

The Role of Customer Trust in Mediating the Effect of SQ and Social Media Marketing on Moderated Converting Intention by Online Customer Referral

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ABSTRACT

The purpose of this study is to analyze the role of customer trust in mediating the effect of service quality and Social Media Marketing (SMS) on converting intentions moderated by online customer referrals at the state electricity company Meulaboh service unit. The population used in this study were all customers of PLN UP3 Meulaboh, both those who had switched to prepaid and postpaid. The number of samples in this study was 175 people. The sampling technique used is non-probability convenience sampling. Data processing was carried out using SPSS and Amos software using structural equation model (SEM) techniques. The results showed that of the 5 direct influence hypotheses tested, there was one that was not significant, namely the influence of Customer Trust on Converting Intention. The highest coefficient of influence that determines customers switch to prepaid is service quality. This means that customers see the quality of services provided on prepaid both offline and online which is the dominant factor in determining their intention to switch from postpaid to prepaid.

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1. PRELIMINARY

1.1 Background

The state electricity company (PLN) is aware of the need to improve services for its customers. many problems are encountered related to this service especially when it comes to electricity meter recording devices. This is important to look at because this tool determines how much the customer must pay for the electricity bill each month. Some of the problems that often occur in the postpaid recording method include errors in meter readings, the number of bills that are uncertain because it is difficult to control, the number of PLN receivables that continues to grow, and errors in the procedure for disconnecting electricity at the customer's place.

These errors lead to inaccurate meter readings. the impact is not only on customers but also on the credibility of PLN in terms of service to customers. Therefore, PLN took the initiative to replace the postpaid system with prepaid which is expected to solve all existing problems, especially problems related to the high level of customer debt arrears to PLN.

A prepaid electricity service is a form of service which is the opposite of the postpaid payment system implemented by PLN before. With this system, the electricity to be used is paid for in advance. Then if the credit is reduced, before it runs out, it must be recharged to avoid stopping the electricity connection to the customer's home or office.

People who use electricity can save more on electricity consumption every day because the control of usage is entire with the customer (the community). In addition, Prepaid electricity does not have a load charge, thereby reducing the costs that must be borne by household or MSME customers. PLN in Meulaboh District, Indonesia, has an interest in encouraging the increase in prepaid users who switch from postpaid. However, this hope has not been fully achieved. Because the annual target of increasing prepaid electricity users is still far below the planned target. In 2019 of the 13,344 prepaid subscriber growth targets, only 581 (4.29%). Likewise for 2020 and 2021. The realization of the target for prepaid users is only 4.44% and 9.53% of the target.

From the previous reference, several aspects are considered to be the cause of the low interest in converting PLN customers to switch to prepaid, including customer trust (Hong, IB, & Cha, HS 2013). When customers trust your business, they find you credible and want to do business with you. This means greater customer advocacy, loyalty, and engagement. This sets the tone for your business, and as customers recommend, businesses will be able to attract more customers who are ready to invest in their offerings. In addition to customer trust, the level of service provided by PLN is one of PLN's customer considerations for conversion to prepaid (Dapas, et al 2019).

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The transition from postpaid to the prepaid method must also be guaranteed that this prepaid meter system must be reliable. Several problems that had surfaced related to this prepaid method included an unreadable relay indicator, voltage drop, a broken keypad to enter the prepaid code, or the KWH meter not receiving the prepaid top-up code input from the customer. Another problem is the display error that occurs on the KWH meter tool (Rosy, 2021).

In addition, in today's digital era, many business entities use social media as a medium of communication between companies and their customers. The concept of SMS is believed to be one of the causes of the low conversion intention of PLN customers to switch to prepaid if not done properly. This opinion was at least expressed by Dewi, et al (2022), who examined the relationship between purchase intention and SMS, including the use of Instagram, Facebook, and Twitter.

