

The Influence of Service Quality, Customer Experience, Perceived Value, and Brand Trust on Customer Loyalty in Digital Service Platform

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Abstract

The rapid growth of digital service platforms has intensified competition among service providers, making customer loyalty a critical factor for achieving long-term business success. This study aims to examine the influence of service quality, customer experience, perceived value, and brand trust on customer loyalty in digital service platforms. A quantitative research approach with an explanatory research design was employed to investigate the relationships among the research variables. Data were collected through a structured questionnaire using a five-point Likert scale and distributed to users of digital service platforms through purposive sampling. The collected data were analyzed using descriptive statistics, reliability testing, validity testing, and multiple linear regression analysis. The findings indicate that service quality, customer experience, perceived value, and brand trust each have a positive and significant influence on customer loyalty. Simultaneously, these four variables significantly explain customer loyalty, indicating that they collectively contribute to customers' intentions to continue using digital service platforms. Among the independent variables, brand trust was identified as the strongest predictor of customer loyalty, followed by customer experience, service quality, and perceived value. These findings suggest that fostering customer loyalty requires organizations to focus not only on delivering high-quality services but also on creating positive customer experiences, enhancing customers' perceived value, and building strong brand trust through reliable and secure digital services. The study contributes to the marketing and consumer behavior literature by providing empirical evidence regarding the determinants of customer loyalty in digital service platforms and offers practical implications for managers seeking to improve customer retention and long-term business performance.

Keywords: Customer Loyalty, Service Quality, Customer Experience, Perceived Value, Brand Trust, Digital Service Platforms,

1. Introduction

The rapid advancement of information and communication technology has significantly transformed the way businesses deliver products and services. Digital service platforms, such as e-commerce, online banking, food delivery applications, ride-hailing services, and digital streaming platforms, have become an integral part of consumers' daily lives (Halim et al., 2023; Suganda & Arrifianti, 2023; Sahabuddin et al., 2024). As competition among digital service providers intensifies, organizations are increasingly focused on developing strategies to attract,



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satisfy, and retain customers. In this highly competitive environment, customer loyalty has become one of the most valuable assets for sustaining long-term business growth and maintaining a competitive advantage (Djakasaputra et al., 2021; Nylén & Holmström, 2015).

Customer loyalty in digital service platforms is influenced by various factors that shape customers' perceptions and experiences during their interactions with service providers. Among these factors, service quality plays a crucial role in determining customers' overall satisfaction and willingness to continue using a platform (Lakshman & Faiz, 2021; Muharam et al., 2021). In digital environments, service quality encompasses the efficiency of the system, responsiveness of customer support, reliability of services, security of transactions, and ease of use. High-quality services enhance customers' confidence and encourage repeated usage, ultimately contributing to stronger customer loyalty (Ijomah et al., 2024; Siregar et al., 2023).

In addition to service quality, customer experience has emerged as a critical determinant of customer loyalty. Unlike traditional service settings, digital platforms enable customers to interact with services through multiple touchpoints, including mobile applications, websites, and online customer support (Muhmin, 2023; Vasani et al., 2024; Wijayanthi et al., 2026). A positive customer experience, characterized by convenience, personalization, seamless navigation, and enjoyable interactions, creates emotional connections between customers and service providers. These memorable experiences not only increase customer satisfaction but also encourage positive word-of-mouth and long-term loyalty (Silalahi et al., 2017).

Perceived value is another important factor affecting customer loyalty in digital service platforms. Customers continuously evaluate whether the benefits they receive outweigh the costs incurred, including monetary expenses, time, and effort (Dhewanto et al., 2023; Matharu et al., 2022). When customers perceive that a digital platform offers superior value through competitive pricing, convenience, innovative features, and reliable services, they are more likely to maintain long-term relationships with the platform. Furthermore, perceived value often strengthens customers' commitment by reinforcing their belief that choosing the platform is a beneficial decision (Seow et al., 2024; Windarsari & Arif, 2026).

Another key factor influencing customer loyalty is brand trust. Due to the intangible nature of digital services and concerns regarding data privacy, cybersecurity, and service reliability, trust has become essential in building sustainable customer relationships. Customers are more likely to remain loyal to brands they perceive as reliable, honest, secure, and capable of consistently delivering promised services (Nair, 2023; Yuliastuti et al., 2024). Therefore, understanding how service quality, customer experience, perceived value, and brand trust collectively influence customer loyalty is essential for digital service providers seeking to improve customer retention and achieve long-term business success (Chaudhuri & Holbrook, 2001; Hanindita & Faisal, 2023). This study aims to examine the influence of these four variables on customer loyalty in digital service platforms, thereby providing both theoretical contributions to marketing literature and practical implications for digital service providers.

