

Importance of Consumer Satisfaction to Improve Consumer Trust LinkAja Digital Wallet

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Abstract

Currently, digital wallets in Indonesia continue to see an increase in the number of users. In general, digital wallets are preferred for online transactions over other payment methods. This study aims to analyze the effect of ease of use and brand image on consumer satisfaction and trust in LinkAja digital wallet. The population in this study was users of LinkAja in Pekanbaru. The samples were 150 respondents obtained using Accidental Sampling technique. Data analysis technique used was Structural Equation Model (SEM) with the help of Smart PLS 3.0. The results show that ease of use and brand image positively and significantly affect consumer satisfaction and trust and consumer trust positively and significantly affects consumer trust. Therefore, companies are encouraged to provide digital wallet features that promote user's ease and comfort.

Keywords: Ease of Use, Brand Image, Consumer Satisfaction, Consumer Trust.

1. Introduction

The rapid transformational growth of digital wallets to certain extent has influenced the way people do their everyday business, where several aspects are starting to gradually shift from traditional operations to partially or fully digital operations. Suddenly, nearly all activities are performed digitally such as learning, medical, transportation activities and many others. Without exception, one activity affected by this trend shift in a short time is payment system. Cash transactions are on the decline while non-cash transactions, such as through debit card, credit card, e-money, digital wallet and other payment apps, are on the rise.

Digital wallet is an electronic application service used for online transactional payment through a smartphone. The need for digital wallets is increasing steadily in recent years. The research by NeuroSensum in 2020 involving 1000 respondents reveals that the growth of digital wallets reaches 44% where the majority of these wallets are used more in e-commerce than offline stores (nextren.grid.id). Moreover, the COVID-19 pandemic propels digital transactions to a new high with Bank Indonesia disclosing that digital transactions see 37.8% increase across digital banking and transfer transactions, digital wallet usage sees 24.42% increase while debit card usage sees a decrease of 18.9% (www.liputan6.com). Transactions using digital wallets are deemed straightforward, secure, quick and offer certain forms of interesting benefits while adhering to health protocols. Riding on this trend, many companies are quick to dive in and come up with similar system, one of them is the largest network company in Indonesia, Telkomsel.

Telkomsel is an Indonesian GSM company and telecommunication operator. Various products have been in Telkomsel's portfolio such as prepaid and postpaid service. In addition, along with digital transformation development, Telkomsel jumps on the bandwagon by releasing a digital wallet application named LinkAja to facilitate consumers in making transactions in various merchants. LinkAja offers various service features, including credit purchase, prepaid operator payments, electricity bills, transportation (trains, taxis, buses, planes, online vehicles and fuel) and other features. Despite offering these and other features, LinkAja is struggling to compete with other digital wallets. Data on digital wallet application users according to Bank Indonesia, dailysocial for period 2017-2020 can be seen below:

Table 1. Digital Wallet Users in Indonesia

No	Digital Wallet	2017 (%)	2018 (%)	2019 (%)	2020 (%)
1.	Go-Pay	50%	79,40%	87,6%	87%
2.	OVO	15%	58,40%	83,8%	80.4%
3.	Dana	-	34,20%	31,4%	75.6%
4.	Linkaja	40%	55,50%	21%	47.5%

Source: www.katadata.co.id

From the table above, it can be seen that LinkAja falls behind when it comes to number of users compared to the likes of Gopay, OVO and Dana, even though the company has collaborated with various parties across sectors such as MSMEs, e-commerce, gas stations, digital donation partners and so on to answer the challenges of growing digital transformation. Research conducted by NeuroSensum in early 2021 found that ShopeePay is the most used digital wallet (35%), followed by OVO (27%), Gopay (20%), Dana (14%) and LinkAja (5%) (www.katadata.co.id).

Trust reflects consumer's willingness to accept and conduct online transactions based on positive expectations of future shopping behavior (Priskila, 2018). Building trust is of great importance in which consumers must have pleasant prior experience that leads to satisfaction, and, ultimately, trust. Trust is key in building a long-term relationship between a company and consumers. A study by (Agustin & Koeshartono, 2014) concludes that consumer satisfaction has a significant effect on consumer trust, meaning that the more satisfied consumers are with digital wallets, the greater their trust will be. It is in line with a study by (Sidharta & Suzanto, 2015).

