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The Influence of Service Quality and Customer Value on Customer Trust with Customer Satisfaction as a Mediating Variable (Study at PT PLN (Persero) UP3 Banten Utara)

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Abstract: This study examines the influence of Service Quality and Customer Value on Customer Trust, mediated by Customer Satisfaction, at PT PLN (Persero) UP3 Banten Utara. The research uses a quantitative method with a survey approach involving 100 respondents selected through purposive sampling. Data were collected using a structured questionnaire and analyzed using multiple linear regression and the Sobel test. The results indicate that Service Quality and Customer Value have significant positive effects on Customer Satisfaction. Furthermore, Service Quality and Customer Satisfaction significantly affect Customer Trust, while Customer Value does not directly influence trust. Mediation analysis reveals that Customer Satisfaction significantly mediates the effect of Customer Value on trust but does not mediate the relationship between Service Quality and trust. The findings emphasize that while high perceived value builds satisfaction, consistent service quality plays a more crucial role in earning customer trust.

Keywords: Customer Value, Customer Satisfaction, Customer Trust, PLN, Service Quality.

INTRODUCTION

In the era of digital transformation and infrastructure modernization, the public's need for reliable and high-quality electricity services is increasing. PT PLN (Persero), as the sole electricity provider in Indonesia, plays a crucial role in providing electricity that is not only sustainable but also meets customer expectations in terms of service quality. Today's consumers evaluate services not only based on the technical aspects of electricity supply, but also on aspects such as speed of response, clarity of information, and ease of processing complaints or requests for additional services.

In the North Banten UP3 area of PT PLN (Persero), there has been significant annual growth in the number of customers, reflecting the increasing demand for electricity. However, based on field observations and customer complaint reports, variations in customer perceptions and experiences regarding the services provided remain. This indicates that the quality of

service provided is not yet fully equitable and consistent across the service area. This condition can impact customer satisfaction and trust in the company.

In the field of service marketing, service quality is widely recognized as a fundamental element that influences customer loyalty and trust. It is commonly accepted that when high service quality is delivered, positive experiences are likely to be generated, which in turn lead to increased customer satisfaction. Furthermore, customer value defined as the perceived benefits received relative to the sacrifices made is acknowledged as a critical component that shapes customer perceptions and attitudes toward service providers. As a result, customer satisfaction is often viewed as the final outcome produced by the combined effects of perceived service quality and customer value.

Nevertheless, it has been suggested that customer trust is not always established solely through direct perceptions of service quality or value. Instead, satisfaction is frequently regarded as a mediating variable through which trust is gradually built. In this regard, the relationships among service quality, customer value, satisfaction, and trust are proposed to be examined through an empirical study. In the study, customer satisfaction will be positioned as an intervening factor that strengthens the indirect influence of service quality and value on trust. By conducting this research, valuable insights are expected to be obtained for the improvement of service strategies at PT PLN UP3 North Banten. It is anticipated that, through these insights, more effective and long-term relationships with customers can be fostered and sustained, and that the organization's service performance can be further enhanced through a deeper understanding of customer expectations and experiences.

METHODS

This research applies a quantitative method with an explanatory approach to examine the cause-and-effect relationships between variables through hypothesis testing. The study uses a cross-sectional survey design, collecting data at a single point in time. The participants are customers of PT PLN (Persero) UP3 North Banten who had reported service complaints within the past year. A purposive sampling method was used, targeting individuals who meet the following criteria: (1) active PLN customers, (2) have lodged complaints, and (3) agree to take part in the study. The sample size was set at 100 respondents, considering practical constraints such as time and available resources, and aligning with common standards for regression-based quantitative studies.

Data collection was carried out using a closed-ended questionnaire with a five-point Likert scale, covering four main variables: Service Quality, Customer Value, Customer Satisfaction, and Customer Trust. Before distribution, the questionnaire was tested for validity and reliability. Validity was assessed using the KMO and Bartlett's Test, while reliability was measured with Cronbach's Alpha. A KMO value above 0.5 and a significance level below 0.05 indicated acceptable validity, while a Cronbach's Alpha score of 0.7 or higher reflected good reliability.