Many previous studies have analyzed the determinant factors of converting intention or purchase intention, including for service categories such as this PLN. Among them is what Soltaniet al. (2016) did and Maharsi, et al. (2021) conclude that purchase intention is strongly influenced by service quality, either directly or through customer trust. Or research conducted by Abzari, et al. (2014) provides a reference for the relationship between SMS and purchase intention. However, to the best of the author's knowledge, no one has used Online Customer Referral as a moderating variable on the effect of service quality on converting intention as the author did in this study. The author considers this OTR moderation important because PLN has run a referral program to encourage an increase in the rate of converting to prepaid although the results are not so encouraging. The inclusion of OTR as a moderator in this research model as well as the author's use as a novelty of the research is expected to provide different repertoires in the field of marketing management studies, especially those that focus their studies on the purchase intention of service products such as PLN. The author considers this OTR moderation important because PLN has run a referral program to encourage an increase in the rate of converting to prepaid although the results are not so encouraging. The inclusion of OTR as a moderator in this research model as well as the author's use as a novelty of the research is expected to provide different repertoires in the field of marketing management studies, especially those that

focus their studies on the purchase intention of service products such as PLN.

1.2 Research Problem

The problem of this research is related to the low realization of the annual target of increasing prepaid electricity users. This means that the converting intention of PLN customers to switch to prepaid is still relatively low. This fact raises research questions, namely what factors cause the low interest of postpaid electricity customers to switch to prepaid

1.3 Research Objectives

To find out the determinant factors of the low interest of postpaid electricity customers to switch to prepaid. More specifically, to analyze the influence of Customer Trust, SQ, SMS on Converting Intention, and the role of Online Customer Referrals in moderating the influence between these variables.

2. LITERATURE REVIEW

2.1 Service Quality

Service quality can be interpreted as focusing on meeting the needs and requirements, as well as on timeliness to meet customer expectations. Quality of Service applies to all types of services provided by the company while the client is in the company. Good SQ management will have an impact on increasing customer trust as has been researched by Dahiyat et.al. (2011). Whereas SQ Improvement examines two types of gaps to identify the desired service charge for a particular organization: the gap between the expectations and the perceived service offered by the organization, and the gap between the perceived service offered by the organization and the services offered by the organization's competitors. The effect of SQ on Converting Intention has been investigated by Dapas et. Al. (2019).

H1: Effect of SQ on Customer Trust

H3: Effect of SQ on Converting Intention

2.2 SMS

SMM is one of the various types of marketing tactics that use social media platforms as a form of marketing. This type of marketing is very popular in all types of businesses. The reason is, that SMM is a type of marketing that is much more efficient when compared to other types of conventional marketing. SMM can help companies increase brand awareness, and engagement, and optimize online sales in today's digital era. Good SMS management will have an impact on increasing customer trust as has been studied by Manzoor et.al. (2020). SMM is a form of online advertising. Thus, the target of the advertisement is the community that surfs in cyberspace, including those related to social network attributes, and sharing opinions delivered by fellow social media users as conveyed by Dewi et al. (2022) who have analyzed the relationship between QMS and customer intention.

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H2: Effect of SMS on Customer trust

H4: Effect of SMS on Converting Intention

2.3 Customer Trust

Customer trust is one of the components that is considered very important in the context of marketing. This factor can be a guarantor of the success of a product in the market. Regardless of the similar product with the similar quality available in the market, as long as customers trust our product that it will become a guarantee to the success of the product. Because of the importance of this variable, many researchers use this variable as the object of their research. One of the main determinant factors is customer loyalty (Hong, 2013). Customer trust is very important. A business will be considered credible if the customer already has trust, and this will blind the customer will always do business with us. This means that the greater the trust given by consumers, the greater the chance that they will advocate for the product and the greater their chances of becoming loyal consumers.

(Chandruangphen et al., 2022)

2.5 Research Model

The model in this study is shown in Figure 1 below.

