectations. If the product or service is able to provide what the customer expects or even exceeds what is expected, the customer will feel satisfied. Leadership places special emphasis on service innovation, strives to continuously look for new ways to serve customers better, the company is able to change or modify existing services to meet the specific needs of customers and can provide new offers compared to other companies. So that service innovation creates value for all company stakeholders. Company stakeholders include business owners, alliance partners, employees and customers.

Customer satisfaction is a customer's assessment of a good or service purchased or consumed (Sarli, 2021). How customers have expectations for a product or service they buy and how the product or service can meet their expectations. Innovation will not only increase customer satisfaction but will also attract new customers so that the company can expand the market (Sumarwan, 2019). The implications of this research are: If the product or service is able to provide what the customer expects or even exceeds what is expected, then the customer will feel satisfied. This positive assessment will cause customers to like the product or service so that they will use the service again. Based on this description, the research problem is the level of service quality, electronic word of mouth, customer satisfaction, innovation and service quality as mediating variables.

RESEARCH METHOD

This research was conducted at BPJS Employment Yogyakarta. The research uses a quantitative approach. The sampling technique uses non-probability techniques. The data collection technique in this research is by distributing questionnaires. The data analysis technique used in this research is Smart PLS software (Ghozali, 2017). The type of research used is explanatory research. The population in this study were BPJS Employment Yogyakarta participants who used the Service Without Physical Contact (Lapak asik). Lapak Asik is a media for submitting Old Age Insurance (JHT) claims. The population in this study were BPJS Employment Yogyakarta participants who used Lapak Asik. The minimum sample size in this research is 200 respondents.

Table 1 Variable operationalization

Variable	Definition	Measurement	Skala
<i>Electronic word of mouth</i> (X) (Park, C., & Lee, T. M., 2009).	Negative or positive statements made by BPJS Employment users by telling about service quality on social media.	1. Discuss the product. 2. Recommend the product to others 3. Tell stories about experiences after experiencing a product or service	Likert
Service Innovation (Z1) (Lee et.al., 2022)	Changes made by the company to improve marketing performance by accelerate the company's service work system through various new combinations of service factors	1. Service concepts 2. Client Interfaces 3. Technological Options	Likert
Service Quality (Z2) (Parasuraman et al., 1998)	The expected level of excellence and control over the level of excellence to meet consumer desires	1. Reliability (reliability). 2. Responsiveness (responsiveness). 3. Assurance (guarantee and certainty). 4. Empathy (empathy). 5. Tangibles (physical evidence).	Likert
Participant Satisfaction (Y) (Uzir et al., 2021)	Feeling happy or disappointed someone that comes after compare performance the product/service thought about performance expected.	1. Establish good communic between employees customers. 2. Feel satisfied with the se received 3. Recommend to others.	Likert

(Sekaran & Bougie, 2017).state that research variables are basically anything in any form that is determined by research to be studied so that information about it is obtained, then conclusions are drawn. To facilitate measurement in research, the variables in this research can be defined operationally.