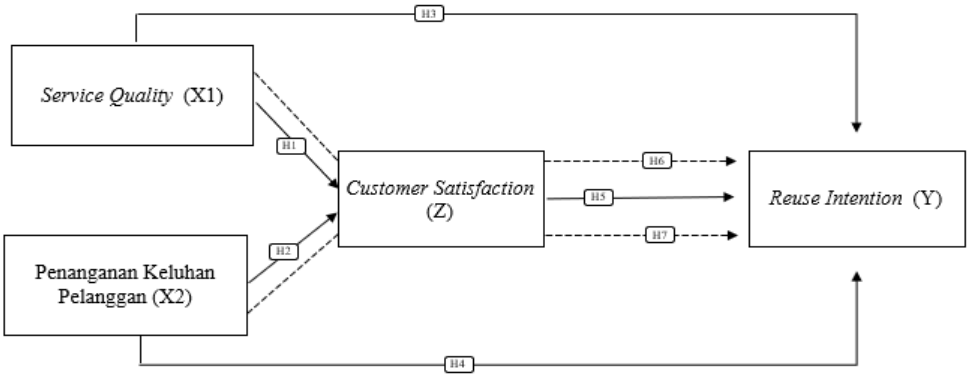

Figure 1. Research Model

RESULTS AND DISCUSSION

Respondent Description

The descriptive method with respondents in this study totaling 100 customers in the PT PLN UP3 North Banten environment. The majority of customers who became respondents in this study were male, as many as 79 respondents or 79% of the total sample. Meanwhile, female respondents were recorded as many as 21 people or 21%. In terms of age, the majority came from the age group over 45 years, namely as many as 50 respondents (50.00%), followed by the age group of 36–45 years as many as 28 respondents (28.00%), then the group of 26–35 years as many as 20 respondents (20.00%), and the least was the age of 17–25 years as many as 2 respondents (2.00%). The dominance of respondents aged over 36 years (78%) indicates that most of the PLN UP3 North Banten customers involved in this study are in the mature and adult age group.In terms of employment, the largest group is private employees, with 35 people (35.00%), followed by entrepreneurs/self-employed with 23 people (23.00%), and other categories with 18 people (18.00%). Furthermore, there are 12 respondents (13.00%) who are PLN UID Banten employees, and 4 people (4.00%) who are civil servants. The smallest number comes from the non-PLN BUMN employee group, with only 3 people (3.00%).

This distribution reflects that the majority of respondents come from the non-government and non-state-owned enterprise sectors, namely the general public who interact directly as PLN's external customers. This group is considered more objective in assessing PLN's service performance because they have no organizational interests or structural ties to the company.

Variable Description

This study used descriptive analysis to examine customer perceptions of service quality, value, satisfaction, and trust through data distributions such as means, standard deviations, frequencies, and percentages. The results indicate that all variables have relatively high average values, reflecting positive customer perceptions of PLN services. This indicates that in general, respondents have a positive perception of the services provided by PT. PLN (Persero) UP3 North Banten. Service quality obtained the highest average value of 129.82, followed by Customer value of 46.84, customer satisfaction 29.17, and customer trust 17.46.

Validity Test Results

Validity testing determines whether a questionnaire accurately measures the intended concept, based on comparing the calculated r value to a set threshold.

Table 1 Validity Test

No	Instrumen	Hasil Uji Validitas	Hasil Uji Reliabilitas
		R hitung ***(Person correlation)***	***Cronbach's alpha***
Kualitas layanan (X1)			
1.	X1.1	0.800	0.991
2.	X1.2	0.790	
3.	X1.3	0.805	
4.	X1.4	0.820	
5.	X1.5	0.804	
6.	X1.6	0.835	
7.	X1.7	0.794	
8.	X1.8	0.802	
9.	X1.9	0.790	
10.	X1.10	0.811	
11.	X1.11	0.822	
12.	X1.12	0.808	
13.	X1.13	0.787	
14.	X1.14	0.829	