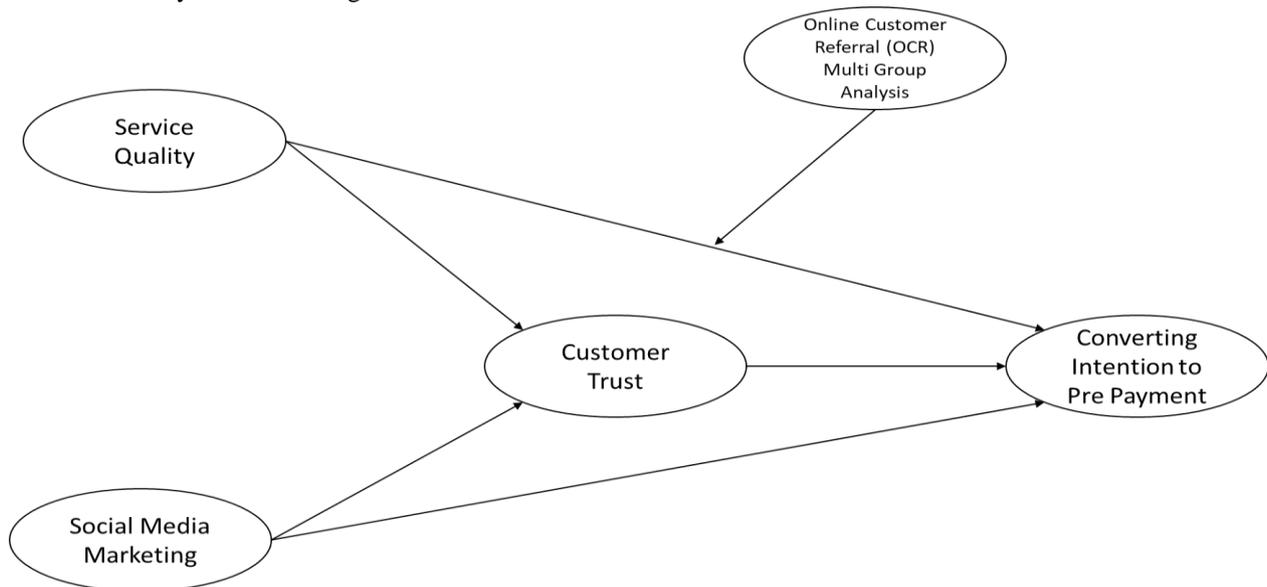


Figure 1. Research Framework

3. RESEARCH METHOD

The population used in this study are all PLN UP3 Meulaboh customers, both those who have switched to prepaid and postpaid. The number of samples in this study was 175 people who were obtained using the multiplication indicator (35) with the number 5 (Hair et al., 2006). The sampling technique used is non-probability convenience sampling. primary data collection was carried out using a questionnaire plus interviews. while data processing is done using SPSS software and Amos using structural equation model (SEM) techniques. The measurement of service quality variables uses 5 dimensions consisting of 17 indicators adopted

H5: Effect of Customer Trust Converting Intention

2.4 Converting Intention

Kalafatis et al., 1999) stated that buying interest is a person's plan to buy a product that is needed. Then Meldarianda and Lisan (2010) concluded that buying interest is a process of planning a purchase by a person for a product by considering several things, including the number of products, brands, and attitudes in consuming the product. The intention reflects motivation and cognitive planning to engage in behavior, as determined by three main cognitive factors mentioned by TBP theory. This study will also examine the indirect effect involving customer trust as a mediating variable and a moderating hypothesis using Online Customer Referral-OCR.

H6: Effect of SQ on Purchase Intention through Customer Trust

H7: Effect of SMS on Purchase Intention through Customer Trust

H8: Online Customer Referral-OCR Moderates the Effect of SQ on Converting Intention

from (Parasuraman et al., 1994). Then SMS is measured using 5 indicators from Yadav & Rahman (2017). The customer trust variable is measured using 4 indicators adopted from Chinomona, R., & Dubihlela, D. (2014). Converting intention (purchase intention) uses 4 indicators taken from Kalwani, MU, & Silk, AJ (1982). Finally, online customer referral-ocr uses 5 indicators taken from (Chen, CH 2021). Testing the causality hypothesis was carried out using a structural equation model with criteria $CR > 1.960$ and $P < 0.05$

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4. RESEARCH RESULTS

4.1 Characteristics of Respondents

The characteristics of the respondents in this study are mostly men with an age level between 31 to 35 years and are married and have a high school and bachelor's education. The type of occupation of the respondents is mostly private employees, then self-employed. Meanwhile, civil servants are only 4.6% of the total number of respondents.