According to Sangadji and Sopiah (2013), consumer satisfaction refers to one's contentment or disappointment in comparison between their perception of the actual performance of a product or service and their expectations. Consumer satisfaction is an important factor to gain a competitive edge because if consumers are really satisfied, consumers will reuse and recommend the product or service to others. The results of a pre-survey conducted on 50 respondents using LinkAja in Pekanbaru found that as many as 68% of consumers were dissatisfied with the features available on Linkaja and as many as 66% of consumers decided to only use LinkAja for certain transactions. This condition is evidenced by a slew of consumer complaints regarding, among others, transaction errors and complicated application navigation. With these complaints, it is important for LinkAja to implement the right strategy so that consumers continue to use this digital wallet and do not switch to other digital wallets.

Ease of use can be defined as levels where a person believes that the use of a particular system can reduce a person's effort in doing something (Davis, 1989). Ease of technological use will provide greater influence on behaviors and actions where the higher one's perception of the ease of use of a system, the easier the satisfaction will materialize. In a study by (Purba et al., 2020), the perception of ease of use has a significant effect on consumer satisfaction, where consumers demand clear and user-friendly features, exert little effort, and easily find necessary information. It is in line with a study by (Basyar & Sanaji, 2016; Oktaviani, 2014; Tu et al., 2012). When consumers have perceived

ease of use of a system, they will find it easy to carry out a transaction within the system and trust will form. A study by (Rahmad et al., 2017) concludes that the perception of ease of use has a significant effect on trust. It is in line with studies by (Ashghar & Nurlatifah, 2020; Pertiwi & Adhivinna, 2014).

Brand image is a perception and belief held by consumers reflected or attached in their mind and memory (Kotler & Keller, 2012). Every company should strive to build a strong and positive brand image by delivering as unique a product as possible. Positive brand image is important maintain since it is related to consumer perception and preference about the provided service/product (Saragih & Sarjani, 2018). Eventually, it will improve the satisfaction of digital wallet users. It is in line with studies by (Andreani et al., 2012; Kurniawati, D., Suharyono, dan Kusumawati, 2014; Lasander, 2013; Susanti & Wardana, 2015). Brand image can be turned into a competitive edge to improve consumer trust of a product. A trust is established when a consumer believes that they can gain benefits and intended use. Thus, trust is the cornerstone of a collaboration (Lisawati & Kristina, 2020). A study by (Wardhana et al., 2012) concludes that brand image has a significant effect on trust. This is in line with studies by (Faizal & Nurjanah, 2019; Lisawati & Kristina, 2020; Prasetya et al., 2014; Suhaily & Darmoyo, 2017). This study aims to analyze the effect of ease of use and brand image on consumer satisfaction and trust in LinkAja digital wallet and to analyze the effect of consumer satisfaction of LinkAja user's trust.

2. Literature Review

Consumer Trust

Trust reflects consumer's willingness to accept and conduct online transactions based on positive expectations of future shopping behavior (Priskila, 2018). Building trust is of great importance in which consumers must have pleasant prior experience that leads to satisfaction, and, ultimately, trust. Trust is key in building a long-term relationship between a company and consumers.

Consumer Satisfaction

According to Sangadji and Sopiah (2013), consumer satisfaction refers to one's contentment or disappointment in comparison between their perception of the actual performance of a product or service and their expectations. Consumer satisfaction is an important factor to gain a competitive edge because if consumers are really satisfied, consumers will reuse and recommend the product or service to others. Tu et al. (2012) stated that satisfaction of customer is the basis for customer loyalty and trust where it describes the feelings and experiences of consumers. Customer satisfaction is also the best indication of the consumer's desire to return.

Ease of Use

Ease of use can be defined as levels where a person believes that the use of a particular system can reduce a person's effort in doing something (Davis, 1989). Ease of technological use will provide greater influence on behaviors and actions where the higher one's perception of the ease of use of a system, the easier the satisfaction will materialize.

