

The Influence of Referral Marketing and Customer Trust on Purchasing Decisions Through Customer Satisfaction at PT. Dharma Lautan Utama Surabaya

Firman Dandy, Chandra Kartika, Soenarmi

Management Study Program, Faculty of Economics and Business, Wijaya Putra University Surabaya

Corresponding Author*: firmanantiek@gmail.com, chandrakartika@uwp.ac.id,
Soenarmi@uwp.ac.id

ABSTRACT

Purpose: This research is entitled "The Influence of Referral Marketing and Customer Trust on Purchasing Decisions through Customer Satisfaction at PT. Dharma Lautan Utama Surabaya". The purpose of this study is to describe referral marketing, customer trust, purchase decisions and customer satisfaction in the company, as well as to determine and analyze the influence of referral marketing and customer trust on purchasing decisions both directly and through customer satisfaction. This research is an explanatory research with a quantitative approach.

Design/Methodology/Approach: The population in this study is customers who are already customers of sea transportation companies and ferry crossings at PT. Dharma Lautan Utama Surabaya. The number of samples taken in this study was as many as 100 respondents from customers who had subscribed to the Marine Transportation Company and ferry crossings PT. Dharma Lautan Utama Surabaya is more than one year old and uses saturated sampling. Data collection was carried out using the questionnaire dissemination method. The variables studied in this study are purchasing decision as a dependent variable, referral marketing and customer trust as independent variables, and customer satisfaction as an intervening variable. The data analysis technique is SEM using Partial Least Square (PLS).

Findings: The results of the analysis show that referral marketing has a positive and significant effect on customer satisfaction. Customer trust has a positive and significant effect on customer satisfaction. Referral marketing has a positive and significant influence on purchasing decisions. Customer trust has a positive and insignificant effect on purchasing decisions. Customer satisfaction has a positive and significant effect on purchasing decisions. Referral marketing has a positive and significant influence on purchasing decisions through customer satisfaction. Customer trust has a positive and significant influence on purchasing decisions through customer satisfaction.

Paper Type: Research Paper

Keywords: *Referral Marketing, Customer Trust, Purchase Decision, Customer Satisfaction.*

Received : November 4th

Revised : February 18th

Published : March 31th

I. INTRODUCTION

PT. Dharma Lautan Utama is a company engaged in sea transportation that operates Ro-Ro / Ferry type ships, which carry passengers, goods and vehicles. Operating in almost all regions in Indonesia. In supporting the national economy, the role of the sea transportation industry is very important and irreplaceable. The territory of Indonesia which has more than 17,000 islands and more than 60% of its territory consists of water, so to ensure the smooth distribution of goods (logistics) and services throughout Indonesia is not an easy task, both for the government and the private sector Java Island and Madura Island are separated by a strait called Madura Strait. Since ancient times, the mobility of residents on the island of Madura to Surabaya and vice versa is connected by sea transportation modes, small boats or passenger ships (Ferry). Throughout the year transportation activities in the Madura Strait are so high, especially during the celebration of Muslim holidays. Gab theory in this study includes referral marketing or marketing from consumers to consumers is a marketing strategy that is free for a

brand that is carried out consciously or unconsciously or marketing activities through person-to-person intermediaries either verbally, in writing, or electronic communication tools related to the experience of purchasing services or experience using products or services (Rizal, 2021). Referral marketing is a marketing strategy that is generally used in businesses and is a marketing strategy that is closely related to word of mouth marketing, which relies heavily on customer testimonials. Referral Marketing is one of the promotional strategies in marketing that does not cost much and is considered effective to have a direct effect on customers in marketing. Referral Marketing is personal communication about a product between potential buyers, neighbors, friends, family, and coworkers (Utama et al., 2022). Consumers who have used or purchased products from the company will become communicators, namely conveying what has been felt when using the product. This strategy spreads based on word-of-mouth talk activities from one individual to another that generate stimuli to know and even buy the product. In addition to referral marketing, the thing that must be considered to run a product business to run smoothly is to maintain consumer trust (customer trust). Consumer trust (customer trust) is consumer confidence that certain individuals have integrity, can be trusted, and trusted people will fulfill all obligations in carrying out transactions as expected (Sobandi & Somantri, 2020). Consumer trust (customer trust) is defined as the willingness of one party to accept the risk of the actions of another party based on the expectation that the other party will perform important actions for the party who trusts it, regardless of the ability to supervise and control the actions of the trusted party (Almamada, 2021). Trust is a person's willingness to depend on other parties involved in the exchange because he has confidence in the other party (Aini, 2020). Consumer trust is consumer knowledge of objects, attributes, or benefits, where trust is shared with attitudes and behaviors with product attributes (Suharlina & Ferils, 2022). Purchasing decision is the stage of evaluation from consumers of a preference or choice so as to form the intention of buying goods / services (Sobandi & Somantri, 2020). Purchasing decisions are activities carried out by consumers in choosing alternative choices of a product and are considered as actions to meet needs (Sugiyono, 2019). One of the purchase decisions occurs because consumers already have value to a brand. These values will represent how consumers remember brands with good, unique and strong values (Lutfianisa, F Ramdan & Jhoansyah, 2021).