15.	X1.15	0.840	
16.	X1.16	0.807	
17.	X1.17	0.808	
18.	X1.18	0.761	
19.	X1.19	0.840	
20.	X1.20	0.807	
21.	X1.21	0.813	
22.	X1.22	0.782	
***Customer calue* (X2)**			
1.	X2.1	0.652	0.832
2.	X2.2	0.645	
3.	X2.3	0.687	
4.	X2.4	0.638	
5.	X2.5	0.696	
6.	X2.6	0.704	
7.	X2.7	0.661	
8.	X2.8	0.748	
Kepuasan pelanggan (Y1)			
1.	Y1.1	0.948	0.959
2.	Y1.2	0.934	
3.	Y1.3	0.936	
4.	Y1.4	0.929	
5.	Y1.5	0.898	
Kepercayaan pelanggan (Y2)			
1.	LP1	0.773	0.941
2.	LP2	0.806	
3.	LP3	0.860	

Source: Data processed by SPSS, (2025)

All questions on each variable showed a calculated r value above 0.600. This indicates that all instrument items are valid because they have a strong and significant correlation with the total score of each variable.

Reliability Test Results

Table 2 Reliability Test Results

Variables	*Cronbach's Alpha*	Criteria	Information
Quality of Service (X1)	0.991	>0,70	Reliable
Customer Value (X2)	0.832	>0,70	Reliable
Customer Satisfaction (Y1)	0.959	>0,70	Reliable
Customer Trust (Y2)	0.941	>0,70	Reliable

Source: Processed primary data, 2025

All variables have values above 0.8, with most approaching or exceeding 0.9. The service quality variable had a very high reliability of 0.991, customer satisfaction (0.959), customer trust (0.941), and customer value (0.832). These values indicate that all instruments used in this study had excellent internal consistency and were deemed reliable.

Multiple Linear Regression Test Results
Model I

Table 3 Model I Regression Test Results

Model	Unstandardized Coefficients Beta	Say.	Simultaneous Significance Test Say.
Quality of Service (X1)	0,042	0,012	0,000
Customer Value (X2)	0,608	0,000	

Source: Processed primary data, 2025

The results of the multiple linear regression test I above show the following equation:

BUY = 0.042(KL) + 0.608(CV)

Service quality has a positive effect on customer satisfaction with a coefficient of 0.042 (p = 0.012). Customer value shows a stronger influence, increasing satisfaction by 0.608 points (p = 0.000).

Model II

Table 4 Results of Model II Regression Test

Model	Unstandardized Coefficients Beta	Say.	Simultaneous Significance Test Say.
Quality of Service (X1)	0,037	0,031	0,000
Customer Value (X2)	0,024	0,773	
Customer Satisfaction (Y1)	0,207	0,045	

Source: Processed primary data, 2025

The results of the multiple linear regression test II above show the following equation:

KPP = 0.037(KL) + 0.024(CV) + 0.207(KUP)

The service quality coefficient of 0.037 with p=0.031 (<0.05) indicates that every one unit increase in perceived service quality increases customer trust by 0.037, although the contribution is moderate (β=0.210). Conversely, the Customer value variable has a coefficient of 0.024 with p=0.773 (>0.05), meaning that changes in customer value perception have no significant effect on customer trust when other variables are controlled.

The strongest factor is customer satisfaction, indicated by a coefficient of 0.207 and p=0.045 (<0.05) and β=0.289. This implies that a one-unit increase in customer satisfaction drives an increase in customer trust by 0.207 points, making it the dominant determinant in the model. Thus, at PTPLN (Persero) UP3 North Banten, building customer satisfaction is proven to be the most effective way to strengthen trust, while service quality still needs to be maintained, and efforts to increase customer value require review because the effect is not yet significant.

Sobel Test Results

Table 5 Sobel Test Results

Relationship between variables	Indirect Effects	Say.	Information	Interpretation
Service Quality Towards Customer Satisfaction through Customer Trust	0.108	0.05	Not significant	Customer Satisfaction Does Not Mediate Significantly the Influence*Quality of Service* to *Customer Trust*
Customer Value Against Satisfaction through Customer Trust	0.046	0.05	Significant	Customer Satisfaction significantly mediates the influence*Customer Value* to *Customer Trust*

Source: Processed primary data, 2025

The Sobel test results showed that customer satisfaction did not significantly mediate the relationship between service quality and customer trust (p = 0.108). Conversely, customer satisfaction was shown to mediate the effect of customer value on customer trust (p = 0.046).