Brand Image

Brand image is a perception and belief held by consumers reflected or attached in their mind and memory (Kotler & Keller, 2012). Every company should strive to build a strong and positive brand image by delivering as unique a product as possible. Positive brand image is important maintain

since it is related to consumer perception and preference about the provided service/product (Saragih & Sarjani, 2018)

Framework

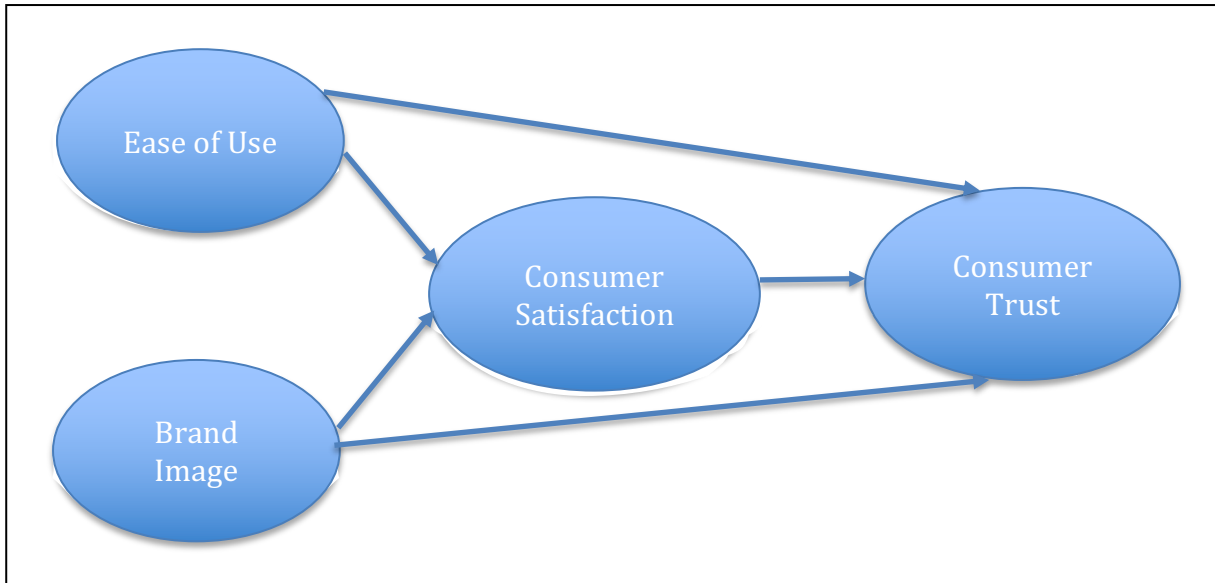


Figure 1.
Research Framework

3. Methods

The population in this study was consumers using LinkAja digital wallet in Pekanbaru. Samples were taken following Roscoe’s argument (Sugiyono, 2012), using accidental sampling technique to obtain 150 respondents. The independent variables used were ease of use and brand image while the dependent variables were consumer satisfaction and consumer trust. The data were analyzed using structural equation model (SEM) method with the help of SmartPLS 3.0, which is a multivariate statistics technique to compare between dependent variables and independent variables based on multivariate that can offset the drawback of the regression method.

4. Results and Discussion

Respondent Characteristics

Due to limited time and energy for questionnaire distribution, the researcher only distributes the questionnaire to 150 respondents. Respondent characteristics in this study include gender, age and profession.

Table 2. Respondent Characteristics

Gender	Frequency	Percentage
Male	46	38.33%
Female	74	61.67%
Age	Frequency	Percentage

< 17 years old	1	0.83%
18 – 27 years old	108	90%
28 – 37 years old	5	4.17%
38 – 47 years old	0	0%
48 – 56 years old	6	5%
> 57 years old	0	0%
Occupation	Frequency	Percentage
College Students	26	21.67%
Civil Servant	2	1.67%
Employee	39	32.50%
Entrepreneur	13	10.83%
Others	40	33.33%

As shown in Table 2, all statement items for ease of use (X1), brand image (X2), satisfaction (Y1) and trust (Y2) have an r count greater than 0.3 and a Cronbach’s alpha value greater than 0.7%. therefore, all variables used in this study have valid and reliable values.