4.2 Research Instrument Tests

a. Validity test

A validity test is conducted to measure how valid each indicator is in representing each variable. If it turns out that there are indicators that are not valid, they will be eliminated and only valid indicators will be maintained. Validity testing was carried out using construct validity techniques.

Table 1. Constructive Validity Results

	Estimate	SE	CR	P
Tan <--- Servqual	,628	0.079	7,958	***
Rail <--- Servqual	,138	0.036	3,810	***
Emp <--- Servqual	,148	,038	3,873	***
ass <--- Servqual	1,207	,103	11,740	***
res <--- Servqual	1,000			
a27 <--- ConvInt	1,000			
a28 <--- ConvInt	1.216	,066	18,466	***
a29 <--- ConvInt	1,146	0.058	19,716	***
a30 <--- ConvInt	1.178	0.058	20,229	***
a21 <--- CusTrust	1,000			
a20 <--- CusTrust	3,285	,653	5.029	***
a19 <--- CusTrust	3,533	,694	5.092	***
a18 <--- CusTrust	3,445	,679	5.076	***
a4 <--- Tan	1,000			
a3 <--- Tan	1,192	0.056	21.318	***
a2 <--- Tan	1.073	0.054	19,707	***
a1 <--- Tan	,528	,074	7,162	***
a7 <--- Rail	1,000			
a6 <--- Rail	4,468	1.042	4,288	***
a5 <--- Rail	5.017	1.178	4,260	***
a11 <--- Emp	1,000			
a10 <--- Emp	3,368	,745	4,520	***
a9 <--- Emp	3,447	,763	4,519	***
a8 <--- Emp	3,124	,695	4,494	***
a14 <--- ass	1,000			
a13 <--- ass	,986	,062	16.029	***
a12 <--- ass	1.076	,062	17,470	***
a17 <--- res	1,000			
a16 <--- res	1.394	,086	16,303	***
a15 <--- res	1.346	,084	16.006	***
a31 <--- SosMark	1,000			
a32 <--- SosMark	1.035	,072	14.385	***
a33 <--- SosMark	,944	,062	15,125	***
a34 <--- SosMark	1.067	,074	14,419	***
a35 <--- SosMark	,933	,085	11,024	***

From the results of the validity testing that has been carried out, it turns out that all existing indicators meet the requirements, namely the P value is smaller than 0.05. Thus,

all the indicators involved in this study deserve to be maintained.

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4.3 Confirmatory Factor Analysis (CFA)

Factor analysis is a multivariate statistical analysis technique that serves to reduce the dimensions of the data by expressing the original variable as a linear combination of several general factors or common factors added to specific factors so that the number of general factors. In SEM, CFA is used to evaluate the measurement model namely to test the validity and reliability of the construct (Latan, 2013). According to Brown (2006), factor analysis According to Brown (2006),

confirmatory factor analysis is an extension of explanatory factor analysis. In confirmatory factor analysis, researchers must determine the number of indicators and the relationship between indicators and constructs based on theory. Meanwhile, in the analysis of explanatory factors, the researcher looks for several indicators that make up the general factors (common factors) without any previous theoretical basis. In other words, explanatory factor analysis is a method for building a theory (theory building).

Table 2. Confirmatory Factor Analysis

			Estimate
Tan	<---	Serqual	,489
Rail	<---	Serqual	,472
Emp	<---	Serqual	,429
ass	<---	Serqual	,956
res	<---	Serqual	,899
a27	<---	ConvInt	,793
a28	<---	ConvInt	,842
a29	<---	ConvInt	,885
a30	<---	ConvInt	,903
a21	<---	Ctrust	,295
a20	<---	Ctrust	,687
a19	<---	Ctrust	,761
a18	<---	Ctrust	,736
a4	<---	Tangible	,873
a3	<---	Tangible	,880
a2	<---	Tangible	,825
a1	<---	Tangible	,370
a7	<---	Reliability	,232
a6	<---	Reliability	,858
a5	<---	Reliability	,903
a11	<---	Empathy	,232
a10	<---	Empathy	,943
a9	<---	Empathy	,939
a8	<---	Empathy	,863
a14	<---	Assurance	,777
a13	<---	Assurance	,791
a12	<---	Assurance	,855
a17	<---	responsiveness	,696
a16	<---	responsiveness	,914
a15	<---	responsiveness	,890
a31	<---	SosMark	,772
a32	<---	SosMark	,749
a33	<---	SosMark	,786
a34	<---	SosMark	,750
a35	<---	SosMark	,584

Not all indicators in this study are considered valid. However, some do not meet the requirements and do not pass the

validity test because they have a loading factor value of <0.50, namely a1.a7 and a11, so they must be excluded from

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the model to ensure that the results of the estimates carried out later will be more accurate.

