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## CONSUMER CONFIDENCE INVESTIGATION JORR TOLL SERVICE QUALITY

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### Abstract

The study uses descriptive and causal methods for quantitative explanation. Use this survey method for cluster sampling and use structured questionnaires for collection. In addition, LISREL version 8.8 software was used to analyze the data under structural equation modeling (SEM). These results show that customer loyalty cannot mediate the relationship between trust, satisfaction and service quality. This study aims to test the influence of trust, satisfaction, and quality of service on customer loyalty in using Toll JOOR in Indonesia. The findings show that trust, satisfaction and quality of service do not affect customer loyalty. These results imply that customer loyalty fails in mediating the relationship between trust, satisfaction and quality of JOOR Toll services in Indonesia.

**Keyword:** quality of service, customer loyalty , trust

### Introduction

In addition to ordinary roads or better known as arterial roads, Indonesia has many toll roads. The first toll road in Indonesia is the Jakarta Bogor Ciawi toll road abbreviated jagorawi. The company that builds and manages the majority of toll roads in Indonesia is the State-Owned Public Agency (SOE) PT. Jasa Marga.

Pt. Jasa Marga (Persero), hereinafter referred to as Jasa Marga, was established through Government Regulation (PP) no. 04 of 1978 dated March 1, 1978. Jasa Marga's main task is to plan, build, operate and maintain toll roads and their completeness so that toll roads can function as freeways that provide higher benefits than non-toll roads ([jasamarga.com](http://jasamarga.com))

Until 1987, Jasa Marga was the only tollroad operator in Indonesia. Since 1987, Jasa Marga has been involved with the private sector to participate in the construction of toll roads through the mechanism of Build, Operate and Transfer (BOT). In the period 1987-2004, Jasa Marga was more instrumental as an authority institution that facilitates private parties in building toll roads, one of which is the Jakarta Outer Ring Road (JORR) toll road.

JORR or Jakarta Outer Ring Road is jointly managed by Jasa Marga, a subsidiary of Jasa Marga (PT. Jakarta Outer Ring Road – JLJ, PT. Jakarta Western Ring 1 – JLB, PT. Marga Lingkar Jakarta - MLJ) and BUMN PT. Hutama Karya (Persero).

JORR toll road started operating in 1990 marked by the operation of Cikunir – Cakung section. In 1995, Pondok Pinang – Lenteng Agung section operated by PT Marga Nurindo Bhakti. More details can be seen in the following I.1 table:

**Table 1.Jorr Toll Road List**

Field	Routes	Km	Operate
JORR E2	Cikunir – Cakung	9,07	October 10th, 1990
JORR S	Pondok Pinang – TMII (Along tb. Simatupang)	12.90	September 4th, 1995
JORR E1 Section 1	TMII – Ceger	1,00	July 31st, 2003
JORR W2 Section 4	Veterang – Pondok Pinang	2,26	September 29th, 2003
JORR E1 Section 2	Ceger – Hankam	3,10	October 10th, 2003
JORR W2 Section 3	Ulujami – Veteran	1,30	September 7th, 2004
JORR E1 Section 3	Hankam – Jati Asih	4,40	July 29th, 2006
JORR E3	Cakung – Cilincing	4,80	January 21st, 2007
JORR E1 Section 4	Jati Asih – Cikunir	3,90	August 28th, 2007
JORR W1	Networking – Flower	8,65	February 18th, 2010
JORR W2 Section 1	Kembangan – Joglo	5,61	December 27, 2013 (Ciledug) July 22, 2014 (Ulujami)
JORR N	Cilincing – Tanjung Priok	5,00	April 15th, 2017

Source: [www.ilj.co.id](http://www.ilj.co.id), 2018

Before 2018, JORR toll rates vary according to entrance and exit along jorr toll road. Since September 29, 2018, a single or integrated toll tariff is applied for class I vehicles hingg a V. For example, a tariff of Rp.15,000 for class I. This is stipulated in the Decree of the Minister of PUPR No. 382/KPTS/M/2018 dated June 5, 2018.

