

The Influence of service quality on customer trust through the perceived value of Bank Syariah in Langsa City

Rico Syahputra

Industrial Engineering Study Program, Faculty of Engineering, Universitas Samudra, Langsa Aceh, Indonesia

ARTICLE INFO**Article history:**

Received Oct 28, 2023

Revised Nov 1, 2023

Accepted Nov 7, 2023

Keywords:

Bank Syariah;
Customer;
Perceived Value;
Service Quality;
Trust.

ABSTRACT

Banks have an important meaning for the economy. This research aims to determine the influence of service quality on trust through perceived value in Islamic banks. In this research, nonprobability sampling was used with the data collection method using the purposive sampling method. The population in this study were all residents of Langsa City who had savings at BS. The sample in this study was 100 people and analyzed the data using SEM-PLS. The research results show that service quality and perceived value have a positive and significant effect on trust. Perceived value successfully mediates the relationship between service quality and trust.

This is an open access article under the CC BY-NC license.



Corresponding Author:

Rico Syahputra,
Industrial Engineering Study Program,
Faculty of Engineering,
Universitas Samudra,
Jl. Meurandeh, Langsa Lama, Meurandeh, Langsa Lama, Kota Langsa, Aceh 24354, Indonesia,
Email: ricosyahputra@unsam.ac.id

1. Introduction

In Muslim countries, the business sector has developed into the Islamic banking industry. As one of the countries with the largest Muslim population in the world, Indonesia sharia banking is a type of banking that is based on Islamic law and follows the development of Islamic economics. Islamic banking relies on the following principles: sharing of profits and losses; clear prohibition against collecting or paying interest fees (Riba); and carrying out trade and activities that are considered contrary to sharia.

The growth of sharia banking based on (ojk, 2019) sharia market share is only 5.94%. According to (Setyobudi, Wiryono, Nasution, & Purwanegara, 2015) the growth of sharia banking is more stable compared to conventional banking. However, the challenges faced by Islamic banking are differences in cultural thinking, norms, beliefs and values (Khan, 2015). Therefore, customer needs become opportunities to provide the best service and increase perceived value to gain customer trust.

Currently, customer trust has a huge influence on the sustainability of Islamic banks. Trust plays an important role in business (Al-Ansi & Han, 2019). Trust will have a relationship with customer satisfaction (Yao, Qiu, & Wei, 2019) and perceived value (Yuen, Wang, Wong, & Zhou, 2018). Therefore, trust in Islamic banks is very important for Islamic banking companies if they want to attract more customers (Fungacova et al. 2019). When a sharia banking company gains customer trust, it means it will get more customers.

To maintain customer trust, companies must maintain service quality. According to (Palazzo, Foroudi, & Ferri, 2021) service quality is an important aspect in assessing the services provided so that customer needs and expectations are met. Thus, to improve service quality and build customer awareness, perceived value is needed. The perceived value will later make customers believe, so that customers feel

what the company provides. However, in order to maintain long-term customer relationships, companies must develop new strategies to build perceived value (Orengo-Serra & Sánchez-Jauregui, 2021).

2. Research Method

Service Quality

Service quality is an invisible aspect and is considered a multi-dimensional aspect (Zia, 2022). Service quality plays a role in generating customer emotions which influence customer engagement and customer advocacy (Arguello, 2020). Reaching engaged customers and even protecting the company is not an easy job, but it can be done with good service quality. Regarding service quality, many researchers have adopted the theory of (Parasuraman, Zeithaml, & Berry, 1985; Parasuraman, Zeithaml, & Malhotra, 2005), stated that service quality is the difference between reality and customer expectations regarding perceived service quality.

Meanwhile, according to (Sohail & Hasan, 2021), service quality is a key factor in influencing a brand to be better. A brand will be good if service quality revolves around service users' perceptions of the global advantages associated with certain services (Guillén Perales, Liébana-Cabanillas, Sánchez-Fernández, & Herrera, 2020). Providing high service quality can be important for companies in different ways (Azzari, Mainardes, & Costa, 2020) Apart from that, perceived service quality is not only about the same product but service quality is the way service must be the same throughout the world (Mendocilla, Miravittles, & Matute, 2020).