Research Gap in this study is a research research conducted by (Rizal, 2021) with the title "The Effect of Service Quality, Price and Referral Marketing on Furniture Product Purchasing Decisions (Empirical Study at UD. Sumber Rejeki Surabaya)" stated that through data testing using SPSS analysis tool version 23.0 and multiple linear regression analysis that Referral Marketing partially has a positive and significant effect on purchasing decisions. In previous research conducted by oleh (Fitri & Nisa, 2022). entitled "The Effect of Trust, Referral Marketing and Repurchase Intention on Customer Satisfaction of the Millennial Generation of Street Boba Beverage Products" stated that through tests using survey methods, SmartPLS and SPSS showed that Referral Marketing had a positive and significant effect on customer satisfaction. Furthermore, Research Gap variable Customer Trust in research conducted by (Simanjuntak et al., 2020).

A. Problem Formulation

1. How is the description of referral marketing, customer trust, purchasing decisions and customer satisfaction at PT. Dharma Lautan Utama Surabaya ?
2. Does referral marketing directly affect customer satisfaction at PT. Dharma Lautan Utama Surabaya ?
3. Does customer trust directly affect customer satisfaction at PT. Dharma Lautan Utama Surabaya ?
4. Does referral marketing directly affect the purchase decision at PT. Dharma Lautan Utama Surabaya ?
5. Does customer trust directly affect the purchase decision at PT. Dharma Lautan Utama Surabaya ?
6. Does customer satisfaction directly affect the purchase decision at PT. Dharma Lautan Utama Surabaya ?
7. Does referral marketing indirectly affect purchasing decisions through customer satisfaction at PT. Dharma Lautan Utama Surabaya ?
8. Does customer trust indirectly affect purchasing decisions through customer satisfaction at PT. Dharma Lautan Utama Surabaya ?

B. Research Objectives

1. To find out the description description of referral marketing, customer trust, purchasing decisions and customer satisfaction at PT. Dharma Lautan Utama Surabaya
2. To find out and analyze referral marketing directly affects customer satisfaction at PT. Dharma Lautan Utama Surabaya
3. To know and analyze customer trust directly affects customer satisfaction at PT. Dharma Lautan Utama Surabaya
4. To find out and analyze referral marketing directly affects purchasing decisions at PT. Dharma Lautan Utama Surabaya
5. To know and analyze customer trust directly affects purchasing decisions at PT. Dharma Lautan Utama Surabaya

6. To find out and analyze customer satisfaction directly affects purchasing decisions at PT. Dharma Lautan Utama Surabaya
7. To find out and analyze referral marketing indirectly affects purchasing decisions through customer satisfaction at PT. Dharma Lautan Utama Surabaya
8. To find out and analyze customer trust indirectly affects purchasing decisions through customer satisfaction at PT. Dharma Lautan Utama Surabaya.

C. Literature Review

1. Purchasing Decision

Purchasing decision is an action taken by a consumer in the form of an act of determining the selection of an alternative that is done logically so that the consumer really buys. (Cesariana et al., 2022)

Purchase Decision Indicators

The indicators used in measuring purchasing decisions according to (Cesariana et al., 2022) are as follows:

1. Problem recognition: The stage where consumers recognize the right brand to meet their needs.
2. Information search: Information about brands through various media supports consumers to know the advantages of a brand.
3. Alternative evaluation: It is the most suitable brand compared to other alternative brands.
4. Post-purchase behavior: There is a positive perception from consumers after using the product with the purchased brand.

2. Customer Satisfaction

Customer satisfaction is the customer's perception that his expectations have been met or exceeded (Gultom et al., 2020). Customer satisfaction means a comparison between what consumers expect and what consumers feel when using the product.