The operation of JORR toll road that has been connected around the DKI Jakarta area provides easy access not only for Jakarta residents but also for Bekasi residents, Depok residents and Tangerang residents. The economy is moving forward, the flow of goods and people is running smoothly. There are many benefits provided by the JORR toll road. Some of them are as follows: ([www.ijl.co.id](http://www.ijl.co.id), 2018)

1. help reduce city traffic density
2. complement jakarta's radial and circular toll road network
3. supporting the improvement of land use in DKI Jakarta, Tangerang and Bekasi
4. facilitate transportation to and from the port of Tanjung Priok and Soekarno Hatta International Airport.

However, there are still protests from the community regarding the operation of the JORR toll road. Starting from expensive fares, congestion, poor road conditions, long queues at toll gates, and so on.

Nurdin (40), a private company employee complained about the high cost of single/integrated JORR toll. Bintaro residents experienced an increase of Rp.5.000,-/day. Spending on JORR toll road was initially Rp.220.000,-/month to Rp.350.000,-/month. It increased 59.1%. According to Nurdin, this increase was not accompanied by the improvement of JORR toll facilities. Roads are still bumpy, lighting is lacking and congestion(tribunnews.com, 2018).

In addition, the main problem of JORR toll road is congestion. The old term on the road is often used by JORR toll users. There's no day without traffic. When inaugurated the JORR toll road kunciran - Serpong, President Joko Widodo also mentioned about old complaints on the road because of traffic jams. He also said about the huge losses both in terms of wasted time, eroded competitiveness and high fuel costs (gridoto.com, 2018).

Inconvenience is also experienced by JORR toll road users due to poor road conditions. Travel time becomes slow because the vehicle is careful to cross by reducing the speed of the vehicle. It is not uncommon for accidents due to ruptured tires and broken axes due to potholes. The damaged and perforated road condition occurs along jorr toll road (nasional.republika.co.id, 2020)

Based on the description of the problem above, the researchers are interested to conduct a study with the title "**Consumer Trust Investigation of JORR Toll ServiceQuality**".

## Theory

### Customer Trust

According to(Utami, 2015), there are three dimensions to measure customer trust, namely:

1. *Reliability*, i.e.the assumption that the product has the capacity needed to respond to customer needs, by offering new products that customers need or offering a constant level of quality.

2. Intention ,*namely the customer's* belief that the product will take care of the interests of the customer when unexpected problems arise in connection with the use of a product.

(Iglesias et al., 2020) define trust as the core value offered from a strong product to the consumer of its products that makes consumers understand the offers and acceptable risks associated with buying and using the product. Trust in a product can be built because of consumer expectations that a product will be able to meet its needs and desires.

According to (Leninkumar, 2017), Customer trust is the ability of customers to trust (customer reliability). It is based on the customer's belief that the product can meet the promised value and good brand intentions (brand intention), and is based on consumers' confidence in the brand's ability to express benefits. Consumers come first.

Trust in brands reduces uncertainty about the risks consumers will receive based on the consumer's experience when purchasing and using products. Furthermore, Chauduri and Holbrook in (Martínez & Rodríguez del Bosque, 2013) The statement believes that a brand is the ability of ordinary consumers to rely on the brand to perform any purpose or function. The experience if it has a positive impact or result will affect the consumer's evaluation of the brand, because the consumer feels that the brand is reliable.

Trust is the desire of the company to rely on business partners. It depends on a number of interpersonal and inter-organizational factors, such as perceived competence of the company, integrity, honesty, and virtues / good deeds, (Kotler, 2000)

## Customer Satisfaction

According to (Seth et al., 2005), there are three dimensions to measure customer satisfaction, namely:

1. Product-related *factors*, namely the factors used for the development of a product that involves waiting for the benefits provided by the product.
2. Service-related *factors*, namely factors related to the company's service of a product.
3. Purchase *factors*, namely factors related to the purchase of products.

While the definition of satisfaction according to (Kotler, 2000) is a person's complacency or dissatisfaction resulting from comparing the performance a consumer receives of a product, service or product externally with consumer expectations. This means that if the performance of the product is in accordance with consumer expectations, then the consumer will feel satisfied. If the performance of the product is below consumer expectations, then the consumer will feel dissatisfied. And on the contrary, if the performance of the product exceeds consumer expectations, then the consumer will feel very satisfied.

(Kotler, 2000) defines satisfaction as positive behavior towards a brand, which will end in the consumer's decision to repurchase the brand.

In line with Kotler and Keller's opinion, Nasution in Edyansyah (2016:h.98) states that customer satisfaction or dissatisfaction is the customer's response to the evaluation of perceived discrepancies or discounts between previous expectations and the actual performance of the product felt after use.