Discussion

The Influence of Service Quality on Customer Satisfaction

The outcomes of the partial hypothesis testing for the service quality variable indicate a t-statistic of 2.564, accompanied by a significance level of 0.012. This p-value falls below the generally accepted threshold of 0.05, thereby providing sufficient statistical grounds to assert a meaningful relationship between service quality and customer satisfaction. Moreover, the obtained t-value exceeds the critical value of 1.985 derived from the t-distribution table, which further substantiates the conclusion that service quality exerts a statistically significant and positive influence on the satisfaction levels of customers, specifically those served by PT. PLN (Persero) UP3 North Banten.

This empirical evidence suggests that an improved perception of service quality—characterized by responsiveness, reliability, empathy, and assurance—is associated with increased satisfaction among consumers. When customers perceive the services provided as meeting or surpassing their expectations in terms of timeliness, attentiveness, and professionalism, a more favorable overall service experience is constructed, which in turn fosters elevated levels of satisfaction.

The present findings align with the empirical conclusions drawn by Nurzali and Sidharta (2023), who identified service quality improvements as instrumental in generating measurable enhancements in customer satisfaction metrics. This relationship is further underscored in the research conducted by Cahyati (2021), which emphasizes that service quality functions as a foundational component in shaping customer satisfaction due to its comprehensive influence on how the service delivery process is perceived. Similarly, studies by Istiyono and Rizal (2022) as well as Nugroho and Tjahjaningsih (2022) provide additional support, highlighting that consistent delivery of customer-oriented services plays a significant role in shaping favorable customer evaluations and experiences.

Given the confluence of statistical findings and theoretical support from prior scholarly work, it is reasonable to conclude that hypothesis H1 is empirically validated. These results underscore the strategic imperative for organizations such as PT. PLN (Persero) to prioritize continuous enhancement of service quality as a core driver of customer satisfaction. By doing so, they can foster more enduring and positive relationships with their customers, thus ensuring long-term service excellence and consumer loyalty.

Influence Customer Value to customer satisfaction

he results derived from the partial test analysis indicate that the customer value variable yielded a t-statistic of 10.812, accompanied by a significance value of 0.000. This significance level falls far below the conventional alpha level of 0.05, thereby providing strong statistical evidence of a significant and positive correlation between perceived customer value and customer satisfaction. Additionally, the t-statistic substantially exceeds the critical value of 1.985, further reinforcing the conclusion that the higher the level of value perceived by customers in relation to PLN's services, the greater their reported satisfaction tends to be. This relationship reflects the theoretical premise that customer satisfaction is not merely the outcome of transactional exchanges, but rather a cumulative evaluation influenced by customers' perceived benefits in contrast to the costs incurred. When consumers assess that the services provided deliver a favorable balance between utility, pricing, convenience, and experience, a heightened sense of satisfaction is more likely to be reported.

The findings of this study are in line with a considerable body of prior empirical research, including studies conducted by Putri et al. (2022), Krisnanto and Yulianthini (2021), Paputungan (2022), and Lasmiani et al. (2025), all of which affirmed the significant role of customer value in enhancing satisfaction outcomes. These scholars argued that organizations capable of offering services that align with customer expectations through competitive pricing

strategies, consistent service delivery, and a customer-oriented approach tend to experience stronger customer satisfaction and loyalty. Such consistency in findings across multiple studies supports the theoretical and practical assertion that customer value serves as a key determinant in shaping customer satisfaction, especially in service-oriented industries where the perceived value of intangible offerings is crucial. Therefore, based on the statistical results and supported by relevant literature, it can be concluded that hypothesis H2 is empirically validated and thus accepted. The implications of this finding underscore the strategic importance for PLN and similar service providers to continuously enhance the overall value proposition they offer to customers, as doing so plays a pivotal role in maintaining and improving customer satisfaction in the long term.

