



THE EFFECT OF CUSTOMER SERVICE TO CUSTOMER TRUST THROUGH MEDIATION OF PERCEIVED VALUE, SATISFACTION AND BRAND IMAGE

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Abstract. Trust is all the more important when providing digital services and nowadays it is also crucial to establish long-lasting service provider– consumer relationships. This paper contributes in examining how customer trust is driven by customer service experience through perceived value, satisfaction and brand image. Primary data was obtained from internet users through questionnaires using purposive sampling methods. Quantitative methods were used by utilizing data obtained from active users where internet service providers have customers, using purposive sampling data collection techniques. The data will be analyzed using covariance-based structural equation modeling (CB SEM) to test and validate theoretical models by analyzing the relationships between variables. Results demonstrate that high-quality customer service contributes to increased perceived value, satisfaction and brand image; hereby enhancing customer trust. Where they receive responsive, empathetic and problem-solving service, customers see more value and derive emotional satisfaction that makes them want the brand even more. Positive experience over time help shape the image of internet provider customer being a reliable and customer oriented enterprise that could reinforce trust and loyalty in longer term. The research emphasizes that trust is not elicited immediately rather it evolves over time with sustained service quality, emotional attachment and brand authenticity. Technology should be an enabler of human empathy, not a replacement for it in customer interactions. Ability to combine digital efficiency with the human touch is no less crucial in holding on to customers and ensuring trust in a market that is highly competitive. In conclusion, the findings indicate that customer service is more than an organizational imperative it is a strategic road to trust and loyalty in the digital service market.

Keywords; Customer Service, Customer Trust, Perceived Value, Satisfaction, Brand Image.

1. Introduction

Trust can be used to understand expectations of cooperation and planning in relational contracts to maintain the relationship between the seller and the buyer (Dwyer et al., 1987). A successful relationship between customers and companies can be achieved through shared experiences and activities that build trust (Anderson et al., 1990). The company will benefit if there is a trust factor in the customer relationship (Schurr & Ozanne, 1985). Relationship marketing requires commitment and trust in building relationships, trust will exist when one party is confident in the reliability and integrity of their exchange partner (Morgan et al., 1994). Trust is a person's general expectation that another person's words can be relied upon (Rotter, 1967). Trust is an important factor in the relationship between a company and its customers for long-term profits. People who have trust will be willing to depend on their exchange partners (Moorman et al., 2013). Therefore it is very important to be able to create brand trust in customers.

Various sources in the literature state that this trust is influenced by various variables. This trust is influenced by satisfaction (Luiss et al., 2000). Satisfaction is the key to creating trust (Delgado et al., 2001). Satisfaction begins with the post-purchase evaluation process by looking at the suitability between the expected value and the

perceived or felt value (Luiss et al., 2000). The fundamental thing in creating trust lies in how the company makes its customers feel satisfied first. The literature states that this satisfaction will influence consumer trust (Çerri, 2012). Overall satisfaction with the brand is the key to creating trust (Delgado et al., 2001). in line with several previous findings that trust is influenced by satisfaction (Luiss et al., 2000).

Other literature also states that trust is influenced by the variable perceived value. Perceived value will influence consumer trust to increase purchasing intentions (Chae et al., 2020). Other literature views state that brand image has a significant influence on trust (Kressmann et al., 2006). Perceived value can be defined as the difference between the benefits received (economic, social, and relationship) and the sacrifices made (price, time, effort, risk, and convenience) by consumers (Cronin et al., 2000). Perceived value is divided into functional value, general value and emotional value (Lee et al., 2007). The value that customers perceive depends on the amount of sacrifice and benefits they receive. Perceived value is generally related to expectations or hopes for measuring satisfaction in subjective assessments by consumers (Luiss et al., 2000). With existing literature, it is stated that perceived value will influence consumer trust to increase purchasing intentions (Luiss et al., 2000, Chae et al., 2020). Then, brand image is the consumer's view of the brand (Leijerholt et al., 2022). Brand image becomes a customer's belief in a brand (Mirzai Asal et al., 2016). Brand image will reflect an attractive and valuable brand to increase trust (Lien et al., 2015). A brand image that is in accordance with the functional and self-concept concepts is very important to strengthen trust (Kressmann et al., 2006).

