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Influence Quality Service and Price on Customer Satisfaction with Customer Trust as a Moderating Variable (Case Study of Shopee Xpress Jakarta Application Customers)

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This study aims to analyze the effect of service quality and price on customer satisfaction of Shopee. Xpress users in Jakarta, with customer trust as a moderating variable. This study uses a quantitative approach with data collection techniques through online questionnaires to 201 respondents who have used Shopee. Xpress services more than twice. The data analysis technique uses Structural Equation Modeling with Partial Approach Least Square (PLS-SEM) through SmartP. 4 software. The results of the study indicate that service quality and price have a positive and significant effect on customer satisfaction. Customer trust also has a significant direct effect on satisfaction, but does not significantly moderate the relationship between service quality and price with customer satisfaction. These findings emphasize the importance of improving service quality and adjusting prices that are commensurate with the value of benefits, as well as building trust as an important element in increasing customer satisfaction in digital-based delivery services.

Keywords: service quality, price, customer trust, customer satisfaction

INTRODUCTION

The development of technology in the Industrial Revolution 4.0 era has brought significant changes in various aspects of life, including in the world of business and logistics services. One form of this transformation is the increasing use of the internet and digital applications in buying and selling activities, which has driven the rapid growth of e-commerce. According to (Zahra et al., 2022) e-commerce is the activity of distributing, purchasing, selling and marketing goods or services through electronic systems such as the internet. The growth of e-commerce has caused a surge in demand for goods delivery services, so that the demand for logistics service providers to continue to improve their performance and quality of service.

One of the delivery services currently widely used by Indonesian people is Shopee Xpress, which is an official delivery service from the Shopee e-commerce platform that is directly integrated with its application system. The advantages of Shopee Xpress include: faster delivery, free shipping support, and a real-time tracking system. However, the success of this service is not

solely determined by the speed of delivery, but also by the quality of service, price level, and customer trust, all of which greatly affect the level of customer satisfaction.

Quality service is a crucial aspect in maintaining the existence and trust of customers in delivery services. According to (Tjiptono, Fandy, Chandra, 2022), quality service is the level of excellence expected and control over that level of excellence to meet customer desires. Commonly used dimensions of service quality include reliability, responsiveness, assurance, attention, and direct (tangible) evidence.

On the other hand, price also plays an important role in shaping customer perception and satisfaction. Consumers tend to compare prices between service providers and adjust purchasing decisions based on the values they receive. According to (Purba et al., 2023), price indicators include accessibility, competitiveness, suitability to quality, and suitability to benefits. If the price is considered reasonable and comparable to the quality of the service, customers will feel satisfied and motivated to reuse the service.

However, in the relationship between service quality and price to customer satisfaction, there is one important variable that can strengthen or weaken the relationship, namely customer trust. Trust is the main foundation in digital business interactions because most transactions occur without direct contact between service providers and customers (Mamakou & Roumeliotou, 2022). In the full context of the application-based Shopee Xpress, the level of trust will greatly determine whether customers will feel satisfied and loyal to the services provided.

Based on this background, this study aims to analyze the effect of service quality and price on customer satisfaction of Shopee Xpress in Jakarta, with customer trust as a moderating variable. This study is expected to contribute to the development of digital-based service strategies, as well as enrich the literature on consumer behavior in the context of e-commerce and modern delivery services.

1.2 Formulation of the problem

Based on the formulation of the problem proposed, this study aims to determine the extent to which service quality and price influence customer satisfaction of Shopee application users, as well as the role of customer trust as a moderating variable in the relationship. First, the study This want to to study whether quality service has a significant influence on customer satisfaction of Shopee application users. Furthermore, it will be analyzed whether price also influences the level of customer satisfaction. In addition, this study focuses on the role of customer trust as a moderating variable, namely whether customer trust can strengthen or weaken the influence of

service quality on customer satisfaction. Finally, it will also be examined whether customer trust moderates the relationship between price and customer satisfaction of Shopee application users.

METHOD

2.1 Definition of Quality Service

Service quality is the main factor that influences customer satisfaction, especially in the e-commerce industry like Shopee. According to Tjiptono and Gregonius, 2022) service quality is related to products, services, human resources, processes, and environments that are able to meet or exceed customer expectations. (Fitri et al., 2023) mentions five dimensions of service quality, namely physical evidence (appearance) of the application, packaging, courier vehicle), reliability (accuracy) of delivery time), responsiveness (quick response to complaints), transaction guarantee (security) and politeness courier), and empathy (personal and attentive service) to customer needs). The better the quality of service provided, the higher the level of customer satisfaction.