Customer Satisfaction Indicators

Indicators that affect customer satisfaction according to (Nurakhmawati et al., 2022) are:

1. Convenience
2. Merchandising
3. Site design
4. Security
5. Serviceability

3. Customer Trust

Customer trust is the willingness of one party to accept the risk of the actions of another party based on the expectation that the other party will take important actions for those who trust it, and control the actions of the trusted party (Aini, 2020).

Customer Trust Indicators

Customer trust indicators consist of three components (Sobandi & Somantri, 2020), namely:

1. Integrity is the perception of consumers and the belief that the company follows principles such as keeping promises, being honest, and behaving ethically.
2. Benevolence is based on the trust of partnerships that have the purpose and motivation to be the strength of the organization, when a new condition arises, namely a condition where commitment has not been formed.
3. Competence is the ability to solve consumer problems, and to meet all their needs.

4. Referral Marketing

Referral marketing or marketing from consumers to consumers is a marketing strategy that is free for a brand that is carried out consciously or unconsciously or marketing activities through person-to-person intermediaries either verbally, in writing, or electronic communication tools related to the experience of purchasing services or the experience of using products or services (Rizal, 2021).

Referral Marketing Indicators

There are 3 (three) Referral Marketing indicators according to (Fakhrudin et al., 2021), namely:

1. Talking with items positive experience, product quality,
2. Recommend with items of friends, family,
3. Encourage with items persuade friends, invite family

II. METHODS

A. Types of Research

According to (Ubaidillah, 2020) Explanatory Research is a study that explains the position of the variables studied in a study. Explanatory research is research that aims to test hypotheses that have been formulated previously and the results of the study will be able to explain the causal relationship between variables by testing hypotheses.

B. Research Approach

In research on the Effect of Referral Marketing and Customer Trust on Purchasing Decisions through Customer Satisfaction at PT. Dharma Lautan Utama Surabaya. Researchers use quantitative methods. According to (Balaka, 2022) quantitative methods are research that has fulfilled scientific principles, namely concrete/empirical, objective, measurable, rational, and systematic. Quantitative methods are also called discovery methods, because with this method can be found and developed as new science and technology with research data in the form of numbers and statistical analysis.

C. Research Location

This research will be conducted at sea transportation and ferry crossing company PT. Dharma Lautan Utama Surabaya with address JL. East Perak No. 512 B7-8 Tanjung Perak Surabaya. The study will be conducted for 6 months from September 2023 to January 2024.

D. Definition of Population

According to (Nuha, 2019) the population is a whole set of elements that have a number of common characteristics, consisting of fields to be studied. Thus, the population is a whole set of elements that can be used to make some conclusions. The population in this study is as many as 100 customers, namely all passengers at PT. Dharma Lautan Utama Surabaya.

E. Sample Viewing Techniques

The sampling technique in this study was carried out using the Quota Sampling method. (Sugiyono, 2020) Quota sampling is a technique to determine a sample of a population that has certain characteristics to the desired number (quota).

F. Data Analysis Methods

Researchers used structural equation modeling analysis Smart PLS (Partial Least Square). Through the Smart PLS (variant-based) approach, it is assumed that all calculated variants are useful variants for explanation. The approach to estimating latent variables in Smart PLS (Partial Least Square) is as a linear combination of indicators, so as to avoid the problem of indeterminacy and produce the right component score. (Sugiyono, 2020).

III. RESULTS AND DISCUSSION

A. Results

Table 1. Bootstrapping Research Results (Direct Effects)

Path Coefficients

Mean, Stdev, T-Values, P-Values

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (Stdev)</i>	<i>T Statistics (O/Stdev)</i>	<i>P Values</i>
<i>Customer Trust (X2) -> Customer Satisfaction (Y1)</i>	<i>0,717</i>	<i>0,719</i>	<i>0,054</i>	<i>13,246</i>	<i>0,000</i>

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (Stdev)</i>	<i>T Statistics (O/Stdev)</i>	<i>P Values</i>
<i>Customer Trust (X2) -> Purchase Decision (Y2)</i>	0,188	0,190	0,121	1,550	0,121
<i>Customer Satisfaction (Y1) -> Purchase Decision (Y2)</i>	0,455	0,455	0,111	4,109	0,000
<i>Referral Marketing (X1) -> Customer Satisfaction (Y1)</i>	0,194	0,195	0,069	2,829	0,005
<i>Referral Marketing (X1) -> Purchase Decision (Y2)</i>	0,216	0,218	0,086	2,513	0,012