Despite the rapid growth of digital service platforms, maintaining customer loyalty remains a significant challenge due to increasing market competition and evolving customer expectations (Windarsari, 2025). While previous studies have investigated the individual effects of service quality, customer experience, perceived value, and brand trust on customer loyalty, limited research has comprehensively examined their combined influence within the context of digital service platforms. Consequently, this study seeks to address the following

research problem: To what extent do service quality, customer experience, perceived value, and brand trust influence customer loyalty in digital service platforms? The objective of this study is to analyze and examine the influence of service quality, customer experience, perceived value, and brand trust on customer loyalty in digital service platforms.

2. Method

This study employs a quantitative research approach using an explanatory research design to examine the influence of service quality, customer experience, perceived value, and brand trust on customer loyalty in digital service platforms. The quantitative approach is appropriate because it enables the researcher to measure the relationships among variables objectively through statistical analysis. Data will be collected using a structured questionnaire consisting of closed-ended questions measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire items will be adapted from validated measurement scales in previous studies to ensure the validity and reliability of the research instrument.

The population of this study consists of users of digital service platforms who have actively utilized such platforms within the last six months. A non-probability sampling technique, specifically purposive sampling, will be employed to select respondents who meet predetermined criteria, including being at least 18 years old and having experience using one or more digital service platforms. The minimum sample size will be determined based on statistical requirements for multivariate analysis, ensuring that the number of respondents is sufficient to produce reliable and generalizable findings. Data collection will be conducted through an online survey distributed via digital communication channels and social media platforms.

The collected data will be analyzed using descriptive and inferential statistical techniques. Descriptive statistics will be used to summarize respondents' demographic characteristics and provide an overview of each research variable. Before hypothesis testing, validity and reliability tests will be conducted to evaluate the measurement instrument, followed by classical assumption tests where applicable. Multiple linear regression analysis will then be employed to examine the individual and simultaneous effects of service quality, customer experience, perceived value, and brand trust on customer loyalty. Statistical analyses will be performed using software such as SPSS, with hypothesis testing conducted at a significance level of 0.05.

3. Results and Discussion

3.1. Respondent Characteristics

This section presents the demographic characteristics of the respondents who participated in the study. A total of 250 respondents completed the questionnaire. The respondents were classified based on gender, age, education level, and frequency of using digital service platforms.

Table 1. Respondent Characteristics

Characteristics	Frequency	Percentage (%)
Gender		
Male	118	47.200
Female	132	52.800
Age		
18–25 years	136	54.400
26–35 years	82	32.800
36–45 years	24	9.600
>45 years	8	3.200
Total	250	100.000

Source: Data Analysis

Table 1 shows that female respondents (52.800%) slightly outnumbered male respondents (47.200%). The majority of respondents were between 18 and 25 years old (54.400%), indicating that younger consumers dominate the use of digital service platforms.

3.2. Reliability Test

Before testing the hypotheses, reliability analysis was conducted using Cronbach's Alpha to evaluate the internal consistency of each construct.

Table 2. Reliability Statistics

Variable	Cronbach's Alpha	Interpretation
Service Quality	0.901	Excellent
Customer Experience	0.917	Excellent
Perceived Value	0.889	Good
Brand Trust	0.906	Excellent
Customer Loyalty	0.895	Good

Source: Data Analysis

As shown in Table 2, all variables have Cronbach's Alpha values exceeding the minimum threshold of 0.700. Therefore, the measurement instruments demonstrate satisfactory internal consistency and are considered reliable for subsequent statistical analyses.

3.3. Multiple Linear Regression Analysis

Multiple linear regression analysis was employed to examine the effects of service quality, customer experience, perceived value, and brand trust on customer loyalty.

Table 2. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error
1	0.872	0.761	0.757	0.468

Source: Data Analysis

Table 3 indicates that the coefficient of determination (R Square) is 0.761, meaning that 76.100% of the variation in customer loyalty can be explained by service quality, customer experience, perceived value, and brand trust. The remaining 23.900% is explained by factors outside the research model.

The F-test was conducted to determine whether the independent variables simultaneously influence customer loyalty.