4.4 Goodness of Fit

Based on the results of the SEM analysis, it is known that the goodness of fit index value is still problematic. For

GFI, RMSEA TLI, and IFI, have exceeded their respective limit values. However, CMIN/DF and AGFI still do not meet the criteria. Therefore, model resification is still needed. After resizing the model by adding a covariance line to the items that have the largest MI value, the results have met expectations.

Table 3. Evaluation of Criteria for Goodness of Fit Indices

No	<i>The goodness of Fit Indices</i>	Cut Off Value	Test results	Information
1	CMIN/DF	<2	1.999	Fit
2	RMSEA	0.08	0.051	Fit
3	GFI	0.90	0.957	Fit
4	AGFI	0.90	0.938	Fit
5	TLI	0.95	0.951	Fit
6.	IFI	0.96	0.967	Fit

All indicators tested for the feasibility of the model have exceeded the required threshold value, so that the model can

be said to be fit and can be continued in the next data processing.

4.5 Hypotheses Testing with Structural Model

Table 4. Results of Structural Equation Modeling Analysis

			Estimate	SE	CR	P	Label
Ctrust	<---	Serqual	,134	0.036	3,738	***	,365
Ctrust	<---	SosMark	0.059	0.030	1,962	0.050	,142
Tangible	<---	Serqual	,554	0.079	6,970	***	,414
Reliable	<---	Serqual	,530	,081	6.568	***	,396
Empathy	<---	Serqual	,473	,067	7,032	***	,407
Assurance	<---	Serqual	1,238	,107	11,622	***	,978
Responsiveness	<---	Serqual	1,000				,903
ConvInt	<---	Ctrust	,113	,185	,609	,543	0.035
ConvInt	<---	SosMark	,433	0.077	5.596	***	,327
ConvInt	<---	Serqual	,451	,076	5,920	***	,384

4.6 Direct Hypothesis Testing

4.6.1. Effect of SQ on Customer Trust

The first hypothesis testing namely SQ to Customer Trust probability of ***. It is proven that there is an influence of service quality on customer trust. The magnitude of the coefficient of the influence of SQ on

Customer Trust is 0.365 or 36.5%. So if you want to increase Customer Trust, then SQ, especially the Assurance dimension which has the highest loading factor (0.978) among other dimensions in this service quality variable, must be intervened first.