Service quality are factors related to staff, such as attention and reliability, but factors that are produced as a result of the process (Bichler, Pikkemaat, & Peters, 2020). To provide quality and memorable service to customers, all elements of the company must be involved and care about their customers. Customers are more sensitive to aspects of service, so it is increasingly important to study this relationship (Hati, Wibowo, & Safira, 2020). It measures the extent to which a company has successfully designed its journey in service delivery, and many service companies continue to measure perceived service quality through specific touch points, or rely on simple aggregate measures, such as the net promoter score (Jaakkola & Terho, 2021). Customers who experience high levels of service quality in the sharing economy are more likely to leave online reviews (positive news) than those who experience low levels of service quality (Meijerink & Schoenmakers, 2020).

Trust

According to (Moorman, Deshpande, & Zaltman, 2010) defines trust as a desire to depend on a partner who can be trusted. Meanwhile, (Lau G.T & Lee S.H, 1999) argue that trust shows a person's willingness to surrender themselves to another party at a certain risk. This can be exemplified by trust in a brand as a result of experiences that occur from interactions experienced in the past. Trust has a huge influence on the sustainability of a company because if a company's product is no longer trusted by consumers, it will be difficult for the product to develop in the market. Consumer trust is all the knowledge that consumers have and all the conclusions that consumers draw about objects, attributes and benefits.

Trust refers to a psychological state consisting of an individual's intention to accept vulnerability based on positive expectations of another person's intentions or behavior (Zhang, Yan, & Zhang, 2018). Trust can also be said to be 'a person's belief that another person's words or promises are reliable and that that person will fulfill his or her obligations in an exchange relationship' (Cheshin, Amit, & van Kleef, 2018). In the banking context, stated that trust in banks is closely related to the handling of money in banks.

More specifically, (Yuen et al., 2018) explain that trust is related to customers' beliefs that the bank provides goods or services that meet their expectations. Therefore, trust is defined as customers' confidence in the company's capabilities, integrity and benevolence which can increase their intention to rely on the company's products or brands (Alalwan, Dwivedi, & Rana, 2017). Apart from that, there are several factors that influence trust such as satisfaction (Al-Ansi & Han, 2019), perceived value (Itani, Kassar, & Loureiro, 2019).

Perceived Value

According to (Truong, 2021), perceived value is generated through assessing benefits and sacrifices through purchasing and using services. Meanwhile, according to (Hanaysha, 2018), perceived value refers to customers' general assessment of the benefits of a service in relation to what is provided and what is received in return. This means the difference between what is spent and what the customer receives. (Sembabaoglu,

2017), explains that the more managers place importance on service innovation, the more perceived overall service quality, customer loyalty and perceived value will increase. Perceived value is the benefit received by customers regarding purchasing decisions made regarding services.

According to (Hati et al., 2020), perceived value is a key factor in understanding purchasing behavior, which is related to improving service quality. Apart from that, (Jain & Sundström, 2021), stated that it is important to increase perceived value and customer satisfaction by offering the best value and building stronger customer relationships. The company's strength lies in the perceived value of the services provided. According to (Mohammed & Al-Swidi, 2019), explaining customer perceptions about the company's perceived value can persuade customers to repurchase the company's services. Customers who are satisfied with the service will feel the value and benefits of the services provided. Apart from that, customers who really feel the value of a service tend to give a positive response.

This type of research uses quantitative research. In this study, non-probability sampling was used with the data collection method using a purposive sampling method because not all populations have the same chance of being sampled, and are limited by certain characteristics. The population in this study were all residents of Langsa City who had savings at BS. The population determined in this research is all permanent customers who are still actively making transactions at sharia banks in Langsa City. The sample in this study was 100 people. Data analysis techniques using. To test the validity and suitability of the model, Loading Factor and Average Variance Extracted (AVE) are used. The data analysis technique uses the Structural Equation Model (SEM) method to test the hypothesis in this research.

3. Results And Discussions

Convergent validity is part of the measurement model which in SEM-PLS is usually called the outer model, while in covariance-based SEM it is called confirmatory factor analysis (CFA) (Mahfud and Ratmono, 2013). There are two criteria to assess whether the outer model (measurement model) meets the convergent validity requirements for reflective constructs, namely (1) loading must be above 0.7 and (2) the p value is significant (<0.05) (Hair et al. in Mahfud and Ratmono, 2013). However, in some cases, loading requirements above 0.7 are often not met, especially for newly developed questionnaires. Therefore, loadings between 0.40-0.70 must still be considered to be maintained (Mahfud and Ratmono, 2013). Table 1 presents the loading values for each indicator.