Customer service is a predictor in this model. Service quality is defined as the result of customers' evaluation of the quality of service provided by comparing customer expectations with the service they experience (Zeithaml et al., 1998). While other literature defines service quality as adaptation to customer demands in providing services (Chakrabarty et al., 2016). The dimensions of service quality are divided into five dimensions, namely tangibles, reliability, responsiveness, assurance and empathy (Zeithaml et al., 1998). by measuring 5 dimensions of service quality, it influences satisfaction (Murali et al., 2016, Olsen, 2002). Emphasizes the importance of companies being able to improve the perception of the quality of their customer service (Rigopoulou et al., 2008). Service quality, besides influencing satisfaction, will also influence brand image by improving service quality from the consumer's perspective (Dam et al., 2021). Companies must improve their service to customers by lowering customer expectations and increasing service quality. The customer perspective is the primary focus for enhancing this brand image. Furthermore, service quality will influence perceived value (Hapsari et al., 2016). The better the quality of service provided, the higher the perceived value for customers. Here, the role of service quality clearly drives perceived value by comparing the effort on the part of consumers with the service they receive (Howat & Assaker, 2012). Previous research models have focused only on Spanish consumers, and previous researchers have suggested that this research model be applied in other geographical areas. With different geographical areas, this study aims to examine how trust is formed among consumers. Future research is expected to investigate this relationship in different geographical areas to assess consistency in the formation of trust (Monfort et al., 2025).

2. Research Methods

This study uses a survey method with a quantitative approach, which focuses on consumers who use internet providers. Researchers want to study how consumer perceptions form trust in brands from consumer choices to the brands they use. The population studied includes consumers who use internet providers in Tasikmalaya. Samples were taken using purposive sampling with a minimum age of 18 years. A bipolar adjective scale was used in this study to avoid the presence of a middle or neutral value. With a range of 1-10 respondents were asked to rate with information 1-5 indicating agree and 6-10 indicating disagree from the statement. Data collection was carried out through the distribution of closed questionnaires with alternative answer choices. Based on Google Forms consisting of the demographic section of respondents and research elements. Data will be collected using the distribution of Google Form links through social media. The representative sample size is five to ten times the number of indicators according to the current 2021. The minimum number of estimated parameters is set at 52, then multiplied by 5 to calculate the results of the parameter estimation, which is 260. Then the data will be analyzed using a covariance based structural equation model (CB SEM) to test and validate the theoretical model by analyzing the relationship between variables (Kline 2015). Using statistical analysis tools in the form of IBM SPSS statistics 27.0.1 and IBM SPSS AMOS 24. The following are all operationalizations of the variables used in the study:

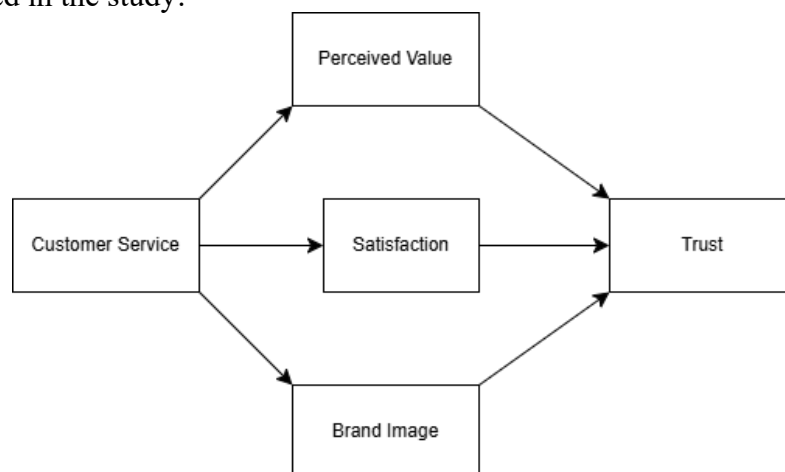


Fig 1. Research Framework

Based on the research structural model, each construct is measured using indicators adapted from previous research that are valid and reliable, as follows:

Table1. Source of Variable Indicators

Variable	Indikator	Source
Customer Service	the employees' appearance looks neat	(Zeithaml et al., 1998)
	can carry out its services accurately	
	serve quickly when you need help	
	the employees are polite	
	the employee asked about the situation today	

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Variable	Indikator	Source
Perceived Value	the standard of service provided is good	(Williams & Soutar, 2009)
	the benefits felt are worth the money spent	
	provide a sense of comfort and pleasure with the services provided	
	by using the service can increase social value	
	the experience of using the service satisfies curiosity	
Brand Image	the brand is reliable	(wu et all 2016)
	the brand has a good reputation	
	the brand becomes a social symbol	
Satisfaction	feel satisfied with the experience of using this service	(Oyedele & Goenner, 2021)
	feel happy with the experience of using this service	
	Overall, meets expectations	
Trust	do not hesitate to use this service based on previous experience	(Oyedele & Goenner, 2021)
	not doubting their competence based on other people's assessment scores	
	cannot confidently rely on this service, as they may be negligent in carrying out their services.	
	respond to problems with attention	
	the employees show a caring attitude	

3. Results

In this study, 450 respondents, consisting of 47% men and 53% women, were predominantly aged 18-24: 75%, aged 25-34: 22%, and aged 35-44: 3%. indicating that this group frequently uses internet access. The use of smartphones and other electronic devices that require internet access has increased people's need for internet access. All activities related to daily life have made the internet a basic necessity, essential for everyday life.

Table 2. Measurement, Loading, CR, and VE

No	Questionnaire Statements	Construct	Indicator	Loading Factor	CR	VE
1	the employees' appearance looks neat	Consumer Service	CS1	0.816	0.903	0.652
2	can carry out its services accurately		CS2	0.837		
3	serve quickly when you need help		CS3	0.779		
4	the employees are polite		CS4	0.841		

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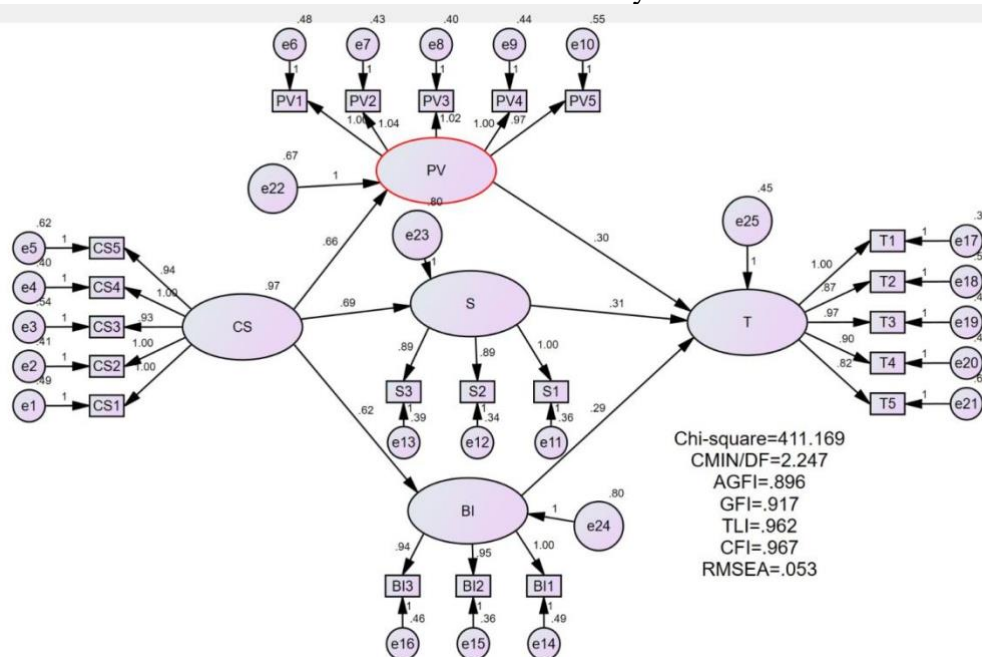
No	Questionnaire Statements	Construct	Indicator	Loading Factor	CR	VE
5	the employee asked about the situation today		CS5	0.761		
6	the standard of service provided is good	Perceived Value	PV1	0.834	0.923	0.707
7	the benefits felt are worth the money spent		PV2	0.857		
8	provide a sense of comfort and pleasure with the services provided		PV3	0.861		
9	by using the service can increase social value		PV4	0.845		
10	the experience of using the service satisfies curiosity		PV5	0.805		
11	the brand is reliable	Brand Image	BI1	0.84	0.883	0.715
12	the brand has a good reputation		BI2	0.863		
13	the brand becomes a social symbol		BI3	0.833		
14	feel satisfied with the experience of using this service	Satisfaction	S1	0.883	0.9	0.75
15	feel happy with the experience of using this service		S2	0.865		
16	Overall, meets expectations		S3	0.85		
17	do not hesitate to use this service based on previous experience	Trust	T1	0.848	0.894	0.628
18	not doubting their competence based on other people's assessment scores		T2	0.771		
19	cannot confidently rely on this service, as they may be negligent in carrying out their services.		T3	0.813		
20	respond to problems with attention		T4	0.803		