Source : Data managed SmartPLS Ver 4.0, (2024)

Table 2. Bootstrapping Research Results (Indirect Effects)

Specific Indirect Effects

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (Stdev)</i>	<i>T Statistics (O/Stdev)</i>	<i>P Values</i>
<i>Customer Trust (X2) -> Customer Satisfaction (Y1) -> Purchase Decision (Y2)</i>	0,326	0,327	0,082	3,980	0,000
<i>Referral Marketing (X1) -> Customer Satisfaction (Y1) -> Purchase Decision (Y2)</i>	0,088	0,089	0,039	2,251	0,024

Source : Data managed SmartPLS Ver 4.0, (2024)

B. Discussion

Hypothesis testing is carried out to determine whether there is a significant influence of the independent variable on the dependent variable. The following is a discussion of the results of research conducted at PT. Dharma Lautan Utama Surabaya.

1. The Effect of Referral Marketing on Customer Satisfaction

The results of research obtained from t-statistics can be concluded that referral marketing variables affect customer satisfaction. With a significant value of 0.005 (<0.05) and a coefficient of 0.194, it can be concluded that referral marketing has a positive and significant effect on customer satisfaction. The results of this study are supported by previous research conducted by (Utama et al., 2022) referral marketing is personal communication about a product between potential buyers, neighbors, friends, family and coworkers, if a consumer is satisfied then they will provide information about products or services to others, by recommending them.

2. The Effect of Customer Trust on Customer Satisfaction

The results of research obtained from t-statistics can be concluded that customer trust variables affect customer satisfaction. With a significant value of 0.000 < 0.05 and a coeisiens value of 0.717, it can be concluded that customer trust has a positive and significant effect on customer satisfaction. The results of this study are supported by previous research according to (Mahendra & Indriyani, 2018) if customer trust (customer trust) increases it will increase customer satisfaction. Customer trust arises because of the satisfaction obtained by customers from the results of products, services and services felt by customers of PT. Dharma of the Main Ocean.

3. The Influence of Referral Marketing on Purchasing Decisions

The results of research obtained from t-statistics can be concluded that referral marketing variables affect purchasing decisions. With a significant value of $0.012 < 0.05$ and a coefficient of 0.216, it can be concluded that referral marketing has a positive and significant effect on purchasing decisions. The results of this study are supported by previous research conducted by (Naharuddin et al., 2023) revealing that word-of-mouth communication or referral marketing strategies have a high possibility and effective tool to dominate in terms of purchasing decisions, by implementing a referral marketing strategy, it will influence customers to buy goods or services at sea transportation and ferry crossings of PT. Dharma Lautan Utama Surabaya informed.

4. The Influence of Customer Trust on Purchasing Decisions

The results of research obtained from t-statistics can be concluded that customer trust variables can influence purchasing decisions. With a significant value of $0.121 > 0.05$ and a coefficient of 0.188, it can be concluded that customer trust has a positive and insignificant effect on purchasing decisions. This result is contrary to previous research conducted by (Solihin, 2020). The suggested that the higher the level of customer trust or customer trust, the higher the purchase decision.

5. The Effect of Customer Satisfaction on Purchasing Decisions

The results of research obtained from t-statistics can be concluded that customer satisfaction variables affect purchasing decisions. With a significant value of $0.000 < 0.05$ and a coefficient of 0.455, it can be concluded that customer satisfaction has a positive and significant effect on purchasing decisions. The results of this study are supported by previous research conducted by (Simanjuntak et al., 2020).

6. The Influence of Referral Marketing on Purchasing Decisions through Customer Satisfaction

The results of research obtained from t-statistics can be concluded that referral marketing variables on purchasing decisions can affect customer satisfaction. With a significant value of $0.024 < 0.05$ and a coefficient of 0.088, it can be concluded that referral marketing has a positive and significant effect on purchasing decisions through customer satisfaction. The results of this study are supported by previous research according to (Lubis et al., 2023) stating that customer satisfaction will have a major impact on referral marketing, namely by informing the goods or services used at PT. Dharma Lautan Utama Surabaya this will result in an increase in the level of purchasing decisions.