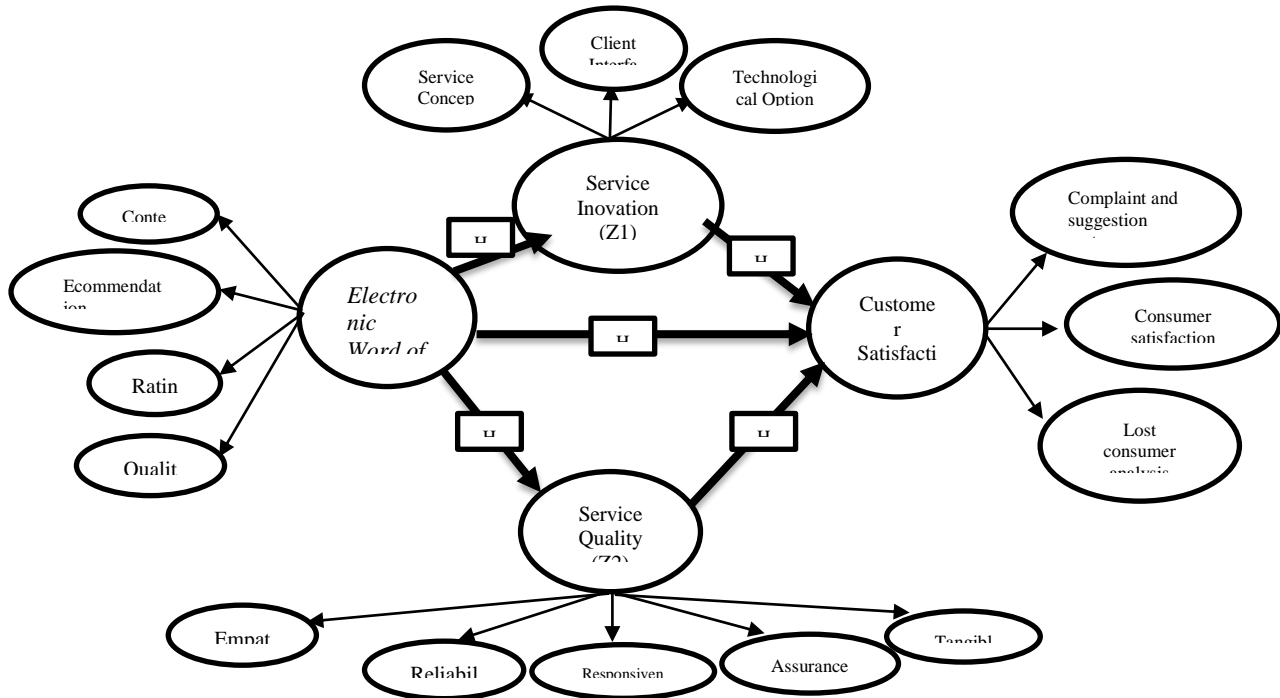


Figure 1. Research conceptual framework

The thinking framework is created based on research questions and represents a set of several concepts and the relationships between the concepts that have been determined in the research (Ferdinand, 2014). A thinking framework is a conceptual model of how theory relates to various factors that have been identified as important for a researcher. The thinking framework is a form of process for the entire research process where the thinking framework must explain (Sugiyono, 2018).

To facilitate research, it is necessary to create a research framework that describes the relationship between the independent variable, in this case electronic word of mouth, and the dependent variable, namely the satisfaction of BPJS Employment Yogyakarta participants, mediated by the mediator variable, namely service innovation and service quality.

RESULTS AND DISCUSSIONS

To prove the hypothesis in research regarding the influence of electronic word of mouth on customer satisfaction with innovation and service quality as mediating variables using internal weights (structural models) which are processed with PLS. From 5 hypotheses. There are 4 hypotheses that have a positive and significant effect and there is 1 hypothesis that has no significant effect. The following is the discussion for more details. Validity and reliability tests were carried out on 30 respondents. Validity and reliability tests were carried out before the research in order to obtain valid and consistent question items. This data analysis went through two stages, namely descriptive analysis and quantitative analysis. The results of data processing for confirmatory factor analysis for all constructs or research variables are presented in the image below

Data analysis

Validity test

Based on the operational variables of this research, a research model was formed which was then run using the PLS - Algorithm to test the feasibility of the model. To test the feasibility of the model using the outer model (measurement model), namely the relationship between the indicator and the construct. To test the validity of the model using the factor loading value while to test the reliability using the Composite Reliability (CR), Cronbach's Alpha (CA) and Average Variance Extracted (AVE) values.