The Influence of Service Quality on Customer Trust

The results of the partial hypothesis testing reveal a t-value of 2.185 for the service quality variable, accompanied by a significance level of 0.031, which falls below the conventional threshold of 0.05. This statistical evidence indicates that service quality exerts a significant and positive influence on customer trust within the scope of this research. Furthermore, since the observed t-value surpasses the critical t-table value of 1.985, it can be inferred with confidence that improvements in the quality of service provided by the company are likely to correspond with increases in the level of customer trust. This finding suggests that when a company demonstrates consistent excellence in service delivery manifested through responsiveness, accuracy, courtesy, and effectiveness in addressing customer concerns customers are more inclined to perceive the company as trustworthy. Such perceptions are critical in fostering a sense of assurance and reliability, which are essential components in the development of sustained trust-based relationships between service providers and consumers.

The empirical results of this study align with the theoretical perspectives articulated by Nurzali and Sidharta (2023), who emphasized the instrumental role of service quality in shaping customer trust. According to their framework, trust is not solely an outcome of product or service outcomes, but also of the manner in which services are delivered promptly, respectfully, and competently. When service encounters consistently meet or exceed customer expectations, the likelihood of trust being established and maintained increases substantially. Moreover, this conclusion is reinforced by earlier studies, including research conducted by Zaeni (2022) and Sari et al. (2021), both of which demonstrated a statistically significant and positive relationship between service quality and customer trust. These studies support the notion that service quality serves as a key determinant in building and sustaining consumer confidence in the credibility and dependability of a service provider.

Based on the empirical findings and the supporting literature, it is therefore appropriate to conclude that hypothesis H3 is supported and accepted. The demonstrated influence of service quality on trust underscores the importance for organizations—particularly those in the utility and service sectors to invest in strategies that ensure consistent, high-quality service delivery as a means of fostering long-term customer trust and loyalty.

Influence Customer Value to Customer Trust

Based on the outcomes of the partial hypothesis testing, the customer value variable was associated with a t-value of 0.289 and a significance level of 0.773, which exceeds the standard threshold of 0.05. These statistical indicators suggest that customer value does not exert a statistically significant influence on customer trust within the context of this study. Moreover, the obtained t-value is lower than the critical value of 1.985 as stipulated in the t-distribution table, reinforcing the interpretation that the perceived value held by PLN customers has not yet reached a level sufficient to directly foster or elevate trust toward the company. This empirical result implies that even when customers acknowledge or experience the benefits and utility of

PLN's services, such recognition does not automatically translate into a heightened level of trust. In other words, the perception of value alone is not an adequate predictor of trust in this particular case. These findings diverge from the perspectives proposed in prior theoretical and empirical literature, where customer value is often conceptualized as a foundational component of trust development. For example, Tjiptono (2019) posited that customer value is shaped by the perceived balance between benefits received and sacrifices made, and that when the perceived value is high, it typically encourages the emergence of trust. A similar view was expressed by Nurzali and Sidharta (2023), who emphasized that an increase in perceived value tends to be positively correlated with the customer's propensity to place trust in a company.

However, the findings of this study exhibit congruence with certain previous empirical studies that present alternative perspectives. For instance, research conducted by Awalludin et al. (2020) on participants of the National Health Insurance program in Malang City found that perceived value did not significantly affect brand trust; rather, its impact was more pronounced on brand image. Likewise, the study by Hany Dwiyunitoska and Arief Maulana (2023) revealed that while perceived value had a significant effect on customers' repurchase intentions, it did not exert a substantial influence on trust formation, which was more strongly associated with other variables such as service convenience and experiential factors. These contrasting results indicate that the relationship between perceived value and trust may not be universally applicable across all contexts or industries, and that other mediating or moderating factors may play a more decisive role in shaping trust. Consequently, it is necessary for future research to explore more deeply the conditions under which perceived value contributes to trust, as well as to identify other relevant constructs that may influence trust formation in the utility service sector.