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No	Questionnaire Statements	Construct	Indicator	Loading Factor	CR	VE
21	the employees show a caring attitude		T5	0.72		

Source: Research Results, 2025

Construct validity and reliability tests were conducted after SEM assumption tests. Reliability indicates measurement consistency, while validity describes the indicator's ability to represent the construct (Hair et al., 2013). The analysis results show that all indicators have factor loadings above 0.40, indicating convergent validity. Furthermore, all constructs have Construct Reliability (CR) values > 0.70 and Variance Extracted (VE) values > 0.50, thus meeting the reliability criteria. Therefore, the research instrument is declared valid and reliable for use in structural model analysis.



Source: Research Result, 2025

Figure2. Research Model

Table3. Goodness of Fit (Gof) SEM-AMOS Model

Goodness of Fit	Analysis Results	Cut-off Value	Model Evaluation
Chi-Square	411.169	Expected to be small	Marginal Fit
CMIN/DF	2.247	< 2,000	Marginal Fit
AGFI	0.896	> 0.90	Marginal Fit
GFI	0.917	> 0.90	Fit
TLI	0.962	> 0.95	Fit
CFI	0.967	> 0.95	Fit
RMSEA	0.053	< 0.80	Fit

Source: Research Results, 2025

Based on the Goodness of Fit test results, the CMIN/DF and AGFI values are close to their cut-off values. The GFI, TLI, CFI, and RMSEA indices each have values in accordance with the Cut-off Value, so they can be categorized as Fit. This indicates that the model has an adequate level of suitability and strong validity with a relatively small

level of model approximation error. Overall, this model has good goodness of fit and is suitable for further analysis.

Table 4. Hypothesis Testing

	Influence Relationship		Estimate	SE	CR	P	Decision
PV	<---	CS	0.66	0.054	12.219	0	Supported
S	<---	CS	0.692	0.057	12.127	0	Supported
BI	<---	CS	0.617	0.057	10.739	0	Supported
T	<---	PV	0.298	0.056	5.338	0	Supported
T	<---	S	0.314	0.046	6.809	0	Supported
T	<---	BI	0.29	0.05	5.794	0	Supported

Source: Research Results, 2025

The test results show that the Customer Service (CS) variable has a positive and significant effect on Perceived Value (PV) with an estimate value of 0.66, CR of 12.219, and a p-value of 0.00. This means that the higher the customer service, the higher the perceived value felt by customers towards the product or service. In line with other studies, customer service has a significant effect on perceived value (Hapsari et al., 2016, Howat et al., 2012, Rigopoulou et al., 2008, Zeithaml et al., 1998). Good customer service will improve customers' perception of the benefits they receive from the company (Hapsari et al., 2016). emphasizing the importance for companies to improve their customers' perception of service quality (Rigopoulou et al., 2008). Furthermore, Customer Service also has a positive and significant effect on Satisfaction with an estimate value of 0.692, CR of 12.127, and p-value of 0.00. These results indicate that a high level of consumer service can improve the assessment of the satisfaction. In line with previous research, Customer Service has a significant effect on Satisfaction (Dam et al., 2021, Murali et al., 2016, Olsen, 2002). The Customer Service variable also has a positive and significant influence on Brand Image with an estimated value of 0.617, CR 10.739, and p 0.00. This indicates that the higher the customer service, the better the brand image of the company. In line with previous research, customer service has a significant impact on brand image (Dam et al., 2021).