Table 1 validity test

Item	Correlation Coef	rTabel	Information
E-WOM			
X.1	0,884	0,260	Valid
X.2	0,909	0,260	Valid
X.3	0,905	0,260	Valid
X.4	0,879	0,260	Valid
X.5	0,854	0,260	Valid
X.6	0,946	0,260	Valid
X.7	0,780	0,260	Valid
Service Innovation			
Z1.1	0,879	0,260	Valid
Z1.2	0,908	0,260	Valid
Z1.3	0,901	0,260	Valid
Z1.4	0,861	0,260	Valid
Z1.5	0,864	0,260	Valid
Z1.6	0,893	0,260	Valid
Z1.7	0,741	0,260	Valid
Z1.8	0,879	0,260	Valid
Z1.9	0,803	0,260	Valid
Service Quality			
Z2.1	0,850	0,260	Valid
Z2.2	0,927	0,260	Valid
Z2.3	0,892	0,260	Valid
Z2.4	0,916	0,260	Valid
Z2.5	0,842	0,260	Valid
Z2.6	0,869	0,260	Valid
Z2.7	0,778	0,260	Valid
Z2.8	0,896	0,260	Valid
Z2.9	0,936	0,260	Valid
Z2.10	0,900	0,260	Valid
Z2.11	0,903	0,260	Valid
Z2.12	0,949	0,260	Valid
Z2.13	0,895	0,260	Valid
Z2.14	0,947	0,260	Valid
Z2.15	0,863	0,260	Valid
BPJS Employment Yogyakarta Participant Satisfaction			
Y.1	0,918	0,260	Valid
Y.2	0,957	0,260	Valid
Y.3	0,924	0,260	Valid
Y.4	0,931	0,260	Valid
Y.5	0,922	0,260	Valid

Based on the table above, it shows the validity results of each question item on the variables electronic-word of mouth, service innovation, service quality and BPJS Employment Yogyakarta Participant Satisfaction. r count $>$ r table (r table = 0.260), it can be concluded that all question items are valid and can be used for data retrieval.

Reliabilitas test

Table 2 reliabilitas test

Variable	Alpha Cronbach's	Limitation	Introduction
electronic-word of mouth	0,949	0,6	Reliabel
Service Innovation	0,955	0,6	Reliabel
Service Quality	0,981	0,6	Reliabel
BPJS Employment Yogyakarta	0,960	0,6	Reliabel
Participant Satisfaction			

Reliability testing is carried out to obtain an instrument that has consistency and stability so that the instrument can be trusted and reliable. If a variable is said to be reliable or not, the Cronbach's Alpha test can be used. Based on the table above, it shows that the Cronbach's Alpha value for each dimension has a value of > 0.6, so it can be concluded that each question item from the 5 dimensions is reliable.

Structural Equation Analysis Model

The results of data processing for confirmatory factor analysis for all research constructs or variables are presented in the image below. The outer model can be seen in the following image:

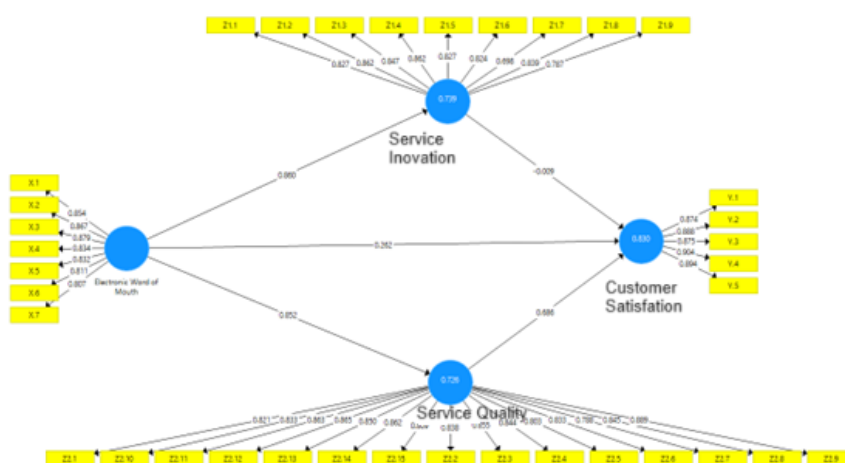


Figure 2. PLS algorithm structural model

Based on the picture above, it can be seen that there are no longer factor loading indicators below 0.50, so the calculation results have met validity or are declared valid and can be used for further research. Based on the results of testing the measurement model, it can be seen that the electronic word of mouth construct or variable can be measured using indicators X.1-X.7, all indicators have factor loading values above 0.50, the service innovation construct or variable can be measured using the Z1 indicator .1-Z1.9, all indicators have factor loading values above 0.50, service quality constructs or variables can be measured using indicators Z2.1-Z2.15, all indicators have factor loading values above 0.50 and constructs or variables BPJS Employment Yogyakarta Participant Satisfaction can be measured using indicators Y.1-Y.5, all indicators have factor loading values above 0.50.

