

The Influence of New E-PLKK Service Quality, Trust, Consumer Attitude on Customer Satisfaction through Customer Experience and Customer Engagement at the Gresik Branch of BPJS Ketenagakerjaan

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Abstract

This study investigates the relationships between several key variables. The central questions are: 1) Does the New E-PLKK Service (X_1) impact Customer Satisfaction (Y)? 2) Does it affect Customer Experience (Z)? 3) How does Trust (X_2) influence Customer Satisfaction (Y)? 4) What is its effect on Customer Experience (Z)? 5) Does Customer Behavior (X_3) affect Customer Satisfaction (Y)? 6) How does it influence Customer Experience (Z)? 7) Is there a relationship between Customer Experience (Z) and Customer Satisfaction (Y)? 8) Can Customer Engagement (M) moderate the relationship between Customer Experience (Z) and Customer Satisfaction (Y)? Employing a quantitative approach, this explanatory study systematically addresses these questions. It begins with defining the research background, problem formulation, objectives, limitations, and potential benefits. The methodology includes a literature review, population determination, sample selection, and instrument development. The study surveyed 70 PICs from PLKK across Gresik Regency, utilizing both primary and secondary data sources. Data collection was carried out through questionnaires, and the analysis employed Structural Equation Modeling (SEM). Descriptive analysis summarized the data, while Partial Least Square (PLS) techniques examined latent variables and their interrelations. The findings reveal that the New E-PLKK Service Quality significantly influences Customer Satisfaction but not Customer Experience. Trust positively affects both Customer Satisfaction and Customer Experience. Additionally, Customer Behavior impacts both Satisfaction and Experience, while Customer Experience is shown to influence Satisfaction. However, Customer Engagement does not moderate the effect of Customer Experience on Satisfaction.

Keywords: Service Quality, Trust, Customer Attitude, Customer Satisfaction, Customer Experience, Customer Engagement

INTRODUCTION

BPJS Ketenagakerjaan (Social Security Administering Agency) is a social security program that is the responsibility and obligation of the State to provide certain socio-economic protection and its organizer uses an insurance mechanism. BPJS Ketenagakerjaan (or BPJAMSOSTEK) is a social insurance that provides protection for workers against socio-economic risks such as work accidents, death, old age, retirement, and job loss. On the other hand, to support the development of service businesses such as insurance, marketing is inseparable. Marketing is one of the important activities in the business world. Marketers must understand how consumers make purchasing decisions and consume products/services to meet their needs and desires.

Consumer behavior is the study of how consumers behave when searching for, purchasing, using, and evaluating products and services. Marketing helps insurance companies identify and reach the right target market with appropriate insurance solutions. Good marketing builds customer trust in the insurance company, which is essential for building long-term relationships. Using digital technology to reach more potential customers and improve marketing efficiency. Once that is achieved, providing good service to participants is mandatory. Establishing good relationships and providing a positive experience/impression can achieve customer satisfaction.

Service quality is a must for every company to survive and gain customer trust. Trust. According to Sunarto (2006), consumer trust is the knowledge held by consumers and all conclusions they make about an object, its attributes, and its benefits. Trust is equally important for companies. With full trust from customers, a positive attitude will be created from them towards the company. Fairaz (2022) states that customer engagement is an effort to create, build, and enhance customer relationships with the company through various platforms. Meanwhile, Schmitt (2003) defines customer experience as the feeling generated from the interaction between customers and the company, which encompasses emotional, cognitive, social, and physical dimensions. In an institution, one of which is engaged in the service sector, it is important to be aware of customer satisfaction.