Table 1. Validity testing based on first factor loading

	Trust	Service Quality	Perceived Value
X1.1		0.625	
X1.10		0.640	
X1.11		0.713	
X1.12		0.818	
X1.13		0.662	
X1.14		0.782	
X1.2		0.651	
X1.3		0.643	
X1.4		0.604	
X1.5		0.754	
X1.6		0.799	
X1.7		0.550	
X1.8		0.661	
X1.9		0.798	
Y1	0.796		
Y2	0.738		
Y3	0.838		
Y4	0.746		
Z1			0.813
Z10			0.418
Z2			0.613
Z3			0.684
Z4			0.508
Z5			0.589
Z6			0.749
Z7			0.373
Z8			0.662
Z9			0.806

Based on testing the validity of factor loadings in Table 1, it can be seen that indicators with loadings below 0.6 must be removed from the model. However, for indicators with loadings between 0.40 and 0.70, we should analyze the impact of the decision to delete these indicators on average variance extracted (AVE) and composite reliability. Next, validity was retested based on factor loading.

Table 2. Validity testing based on second factor loading

	Trust	Service Quality	Perceived Quality
X1.1		0.632	
X1.10		0.645	
X1.11		0.726	
X1.12		0.828	
X1.13		0.696	
X1.14		0.793	
X1.2		0.665	
X1.3		0.613	
X1.5		0.734	
X1.6		0.823	
X1.8		0.651	
X1.9		0.799	
Y1	0.791		
Y2	0.732		
Y3	0.843		
Y4	0.752		
Z1			0,813
Z2			0,618
Z3			0,722
Z4			0,510
Z6			0,752
Z8			0,671
Z9			0,834

Based on testing the validity of the loading factors in Table 2, all values have met the validity requirements based on the loading value, however the Z4 indicator is maintained because it affects the average variance extracted (AVE) and composite reliability values. Next, validity testing is carried out based on the average variance extracted (AVE) value.

Table 3. Average variance extracted (AVE)

	(AVE)
Trust	0.609
Service Quality	0.520
Perceived Value	0.505

The recommended AVE value is above 0.5 (Mahfud and Ratmono, 2013). It is known that all AVE values are > 0.5 , which means they meet the validity requirements based on AVE. Next, reliability testing is carried out based on the composite reliability (CR) value.

Table 4. Composite reliability (CR)

	Composite Reliability
Trust	0.861
Service Quality	0.928
Perceived Value	0.875

The recommended CR value is above 0.7 (Mahfud and Ratmono, 2013). It is known that all CR values are > 0.7 , which means they have met the reliability requirements based on CR. Next, reliability testing was carried out based on the Cronbach's alpha (CA) value.

Table 5. Cronbach's alpha (CA)

	Cronbach's Alpha
Trust	0.786
Service Quality	0.914
Perceived Value	0.831

The recommended CA value is above 0.7 (Mahfud and Ratmono, 2013). It is known that all CA values are > 0.7 , which means they meet the reliability requirements based on Cronbach's alpha. Discriminant validity tests the extent to which a construct is truly different from other constructs. Next, discriminant validity testing was carried out using the Fornell-Larcker approach. Table 6 presents the results of discriminant validity testing.

Table 6. Discriminant validity testing

	Trust	Service Quality	Perceived Value
Trust	0.781		
Service Quality	0.698	0.721	
Perceived Value	0.679	0.786	0.711

In discriminant validity testing, the AVE square root value of a latent variable is compared with the correlation value between that latent variable and other latent variables. It is known that the square root value of AVE for each latent variable is greater than the correlation value between that latent variable and other latent variables. So it is concluded that it has met the requirements for discriminant validity.

Boostrapping

Table 7 presents the results of the significance test of influence.

Table 7. Path coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Service Quality-> Trust	0.429	0.419	0.129	3.340	0.001
Service Quality-> Perceived Value	0.786	0.792	0.041	19.402	0.000
Perceived Value -> Trust	0.342	0.353	0.158	2.160	0.031

Based on the results in Table 7: a) It is known that service quality has a positive effect on trust, with a path coefficient value (original sample) of 0.429, and is significant, with P-Values = $0.001 < 0.05$, b) It is known that service quality has a positive effect on perceived value, with a path coefficient value (original sample) of 0.789, and is significant, with P-Values = $0.000 < 0.05$, c) It is known that perceived value has a positive effect on trust, with a path coefficient value (original sample) of 0.342, and is significant, with P-Values = $0.031 < 0.05$.