Discriminant Validity

Discriminant validity measurements are carried out to ensure that each concept of each variable is different from other variables. Discriminant validity measurements are measured based on cross loading measurements with the construct or by comparing the roots of the AVE.

Table 3 discriminant validity

Variabel	AVE
<i>Electronic word of mouth</i>	0.707
Service Innovation	0.674
BPJS Employment Yogyakarta Participant Satisfaction	0.787
Service Quality	0.706

From the table above it can be seen that the loading factor value is above 0.6 so it can still be said to be sufficient. Next, discriminant validity is used using the Average Variant Extracted (AVE) value. Based on the test results, it is known that the variables electronic-word of mouth, service innovation, service quality and BPJS Employment Yogyakarta Participant Satisfaction have values above 0.5 so they are said to be valid based on convergent validity testing.

Reliability

Indicator reliability is useful for proving the accuracy, consistency and precision of the indicators used in measuring a construct. To determine the reliability between a construct and its indicators, Cronbach's Alpha and Composite Reliability can be used. The rule that is generally used to assess the reliability of indicators is that the value of Cronbach's Alpha and Composite Reliability must show results greater than 0.7.

Table 4 composite reliability

Variable	Cronbach's Alpha	Composite Reliability
Electronic word of mouth	0.931	0.944
Service Innovation	0.939	0.949
BPJS Employment Yogyakarta Participant Satisfaction	0.932	0.949
Service Quality	0.970	0.973

Based on the test, it is known that the Cronbach's Alpha and Composite Reliability values show results that are greater than 0.7, so it can be concluded that all variables meet the reliability requirements.

R-Squared

Tests are carried out to measure the level of Goodness of Fit of a structural model. The R-squared (R²) value is used to measure how much the endogenous latent variable, which is a variable that is influenced by other variables (in this study, the dependent and mediating variables), is explained by the exogenous latent variable, which is the independent variable.

Table 6 r-square

Variable	R-Square
Service Innovation	0.739
BPJS Employment Yogyakarta Participant Satisfaction	0.830
Service Quality	0.726

Based on the R square test, it is known that the R square value for the service innovation variable is 0.739 or in other words, the electronic word of mouth variable can explain variations in the service innovation variable of 73.9% and the remaining 26.4% is influenced by other variables that were not studied. in this research. Apart from that, it is also known that the R square value for the Yogyakarta BPJS Employment Participant Satisfaction variable is 0.830 or in other words that the electronic word of mouth, service innovation and service quality variables can explain variations in the Yogyakarta BPJS Employment Participant Satisfaction variable of 83.0% and the

remainder is 83.0%. 17.0% was influenced by other variables not examined in this study. Furthermore, it is also known that the R square value for the service quality variable is 0.726 or in other words, the electronic word of mouth variable can explain variations in the Yogyakarta BPJS Employment Participant Satisfaction variable of 72.6% and the remaining 27.4% is influenced by other variables that are not examined in this research.

Inner Model

If the t value that appears is greater than 1.96 then it can be said to be significant. The direction of influence is indicated by the original sample value, if the original sample value is more than 0 then the direction of influence is positive, if less than 0 then the direction of influence is negative.