## **JORR Toll Service Quality**

Service quality is more difficult to define and assess than product quality. For example, it is more difficult to agree on the quality of a haircut than the quality of a hairdryer. Customer retention may be a measure of the best quality — the ability of service companies to hold on to customers depends on how consistently they deliver value, (Yusuf & Sudrajat, 2018)

Service quality is a function of the size and direction of the gap between customer expectations for service and customer assessment (perception) of the service actually delivered, Schiffman & Winblit (2015:h.139)

The SERVQUAL scale measures the "gap" between customers' expectations of the services they have purchased and their perception of the services they have actually received, Schiffman & Winblit (2015:h.140)

## **Customer Loyalty**

In the pre-connected era, loyalty was usually defined as retention and repurchase. In the Internet age, loyalty is ultimately defined as the willingness to promote a brand. Customers may not need to constantly repurchase specific brands (for example, due to a long purchase cycle) or may not be able to purchase (for example, due to the endless availability of specific locations). However, if the customer is satisfied with the brand, he is willing to recommend the brand even when he is not currently using it. The new customer base should be consistent with this new definition of loyalty Kotler (2016: h.61)

To deepen customer loyalty, companies can build interest and enthusiasm by remembering customer preferences and sending appropriate gifts, discount coupons and interesting reading materials, Kotler & Keller (2016: h.663)

The market can also be segmented by consumer loyalty. Consumers can be loyal to the brand. Some consumers are completely loyal—they buy one brand at a time. Other consumers are loyal to some extent—they are loyal to two or three brands of a particular product, or support one brand, and sometimes buy another. However, other buyers have no loyalty to any brand. They also want to be different every time they buy or purchase a sold product, Kotler et.al (2017: h.248)

## **RESEARCH METHODOLOGY**

### **Object And Scope of Research**

The object in this study is Jakarta Outer Ring Road (JORR) Toll Road. This type of data is primary data obtained directly from consumers through questionnaires. A total of 200 respondents were selected to be a sample of the population of Jakarta Outer Ring Road (JORR) Toll Road Users in East Jakarta from April 20,2020 to May 2,2020.

## ResearchMethod

The research method used is quantitative research. According to Malholtra (2010:139), quantitative research is research that aims to take measurements on data and apply those measurements in the form of statistical analysis.

Research design is explanatory with descriptive and tally type of research. According to Malholtra (2010:161), descriptive research is a research that aims to get a description of construct variables,namely dependent variables and independent variables. Whereas according to Sugiyono (2014:56) causal relationships are causal relationships, namely the influence of dependent variables on independent variables.

This research model can be seen from the picture below:

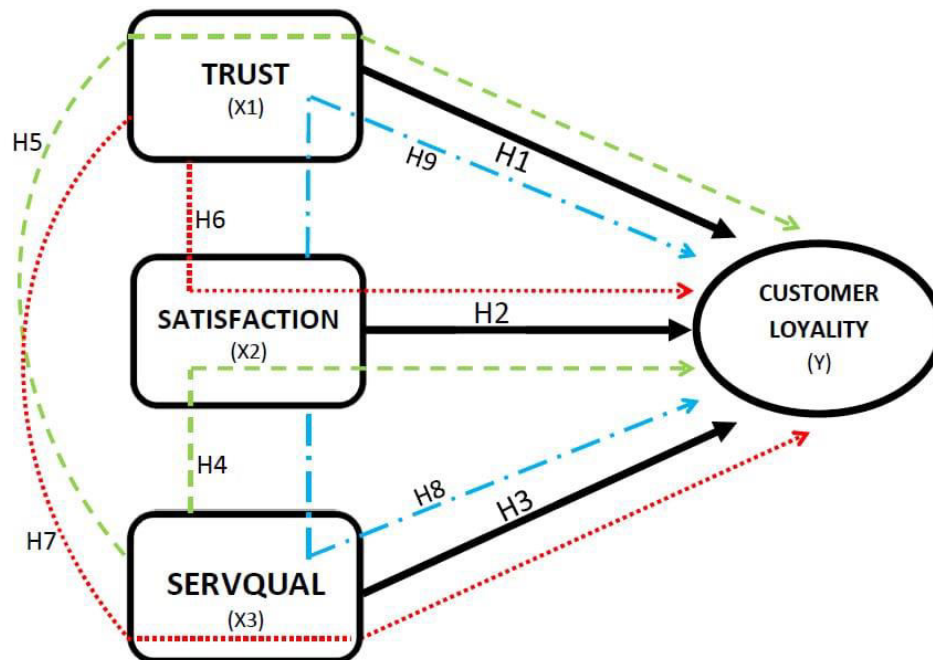


Figure 1. Research Model

## Population and Sample Determination Methods

### 1. Population

According to Sugiyono, population is a generalization area consisting of objects or subjects that have certain qualities and characteristics that are determined by researchers to be studied and then drawn conclusions. (Sugiyono, 2013)

This study selected jorr toll road customer population that has been a user for at least 1year. The type of population that will be studied is *infinite population*,because researchers do not know the exact number of JORR Toll Road customers who have been a user for at least 1 year.

## 2. Sample

The number of samples is determined by the requirements determined by Hair et al. Point out that the number of samples collected is at least 5 times the number of parameters used in the study. Furthermore Hair *et. al* mentioned that critical sample *size* for analysis using LISREL is 200 samples. So the researchers determined that the number of samples to be taken in this study is as many as at least 200 samples. Hair Jr., Black, Babin, Anderson (2010: 102).

The *sampling* method used in this study was *purposive sampling*. According to Uma Sekaran and Roger Bougie *purposive sampling* is researchers obtaining information from those who are most prepared and meet some of the criteria needed in providing information. Hair Jr., Black, Babin, Anderson (2010: 276).

## Data Collection Procedures

In this study, two data sources were used, including primary data and secondary data. Primary data according to Malhotra is data created by researchers for the specific purpose of solving research problems. The primary data in this study was collected using questionnaires given directly to respondents to obtain information about the variables studied in this study, Malhotra (2009: 120).

This data was collected by researchers through the distribution of questionnaires in jorr tollroad users at least 200 respondents and a maximum of 300 respondents using *non-probability sampling*.

Secondary data according to Malhotra is data collected for purposes other than solving problems encountered. Secondary data that researchers can derive from journals related to the problem to be studied and several other sites used in the search for theoretical references as well as journals.

## Research and Measurement Variables

According to Sugiyono, the variable of research is basically everything that is in the form of anything that is determined by researchers to be studied so that information about it is obtained, then drawn conclusions. (Sugiyono., 2013)

### 1. Dependent Variable

According to Malhotra, variable bound or variable dependent is a variable that measures the influence of independent variables on test units, Malhotra (2009: 242).

In this study it is known that dependent variables are Customer Loyalty where the variable will appear if there is Customer Trust, Customer Satisfaction and Quality of JORR Toll Service.

### 2. Independent Variable

Malhotra stated that independent variables or free variables are alternative variables that are manipulated (i.e. variable levels-these variables are altered by researchers) and the effects are measured and compared. Independent variables in this study are Customer Trust, Customer Satisfaction and Jorr Toll Service Quality.

## Data Analysis Method

The purpose of data analysis method is to interpret and draw conclusions from a number of collected data. Researchers used SPSS software version 22 and SEM(*Structural Equation Model*)from lisrel 8.7 statistical package to process and analyze the data of the research results.Through SEM software, not only causality (direct and indirect) relationships on observed variables or constructs can be detected, but the components that contribute to the formation of the construction itself can be determined in magnitude. So that the causality relationship between variables or constructs becomes more informative, complete, and accurate.

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## Structural Equation Modeling Engineering (SEM)

*Structural Equation Modeling* is described as an analysis that combines factor analysis, structural model, and path analysis. Sugiyono (2012). According to Sugiyono, Sitinjak and Sugiarto pointed out that SEM can analyze the relationship between latent variables and indicator variables, the relationship between latent variables, and also know the size of the measurement error.

## Model Conformity Test

According to Sanusi there are several model test equipment in SEM which is divided into three parts, namely: Sanusi (2011: 177).

- a. *Absolute Fit Indices*
- b. *Incremental Fit Indices*
- c. *Parsimony Fit Indices*

*Absolute Fit Indices* is the most basic test at SEM by measuring *the overall fit* model of both structural models and measurement models simultaneously. More specifically for comparison size models submitted with other models called *Incremental Fit Indices*. Adjusting fit *measurements* to be compared between research models called *Parsimony Fit Indices*.