Structural Equation Model Partial Least Square (SEM-PLS) Analysis

The evaluation of the measurement model in this study uses inner model and outer model programs:

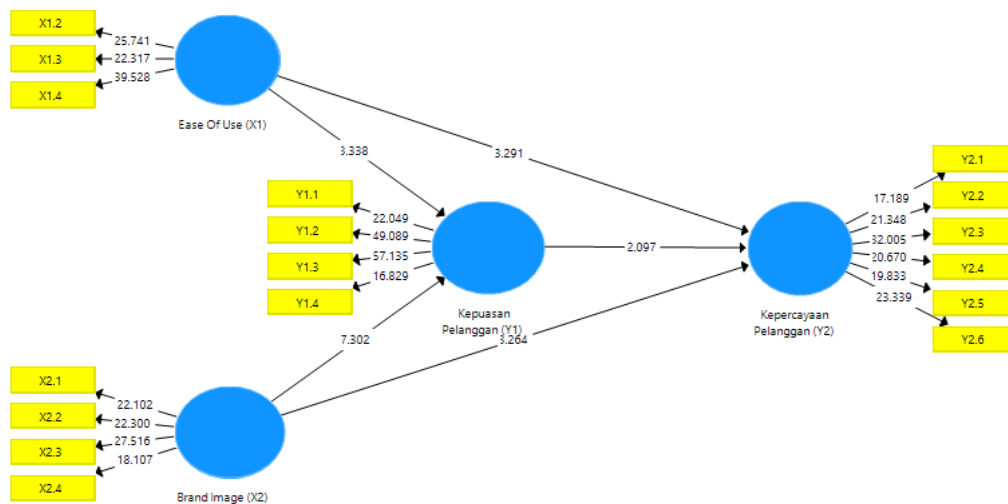


Figure 1. Path Analysis (model structural analysis)

Source : SmartPLS, 2021

Convergent Validity Test

Convergent Validity refers to a measurement model with reflective indicators based on the correlation between item scores and component scores with PLS. Factor loading values of <0.5 are taken out of the model and treated to re-estimation.

Table 3. Loading Factor

Variable	Indicator	Loading Factor
	X1.2	0.860
	X1.3	0.872
	X1.4	0.901
	X2.1	0.820
<i>Brand Image</i>	X2.2	0.828
	X2.3	0.845
	X2.4	0.791
	Y1.1	0.819
Consumer Satisfaction	Y1.2	0.892
	Y1.3	0.912
	Y1.4	0.799
	Y2.1	0.802
Consumer Trust	Y2.2	0.832
	Y2.3	0.866
	Y2.4	0.829
	Y2.5	0.838
	Y2.6	0.786

Source: SmartPLS, 2021

As shown in Table 3 above, the cross-loading value of every indicator of each latent variable has the highest factor loading value compared to the factor loading value in correlation with other latent variables. It means that every latent variable shows good discriminant validity.

Construct Reliability Test

Measurement consistency (reliability) test is performed using Average Variance Extract (AVE) and Composite Reliability (CR). Composite reliability is considered good if it has a value of ≥ 0.7 . An AVE value of ≥ 0.5 is considered good.

Table 4. Reliability Construct

Variable	Composite Reliability	Average Variance Extracted (AVE)
<i>Ease Of Use</i>	0.910	0.770
<i>Brand Image</i>	0.892	0.674
Consumer Satisfaction	0.917	0.734
Consumer Trust	0.928	0.682

Source: SmartPLS, 2021

Based on the validity and reliability tests of the measurement model, it is concluded that all variables are valid to measure the latent variables and the reliability is acceptable. This shows that the variable indicators are reliable to compose exogenous constructs.

Multicollinearity Test

Multicollinearity test is intended to test whether a correlation between latent variables exists in a regression model. The common cut-off value is the VIF value of <10.

Table 5. Multicollinearity Test.