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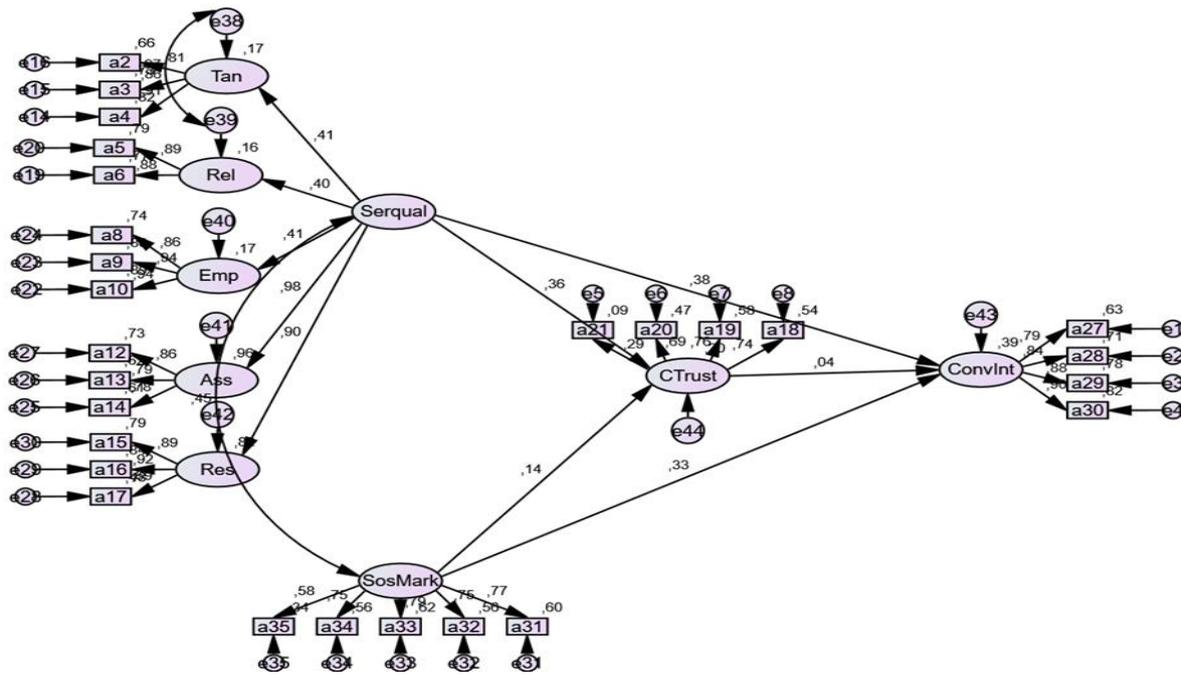


Figure 2. Structural Model

4.6.2. Effect of SMS on Customer Trust

Testing the second hypothesis, namely the influence of SMS on Customer Trust, shows a probability value of 0.050. This means that the influence of SMS on Customer Trust is significant. Increasing customer trust can be done through SMS, the conditions must be adjusted to customer preferences, including PLN Social media starting to provide personal services. The magnitude of the influence of SMS on Customer Trust is 0.142 or 14.2%.

4.6.3. Effect of SQ on Purchase Intention

Testing the third hypothesis, namely the influence of SQ on Purchase Intention, shows a probability of ***. This means that the influence of SQ on Purchase Intention is significant. The magnitude of the coefficient of the influence of SQ on the Purchase Intent is 0.384, which means that every increase in one Brand Personality unit will increase E-WOM among hotel guests by 38.4%.

4.6.4. Effect of SMS on Converting Intention

Testing the fourth hypothesis, namely the influence of SMS on Converting Intention, shows a probability of ***. This means that the influence of SMS on Converting Intention is significant. The magnitude of the coefficient of the Effect of

SMS on Converting Intention is 0.384 so the impact it causes for an increase in Converting Intention will be affected by 38.4% as an increase in the Effect of SMS

4.6.5. The Influence of Customer Trust on Converting Intention

Testing the fifth hypothesis, namely the influence of Customer Trust on Converting Intention, shows a probability value of 0.5432. This means that the influence of Customer Trust on Converting Intention is not significant.

4.7 Indirect Hypothesis Testing

4.7.1. Effect of SQ on Converting Intention through Customer Trust

In the picture, it can be seen that the indirect effect of SQ on Converting Intention through Customer Trust is significant (P<0.05). The magnitude of the coefficient of influence is 51.4%. Because both direct and indirect effects are significant, the effect of SQ on Converting Intention through Customer Trust is partial mediating. **The influence of SQ on Converting Intention through Customer Trust is 51.4%**