Below is the model conformity test index at SEM:

1. *GFI (Goodness of Fit Index)*

This pass index is a non-statistical measure, and its value range is between 0 (poor) and 1.0 (perfect). A high score in the index indicates a better fit. The expected GFI value is higher than 0.95

2. *RMR (Root Mean Square Error)*

This index represents the residual average value obtained by matching the covariant-variant matrices of the hypothesized model with the sample sample-covariance variant matrices. Models that have *goodness of fit* are those that have a value of RMR < 0.05.

3. *CMIN/DF*



CMIN/DF is generated based on the Chi-square statistics (CMIN) divided by the degrees of freedom (DF), which is one of the indicators to measure the level of model fit. The expected CMIN /DF is  $\leq 2.00$  indicates that the model has been accepted.

4. *CFI (Comparative Fit Index)*

The index is not affected by the sample size because it is very suitable for measuring the acceptance rate of the model (Hair, 2009). The size of the CFI index is in the range of 0-1, where close to 1 indicates that the model has the highest degree of acceptance. The expected CFI value is  $\geq 0.95$ . In model testing, it is strongly recommended to use TLI and CFI indexes because they are relatively insensitive to sample size and are less affected by model complexity.

5. *RMSEA (The Root Mean Square Error of Approximation)*

This index can be used to compile chi-square statistics in a large sample. The RMSEA value represents the goodness of fit that can be expected when estimating the model in the population (Hair, 2009). An RMSEA value greater than or equal to 0.05 is an indicator of an acceptable model

6. *AGFI (Adjusted Goodness Fit of Index)*

This index is a development of the Goodness of Fit Index (GFI), which has been adjusted based on scale and degrees of freedom. Similar to R<sup>2</sup> in multiple regression. The recommended value is  $AGFI > 0.90$ . The larger the AGFI value, the better the applicability of the model.

**Table 2. Goodness of**

**Fit Indicator**

<b>Goodness of Fit Indices</b>	<b>Cut-off Value</b>
TLI/NNFI	$\geq 0.90$
RMSEA	$\leq 0.08$
Gfi	$\geq 0.90$
RMR	$< 0.05$
Cfi	$\geq 0.95$
AGFI	$\geq 0.90$

*Source Sanusi, 2011*

**Direct and Indirect Influence Test**

According to Alrasyid in Sanusi, pathanalysis used to explain the direct and indirect consequences of a set of free variables with a set of bound variables. Sanusi (2011: 156)

In path analysis, causality relationships that show direct and indirect influences between variables can be measured in magnitude. Some assumptions need to be considered in the analysis of the path, among others:

1. The relationship between variables must be linear and additive
2. There is no correlation between all remaining variables
3. The relationship pattern between variables is recursive

## Hypothetical Analysis and Test Design

### Validity Test

According to Malhotra, validity is a tool in the questionnaire that can be used to measure what should be measured, not a systematic error. Malhotra (2012: 38).

Validity measurement is very important in the assessment of questionnaires. Validity test is done to find out whether or not the questionnaire is used for research. A reliable instrument is not necessarily valid. A meter that breaks at the end, when used multiple times will produce the same data but not always valid. Sugiyono (2012: 168).

If the questions in the questionnaire can reveal what will be measured by the questionnaire, the questionnaire is considered valid. This test was conducted in advance on 50 interviewees.

The criteria used in determining whether an instrument is valid or not is to use *pearson bivariate*. *Bivariate Pearson* (Korelasi *Pearson Product Moment*) is a correlation analysis by correlating each item's score with the total score, the score total is the sum of all items.

The item-total coefficient with *Bivariate pearson* can be found using the following formula:

$$r_{ix} = \frac{n \sum ix - (\sum i)(\sum x)}{\sqrt{[n \sum i^2 - (\sum i)^2][n \sum x^2 - (\sum x)^2]}}$$

information:

$r_{ix}$  = Item-total correlation coefficient (*Bivariate Pearson*)

$i$  = Item Score

$x$  = Total Score

$n$  = Number of subjects

The test used two sides test with a significance level of 0.05. The test criteria are as follows:

1. If  $r_{\text{calculate}} \geq r_{\text{table}}$  (test 2 sides with sig. 0.05) then the instrument or question items have a significant correlation to the total score (expressed in value).
2. If  $r_{\text{count}} < r_{\text{table}}$  (2 sides test with sig. 0.05) then the instrument or question items do not have a significant correlation to the total score (declared invalid).