IV. CONCLUSION

A. Conclusion

1. Description of the variables studied at PT. Dharma Lautan Utama Surabaya is as follows: Based on the results of descriptive research, it is known that the average response of the majority of respondents is affirmative responses. This shows that most respondents already have a good perception of referral marketing (X1). Furthermore, based on the average response of the majority of respondents is affirmative responses. This shows that most respondents already have a good perception of customer trust (X2). On average, the majority of respondents responded in the affirmative. This shows that most respondents already have a good perception of customer satisfaction (Y1). Furthermore, the average response of the majority of respondents is affirmative responses. This shows that most respondents already have a good perception of purchasing decisions (Y2).
2. Referral marketing has a positive and significant effect on customer satisfaction at PT. Dharma Lautan Utama Surabaya
3. Customer trust has a positive and significant effect on customer satisfaction at PT. Dharma Lautan Utama Surabaya
4. Referral marketing has a positive and significant influence on purchasing decisions at PT. Dharma Lautan Utama Surabaya
5. Customer trust has a positive and insignificant effect on purchasing decisions at PT. Dharma Lautan Utama Surabaya
6. Customer satisfaction has a positive and significant effect on purchasing decisions at PT. Dharma Lautan Utama Surabaya
7. Referral marketing has a positive and significant influence on purchasing decisions through customer satisfaction at PT. Dharma Lautan Utama Surabaya
8. Customer trust has a positive and significant influence on purchasing decisions through customer satisfaction at PT. Dharma Lautan Utama Surabaya

B. Suggestion**1. For PT. Dharma Lautan Utama Surabaya**

The results of this research that have been carried out can be used as an input or consideration for sea transportation companies and ferry crossings PT. Dharma Lautan Utama Surabaya in making decisions related to promoting service products through referral marketing strategies with customer trust as the main key in running a business so as to increase customer satisfaction.

2. For Postgraduate of Wijaya Putra University Surabaya

The results of this research that have been carried out can be used as reference material for further researchers with material related to this study, namely the study of the influence of referral marketing and customer trust on purchasing decisions through customer satisfaction in sea transportation service products and ferry crossings of PT. Dharma Lautan Utama Surabaya.

3. For Other Researchers

The results of this study can be used as input or useful information, and become reference material for other researchers related to problems in research on referral marketing and customer trust on purchasing decisions through customer satisfaction at sea transportation and ferry crossings PT. Dharma Lautan Utama Surabaya.