In today's digital era, there are many ways to support customer satisfaction, one of which is what happened to BPJS Employment which has innovated by implementing the New E-PLKK Application. The new e-PLKK is designed to simplify the claims process, data validation, and healthcare payment for JKK participants. This demonstrates our commitment to providing fast, accurate, and efficient service. With the increasing development of information and communication technology, BPJS Ketenagakerjaan faces challenges in meeting participant expectations, especially related to the quality of services provided. Meanwhile, to improve the service process, especially the Work Accident Insurance (JKK) program in accordance with the regulations of the 2015 Government Regulation and the latest regulation, namely Permenaker 1 of 2025, where the reporting of workers who experience work accidents is a maximum of 2x24 hours from the time the work accident occurs. So far, reports are still submitted manually from the company's HRD to BPJS Ketenagakerjaan or to the work accident service center, either hospitals, clinics or community health centers. As of March 2024, the BPJS Ketenagakerjaan head office implemented the latest application specifically for JKK, namely the update of the PLKK application to the new e-PLKK application where the application is a tool to assist PLKK PICs to input reports of work accidents experienced by workers and receive care and treatment at the PLKK. The application is integrated with the Company Information System held by HRD, HRD examines the accuracy of the PLKK PIC input whether the worker really experienced an accident or occupational disease. After the Company submits the data, no later than 2x24 hours from the incident, the data will be entered into BPJS Ketenagakerjaan for verification and approval so that a Guarantee Eligibility Letter (SKP) will be issued as a basis for PLKK to guarantee the worker's treatment and the bill will be billed to BPJS Ketenagakerjaan according to medical indications and the existing Cooperation Agreement.

There has been a change in the way the PIC of the Occupational Accident Service Center checks the eligibility of patients with work accidents and occupational diseases, from manual to digital. Furthermore, there is a 2x24-hour delay in issuing a guarantee eligibility letter/SKP from BPJS Ketenagakerjaan after the work accident. This requires the PIC to change its work pattern to comply with existing regulations. The New E-PLKK application has improved billing status checking, with patient recording performed per visit so that when a bill is paid, the Occupational Accident Service Center can see the payment verification and status. BPJS Ketenagakerjaan has collaborated with Morigan to conduct a survey to obtain satisfaction scores in 2024.

BPJS Employment has collaborated with Morigan to conduct a survey to obtain the valuesatisfaction in 2024. The survey data is to find information starting from the membership stage to becoming a BPJS Ketenagakerjaan participant. The survey was conducted on respondents with a total of 3272 respondents from BPJS Ketenagakerjaan branch participants throughout Indonesia. The respondents came from Participants, and heirs who have received benefits from BPJS Ketenagakerjaan services both in the Old Age Security (JHT), Work Accident Security (JKK), Death Security (JKM), Pension Security (JP) and Participants who received Job Loss Security (JKP) benefits. In addition to respondents from participants and heirs, there were also respondents from the Company's HRD who had directly or indirectly received BPJS Ketenagakerjaan services. The results of the national Customer Satisfaction Index value in 2024 on a scale of 1-6 National in 2024 was 5.48. Meanwhile, specifically for the East Java regional office, the Customer Satisfaction

Index (CSI) mean score on a scale of 1-6 in 2024 was 5.60. Meanwhile, specifically for the Gresik region, the CSI value for 2024 is 5.58.

Research gaps from several previous studies are research by Fachrul Alfajar entitled the influence of service quality on customer satisfaction at Makassar jeans house, Palu city, that the influence of service quality on customer satisfaction has a strong relationship with a correlation coefficient of 0.766 (2021). Wira Hardiansyah (2024) examined the Influence of Consumer Attitudes and Lifestyle on Coffeeshop Customer Satisfaction Through Purchasing Decisions on Students in Pekanbaru City, this study shows that most, especially 83.3%, the level of customer satisfaction is caused by consumer attitudes and lifestyles. Then the research conducted by Ajeng Shakila Zahra entitled the influence of service quality on customer satisfaction through customer experience as a mediating variable (Study on Nasmoco Siliwangi Semarang Consumers), the results of this study indicate that service quality has a significant effect on customer experience. Service quality has a significant effect on customer satisfaction. Customer experience has a significant effect on customer satisfaction. Customer experience is able to partially mediate the effect of service quality on customer satisfaction (2023).

Researchers conducted research on BPJS Ketenagakerjaan, a public service, and more specifically, digital transformation through the New E-PLKK application, which is still very limited. After identification, several gaps were found. The context of digital public services in the social security sector still lacks specific research related to the in-depth impact of the use of digitalization of work accident and occupational disease services, in this case with checking participant status eligibility and bill verification through the New E-PLKK application on customer satisfaction of BPJS Ketenagakerjaan customers. Previously, several studies focused more on manual or offline services without considering significant changes in digital technology. Mediating Variables of Customer Experience and Customer Engagement. Although there have been studies showing that customer experience and customer engagement play a role as mediators, no one has tested the model in an integrated manner in the context of BPJS Ketenagakerjaan, especially after the implementation of the New E-PLKK system. In the context of social services, the dynamics of customer experience and engagement can be different than in the commercial sector. The specifics of the Gresik region and changes in customer operations. The Customer Satisfaction Index (CSI) in Gresik shows a score slightly below the East Java average, but the specific contributing factors are not yet known. Changes in customer work patterns due to digital system transformation have never been studied in depth from the perspective of customers or service stakeholders (such as company HRD), even though they play an important role in the service ecosystem. Limitations of Longitudinal and Post-System Transformation Research. Most previous studies were conducted without distinguishing between situations before and after the digitization of service systems. Yet, the shift from manual to digital work systems significantly impacts participant perceptions, satisfaction, and engagement.