2.2 Definition of Price

Price is an important element in consumer decision making and greatly influences consumer satisfaction. (Sugiyono & Noeraini, 2019), price is not only a nominal value, but also reflects consumer perceptions of the benefits obtained. Price perception indicators include price accessibility (affordability), price suitability with service quality, price competitiveness compared to competitors, and price suitability with perceived benefits. If consumers feel that the price paid is comparable or lower than the benefits received, they tend to feel satisfied and loyal to services such as Shopee Xpress.

2.3 Understanding Customer Satisfaction

Customer satisfaction is the result of an evaluation of the experience of using a service, which is obtained from a comparison between expectations and actual performance. According to (Sugiyono & Noeraini, 2019), satisfaction is created when service performance meets or exceeds expectations. The main factors that influence customer satisfaction include product quality, service quality, and price. Measurement indicators include meeting expectations, repeat service use, recommendations to others, and customer loyalty. High satisfaction will increase the likelihood of customers to return to using the service and

2.4 Definition of Customer Trust

Customer trust acts as a variable that strengthens the moderation of the relationship between service quality and price on customer satisfaction. (Purba et al., 2023), trust is formed

from positive perceptions of the company's integrity and capabilities. Trust indicators include benevolence (sincere), ability, integrity, competence, and consistency. If customers have a high level of trust, the influence of service quality and price on satisfaction will be stronger and have a positive impact on long-term loyalty.

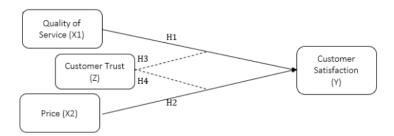


Figure 1. Research Model

H1: There is a positive influence between service quality to satisfaction customers . The more tall quality services provided, the greater the likelihood of customers feeling satisfied. Good service is able to meet or exceed customer expectations, thereby increasing satisfaction.

H2: There is a positive influence between prices to satisfaction Customers. Appropriate price with the benefits received by customers will increase customer satisfaction. Customers tend to feel satisfied if the price is considered reasonable, affordable and comparable to the quality of service.

H3: Customer trust moderates the relationship between service quality and customer satisfaction. Customer trust strengthens the relationship between service quality and satisfaction. The higher the level of trust, the greater the influence of service quality on perceived satisfaction.

H4: Customer trust moderates the relationship between price and satisfaction. Customer . Trust can increase Customer acceptance of pricing. If customers trust a service provider, they tend to remain satisfied even if the price is relatively high.

RESULTS

3.1 Study Approach

This research is a type of quantitative research, which can be interpreted as a research method based on the philosophy of positivism, used for research on certain populations or samples, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative/statistical with the aim of testing the established hypothesis (Sugiyono & Noeraini, 2019)

3.2 Population, Sample and Sampling Techniques sample

The population in this study refers to all individuals or units that have certain characteristics that are the objects of research. These units are referred to as *units of analysis* and can be individuals, institutions, or objects (Zahra et al., 2022). The population in this study is customers who have used the Shopee Express delivery service more than twice, but the exact number cannot be known.

A sample is a small part of a population that is used as a representative in a study (Zahra et al., 2022). This study uses *a non-probability sampling technique*, which is a sampling method that does not provide an equal opportunity for each member of the population to be selected as a sample (Ridwan, 2015). Because the size of the population is not known with certainty, the determination of the sample size in this study uses the Lemeshow formula (1997) as explained by Stanley Lemeshow in his book entitled *Sample Size in Health Research*.

3.3 Data and Data Sources

The primary data source in this study was obtained directly from respondents through the distribution of questionnaires. The data collected were in the form of respondents' responses to questions arranged based on the number of samples that had been determined. While secondary data were collected through literature studies that included documents, literature, journals, and other references that were relevant to the research topic. This research instrument was an adaptation of previous studies (research X and Y), using a Likert scale of 1 to 5. Each variable in this study was measured through 4 to 7 indicators.

3.4 Data Collection Techniques

This study adopted the Structural Equation Modeling (SEM) method because of its ability to correct measurement errors in variable moderation through the interaction of summation effects in the model (Ghozali & Kusumadewi, 2023). Data analysis was carried out using the Partial Least Square (PLS) approach using device soft SmartPLS version 4.1.0.2. This technique was chosen because of its own advantages in handling small sample sizes, but can be used for complex models. PLS-SEM is very suitable for testing complex conceptual models, especially those involving relationships between latent constructs (Hamid & Anwar, 2019).