### Reality Test

Reliability is a tool used to measure the reliability of questionnaires describing variable indicators. If a person's answer to the question is consistent or stable over time, the questionnaire is considered reliable or reliable. For testing, it usually uses certain limits, such as 0.6. Reliability below 0.6 is not good, while 0.7 is acceptable, and 0.8 is good. Menurut Priyatno adalah dengan menggunakan metode Cronbach's Alpha. Priyatno (2008: 97).

In this study reliability calculation using alpha formula as follows:

$$r_{11} = \left( \frac{k}{k-1} \right) \left( 1 - \frac{\sum \sigma b^2}{\sigma \tau^2} \right)$$

Where:

- $r_{11}$  = Instrument reliability
- $\sigma b^2$  =Jumlah item variant
- $k$  = Number of question items
- $\sigma \tau^2$  = Totalvariantota 1

### Hypothesis Testing

In testing the hypothesis regarding causality relationship between variables developed in this study, it is necessary to test the hypothesis. Hypothetical test results of the relationship between variables are indicated *from standardized values of total effects* where the results of data analysis will know how much influence or relationship between variables.

Test criteria by paying attention *to t-values* between variables compared to their critical values ( $t_{table}$ ). Critical value for large sample size ( $n > 30$ ) with  $\alpha = 0.05$  which is 1.96. Variable relationships that have *t-values*  $> 1.96$  can be said to be significant.

## RESEARCH RESULTS

### Validity Test

The calculations in the factor analysis use Kaiser-Mayer Olkin's (KMO) test and Barlett's Test of Sphericity. Validity criteria can be seen from values over 0.5 and significance values less than 0.5.

**Table 3. KMO and Barlett's Test results**

KMO & Barlett's Test		Trust	Satisfaction	Service Quality	Customer Loyalty
Kaiser-Meyer-Olkin Measure of Samplig Adequacy		0.659	0.503	0.771	0.791
Barlett's Test of Sphericity	Approx. Chi-Square	271.238	537.277	315.459	815.783
	Df	78	210	66	190
	Sig.	0.000	0.000	0.000	0.000

Based on the table above, the overall validity test results show validity because it has a KMO result of more than 0.5 and a significance value of less than 0.5.

**Table 4. Analysis Factor Results**

Analysis Factor Validity Test							
Trust		Satisfaction		Service Quality		Customer Loyalty	
TR1	0.735	ST1	0.517	SQ1 function	0.622	CL1	0.655
TR2	0.337	ST2	0.609	SQ2 FUNCTION	0.750	CL2	0.717
TR3	0.596	ST3	0,755	SQ3 FUNCTION	0.860	CL3	0,738
TR4	0.499	ST4	0.351	SQ4 FUNCTION	0.645	CL4	0,741
		ST5	0.738				

Then the results of the analysis factor of all variables show there are some invalid indicators, namely TR2, TR4, and ST4 because they have a value of less than 0.5.

### Reliability Test

The reliability test shows whether the respondent answered a question/statement consistently. To measure reliability using Cronbach's Alpha value with a calculation if less than 0.6 then it is not acceptable, if 0.7 is acceptable and 0.8 or more indicates very satisfactory

**Table 5. Reliability Test Results**

Variable	Cronbach's Alpha	Interpretation
Trust	0.755	Reliabel
Satisfaction	0.815	Reliabel
Service Quality	0.845	Reliabel
Customer Loyalty	0.938	Reliabel

From the test results, it can be seen that the reliability test results that have been done show reliable results with the numbers 0.755, 0.815, 0.845, and 0.938.