Thus, this research is important to fill the gap in the literature in evaluating the effectiveness of the implementation of New E-PLKK on BPJS Ketenagakerjaan customer satisfaction, especially through the mediating role of customer experience and customer engagement, as well as in the context of digital-based public services in the Gresik area.

Literature Review:

Quality of service

Service quality can be defined as focusing on meeting customer needs and requirements, as well as on the timeliness of meeting customer expectations. Service quality applies to all types of services provided by a company while the client is at the company (Arianto, 2018:83).

Service Quality Indicators:

Some key indicators include efficiency, promise fulfillment, system availability, privacy, responsiveness, compensation, and contact.

The following is a more detailed explanation of these indicators:

1. Efficiency:
The ability of users to access websites easily and quickly, and find the information they need with minimal effort.
2. Fulfillment:
The extent to which a website fulfills the promises made, for example in terms of product availability, delivery and other services.
3. System Availability:
The technical condition of the website is functioning properly, ensuring a smooth and uninterrupted user experience.
4. Privacy:
The security of users' personal data and the extent to which the website maintains the confidentiality of that information.
5. Responsiveness:
The ability of a website to respond to user complaints or questions quickly and effectively.
6. Compensation:
Actions taken by a website to compensate users in the event of a problem or error.
7. Contact:
Make it easy for users to contact customer service through various channels, such as telephone or online chat.
In addition to the indicators above, several studies also add other indicators such as customer satisfaction, customer loyalty, and customer trust.

Trust

Consumer trust is the knowledge that consumers have and all the conclusions that consumers make about objects, attributes, and their benefits (Sunarto, 2006).

Trust Indicator

Customer trust indicators are as follows (Nuraini, 2009):

1. Customer trust in the company's reputation.
2. Company honesty in transactions.
3. Customer confidence in the benefits and quality of the products offered by the company.

Consumer Behavior (Consumer Attitude)

The study of consumer behavior or attitudes encompasses understanding how individuals, groups, and organizations make choices about purchasing goods, services, ideas, or experiences to satisfy their needs and desires. Some experts in the field of consumer management describe attitudes as consumers' evaluations of their feelings toward an object after evaluating it (Kotler and Keller, 2012: 151).

Consumer Attitude Indicators

Consumer attitude indicators include cognitive (brand beliefs), affective (brand evaluations), and conative (purchase intentions) components, which reflect consumers' knowledge, feelings, and actions toward a product or brand. (Kotler and Armstrong, 2008)

1. Cognitive Component (Brand Belief):
The cognitive component relates to consumers' knowledge and perceptions of a brand or product. Indicator: Brand beliefs, which are the various characteristics associated with the brand. The more positive a consumer's beliefs about a brand, the stronger the cognitive component supporting a positive attitude.
2. Affective Component (Brand Evaluation):
The affective component relates to the feelings or emotions consumers experience toward a brand or product. Indicator: Brand evaluation, which is how much consumers like or dislike the brand.
3. Conative Component (Purchase Intention):

The conative component relates to the consumer's likelihood or tendency to take certain actions related to a brand or product. Indicator: Purchase intention, which is the action the consumer will take, such as buying or not buying the product.

Customer Experience (Customer Experience)

Customer experience is a response Digital transformation is the process of using technology to better engage customers, improve processes, and leverage people for better results (Meyer & Schwager, 2007).

Customer Experience Indicators

There are five customer experience indicators as follows (Schmitt & Zarantonello, 2014:68):

1. Sense. Customer experience is related to the five senses through sight, sound, touch, taste and smell.
2. Feel. Customer experience is related to the emotions created between customers.
3. Think. Customer experience is related to stimulating the creativity and rationality of customers.
4. Act. Customer experience related to lifestyle, physical activities and the image created.
5. Relate customer experience to the atmosphere or social community after visiting.