3.5 Testing of Study Instruments

1. Measurement Model (Outer Model)

The measurement model or *outer model* describes the relationship between indicators and the specified construct. The goal is to find out how much of the indicator variance is not explained by

the construct. Evaluation of this model includes several stages, namely: *convergent* validity *validity*), discriminant validity (*discriminant* validity), composite reliability (*composite* reliability), and Cronbach's Alpha.

2. Structural Model (Inner Model)

The structural model or *inner model* functions to test and predict the relationship between latent variables (constructs). This model shows the magnitude of the influence between constructs. Evaluation of the structural model is carried out through several steps, including: path coefficient test (path coefficient), model fit test, and hypothesis test. Model fit test includes measurement R-square For explain variability endogenous variables, Q-square For evaluate ability model prediction, f-square For measure the magnitude influence variable exogenous, and SRMR as indicator model suitability overall.

3. Hypothesis Testing

Testing hypothesis in SmartPLS done with use t- statistical value and p-value obtained through bootstrapping procedure . This technique give estimate model parameter accuracy with produce distribution empirical from sample repeat , so that allow testing significance connection between construct . In addition , the bootstrapping method in Partial Least Squares (PLS) approach does not requires assumption normality , so that in accordance For used in study with non-normal data or size limited sample .

Research result And Discussion

Analysis Descriptive Respondents

Majority Respondent aged 18–25 years (55.2%) and 26–35 years (36.3%), so around 91.5% of respondents is at in range age productive, namely late generation Z and millennials a friendly start with digital technology and e-commerce services, while group age >45 years only covers 0.5%. Most of Respondent own background behind Bachelor's degree (52.2%) and high school/vocational school (35.8%), indicating that Respondent classified as Enough educated .In terms of job , respondent dominated by employees Private (52.2%) and Students (17.9%), with other groups such as civil servants (13.4%) and entrepreneurs (12.9%) as complement . This pattern reflect user active service courier For need personal and also professional . Frequency use the service is also sufficient high , where 49.8% use "Quite Often" and 36.3% "Often" services , indicating significant dependency to Shopee Express. The most popular service chosen is Shopee Express Standard (45.8%), followed by other options such

as Hemat, Sameday , and Instant which remain the same own their respective shares , reflecting preference diverse users to balance between speed and $\cos t$.

Table 1. Analysis Descriptive Respondents

	Analy	sis Descriptive R	espondents (N=20	01)	
Category	Frequency	Percent (%)	Valid Percent	Cumulative	
			(%)	Percent (%)	
< 18 years	4	2.0	2.0	2.0	
> 45 years					
18-25 years	1	0.5	0.5	2.5	
26-35 years	111	55.2	55.2	57.7	
36-45 years	73	36.3	36.3	94.0	
	12	6.0	6.0	100.0	
	Total	201	100.0	100.0	
EDUCATION	Diploma (D1/D2/D3)	18	9.0	9.0	9.0
	Master (S2)	3	1.5	1.5	10.4
	Bachelor degree)	105	52.2	52.2	62.7
	High School/Vocational School	72	35.8	35.8	98.5
	JUNIOR HIGH SCHOOL	3	1.5	1.5	100.0
	Total	201	100.0	100.0	100.0
WORK	Employee Private	105	52.2	52.2	52.2
	Other:	7	3.5	3.5	55.7
	Civil Servant (PNS)	27	13.4	13.4	69.2
	Students	36	17.9	17.9	87.1
	Businessman	26	12.9	12.9	100.0
	Total	201	100.0	100.0	
FREQUENCY OF USE	Quite Often (3-4 times in a month)	100	49.8	49.8	49.8
	Rarely (1-2 times in a month)	21	10.4	10.4	60.2
	Very Rare (< 1 time in a month)	7	3.5	3.5	63.7
	Frequently (≥ 5 times in a month)	73	36.3	36.3	100.0
	Total	201	100.0	100.0	
TYPE OF SERVICE USED	Shopee Express Save	43	21.4	21.4	21.4
	Shopee Express Instant	32	15.9	15.9	37.3

Shopee Express	34	16.9	16.9	54.2
Sameday				
Shopee Express	92	45.8	45.8	100.0
Standard				
Total	201	100.0	100.0	

Outer Loading

This study aims to test the causality model that explains the relationship between service quality, price, and customer satisfaction, considering the moderating role of customer trust. Empirical data were collected from Shopee Express application users in Jakarta, with a total of 201 respondents. Data analysis was carried out using the PLS-SEM approach, involving the evaluation of the measurement model (Outer Model) and the structural model (Inner Model).