REFERENCES

- Aini, T. N. (2020). Pengaruh kepuasan dan kepercayaan terhadap loyalitas pelanggan dengan komitmen sebagai variable intervening. *Entrepreneurship Bisnis Manajemen Akuntansi (E-BISMA)*, 1(2), 88–98. <https://doi.org/10.37631/e-bisma.v1i2.194>
- Almamada, J. (2021). Pengaruh Persepsi Tampilan Produk Dan Kepercayaan Konsumen Terhadap Pengambilan Keputusan Pembelian Dengan Media E-Commerce Di Masa Pandemi. *Borobudur Psychology Review*, 1(2), 59–69. <https://doi.org/10.31603/bpsr.5796>
- Balaka, M. Y. (2022). Metode penelitian Kuantitatif. *Metodologi Penelitian Pendidikan Kualitatif*, 1, 130.
- Cesariana, C., Juliansyah, F., & Fitriyani, R. (2022). Model Keputusan Pembelian Melalui Kepuasan Konsumen Pada Marketplace: Kualitas Produk Dan Kualitas Pelayanan (Literature Review Manajemen Pemasaran). *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, 3(1), 211–224. <https://doi.org/10.38035/jmpis.v3i1.867>
- Fakhrudin, A., Yudianto, K., & Melly A.D, Y. S. (2021). Word of mouth marketing berpengaruh terhadap keputusan kuliah. *Forum Ekonomi*, 23(4), 648–657. <https://doi.org/10.30872/jfor.v23i4.10111>
- Fitri, D. Y., & Nisa, P. C. (2022). Pengaruh Trust, Word of Mouth Dan Repurchase Intention Terhadap Kepuasan Pelanggan Generasi Millennial Produk Minuman Street Boba. *Jurnal Ecodemica: Jurnal Ekonomi Manajemen Dan Bisnis*, 6(2), 236–249. <https://doi.org/10.31294/eco.v6i2.12888>
- Gultom, D. K., Arif, M., & Muhammad Fahmi. (2020). Determinasi Kepuasan Pelanggan Terhadap Loyalitas Pelanggan Melalui Kepercayaan Dedek. *MANEGGIO: Jurnal Ilmiah Magister Manajemen*, 3(2), 273–282.
- Lubis, S., Eka, D., & Andrian, M. S. (2023). Pengaruh Word of Mouth dan Kepuasan Pelanggan Terhadap Keputusan Pembelian Pakaian Wanita Pada Remaja Akhir The Effect of Word of Mouth and Customer Satisfaction on Buying Decisions for Women ' s Clothing in Late Adolescence. 5(4), 2708–2717. <https://doi.org/10.34007/jehss.v5i4.1667>
- Lutfianisa, F Ramdan, A. M., & Jhoansyah, D. (2021). Analisis Kepercayaan Konsumen Dalam Memediasi Hubungan Antara Cash On Delivery Dengan Keputusan Pembelian Di Sosial Media Facebook. *COSTING: Journal of ...*, 5, 517–522.
- Mahendra, K. P., & Indriyani, R. (2018). Pengaruh Kepercayaan Pelanggan Terhadap Kepuasan Pelanggan Cv Mitra Perkasa Utomo. *Jurnal Manajemen Dan Bisnis*, 7(2016), 2.
- Naharuddin, Hamzah, M., & Fitriany. (2023). Pengaruh Kualitas Pelayanan Dan Word of Mouth (Wom) Terhadap Keputusan Pembelian Melalui Kepercayaan Sebagai Variabel Interveningpada Catering Cv Narsa Makassar. *Jpmi*, 2(5), 48–62.
- Nuha, A. (2017). Populasi Dan Sampel. *Pontificia Universidad Catolica Del Peru*, 8(33), 44.
- Nurakhmawati, R., Purnamawati, A., & Fahmi, I. (2022). Pengaruh Kualitas Pelayanan E-Commerce Shopee Terhadap Kepuasan Pelanggan Melalui Keputusan Pembelian. *Coopetition: Jurnal Ilmiah Manajemen*, 13(2), 191–204. <https://doi.org/10.32670/coopetition.v13i2.1881>
- Rizal, M. (2021). Pengaruh Kualitas Layanan, Harga Dan Word of Mouth Terhadap Keputusan Pembelian Produk Mebel (Studi Empiris Pada UD. Sumber Rejeki Surabaya). *Jurnal Ilmu Dan Riset Manajemen*, 10(7), 1–21.
- Simanjuntak, D. C. Y., Salimi, V. A., Louis, V., & Johanes, T. (2020). Pengaruh Kepuasan Pelanggan, Kepercayaan Pelanggan Dan Saluran Distribusi Terhadap Keputusan Pembelian Baja Pada Pt

- Suminsuryamesindolestari. *E-Jurnal Manajemen Universitas Udayana*, 9(7), 2872. <https://doi.org/10.24843/ejmunud.2020.v09.i07.p20>
- Sobandi, A., & Somantri, B. (2020). Pengaruh Kepercayaan Konsumen Terhadap Keputusan Pembelian Secara Online. *Winter Journal*, 1(1), 41–52.
- Solihin, D. (2020). Pengaruh Kepercayaan Pelanggan Dan Promosi Terhadap Keputusan Pembelian Konsumen Pada Online Shop Mikaylaku Dengan Minat Beli Sebagai Variabel Intervening. *Jurnal Mandiri : Ilmu Pengetahuan, Seni, Dan Teknologi*, 4(1), 38–51. <https://doi.org/10.33753/mandiri.v4i1.99>
- Sugiyono. (2019). *Metodologi Penelitian Kuantitatif*. CV Alfabeta.
- Sugiyono. (2020). *Metodologi Penelitian Kualitatif dan Kuantitatif*. CV Alfabeta.
- Suharlina, S., & Ferils, M. (2022). Pengaruh kualitas pelayanan dan kepercayaan terhadap kepuasan nasabah. *Forum Ekonomi*, 24(2), 414–421. <https://doi.org/10.30872/jfor.v24i2.10857>
- Ubaidillah, M. A. (2020). *Pengaruh kualitas pelayanan terhadap perpindahan merek jasa transportasi online gojek ke grab pada mahasiswa/i kota malang*.
- Utama, M. L. A., Manejerial, J., & Vol, B. (2022). *Jurnal Manejerial Bisnis Vol . 6 No . 1 Agustus-November 2022 ISSN 2597-503X Pengaruh Radical Marketing , Social Marketing Dan Referral Marketing Terhadap Customer Behaviour Intention Melalui Customer Satisfaction Pada Blackpink Store Sport Apparel Malang*. 6(1).