Customer Engagement (Customer Engagement)

Customer engagement is an effort to create, build, and enhance customer relationships with companies through various platforms. (Fairaz 2022).

Customer Engagement Indicators

Customer engagement indicators have 3 indicators adopted from Naomi, namely (2015):

1. Cognitive attachment
2. Attitudinal attachments, and
3. Behavioral attachment.

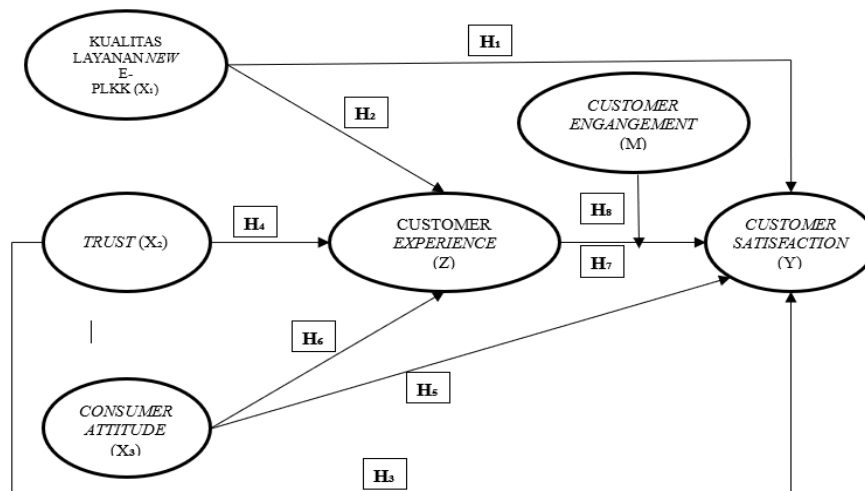
Customer Satisfaction (Customer Satisfaction)

Customer satisfaction is a customer's feeling or assessment of a product or service received after making a purchase or using the service.

Indicators for measuring customer satisfaction

Indicators for measuring customer satisfaction are (Indrasari, 2019:92):

1. Conformity to expectations, namely satisfaction is not measured directly but is concluded based on the conformity or non-conformity between customer expectations and actual company performance.
2. Interest in returning, namely customer satisfaction is measured by asking whether customers want to buy or use the company's services again.
3. Willingness to recommend, namely customer satisfaction is measured by asking whether the customer would recommend the product or service to other people such as family, friends, and others.

Conceptual Framework**Gambar 1.3 Kerangka Konseptual****Hypothesis**

Hypothesis 1: The Quality of New E-Plkk Services Has a Significant Positive Influence on Customer Satisfaction at the Gresik Branch of BPJS Employment.

Hypothesis 2: The New E-PLKK Service Has a Significant Positive Influence on Customer Experience at the Gresik Branch of BPJS Ketenagakerjaan.

Hypothesis 3: Trust has a significant positive effect on customer satisfaction at the Gresik Branch of BPJS Ketenagakerjaan.

Hypothesis 4: Trust has a significant positive effect on customer experience at the Gresik Branch of BPJS Employment.

Hypothesis 5: Consumer Attitude Has a Significant Positive Influence on Customer Satisfaction at the Gresik Branch of BPJS Employment.

Hypothesis 6: Consumer Attitude Has a Significant Positive Influence on Customer Experience at the Gresik Branch of BPJS Ketenagakerjaan.

Hypothesis 7: Customer Experience Has a Significant Positive Influence on Customer Satisfaction at the Gresik Branch of BPJS Employment.

Hypothesis 8: Customer Experience Has a Significant Positive Influence on Customer Satisfaction in the Moderation of Customer Engagement at the Gresik Branch of BPJS Ketenagakerjaan.

METHOD**Research Approach**

Based on the general definition, this approach involves a lot of numbers starting from data collection, data interpretation, and data results (Abdullah et al., 2022:15). The approach used in this study is a quantitative model.

Types of research

The type used in this research is the causal explanatory type, which is a type of research that explains and describes an event that is causal in nature, according to (Sugiyono, 2018:59) also known as cause-effect research or causality research.