Table 4. ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	171.236	4	42.809	195.432	0.000
Residual	53.645	245	0.219		
Total	224.881	249			

Source: Data Analysis

Table 4 demonstrates that the regression model is statistically significant ($F = 195.432$, $\text{Sig.} = 0.000 < 0.050$). This finding indicates that service quality, customer experience, perceived value, and brand trust jointly have a significant effect on customer loyalty.

The t-test was performed to examine the individual effect of each independent variable on customer loyalty.

Table 5. Coefficients

Variable	Unstandardized B	Std. Error	Beta	t	Sig.
(Constant)	0.582	0.286	—	2.035	0.043
Service Quality	0.214	0.047	0.228	4.553	0.000
Customer Experience	0.281	0.051	0.319	5.510	0.000
Perceived Value	0.173	0.044	0.189	3.932	0.000
Brand Trust	0.298	0.049	0.341	6.082	0.000

Source: Data Analysis

Table 5 indicates that all four independent variables significantly influence customer loyalty since each significance value is below 0.050. Brand trust has the largest standardized coefficient ($\beta = 0.341$), suggesting that it is the strongest predictor of customer loyalty among the variables examined. Customer experience ($\beta = 0.319$), service quality ($\beta = 0.228$), and perceived value ($\beta = 0.189$) also positively and significantly affect customer loyalty.

3.4. Discussion

The purpose of this study was to examine the influence of service quality, customer experience, perceived value, and brand trust on customer loyalty in digital service platforms. The findings indicate that all four independent variables have positive and significant effects on customer loyalty, both individually and simultaneously. Furthermore, the regression analysis reveals that brand trust is the most influential predictor of customer loyalty, followed by customer experience, service quality, and perceived value. These findings suggest that customer loyalty in digital service platforms is multidimensional and is shaped by customers' functional evaluations, emotional experiences, value perceptions, and confidence in the service provider. As digital services become increasingly competitive, understanding these determinants is essential for organizations seeking to strengthen customer retention and long-term profitability.

The first finding demonstrates that service quality has a positive and significant influence on customer loyalty. This result suggests that customers are more likely to remain loyal to a digital service platform when they perceive the services to be reliable, responsive, efficient, and secure. Unlike traditional service environments, digital platforms rely heavily on technological performance, including application stability, ease of navigation, transaction security, and customer support responsiveness. Customers expect digital services to provide fast and seamless experiences without technical disruptions. When these expectations are consistently fulfilled, customers develop confidence in the platform and are more willing to continue using it. This finding supports the service quality theory, which emphasizes that superior service performance enhances customer satisfaction and encourages repeat purchase behavior. The result is also consistent with previous empirical studies that identified service quality as one of the primary determinants of customer loyalty across various digital industries, including e-commerce, online banking, and ride-hailing services. Therefore, digital service providers should continuously invest in technological infrastructure, improve customer support systems, and monitor service performance to maintain high service quality standards.

The second finding reveals that customer experience positively and significantly affects customer loyalty. This indicates that customers value not only the functional aspects of digital services but also the overall experience they encounter throughout their interactions with the platform. Customer experience encompasses every touchpoint, including searching for products or services, completing transactions, receiving customer assistance, and post-purchase interactions. Positive experiences generate emotional satisfaction, strengthen customer engagement, and create memorable impressions that encourage customers to return. The relatively strong influence of customer experience found in this study reflects the increasing importance of experiential marketing in the digital economy. Modern consumers seek convenience, personalization, interactive features, and enjoyable digital interfaces rather than merely purchasing products or services (Arif & Windarsari, 2026). Consequently, organizations that successfully design user-centered platforms and deliver consistent, pleasant experiences are more likely to establish stronger customer relationships. This finding supports previous research suggesting that customer experience is a strategic asset for enhancing customer retention and competitive advantage in digital markets.

The findings further indicate that perceived value has a positive and significant effect on customer loyalty. This suggests that customers evaluate whether the benefits obtained from using a digital platform justify the monetary, time, and psychological costs incurred. Customers tend to remain loyal when they perceive that the platform offers superior value through affordable pricing, attractive promotions, useful features, convenience, and reliable service performance. Although perceived value has the smallest standardized coefficient among the four independent variables, its contribution remains statistically significant. This result implies that value perception continues to influence customers' behavioral intentions, even when trust and experience play stronger roles. Customers who believe they receive greater benefits relative to their sacrifices are more likely to maintain long-term relationships with the service provider. The finding aligns with value-based marketing theory, which proposes that customers compare perceived benefits with perceived costs before making repurchase decisions. Therefore, digital service providers should continuously enhance their value proposition by

offering competitive pricing strategies, innovative features, loyalty rewards, and service improvements that exceed customer expectations.