Table 7 Inner Model

	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
<i>Electronic word of mouth -> Service Innovation</i>	0.860	0.862	0.025	34.700	0.000
<i>Electronic word of mouth -> Service Quality</i>	0.852	0.853	0.029	29.790	0.000
<i>Service Innovation -> BPJS Employment Yogyakarta Participant Satisfaction</i>	-0.009	0.003	0.083	0.112	0.911
<i>Service Quality -> BPJS Employment Yogyakarta Participant Satisfaction</i>	0.686	0.698	0.082	8.417	0.000
<i>Electronic word of mouth -> BPJS Employment Yogyakarta Participant Satisfaction</i>	0.262	0.240	0.101	2.599	0.010

From the table above it can be explained that the influence of electronic word of mouth on service innovation has a positive original sample value and a P value of 0.000. Because the value $0.000 < 0.05$, it can be concluded that electronic word of mouth influences service innovation positively and significantly, (Hypothesis 1 is accepted). The influence of electronic word of mouth on service quality has a positive original sample value and a P value of 0.000. Because the value of $0.000 < 0.05$, it can be concluded that electronic word of mouth influences service quality positively and significantly, (Hypothesis 2 is accepted). The influence of service innovation on the satisfaction of Yogyakarta BPJS Employment participants has a negative original sample value and a P value of 0.911. Because the value $0.911 > 0.05$, it is concluded that service innovation has no effect on service quality, (Hypothesis 3 is rejected). The influence of service quality on Yogyakarta BPJS Employment Participant Satisfaction has a positive original sample value and a P value of 0.000. Because the value of $0.000 < 0.05$, it is concluded that service quality influences the satisfaction of Yogyakarta BPJS Employment participants positively and significantly, (Hypothesis 4 is accepted). The influence of electronic word of mouth on Yogyakarta BPJS Employment participant satisfaction has a positive original sample value and a P value of 0.000. Because the value of $0.000 < 0.05$, it can be concluded that electronic word of mouth influences the satisfaction of Yogyakarta BPJS Employment participants positively and significantly (Hypothesis 5 is accepted).

Discussion

a. The influence of electronic word of mouth on service innovation

The results of the Partial Least Square (PLS) analysis show that electronic word of mouth has a positive and significant effect on service innovation, this is proven by the positive original sample value and a P value of 0.000. Because the value $0.000 < 0.05$, it can be concluded that electronic word of mouth influences service innovation positively and significantly. (Duffett, 2017) electronic word of mouth influences company service innovation. The results of this research are in line with research by Bilgin (2018) which shows that electronic word of mouth is a significant

tool in forming service innovation in a company (Meywati, 2021)) research also found that electronic word of mouth in the aviation industry positively influences service innovation.

b. The influence of electronic word of mouth on service quality

The results of the Partial Least Square (PLS) analysis show that electronic word of mouth has a positive and significant effect on service quality, this is proven by the positive original sample value and a P value of 0.000. Because the value $0.000 < 0.05$, it can be concluded that electronic word of mouth influences service quality positively and significantly. Electronic word of mouth will positively influence service quality. Electronic word of mouth has an influence on service quality, and can create positive service quality due to communication with consumers (Meywati, 2021).

c. The Influence of Service Innovation on Yogyakarta BPJS Employment Participant Satisfaction

The results of the Partial Least Square (PLS) analysis show that service innovation has no effect on BPJS Employment Yogyakarta Participant Satisfaction, this is proven by the negative original sample value and the P value of 0.911. Because the value $0.911 > 0.05$, it can be concluded that service innovation does not affect the satisfaction of Yogyakarta BPJS Employment Participants. The results of this research are not in accordance with research conducted by (Antanegoro et al, 2017) that service innovation has a significant effect on consumer satisfaction. Other research conducted by (Arief, 2020) shows that service innovation has a significant effect on consumer satisfaction so that it is in accordance with the results of this research.

d. The influence of service quality on Yogyakarta BPJS Employment Participant Satisfaction

The results of the Partial Least Square (PLS) analysis show that service quality has a positive and significant effect on BPJS Employment Yogyakarta Participant Satisfaction, this is proven by the positive original sample value and the P value of 0.000. Because the value $0.000 < 0.05$, it can be concluded that service quality influences Yogyakarta BPJS Employment Participant Satisfaction positively and significantly.