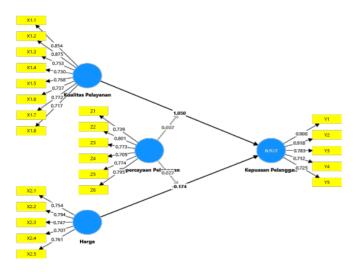


Figure 2. Research Model Evaluation External Source: SmartPLS Data Processing V.04, (2025)

a. Validity Test Convergent

Validity convergent in study This stated to be very good, shown by all outer loading values indicator reflective beyond threshold of 0.70 (Hair et al., 2017), with range mark between 0.707 to 0.918. This is indicates that every indicator capable represent the construction in a way consistent. In addition, the Average Variance Extracted (AVE) value for all construct —Price (0.567), Trust Customer (0.586), Satisfaction Customers (0.662), and Quality Service (0.605) —also tops minimum threshold of 0.50 (Fornell & Larcker, 1981),

indicating that more from 50% variance construct can explained by its indicators . With Thus , validity convergent all over construct in the model has fulfilled very well .

Table 2. Validity Test Convergent

Construct	Indicator	Outer Loading	AVE	Information
	X1.1	0.854		Valid
	X1.2	0.875		Valid
	X1.3	0.753		Valid
	X1.4	0.730	0.567	Valid
Quality Service	X1.5	0.768		Valid
	X1.6	0.737		Valid
	X1.7	0.772		Valid
	X1.8	0.717		Valid
	X2.1	0.754		Valid
	X2.2	0.794		Valid
Price	X2.3	0.747	0.586	Valid
	X2.4	0.707		Valid
	X2.5	0.761		Valid
	Z1	0.739		Valid
	Z2	0.801		Valid
	Z3	0.773		Valid
Trust Customer	Z4	0.709	0.662	Valid
	Z5	0.774		Valid
	Z6	0.795		Valid
	Y1	0.906		Valid
	Y2	0.918		Valid
Satisfaction Customer	Y3	0.783	0.605	Valid
	Y4	0.712		Valid
	Y5	0.725		Valid

Validity Test Discriminant

Validity discriminant in study This evaluated through analysis *cross loadings* and Heterotrait-Monotrait Ratio (HTMT). Results of *cross loadings* show existence a number of indicators that have more loading high on other constructs compared to construct origin, such as X1.1 and X1.2 (Quality Service) and Z2 (Trust) Customers) which shows mark more high on Satisfaction Customers , indicating existence overlap overlap conceptual between construct . However Thus , the HTMT test shows that part big mark be under threshold 0.85, such as connection between Quality Service and Trust Customers (0.336) and Quality Service and Satisfaction Customer (0.587), which indicates existence clear difference between construct . Although a number of couples , such as Satisfaction Customer with Price (0.852)

and with Trust Customer (0.833), approaching the limit, its value Still in range that can be accepted in a way empirical.

Table 3. Validity Test Discriminant

		Customer	Customer	Service	Customer Price	х	Customer x Quality Service
Price							
Trust Customer	0.160						
Satisfaction Customer	0.852	0.833					
Quality Service	0.567	0.336	0.587				
Trust Customer x Price	0.790	0.779	0.648	0.736			
KP x Quality Service	0.758	0.792	0.690	0.766	0.669		

b. Reliability Test

Internal consistency of constructs in study This evaluated through three metric reliability: Cronbach's Alpha (0.810–0.906), rho_A (0.815–0.917), and Composite Reliability/ rho_c (0.867–0.924), all of which beyond minimum threshold 0.70 (Hair et al., 2017). Values This show excellent internal reliability . Composite Reliability (rho_c), which takes into account weight indicator individually , considered more accurate in PLS-SEM context compared to Cronbach's Alpha. With Thus , it can concluded that all over construct own very strong reliability , so that instrument measurements used proven consistent and reliable .