Research Subjects**Population**

Before conducting the research, the population to be studied must first be determined. Because this

research was conducted within the Gresik Branch of BPJS Ketenagakerjaan, the research population consisted of all Persons in Charge (PIC) of the Work Accident Service Center (PLKK) spread throughout Gresik Regency, totaling 70 PLKKs. Because the population is relatively small and still possible to reach all of them, this study used a saturated population/census approach. A saturated population is a sampling technique where all members of the population are used as samples.

Data source

Data sources use primary data, namely data that refers to information obtained firsthand by researchers related to the variables of interest for the specific purpose of the study. Primary data sources are individual respondents, focus groups (Uma Sekaran 2011), and secondary data is data that refers to information collected from existing sources. These secondary data sources include company records or documentation, government publications, industry analysis by the media, websites, the internet, and so on (Uma Sekaran 2011).

The analysis method used

Data Collection Techniques

Researchers use questionnaires or surveys for data collection methods. The definition from Arikunto (2006:151) "a questionnaire is a written statement used to obtain information from respondents in the sense of reports about a person or things they know." And Sugiyono (2008:199) says "a questionnaire or questionnaire is a data collection technique carried out by giving a set of questions or written statements to respondents to answer." The data collection technique used is a questionnaire distributed to respondents using Google Form.

Data Analysis Techniques

The technique applied in this research is the Structural Equation Modeling (SEM) method, which is a statistical technique that is useful for testing and providing validity to theories that cover various phenomena through hypothesis testing.

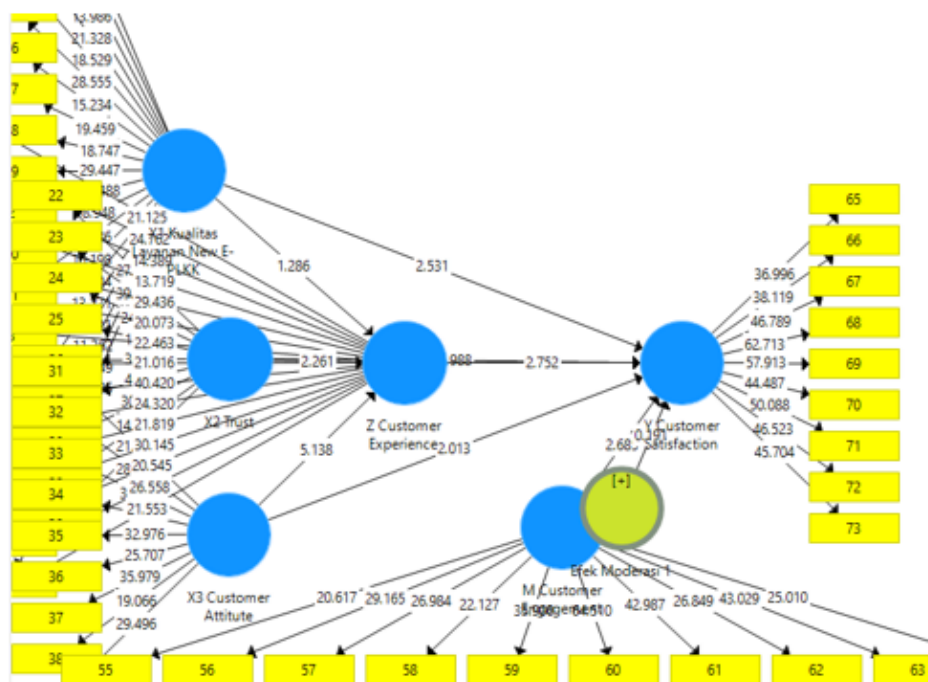


Figure 1. Path Diagram Final

Descriptive Analysis

Descriptive analysis is a method for describing and summarizing data. Quantitative descriptive analysis is an important tool in quantitative research to provide a clear and concise picture of the data collected.

Hypothesis Testing

A hypothesis is a temporary statement or prediction that attempts to answer or describe the formulation of a problem in a study, where the formulation of the research problem has been stated in the form of a question that will be answered or tested for truth through the hypothesis (Chatarina Suryaningsih, 2018). The research results will be tested using a t-test using the bootstrapping method. There are two types of hypothesis testing using the t-test in this study: partial hypothesis testing and simultaneous hypothesis testing.