Furthermore, the analysis results also show that Perceived Value (PV) has a positive and significant influence on Trust (T) with an estimated value of 0.298, CR 5.338, and p 0.00. This means that the higher the perceived value held by customers, the greater their trust in the company. in line with previous findings that Perceived Value influences Trust (Chae et al., 2020). Interestingly, the Satisfaction (S) variable actually showed a negative but significant influence on Trust (T) with an estimated value of 0.314, CR 6.809, and p 0.00. In line with previous findings that satisfaction influences trust (Luiss et al., 2000, Delgado et al., 2001, Çerri, 2012). Meanwhile, the Brand Image (BI) variable was shown to have a positive and significant influence on Trust (T) with an estimated value of 0.29, CR 5.794, and p 0.00. This indicates that the stronger brand image of company towards a product or service, the higher their trust in the company. In line with previous research, Brand Image has a significant effect on Trust. (Kressmann et al., 2006). Overall, the test results indicate that all relationships between variables in this research model have a p-value ≤ 0.05 , thus concluding that all proposed hypotheses are supported. Thus, the structural model developed in this study is proven to be significant and capable of explaining the relationships between the constructs tested.

Table 5. Indirect Testing

Parameter	Estimate	Lower	Upper	P	Decision
CS-->PV-->T	0.196	0.138	0.298	0.003	Supported
CS-->S-->T	0.217	0.164	0.313	0.005	Supported
CS-->BI-->T	0.179	0.123	0.249	0.007	Supported

Source: Research Results, 2025

In mediation testing, the variables perceived value, satisfaction, and brand image were found to influence trust. The estimated values are within the lower and upper ranges with a p-value of less than 0.05, indicating that all existing mediation relationships are accepted. In the Perceived Value relationship, the estimated value is within the Lower and Upper ranges, with 0.196 between 0.138 and 0.298, indicating that the Perceived Value mediation variable is accepted. Then, the mediation value of Satisfaction also has an estimated value of 0.217, which is between the lower and upper values of 0.164-0.313. Finally, the mediation variable Brand Image has an estimated value of 0.179, which is between 0.123-0.249. Therefore, to build trust using Customer Service, it must go through Perceived Value, Satisfaction, and Brand Image. In building Trust with Customer Service, companies must be able to provide the best service to foster Perceived Value, Satisfaction, and Brand Image in order to generate better Trust. The higher the mediation value, the higher the trust that will be formed in the brand.

4. Conclusion and Recommendation

This study provides insights into how to build trust in a company's brand in relational marketing. The results of this study show that all relationships hypothesized in the structural model are statistically significant. Customer Service (CS) was found to have a strong positive influence on Perceived Value (PV), Satisfaction (S), and Brand Image (BI). In addition, Perceived Value (PV), Satisfaction (S), and Brand Image (BI) significantly strengthen Trust (T). This shows that when a company's or brand's customer service is rated as good, it will increase perceived value, satisfaction, and brand image. With the mediating role of customer satisfaction, perceived value, and brand image, ultimately the relationship with customers will improve to build trust. By making trust an important asset for companies to maintain their profits, the relationship between companies and customers becomes important to optimize through customer service that can be provided by companies. Good customer service is the first step in gaining customer trust in a company's brand. These results emphasize the importance for companies to continuously improve customer service and perceived value in order to build long-term trust and loyalty among customers. In addition, future research should use longitudinal designs and geographical differences to explore the long-term dynamics of the mechanisms that shape brand trust.

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