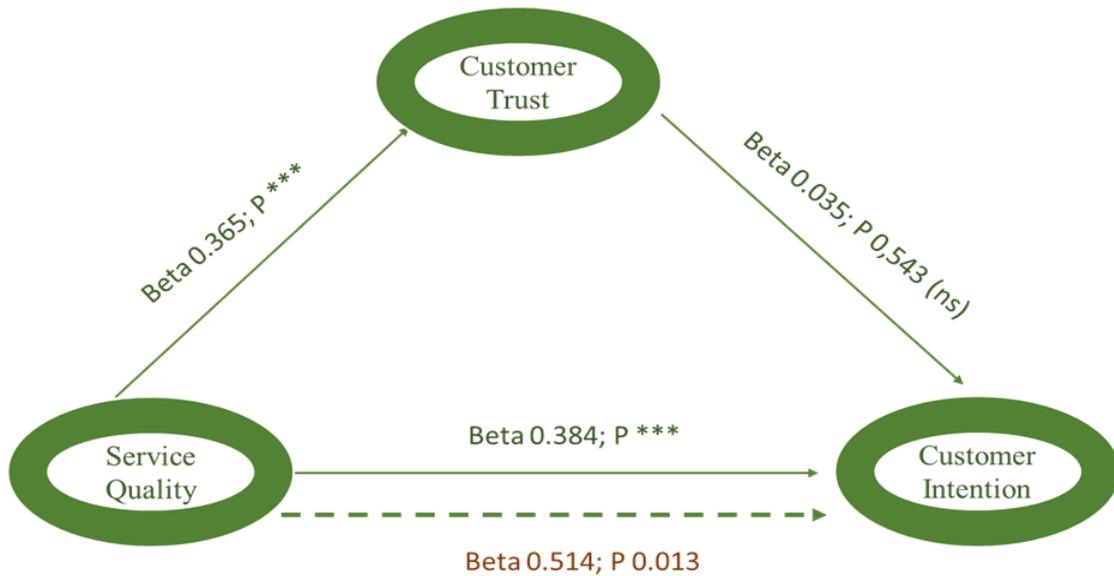


Figure 3. Effect of SQ on Converting Intention through Customer Trust

4.7.2. The Effect of SMS on Converting Intention through Customer Trust

In the picture and table above, it can be seen that the indirect effect of SMS on Converting Intention through Customer Trust is significant ($P < 0.05$). The magnitude

of the coefficient of influence is 0.361 or 36.1%. Because both direct and indirect effects are significant, the effect of SMS on Converting Intention through Customer Trust is partial mediating. The influence of SMS on Converting Intention through Customer Trust is 36.1%

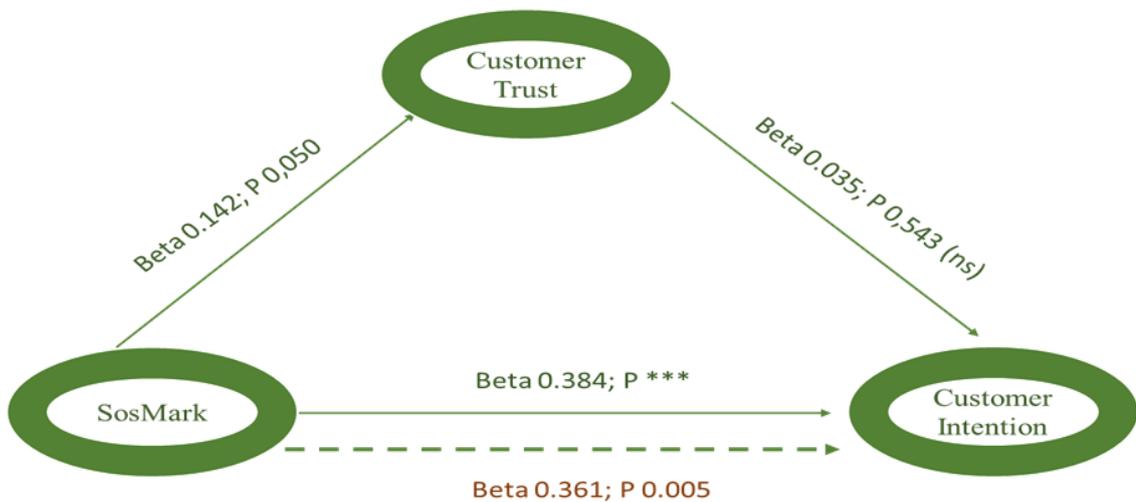


Figure 4. The Effect of SMS on Converting Intention through Customer Trust

4.7.3 Testing the moderating role of Customer Online Referral-OCR on the Effect of SQ on Converting Intention

The last part of testing this hypothesis is testing the moderation hypothesis. In this context, what is being tested is

the moderating role of Customer Online Referral-OCR on the Effect of SQ on Converting Intention. Moderation testing uses variable imputing combined with multiple linear regression after going through variable interaction transforming as required in testing the moderation hypothesis.