Table 8. R-square

	R Square
Trust	0.532
Perceived Value	0.618

Based on the results in Table 8, it is known: a) The r-square value of trust is 0.532, which means that service quality and perceived value can influence trust by 53.2%, b) The r-square value of perceived value is 0.618, which means that service quality can influence perceived value by 61.8%.

Table 9. Mediation testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Service Quality-> Perceived Value -> Trust	0.269	0.280	0.126	2.124	0.034

Based on the results in Table 9: Perceived value is significant as a mediator of the relationship between service quality and trust, with P-Values = $0.034 < 0.05$.

Discussion

The Influence of Service Quality on Perceived Value

Service quality has a positive and significant effect on perceived value. This shows that the company's service quality capability in providing services to customers is received by customers as being better than perceived, so customers assess it as good. Thus, the higher the quality of service provided by the company, the higher the customer's perceived value. Perceived value plays an important role in understanding customer behavior, with increasing quality (Hati et al. (2020).

In studying the relationship between service quality and perceived value, by improving service to customers, companies must pay attention to the quality of company service. according to (Parasuraman et al. 2005) the extent to which service quality can facilitate customers in the effectiveness and efficiency of the transaction process, so that it can have a positive impact on perceived value (Bauer et al. 2006). In accordance with research (Brady et al. 2001; Cronin et al. 2006; Lien et al. 2014) service quality has a positive and significant effect on perceived value.

The Influence of Service Quality on Trust

Service quality has a positive and significant effect on trust. This shows that the concept of service quality from customer perceptions when transacting products or services, purchasing to security will increase trust (Wilson et al. 2012; Santos, 2003). Thus, the concept of customer trust in transactions is necessary because it is related to the security and risks of e-banking transactions (Alalwan et al. 2015).

This is also supported by research (Ghalandari & Branch, 2012; Ting, 2016) which states that service quality has a positive effect on trust. According to (Fogg & Tseng, 1999) a customer will feel confident or confident in a service which will be shown by positive feelings in the form of reliability, dependability and confidence.

The Influence of Perceived Value on Trust

Perceived value has a positive and significant effect on trust. This shows that assessment is a person's process of interpreting it into something logical (Assael, 2001). Customer assessment has implications for companies, because customers make decisions based on what they feel (Schiffman & Kanuk, 2000).

Therefore, trust is the key to maintaining relationships with customers, so that customers remain with the company. Customer trust is influenced by the ease of customers making transactions. In accordance with research (Suratman, 2011), perceived value has a positive and significant effect on trust.

The Influence of Service Quality on Trust Through Perceived Value

Based on research results, perceived value has a positive and significant mediating effect on the relationship between service quality and trust. This shows that the quality of banking services has an observable influence such as efficiency, system availability, privacy, responsiveness, etc. In this way, banking customers feel they have benefits or added value (Park et al. 2012). The services provided by banking make it easier for customers to make transactions quickly and safely. This means that the higher the quality of service, the more trust customers will have in banking.

Thus, trust plays an important role in maintaining relationships. The higher the level of customer trust, the better the value the customer creates for banking. This is because customer trust has a relationship with perceived value. In accordance with research (Nugraha & Mandala, 2020; Howat & Assaker, 2013; Nek et al. 2009; Saif, 2012; Raditha et al. 2016) states that perceived value mediates the relationship between service quality and trust. It can be concluded that service quality drives the value perceived by customers, the better the quality of service received, the higher the value, the more confidence the customer will have in making transactions with sharia banks.

4. Conclusion

The limitations of the study is Cooperation between employees and customers needs to be improved. From the findings of the item cooperation with customers is still low. Regarding cooperation, the bank needs to have a better personal relationship with customers. Islamic banking managers can provide policies or cooperation programs with customers that are more flexible according to technological and environmental changes. The results of this research are very important for Islamic banks based on the Islamic financial model. They also increasingly face competition from conventional banks that offer sharia-compliant financial

products and services. Islamic banks must comply with Islamic law and improve service quality to comply with Islamic law to foster customer trust. Therefore, this will increase consumer confidence in the future. Therefore, Islamic banks must comply with Islamic law by providing the best service to customers to increase customer perceived value, which results in customer trust. It is hoped that future researchers will add these variables to assess how customer loyalty is when they experience pleasant experiences and involvement, so that this research will enrich the discussion for research and add references for further research.