e. The Influence of Electronic word of mouth on the Satisfaction of Yogyakarta BPJS Employment Participants

The results of the Partial Least Square (PLS) analysis show that electronic word of mouth has a positive and significant effect on BPJS Employment Yogyakarta Participant Satisfaction, this is proven by the positive original sample value and the P value of 0.000. Because the value $0.000 < 0.05$, it can be concluded that electronic word of mouth influences the satisfaction of Yogyakarta BPJS Employment Participants positively and significantly. The results of this research are relevant to research findings which state that Electronic Word of Mouth can influence consumer behavior, be it interests, decisions or consumer satisfaction with a product or service (Kemp, 2019).

CONCLUSION

The conclusions from this study can be drawn as follows: The results of the analysis show that the influence of electronic word of mouth has on service innovation. The results of the analysis show that the influence of electronic word of mouth has on service quality. The results of the analysis show that the influence of service innovation has on satisfaction. The results of the analysis show that the influence of service quality has on satisfaction. The results of the analysis show that The influence of electronic word of mouth on the satisfaction of Yogyakarta BPJS Employment participants.

Continue to maintain the results provided to BPJS Employment Yogyakarta participants in accordance with what was promised or agreed upon as written in the MOU (Memorandum of Understanding) and Maintain the quality of services offered so that they remain in line with the benefits provided to BPJS Employment Yogyakarta participants and Maintain and improve service innovation and the quality of the services offered to suit the needs of BPJS Employment

Yogyakarta participants. Future research can use populations from other institutions, and can use variables and indicators that are different from this research.

In this research there are several limitations which are one of the factors that this research is not perfect so it can be a concern for future researchers who conduct research with the same variables as this research. The limitations in this research include the limited number of respondents, which was only 200 people, causing the responses that were obtained to not reflect the true reality. The variables that were used as the focus of this research object were electronic word of mouth, service innovation and service quality in increasing customer satisfaction. There are still many factors that influence increasing customer satisfaction that need to be researched. Respondents provided information that was not in accordance with actual conditions due to differences in respondents' understanding of the questions in the questionnaire.

The contribution of this research is that the results of this research are expected to provide information for consideration, support and contribution of thought to decision makers. Providing information that is not in accordance with actual conditions due to differences in respondents' understanding of the questions in the questionnaire.

ACKNOWLEDGEMENTS

On this occasion the author expresses his deepest gratitude and highest appreciation to those involved in this research. Co-authors and customers who have provided a lot of assistance have played a role in facilitating the research and writing of this thesis.

References

- Abdillah, Willy & Jogiyanto Hartono. (2018). *Partial Least Square (PLS)*. Yogyakarta : Andi
- Alma, Buchari. (2018). *Manajemen Pemasaran dan Pemasaran Jasa*. Bandung: Alfabeta.
- Antanegoro, RM Yordan, Djasuro Surya, & Fauzi Sanusi (2017) Analisis Pengaruh Inovasi Produk, Inovasi Layanan Dan Kualitas Pelayanan Terhadap Kepuasan dan Loyalitas Nasabah *Jurnal Riset Bisnis dan Manajemen Tirtayasa* Volume 1 (2) - Nopember 2017
- Arief. (2020). *Pemasaran Jasa dan Kualitas Pelayanan (Bagaimana Mengelola Kualitas Pelayanan agar Memuaskan Pelanggan)*. Malang: Bayumedia Publishing.
- Delafrooz, et all. (2019). The Impact of Service Innovation on Consumer Satisfaction. *International Journal of Business and Behavioral Sciences*.
- Djunaidi, Firman Gazali. (2020) *Analisis Faktor-Faktor yang Mempengaruhi Kepuasan Konsumen dalam Menggunakan Minyak Kayu Putih pada Ketel Walbarua di Desa Ubung*. Pasuruan: CV. Penerbit Qiara Media
- Farrukh Sarwat, Rezian-na Muhammed Kassim, Farrukh Malik, & Shahid Khan (2018) Study to Evaluate The Effect of Web Experience Dimensions on Pre-Purchase Decision to Enhance Customer Satisfaction and Loyalty. *World Journal of Research and Review (WJRR)* ISSN:2455-3956, Volume-6, Issue-6, June 2018 Pages 37-45
- Fauzi, M.R. & Mandala, K. (2019). Pengaruh Kualitas Pelayanan, Kualitas Produk, Dan Inovasi Produk Terhadap Kepuasan Untuk Meningkatkan Loyalitas Pelanggan. *E-Jurnal Manajemen*, Vol. 8, No. 11, 2019 : 6741-6761
- Ferdinand. (2018). *SPSS for Windows untuk Analisis Data Statistik dan Penelitian*. Jakarta: Rineka Cipta.
- Ghozali, Imam. (2016). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 23 (Edisi 8)*. Cetakan ke VIII. Semarang : Badan Penerbit Universitas Diponegoro.
- Kemp, Simon. (2019). *Digital 2019: Global Internet Use Accelerates*, <https://wearesocial.com/blog/2019/01/digital-2019-global-internet-useaccelerates> (Diunduh pada Jan 2021)
- Kotler, Philip & K.L. Keller. (2019). *Manajemen Pemasaran Edisi 13 Jilid 2*. Jakarta: Erlangga.