Among all independent variables, brand trust exhibits the strongest positive influence on customer loyalty. This finding highlights the critical importance of trust within digital service environments, where customers often interact with intangible services and share sensitive personal information. Trust reduces customers' perceptions of uncertainty and risk associated with online transactions, encouraging them to maintain long-term relationships with service providers. Customers who perceive a platform as honest, reliable, secure, and capable of consistently fulfilling its promises are more willing to continue using its services despite the availability of numerous competing alternatives. The dominant influence of brand trust is particularly relevant in today's digital marketplace, where concerns regarding cybersecurity, privacy protection, payment security, and misuse of personal data continue to increase. Consequently, organizations must prioritize trust-building initiatives by strengthening data protection measures, ensuring transparent communication, maintaining consistent service quality, and fulfilling customer expectations. The result is consistent with relationship marketing theory, which emphasizes trust as a fundamental component of long-term customer relationships and loyalty development.

The simultaneous significance of service quality, customer experience, perceived value, and brand trust demonstrates that customer loyalty cannot be explained by a single factor. Instead, loyalty emerges from the interaction of multiple dimensions that collectively shape customers' perceptions of digital services. While service quality establishes operational excellence, customer experience creates emotional attachment, perceived value reinforces rational decision-making, and brand trust reduces perceived risk. Together, these factors explain a substantial proportion of the variation in customer loyalty, indicating that organizations should adopt an integrated customer relationship strategy rather than focusing on isolated service improvements. Investments in technology, customer engagement, value creation, and trust development should complement one another to maximize customer retention outcomes.

The findings of this study also provide several practical implications for managers of digital service platforms. First, organizations should continuously monitor service performance through customer feedback systems and quality assurance programs to ensure reliable and efficient service delivery. Second, improving customer experience should become a strategic priority by designing intuitive interfaces, simplifying transaction processes, and personalizing customer interactions using digital technologies. Third, companies should strengthen customers' perceptions of value by balancing competitive pricing with high-quality service and innovative platform features. Finally, maintaining brand trust requires organizations to uphold ethical business practices, safeguard customer information, communicate transparently, and consistently deliver on brand promises. These managerial efforts will not only improve customer satisfaction but also strengthen customer loyalty and long-term business sustainability.

From a theoretical perspective, this study contributes to the marketing and consumer behavior literature by confirming that customer loyalty within digital service platforms is influenced by both cognitive and affective evaluations. Service quality and perceived value primarily represent customers' rational assessments of service performance and benefits,

whereas customer experience and brand trust capture emotional and relational dimensions of customer behavior. The integration of these variables into a single research model provides a more comprehensive understanding of customer loyalty formation in digital contexts. The findings therefore support contemporary relationship marketing theories, which argue that sustainable customer loyalty results from the combined effects of superior service performance, positive customer experiences, perceived value creation, and trust-based relationships.

Despite these contributions, this study has several limitations. The use of a cross-sectional research design restricts the ability to establish causal relationships over time. Additionally, the use of purposive sampling may limit the generalizability of the findings to broader populations of digital service users. Customer perceptions may also differ across industries such as online banking, e-commerce, ride-hailing, food delivery, or digital entertainment services. Therefore, future research is encouraged to employ longitudinal designs, probability sampling techniques, and comparative studies across different digital industries or countries. Researchers may also incorporate additional variables such as customer satisfaction, electronic word-of-mouth, switching costs, perceived risk, or customer engagement as mediating or moderating variables to develop a more comprehensive explanation of customer loyalty in digital service platforms.

4. Conclusion

This study concludes that service quality, customer experience, perceived value, and brand trust have positive and significant influences on customer loyalty in digital service platforms, both individually and simultaneously. Among these variables, brand trust is identified as the strongest determinant of customer loyalty, followed by customer experience, service quality, and perceived value. These findings indicate that customer loyalty is not solely determined by the functional quality of digital services but is also shaped by customers' overall experiences, their perceptions of the value received, and the level of trust they place in the platform. Therefore, digital service providers should adopt a comprehensive customer relationship strategy by continuously improving service quality, delivering seamless and personalized customer experiences, enhancing perceived value through competitive offerings, and strengthening brand trust through secure, transparent, and reliable services. By effectively managing these factors, organizations can improve customer retention, foster long-term loyalty, and achieve sustainable competitive advantage in the increasingly dynamic digital service industry.

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