ACKNOWLEDGEMENTS

We would like to express our thanks to Samudra University for the research opportunity and funding. Furthermore, we also express our appreciation for the assistance provided by the Samudra University Research Institute. This research is very useful for improving our competence and careers as teaching staff at Samudra University.

References

- Al-Ansi, A., & Han, H. (2019). Role of halal-friendly destination performances, value, satisfaction, and trust in generating destination image and loyalty. *Journal of Destination Marketing and Management*, 13(December 2018), 51–60. <https://doi.org/10.1016/j.jdmm.2019.05.007>
- Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2017). Factors influencing adoption of mobile banking by Jordanian bank customers: Extending UTAUT2 with trust. *International Journal of Information Management*, 37(3), 99–110. <https://doi.org/10.1016/j.ijinfomgt.2017.01.002>
- Arguello, M. I. (2020). Service quality in a post-crisis context: emotional effects and behaviours. *International Journal of Bank Marketing*, 38(1), 175–198. <https://doi.org/10.1108/IJBM-02-2019-0045>
- Azzari, V., Mainardes, E. W., & Costa, F. M. da. (2020). Accounting services quality: a systematic literature review and bibliometric analysis. *Asian Journal of Accounting Research*, 6(1), 80–94. <https://doi.org/10.1108/AJAR-07-2020-0056>
- Bichler, B. F., Pikkemaat, B., & Peters, M. (2020). Exploring the role of service quality, atmosphere and food for revisits in restaurants by using a e-mystery guest approach. *Journal of Hospitality and Tourism Insights*, 4(3), 351–369. <https://doi.org/10.1108/JHTI-04-2020-0048>
- Cheshin, A., Amit, A., & van Kleef, G. A. (2018). The interpersonal effects of emotion intensity in customer service: Perceived appropriateness and authenticity of attendants' emotional displays shape customer trust and satisfaction. *Organizational Behavior and Human Decision Processes*, 144(September 2015), 97–111. <https://doi.org/10.1016/j.obhdp.2017.10.002>
- Guillén Perales, A., Liébana-Cabanillas, F., Sánchez-Fernández, J., & Herrera, L. J. (2020). Assessing university students' perception of academic quality using machine learning. *Applied Computing and Informatics*. <https://doi.org/10.1108/aci-06-2020-0003>
- Hanaysha, J. R. (2018). An examination of the factors affecting consumer's purchase decision in the Malaysian retail market. *PSU Research Review*, 2(1), 7–23. <https://doi.org/10.1108/PRR-08-2017-0034>
- Hati, S. R. H., Wibowo, S. S., & Safira, A. (2020). The antecedents of Muslim customers' intention to invest in an Islamic bank's term deposits: evidence from a Muslim majority country. *Journal of Islamic Marketing*, 12(7), 1363–1384. <https://doi.org/10.1108/JIMA-01-2020-0007>
- Itani, O. S., Kassar, A. N., & Loureiro, S. M. C. (2019). Value get, value give: The relationships among perceived value, relationship quality, customer engagement, and value consciousness. *International Journal of Hospitality Management*, 80(January), 78–90. <https://doi.org/10.1016/j.ijhm.2019.01.014>
- Jaakkola, E., & Terho, H. (2021). Service journey quality: conceptualization, measurement and customer outcomes. *Journal of Service Management*, 32(6), 1–27. <https://doi.org/10.1108/JOSM-06-2020-0233>
- Jain, S., & Sundström, M. (2021). Toward a conceptualization of personalized services in apparel e-commerce fulfillment. *Research Journal of Textile and Apparel*, 25(4), 414–430. <https://doi.org/10.1108/RJTA-06-2020-0066>
- Khan, T. N. (2015). Closing the gaps of human resource in Islamic banks: Literature review analysis. *International Journal of Business and Social Science*, 6(5), 168–181. Retrieved from www.ijbssnet.com
- Lau G.T, & Lee S.H. (1999). Consumers' Trust in a Brand and the Link to Brand Loyalty. *Journal of Market Focused Management*, 4(1999), 341–370.
- Meijerink, J., & Schoenmakers, E. (2020). Why are online reviews in the sharing economy skewed toward positive ratings? Linking customer perceptions of service quality to leaving a review of an Airbnb stay. *Journal of Tourism Futures*, 7(1), 5–19. <https://doi.org/10.1108/JTF-04-2019-0039>
- Mendocilla, M., Miravittles, P., & Matute, J. (2020). QUICKSERV: a service quality assessment tool for the quick-service restaurant industry. *British Food Journal*, 123(13), 241–259. <https://doi.org/10.1108/BFJ-12-2020-1108>
- Mohammed, A., & Al-Swidi, A. (2019). The influence of CSR on perceived value, social media and loyalty in the hotel industry. *Spanish Journal of Marketing - ESIC*, 23(3), 373–396. <https://doi.org/10.1108/SJME-06-2019-0029>