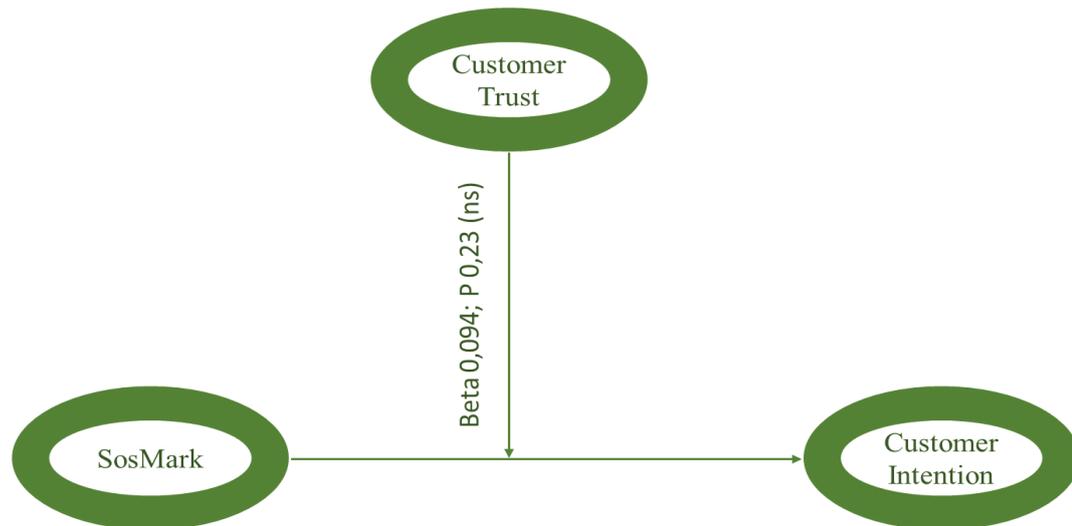


Figure 5. Customer Online Referral-OCR Moderates the Effect of SQ on Converting Intention.

Table 4.22. Testing the role of Customer Online Referral-OCR in moderating the Effect of SQ on Converting Intention

	Estimate	SE	CR	P	Label
ConvInt <--- Servqual	1.075	,124	8,659	***	,570
ConvInt <--- IntSQOCR	,106	0.047	0.274	0.23	,094
ConvInt <--- OCR	,499	,144	3,471	***	,143

From the results of testing the moderating hypothesis, it turns out that the role of the Customer Online Referral-OCR variable has not been able to act as a moderator in increasing the coefficient of the influence of SQ on Converting Intention.

4.8 Managerial Implications

Several take-out points related to the practical implications of the findings of this study include the variable that is considered the most important for PLN customers to switch to Prepaid is service quality which has the largest coefficient of 0.384. In this variable, the dimension with the largest contribution is the assurance (0.978), then responsiveness (0.903). These two dimensions if properly intervened will increase the level of service quality perceived by PLN customers so that they will no longer hesitate to switch to Prepaid. This result is at least in line with research conducted by Dapas et. Al. (2019).

Although service quality is considered the most important, don't forget the role of SMS which also has the highest coefficient value (0.327). To maximize the role of SMS in increasing the converting intention of PLN customers to switch to prepaid, what needs to be done is to intervene in PLN's Social media indicators to provide opportunities to receive input. This means that every social media message that is sent to customers, makes sure there is a mechanism to receive input, suggestions, and even complaints from customers so that the quality of service provided by PLN to its customers will improve in the future. This finding is in line with research conducted by Dewi et al. (2022).

Meanwhile, from the indirect effect of the 2 hypotheses tested, the most prominent role shown by the first indirect hypothesis is the effect of SQ on Converting Intention through Customer Trust. This means that Customer Trust will be maximized if given a mediation tool when using service quality as an antecedent variable compared to SMS.

5. CONCLUSION

After going through a series of tests, it turned out that all the variables were included in the research model. The highest coefficient of influence that determines customers to switch to prepaid is service quality. This means that customers see the quality of services provided on prepaid both offline and online which is the dominant factor in determining their intention to switch from postpaid to prepaid.

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