Reliability Test

	Cronbach's alpha	CR (rho_a)	CR (rho_c)	AVE	Information
Price	0.810	0.815	0.867	0.567	Reliable
Trust Customer	0.860	0.875	0.894	0.586	Reliable
Satisfaction Customer	0.869	0.882	0.906	0.662	Reliable
Quality Service	0.906	0.917	0.924	0.605	Reliable

Inner Model

a. Coefficient path coefficient

Based on results structural model analysis (inner model), found that Quality Service own influence positive and significant to Satisfaction Customer with coefficient of 1,050, t-statistic 19,890, and p-value 0.000. This shows that the more tall quality the services provided , the more the satisfaction felt is also high customers . While That , Price has an effect significant However negative to Satisfaction Customers , with coefficient -0.174, t-statistic 4.168, and p-

value 0.000. This means that the perception too much price tall tend lower satisfaction customer, possibility Because No worth it with benefits obtained.

On the other hand , Trust Customer influential positive However No significant to Satisfaction Customers (coefficient 0.106, p-value 0.054), so that Not yet proven in a way statistics. In addition, the results testing moderation show that interaction between Trust Customers and Prices as well Quality Service is also not significant, which means trust customer No strengthen or weaken connection variables the to satisfaction. In overall, findings This confirm that Quality Service is factor key main in create satisfaction customers, while trust Not yet play a role strong, good in a way direct and also as a moderator. Here is table path coefficient of bootstrapping:

Connection Variables	Coefficient (O)	T-statistic	P-value	Interpretation
Price → Satisfaction Customer	-0.174	4.168	0.000	Negative Significant
Trust Customer → Satisfaction Customer	0.106	1,927	0.054	Positive No Significant
Quality Service → Satisfaction Customer	1,050	19,890	0.000	Positive Significant
Trust x Price → Satisfaction Customer	0.027	0.785	0.432	Positive No Significant
Trust x Quality Service \rightarrow Satisfaction Customer	0.007	0.203	0.839	Positive No Significant

Path Coefficient Test Results

b. Suitability Test (Model Fit)

1) Coefficient Test Determination (R2)

Structural model evaluation show that latent constructs in the model have connection strong and significant predictive in a way statistics . The R-squared (R^2) value for variable Satisfaction Customer of 0.922 (adjusted R^2 = 0.920), indicating that Quality Service , Price, and Trust Customers — including their interactions — in a together explains 92.2% of the variance Satisfaction Customers . This reflects strength very high predictive , indicating that the theoretical model built is very effective in predict satisfaction customer Shopee Xpress users .

Table 6. Determination Test (R 2)

	R-square	R-square adjusted
Satisfaction Customer	0.922	0.920

2) Predictive Relevance (Q²)

Based on results calculation Q^2 value (Stone-Geisser's Q^2), is known that construct Satisfaction Customer own Q^2 value of 0.600, which indicates that the model has ability strong predictive to variable This is . means 60% variation in Satisfaction Customer can explained by the variables independent in models. In contrast , the constructs of Price , Trust Customers , and Quality Each service has its own Q^2 value of 0.000, which indicates that all three play a role as variable independent and not predicted by other constructs in the model . With thus , only Satisfaction Customers who work as variable dependent with high predictability in this model .

Table 7. Predictive Relevance Test

	SSO	SSE	Q2 (=1-SSE/SSO)
Price	1005.000	1005.000	0.000
Trust Customer	1206,000	1206,000	0.000
Satisfaction Customer	1005.000	402.141	0.600
Quality Service	1608,000	1608,000	0.000

3) Effect Size (f2)

Based on results analysis f-square value (f^2), Quality Service own very big influence to Satisfaction Customers (f^2 = 1,964), making it the most dominant factor in the model. Price gives influence small until moderate (f^2 = 0.095), while Trust Customer only has a very small effect (f^2 = 0.018). As for the interaction Trust Customers × Price (f^2 = 0.003) and Trust Customer × Quality Service (f^2 = 0.000) shows No existence influence meaningful moderation . With thus , only Quality Proven service give effect significant to satisfaction customer in this model .

Table 8. Effect Size Test

0.095	Small
0.018	Small
1,964	Big
0.003	Small
0.000	Small
	0.018 1,964 0.003

4) Fit Model

Based on results evaluation model fit, SRMR value of 0.116 and NFI of 0.448 shows that the model is not yet own good compatibility to the data, because SRMR value exceeds the ideal limit ≤ 0.08 and NFI is far below minimum threshold of 0.90. This is indicates that there is

mismatch between the models built with empirical data . Although mark d_ULS and d_G No has definite standard limits , and difference mark between saturated and estimated relative models small , but in a way this whole model Not yet demonstrate adequate and necessary fit done repair For increase validity structurally .