- Moorman, C., Deshpande, R., & Zaltman, G. (2010). in Market Affecting Trust. *Journal of Marketing*, 57(1), 81–101. Retrieved from <http://www.jstor.org/stable/1252059>
- oik. (2019). Statistik Perbankan Syariah Maret 2019. *Otoritas Jasa Keuangan*, 53(9), 1689–1699.
- Orengo-Serra, K. L., & Sánchez-Jauregui, M. (2021). Coping with earthquakes and COVID-19: A perspective of customer relationship management. *Estudios Gerenciales*, 37(159), 318–331. <https://doi.org/10.18046/j.estger.2021.159.4435>
- Palazzo, M., Foroudi, P., & Ferri, M. A. (2021). Examining antecedents and consequences of perceived service quality in the hotel industry: a comparison between London and New York. *TQM Journal*, 33(7), 193–221. <https://doi.org/10.1108/TQM-09-2020-0203>
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing*, 49(4), 41. <https://doi.org/10.2307/1251430>
- Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). E-S-QUAL a multiple-item scale for assessing electronic service quality. *Journal of Service Research*, 7(3), 213–233. <https://doi.org/10.1177/1094670504271156>
- Senbabaoglu, E. (2017). The Impact of the Service Innovativeness on Perceived Overall Service Quality, Customer Loyalty and Perceived Customer Value in Shopping Sites. *Marketing and Branding Research*, 4(4), 371–383. <https://doi.org/10.33844/mbr.2017.60438>
- Setyobudi, W. T., Wiryono, S. K., Nasution, R. A., & Purwanegara, M. S. (2015). Exploring implicit and explicit attitude toward saving at Islamic bank. *Journal of Islamic Marketing*, 6(3), 314–330. <https://doi.org/10.1108/JIMA-08-2014-0055>
- Sohail, M. S., & Hasan, M. (2021). Students' perceptions of service quality in Saudi universities: the SERVPERF model. *Learning and Teaching in Higher Education: Gulf Perspectives*, 17(1), 54–66. <https://doi.org/10.1108/LTHE-08-2020-0016>
- Truong, T. H. H. (2021). The drivers of omni-channel shopping intention: a case study for fashion retailing sector in Danang, Vietnam. *Journal of Asian Business and Economic Studies*, 28(2), 143–159. <https://doi.org/10.1108/JABES-05-2020-0053>
- Yao, T., Qiu, Q., & Wei, Y. (2019). Retaining hotel employees as internal customers: Effect of organizational commitment on attitudinal and behavioral loyalty of employees. *International Journal of Hospitality Management*, 76(March 2018), 1–8. <https://doi.org/10.1016/j.ijhm.2018.03.018>
- Yuen, K. F., Wang, X., Wong, Y. D., & Zhou, Q. (2018). The effect of sustainable shipping practices on shippers' loyalty: The mediating role of perceived value, trust and transaction cost. *Transportation Research Part E: Logistics and Transportation Review*, 116(April), 123–135. <https://doi.org/10.1016/j.tre.2018.06.002>
- Zhang, L., Yan, Q., & Zhang, L. (2018). A computational framework for understanding antecedents of guests' perceived trust towards hosts on Airbnb. *Decision Support Systems*, 115(October), 105–116. <https://doi.org/10.1016/j.dss.2018.10.002>
- Zia, A. (2022). Discovering the linear relationship of service quality, satisfaction, attitude and loyalty for banks in Albaha, Saudi Arabia. *PSU Research Review*, 6(2), 90–104. <https://doi.org/10.1108/PRR-07-2020-0023>