Table 1. Results of at Coefficient

	Hipotesa	Sampel Asli (O)	Standar deviasi (STDEV)	T Statistik (I O/STDEV I)	P. Value	Keterangan
H1	Kualitas Layanan New e-PLKK → Customer Satisfaction	0,428	0,169	2,531	0,012	Signifikan
H2	Kualitas Layanan New e-PLKK → Customer Experience	0,149	0,116	1,286	0,199	Tidak Signifikan
H3	Trust → Customer Satisfaction	0,319	0,160	1,988	0,047	Signifikan
H4	Trust → Customer Experience	0,292	0,129	2,261	0,024	Signifikan
H5	Customer Attitude → Customer Satisfaction	0,426	0,211	2,013	0,045	Signifikan
H6	Customer Attitude → Customer Experience	0,531	0,103	5,138	0,000	Signifikan
H7	Customer Experience → Customer Satisfaction	0,676	0,246	2,752	0,006	Signifikan
H8	Customer Experience → Customer Satisfaction → Moderasi Customer Engagement	-0,009	0,045	0,191	0,848	Tidak Signifikan

RESEARCH RESULTS AND DISCUSSION

(1). The Influence of New e-PLKK Service Quality on Customer Satisfaction

The research results show that New e-PLKK service quality influences customer satisfaction. This aligns with previous research by Sylvianna Debora and Suryadi Marthadinata (2024), which demonstrated that service quality significantly influences customer satisfaction.

(2). The Influence of New e-PLKK Service Quality on Customer Experience

The results of the study indicate that the New e-PLKK Service Quality does not affect Customer Experience, where the higher / better the New e-PLKK Service Quality, the Customer Experience will not necessarily increase. This is in line with previous research by Almasari Aksenta, Syachrul, Tya Eka Dewi, (2024), which stated that the Customer Experience variable does not have a significant effect on GrabBike Feature Services in Samarinda City.

(3). The Influence of Trust on Customer Satisfaction

The influence of trust on customer satisfaction indicates that trust has an influence on customer satisfaction. This is in line with research by Almasari Aksenta, Syachrul, and Tya Eka Dewi (2024), which states that trust has a significant effect on customer satisfaction with GrabBike services in Samarinda City.

(4). The Influence of Trust on Customer Experience

The research results show that trust influences customer experience, where the higher/better customer trust, the better customer experience. This is in line with research by Aksenta, Syachrul, and Tya Eka Dewi (2024), which states that trust influences customer experience.

(5). The Influence of Customer Attitude on Customer Satisfaction

The influence of customer attitude on customer satisfaction can be seen from research results, which show that customer attitude has an influence on customer satisfaction. This aligns with research by Fachrul Alfajar (2021), which states that customer attitude has an influence on customer satisfaction.

(6). The Influence of Customer Attitude on Customer Experience

The influence of customer attitude on customer experience can be seen from research results that show an influence between customer attitude and customer experience. This aligns with Tasya Zhafira's (2023) research, which states that customer attitude affects customer experience.

(7). The Influence of Customer Experience on Customer Satisfaction

The influence of Customer Experience on Customer Satisfaction can be seen from the research results, which means that Customer Experience influences Customer Satisfaction.

(8). The influence of Customer Experience on Customer Satisfaction is moderated by Customer Engagement.

The influence of Customer Experience on Customer Satisfaction moderated by Customer Engagement can be seen from the research results, which means that Customer Engagement cannot moderate the influence of Customer Experience on Customer Satisfaction.

CONCLUSIONS

In conclusion, the research findings indicate several key influences on customer satisfaction and experience at the Gresik Branch of BPJS Ketenagakerjaan. Firstly, improved New e-PLKK service quality positively affects customer satisfaction, emphasizing the need for enhanced service speed, responsiveness, and user-friendliness. However, while service quality has improved, it does not directly enhance the overall customer experience. Trust plays a crucial role; greater trust in the system and service providers correlates with higher satisfaction and comfort during interactions, built over time through consistent positive experiences. Additionally, customer attitude significantly influences both satisfaction and experience, where a positive outlook leads to better evaluations. The research also highlights that a superior customer experience results in higher satisfaction, especially when service quality meets or exceeds expectations. However, customer engagement does not always strengthen the relationship between experience and satisfaction, particularly if it is ineffective. Recommendations for the Gresik Branch include continuous improvement of service quality, fostering trust through transparency and responsiveness, and enhancing customer engagement via digital platforms. For future research, it is suggested to explore additional variables like customer loyalty and to broaden the scope to include other branches or employ mixed methods for more comprehensive insights.

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