Table 9. Model Fit Test

	Saturated model	Estimated model
SRMR	0.114	0.116
d_ULS	3,899	4.019
d_G	5,799	5,630
Chi-square	3761.802	3755.155
NFI	0.447	0.448

Hypothesis Testing

Hypothesis test results show that Quality Service own the most dominant and significant influence to Satisfaction Customer (β = 1.050; p < 0.001), followed by Price (β = 0.174; p < 0.001) and Trust Customers (β = 0.106; p = 0.009), which is also significant although his contribution more small . While that , influence interaction Trust Customer to Price and Quality Relationship Service with Satisfaction Customers (β = 0.027 and β = 0.007 respectively) do not significant in a way practical , showing that role moderation trust in connection is very weak . In overall , findings This confirm that Quality Service is factor main determinant satisfaction Shopee Xpress customers .

Table 6. Hypothesis Testing

	Original	Sample mean (M)	Standard deviation	T statistics	P values
	(0)	()	(STDEV)		
Price -> Satisfaction Customer	0.174	0.169	0.042	4.168	0.000
Trust Customer -> Satisfaction Customer	0.106	0.104	0.055	1,927	0.009
Quality Service -> Satisfaction Customer	1,050	1,046	0.053	19,890	0.000
Trust Customer x Price -> Satisfaction Customer	0.027	0.029	0.035	0.785	0.024
Trust Customer x Quality Service -> Satisfaction	0.007	0.006	0.034	0.203	0.039
Customer					

DISCUSSION

The measurement model in this study showed very good quality, with *outer loading values* > 0.7, AVE > 0.5, and construct reliability such as Cronbach's Alpha, rho_A, and Composite Reliability > 0.7, according to Hair Standards et al. (2021). This instrument has been proven to be able to

measure latent constructs such as Service Quality, Price, Trust, and Customer Satisfaction accurately. However, discriminant validation based on the Fornell-Larcker Criterion shows the potential for multicollinearity, as seen from the high correlation between constructs and the Service Quality \rightarrow Satisfaction path coefficient of 1,050. Although HTMT is still within reasonable limits (<0.85), this condition still indicates the need for caution in interpreting the results.

Structurally, the R^2 value of 0.922 indicates that 92.2% of the variation in Customer Satisfaction can be explained by Service Quality, Price, and Trust. This shows that the model has a very high predictive power (Chin, 1998). Hypothesis testing proves that Service Quality has the strongest influence on Satisfaction (β = 1.050; p <0.001), in line with the SERVQUAL theory (Parasuraman et al., 1988) which emphasizes the importance of service dimensions such as reliability and timeliness. Price also has a positive influence (β = 0.174; p <0.001), supporting the views of Kotler & Keller (2016) and Zeithaml (1988) that the perception of fair prices increases customer value and satisfaction. Trust also has a significant direct influence (β = 0.106; p = 0.009), in accordance with the theory of Morgan & Hunt (1994), that trust is the foundation in building satisfaction and loyalty.

However, the moderating effect of Trust on the relationship between Service Quality and Price on Customer Satisfaction is not statistically significant. Although the p-value <0.05, the T-statistic value below 1.96 indicates that Trust does not strengthen the relationship. This shows that in the context of digital services such as Shopee Xpress, Trust functions more as a direct variable, not as a moderator, as explained by Wang & Kim (2017). Overall, this study confirms that Service Quality and Price are the main factors in forming Customer Satisfaction, while Trust plays a direct role but does not moderate the relationship between other variables.

CONCLUSION

Shopee Xpress users in Jakarta, obtained several key findings as follows:

- 1. Service Quality is proven to have the strongest and most significant influence on Customer Satisfaction. This shows that factors such as punctuality of delivery, handling of goods, and speed of service greatly determine the level of user satisfaction.
- 2. Price also has a positive and significant influence on Customer Satisfaction, although its contribution is not as large as service quality. Customers tend to feel satisfied if the price paid is in accordance with the benefits received.
- 3. Customer Trust has a direct positive and significant influence on Customer Satisfaction, showing the importance of a sense of security and service reliability in shaping satisfaction.

Testing the moderating role of Customer Trust shows that Trust does not significantly moderate the relationship between Service Quality and Price with Customer Satisfaction. This suggests that Trust is more effective as a direct variable than as a moderating variable in this context.

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