Variable	Indicator	VIF
<i>Ease Of Use</i>	X1.2	1.906
	X1.3	2.136
	X1.4	2.324
<i>Brand Image</i>	X2.1	1.930
	X2.2	2.025
	X2.3	2.007
	X2.4	1.694
Consumer Satisfaction	Y1.1	1.785
	Y1.2	3.468
	Y1.3	3.910
	Y1.4	1.821
Consumer Trust	Y2.1	2.520
	Y2.2	2.913
	Y2.3	2.659
	Y2.4	3.178
	Y2.5	3.209
	Y2.6	2.301

Source: SmartPLS, 2021

Based on the multicollinearity test above, it is concluded that there is no multicollinearity symptom between variables since the VIF value between indicators is below 10.

R Square (R2) Test

Coefficient of determination (R2) value is used to define the proportion of the variation in the dependent variable explained by the independent variable.

Table 6. R-Square Test

Variable	R Square	R Square Adjusted
Consumer Satisfaction	0.631	0.622
Consumer Trust	0.673	0.667

In Table 6, we can see that the adjusted R-Square of consumer satisfaction is 0.622 or 62.2%. 62.2% of consumer satisfaction of LinkAja users in Pekanbaru is influenced by ease of use and brand image. While the other 37.8% is influenced by other factors not presented in this study. While the adjusted R-Square of consumer trust is 0.667 or 67.7%. 66.7% of consumer trust of LinkAja users in Pekanbaru is influenced by ease of use, brand image and consumer satisfaction. While the other 33.3% is influenced by other factors not presented in this study.

Predictive Relevance (R²)

The predictive relevance of a structural model is used to measure how much observation value is generated by the model and the estimated parameters. A Q-Square (Q²) value of 0 shows that a model has poor predictive relevance.

$$Q^2 = 1 - (1 - R^2_1)(1 - R^2_2)(1 - R^2_3) \dots (1 - R^2_n)$$

$$Q^2 = 1 - (1 - 0,622)(1 - 0,667)$$

$$Q^2 = 0,874$$

The result of the calculation in this study shows that the Q² value is 0.874, meaning that the variance of research data is explained by the structural model developed in this study.

Effect Size (F²)

The result of the calculation in this study shows that the Q² value is 0.874, meaning that the variance of research data is explained by the structural model developed in this study.

Table 7. Effect Size (F²) Test

Variable	Consumer Satisfaction	Consumer Trust
<i>Ease Of Use</i>	0.103	0.071
<i>Brand Image</i>	0.505	0.117
Consumer Satisfaction	-	0.051

Source: SmartPLS, 2021

Based on Table 7, ease of use and brand image have a significant effect on consumer satisfaction. Ease of use has a weak effect on consumer trust. Brand image and consumer satisfaction have an adequate effect on consumer trust.

T Test

T Test is performed to test the effect of each independent variable consisting of ease of use and brand image on the dependent variables namely consumer satisfaction and consumer trust.

Table 8. Path Coefficients Test

	(O)	(M)	(STDEV)	T Stat	P Values	
Ease Of Use -> Consumer Satisfaction	0.271	0.273	0.085	3.197	0.001	Sig

Brand Image -> Consumer Satisfaction	0.600	0.599	0.084	7.105	0.000	Sig
	(O)	(M)	(STDEV)	T Stat	P Values	
Ease Of Use -> Consumer Trust	0.251	0.253	0.074	3.375	0.001	Sig
Brand Image -> Consumer Trust	0.376	0.377	0.104	3.617	0.000	Sig
Consumer Satisfaction -> Consumer Trust	0.240	0.237	0.106	2.261	0.024	Sig

Source: SmartPLS, 2021

Table 8 shows that:

1. Path analysis shows that the beta coefficient value of the relationship between ease of use and consumer satisfaction is 0.271. A t-count test obtains 3.197 with a p-value of 0.001 (P<0.05). This shows that ease of use has a positive and significant effect on consumer satisfaction.
2. Path analysis shows that the beta coefficient value of the relationship between brand image and consumer satisfaction is 0.600. A t-count test obtains 7.105 with a p-value of 0.00 (P<0.05). This shows that brand image has a positive and significant effect on consumer satisfaction.
3. Path analysis shows that the beta coefficient value of the relationship between ease of use and consumer trust is 0.251. A t-count test obtains 3.375 with a p-value of 0.001 (P<0.05). This shows that ease of use has a positive and significant effect on consumer trust.
4. Path analysis shows that the beta coefficient value of the relationship between consumer trust and consumer satisfaction is 0.376. A t-count test obtains 0.240 with a p-value of 0.001 (P<0.05). This shows that brand image has a positive and significant effect on consumer trust.
5. Path analysis shows that the beta coefficient value of the relationship between ease of use and consumer satisfaction is 0.240. A t-count test obtains 2.261 with a p-value of 0.024 (P<0.05). This shows that consumer trust has a positive and significant effect on consumer satisfaction.

Discussion

Effect of Ease of Use and Brand Image on Consumer Satisfaction

The results of descriptive analysis show that ease of use is an important factor for the respondents. This is in line with the results of regression analysis and partial tests that ease of use has a significant and positive value. Thus, it can be said that ease of use has a real impact on the satisfaction of the app users. The majority of the respondents admit that the system of LinkAja digital wallet is user-friendly and does not have a steep learning curve. This could be because the majority of the respondents are young adults which generally are quick learners. This is in line with studies by (Oktaviani, 2014). The results of descriptive analysis show that brand image is an important factor for the respondents. This is in line with the results of regression analysis and partial tests that brand image has a significant and positive value. Thus, brand image has a real impact on the trust of the app users. The majority of the respondents express that LinkAja application is decent and beneficial for consumers. It means that the company has created a positive image that the service offered brings benefits to consumers. This condition will eventually improve consumer satisfaction. This result is in line with previous

studies demonstrating that brand image has an effect on consumer satisfaction by (Kurniawati, D., Suharyono, dan Kusumawati, 2014; Susanti & Wardana, 2015).

Effect of Ease of Use and Brand Image on Consumer Trust

The results of descriptive analysis show that ease of use is an important factor for the respondents. Thus, it can be said that ease of use variable has a real impact on the trust of the app users. LinkAja digital wallet application offers various feature conveniences and securities to generate a sense of comfort and security when using the app for transactional activities. This is the reason why ease of use has an effect on consumer trust. The results of present study are in line with previous studies by (Pertiwi & Adhivinna, 2014), stating that ease of use has an effect on consumer trust. The results of descriptive analysis show that brand image is an important factor for the respondents. This is in line with the results of regression analysis and partial tests that brand image has a significant and positive value. Thus, it can be said that brand image variable has a real impact on the trust of the app users. The company should strive to build a perceived positive image because it will naturally pique consumer's interest to try and use LinkAja application, if, they feel perceived benefits from it. The results of present study are in line with previous studies by (Faizal & Nurjanah, 2019; Prasetya et al., 2014), stating that brand image has an effect on consumer trust.

Effect of Consumer Satisfaction on Consumer Trust

The results of descriptive analysis show that satisfaction is an important factor for the respondents. This is in line with the results of regression analysis and partial tests that consumer satisfaction has a significant and positive value. Thus, it can be said that consumer satisfaction variable has a real impact on the formation of trust of LinkAja users. It implies that the users of LinkAja are content with the ease of use and brand image of LinkAja digital wallet, leading to perceived sense of satisfaction and security that warrant continued use. The results of present study are in line with a previous study by (Sidharta & Suzanto, 2015), stating that consumer satisfaction has an effect on consumer trust.

5. Conclusion

LinkAja is a digital wallet product presented by an Indonesian state-owned enterprise, Telkomsel. It offers various features specifically tailored to consumer's needs and demands. The research results show that brand image plays an important role in the effort to generate satisfaction and trust of consumers. In other words, the company has succeeded in instilling a good brand image and reputation in the eyes of consumers through features that can provide convenience and comfort for consumers when making shopping transactions, both online and offline. However, the questionnaire results show that despite feeling satisfied and trusting LinkAja, 48% of the consumers are disinclined to recommend the brand to other people. Therefore, the company must further improve and upgrade available features in the application to maintain satisfaction and trust, and stimulate user growth through word of mouth.

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