The Influence of Customer Satisfaction on Customer Trust

Based on the findings presented in Table, it was revealed that the computed t-value amounted to 2.034, accompanied by a significance level of 0.045, which is below the threshold of 0.05. These statistical results provide empirical evidence that customer satisfaction exerts a statistically significant and positive influence on the level of customer trust. In this context, it can be inferred that as the degree of customer satisfaction increases, there is a greater tendency for customers to place their trust in PLN as a reliable service provider.

This relationship is further supported by the scholarly insights of Nurzali and Sidharta (2023), who emphasized that satisfaction serves as a fundamental psychological construct that fosters trust. When customers experience satisfaction, the organization is more likely to be perceived as consistent and dependable in addressing their expectations and service needs. Furthermore, research conducted by Cahyati (2021) reinforces this perspective by asserting that elevated satisfaction levels contribute to the emergence of positive psychological states, including feelings of reassurance, emotional security, and confidence. These affective outcomes are instrumental in reinforcing the trust customers extend toward the service provider.

Mediation of Customer Satisfaction in the Relationship between Service Quality and Customer Trust

Based on the findings derived from the Sobel test, a p-value of 0.108, which exceeds the conventional threshold of 0.05, was identified, thereby indicating that customer satisfaction does not serve as a statistically significant mediating variable in the relationship between service quality and customer trust. While the results of the partial (direct effect) test confirmed the presence of a significant influence of service quality on customer trust, the mediation pathway involving customer satisfaction failed to demonstrate adequate statistical validation. This outcome suggests that, although enhanced service quality has the potential to improve

customer satisfaction levels, such satisfaction, within the framework of this particular study, was not empirically proven to act as an effective intermediary capable of significantly reinforcing the trust customers place in the service provider.

Prior literature has consistently highlighted the theoretical relevance of this relationship. For instance, Nurzali and Sidharta (2023) underscored that high-quality service delivery contributes to a favorable customer experience, which is expected to elevate satisfaction and subsequently foster trust. Likewise, Cahyati (2021) posited that when service performance is consistently aligned with customer expectations, it contributes to the perception of organizational credibility and dependability. However, despite the theoretical underpinnings suggesting an indirect effect of service quality on trust through satisfaction, empirical support for such mediation was not established in the current research context.

In contrast, the mediation analysis concerning the influence of customer value on customer trust yielded a p-value of 0.046, which is below the 0.05 significance level, thereby confirming the presence of a statistically significant mediating role played by customer satisfaction. These results indicate that customer value defined in terms of perceived benefits, economic efficiency, and ease of access does not directly enhance customer trust unless it is first translated into heightened levels of satisfaction. Consequently, satisfaction functions as an essential conduit through which customer value exerts its influence on the development of trust toward the service provider.

This interpretation aligns with the theoretical perspectives articulated by Cahyati (2021), who emphasized that satisfaction derived from perceived value contributes to shaping the perception of the organization as a consistent and trustworthy service provider. Similarly, Nurzali and Sidharta (2023) highlighted that customer value serves to form certain expectations, and when these expectations are met through satisfactory experiences, the foundation for trust is significantly reinforced. Furthermore, empirical support for this mediation model is also provided by Lasmiani et al. (2025), who confirmed that customer satisfaction significantly mediates the effect of perceived value on customer trust in the context of public utility services.

CONCLUSION

This study concludes that service quality andCustomer value has a significant influence on customer satisfaction. Furthermore, both service quality and satisfaction directly influence customer trust. However,Customer valuedoes not directly influence trust, but rather through customer satisfaction as a mediating variable. This underscores the importance of achieving customer satisfaction as a strategic pathway to building trust. The findings indicate that high service quality, including reliability, responsiveness, and assurance, plays a more direct role in building PLN customer trust.Customer value While important in shaping satisfaction, it requires a positive emotional experience (i.e., satisfaction) to successfully translate into trust. Therefore, customer satisfaction serves as an important bridge connecting perceived value with long-term loyalty and trust. Theoretically, this study enriches our understanding of customer behavior in the public service sector by validating the partial mediating role of satisfaction. Practically, this research provides applicable insights for PLN in strengthening customer relationships: not only by focusing on service excellence, but also by creating meaningful customer experiences that strengthen both satisfaction and trust.

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