- Meywati, Noor, Agung Wahyu Handaru, & Harya Kuncara Wiralaga. (2021). The Influence of Innovation Strategies and Services Quality on Customer's Satisfaction and Loyalty during Covid-19 Pandemic. *The International Journal of Social Sciences World*
- Moenir, A.S. (2019). *Manajemen Pelayanan Umum Di Indonesia*. Bumi Aksara, Jakarta.
- Nurittamo, W.. (2020). Enhancing Electronic Word of Mouth through Customer Satisfaction for Young Customers' Mobile Phone Banking Applications. *International Journal of Innovation, Creativity and Change*. www.ijicc.net Volume 13, Issue 12.
- Sarli Rahman, Sherlyn Stevanie & Wiko Rusmansyah. (2021). Pengaruh Kepercayaan, Inovasi, dan Kualitas Layanan Terhadap Kepuasan dan Loyalitas Pelanggan Gojek. *Kurs : Jurnal Akuntansi, Kewirausahaan dan Bisnis* 65 Vol. 6 No. 1, Juni 2021 (65-77)
- Sekaran, Uma dan Roger Bougie, (2017), *Metode Penelitian untuk Bisnis: Pendekatan Pengembangan-Keahlian*, Edisi 6, Buku 1, Cetakan Kedua, Salemba Empat, Jakarta Selatan 12610.
- Sugiyono. (2018). *Metode Penelitian Kuantitatif*. Bandung: Alfabeta
- Sumarwan, Ujang. (2018). Inovasi Produk, Kepuasan Konsumen, dan Loyalitas sebagai Penentu Keberhasilan Pertumbuhan Perusahaan. *Majalah Agribisnis, Manajemen dan Teknologi*
- Sekaran, Uma & Roger Bougie. (2017). *Metode Penelitian untuk Bisnis: Pendekatan Pengembangan-Keahlian*, Edisi 6, Buku 2, Salemba Empat, Jakarta Selatan 12610.
- Tjahjaningsih, E., Fifaldyovan, M. I., Cahyani, A. T., & Rivai, A. R. (2022). Peran WOM Sebagai Variabel Intervening Pada Kualitas Layanan Dan Persepsi Harga Terhadap Loyalitas *Jurnal IKRAITH-EKONOMIKA* No 2 Vol 5 Juli 2022
- Uzir, M. U. H., Al Halbusi, H., Thurasamy, R., Hock, R. L. T., Aljaberi, M. A., Hasan, N., & Hamid, M. (2021). The effects of service quality, perceived value and trust in home delivery service personnel on customer satisfaction: Evidence from a developing country. *Journal of Retailing and Consumer Services*, 63, 102721.