### Confirmatori Model Test

As a result of the confirmation test, the overall Goodness of Fit Indices indicator gets FIT results. Where the TLI/NNFI value is 1,055, RMSEA value is 0,000, GFI value is 0.993, rmr value is 0.069, CFI value is 1,000, and AGFI value is 0.961. All results can be declared fit because they meet the Cut-off Value criteria

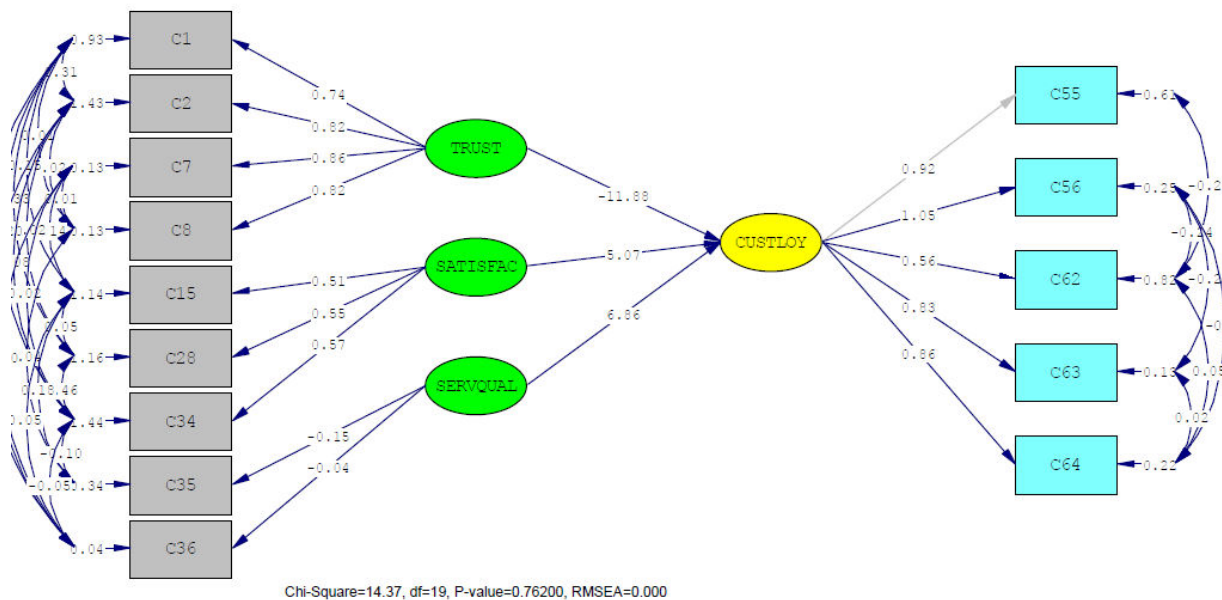
**Table 6. Confirmation Test Results**

Goodness of Fit Indices	Cut-off Value	Results	Model Evaluation
TLI/NNFI	≥0.90	1.055	Fit

RMSEA	≤0.08	0.000	Fit
Gfi	≥0.90	0,993	Fit
RMR	<0.05	0.069	Fit
Cfi	≥0.95	1.000	Fit
AGFI	≥0.90	0.961	Fit

### Hypothesis Test

In the hypothesis test researchers use path analysis. Results from the following hypothesis tests:



**Figure 2. Fitted Model: T-Values**

Then use structural equation model (SEM) to analyze the hypothesis whether it can be received or not. The results of the following SEM analysis show that the relationship between variables is not significant.

**Table 7. Structural Equation Model (SEM)**

H	Independent Variable		Dependent Variable	T-Value	Significance
1	Trust	→	Customer Loyalty	-11.88	Insignificant
2	Satisfaction	→	Customer Loyalty	5.07	Insignificant
3	Service Quality	→	Customer Loyalty	6.86	Insignificant

## DISSCUSION

Trust has no significant effect on consumer loyalty indicated by a value of -11.88. This shows that Toll JOOR has full trust from its customers. While satisfaction has no effect on customer loyalty shown by T-Value of 5.07. This can be caused by respondents in this study seems to be less concerned with the facilities provided by Toll JOOR so that satisfaction does not affect consumer loyalty. This is most likely caused by TOLL JOOR which is well known by the public and easy to find everywhere. In addition, the quality of service does not have a significant effect on customer loyalty shown by T-Value of 6.86, this can be caused by respondents in this study happy to use Toll JOOR. They trust the opinions of others, both from friends, family, relatives, and testimonials from the internet about the benefits of using Toll JOOR. The information and input they get from others can foster consumer loyalty.

## Conclusion

This study aims to test the influence of trust, satisfaction, and quality of service on customer loyalty in using Toll JOOR in Indonesia. The findings show that trust, satisfaction and quality of service do not affect customer loyalty. These results imply that customer loyalty fails in mediating the relationship between trust, satisfaction and quality of JOOR Toll services in Indonesia.

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