

The Effect Of Service Failure And Service Recovery On Customer Loyalty Through Customer Trust As An Intervening Variable For Fund Users In Management Study Program Students, University Of North Sumatra

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ABSTRACT

The purpose of this study was to influence service failure and service recovery on customer loyalty through customer trust as an intervening variable for fund users in management study program students at the University of North Sumatra. The population of this study were management study program students at the University of North Sumatra with a sample size of 367 respondents. The sampling method used was purposive sampling. Data analysis was carried out through PLS-SEM using the SmartPLS 3.0 program. The results showed that service failure had a negative and significant effect on Fund User Customer Trust, service failure had a negative and significant effect on Fund User Customer loyalty, Customer Trust had a positive and significant effect on Fund User Customer loyalty, service recovery had a positive and significant effect on Fund User Customer Trust, service recovery had a positive and significant effect on Fund User Customer loyalty, service failure had a positive and significant effect on Customer loyalty through Fund User Customer Trust, service recovery had a positive and significant effect on Customer loyalty through Fund User Customer Trust.

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I. INTRODUCTION

The era of globalization marked by the rapid development of information technology has brought significant changes in various aspects of people's lives. These technological advances have driven intense competition in the business world, demanding continuous growth in various areas of Information Technology (IT). Many business sectors have utilized IT as a development opportunity, including in telecommunications, transportation, education, health, banking, and trade.



The development of internet technology in Indonesia is also progressing rapidly. Based on a survey by Indonesia baik.id (2024), the number of internet users in Indonesia continues to increase significantly every year. In 2017, internet users reached 54.68% or 143.26 million people. This increase continues until 2023, where internet users reach 78.19% or 215.63 million people. This shows that most Indonesians have adopted the internet in their daily lives, including in financial activities.

In line with the development of financial technology, new innovations are emerging that offer alternatives in conducting financial transactions. One innovation that has proven effective is e-Wallet or digital wallet. According to Jatmiko (2024), e-Wallet is an electronic application that allows users to make various payments and transactions online. Based on a survey by Dailysocial.id (2024), OVO is the most widely used e-Wallet in Indonesia with a penetration rate of 99.5%, followed by GoPay (98.5%) and Dana (98.3%).

Although e-Wallet offers various conveniences, this service is not free from service failures. Service failures can be in the form of slow application access problems, transaction failures, or slow responses to customer complaints. According to Kotler dan Keller (2019) service failures can have a negative impact on customer loyalty and reduce trust in service providers.

To overcome the negative impact of service failures, e-Wallet companies need to make effective service recovery efforts. Service recovery includes actions that companies take to respond to service failures, such as apologies, compensation, or system improvements. Albashrawi (2021) assert that service security and reliability are important factors that customers consider in choosing electronic services.

To understand more about the use of e-Wallet Dana among students, researchers conducted a pre-survey of 30 students of the Management Study Program at the University of North Sumatra. The pre-survey results show that 50% of respondents use Dana as their e-Wallet of choice. However, the pre-survey also revealed several complaints related to Dana's services, including slow response to customer complaints, less prompt corrective actions, and frequent system errors.



In terms of service recovery, the pre-survey shows that most respondents feel that Dana is less responsive in handling complaints and making improvements. A total of 20 out of 30 respondents stated that Dana did not respond to complaints quickly and did not take corrective action in a timely manner. This indicates a need to improve Dana's service recovery strategy.

Previous research on the effect of service failure and service recovery on customer loyalty shows mixed results. Reis & Santos (2019) and Pertiwi et al.(2021) found that service failures have a negative and significant effect on customer loyalty. However, research by Cheng (2023) shows different results, where service failures actually have a positive influence on customer loyalty. The inconsistency in these findings indicates a research gap that needs further investigation.

Kotler dan Keller (2019) define customer loyalty as a measure of the level of customer interest in a product, which is reflected in their desire to recommend it to others. Kotler dan Armstrong (2019) defines trust as the attitude of certain parties towards other parties in establishing transaction relationships based on the belief that the trusted party will fulfill all its obligations properly in accordance with expectations.

Given the importance of customer loyalty in the success of the e-Wallet business, as well as the research gap in previous studies, this study aims to analyze the effect of service failure and service recovery on customer loyalty, with trust as an intervening variable. This study took students of the University of North Sumatra Management Study Program as research subjects, considering that students are considered to be more up to date in adopting new technology and have a high frequency of transactions in using digital wallets.

Based on this background, this study takes the title "The Effect of Service Failure and Service Recovery on Loyalty Through Trust as an Intervening Variable for E-Wallet Dana Users in Management Study Program Students at the University of North Sumatra",



II. LITERATURE REVIEW

Definition of Service Failure

Service Failure is any service error when a customer comes into contact with a company, which can increase negative emotions and customer dissatisfaction Kim & Jang (2016) So service errors often cannot be shunned from companies with high levels of customers and gradual service. Furthermore, service failure is an activity that occurs as a result of the initial service received by the customer which does not match the customer's expectations.Suryadi (2020) states that service quality problems or service failures in the service business occur due to service quality gaps.

Definition of Service Recovery

Service recovery is defined as specific actions that need to be taken by the organization to ensure that customers get a solution after a service failure that causes them disappointment or dissatisfaction. Service recovery is carried out to compensate for customers' negative reactions to failure (Tjiptono, 2019)states that service recovery is a result of thoughts, plans, and processes to make up for customer disappointment to be satisfied with the organization after the service provided has a problem (failure). Jones (2022) define service recovery as a reaction given by the organization to complaints filed by consumers in order to provide satisfaction to these consumers. According to Ahmad et al.(2022) service recovery is an integrative action that companies take to rebuild customer satisfaction and loyalty after a service failure (customer recovery), to ensure that failure incidents drive learning and improvement processes (recovery process) and to train and reward employees for this purpose (employee recovery).

Choerunnisa et al (2020) state that effective service recovery requires proper procedures for resolving problems and handling dissatisfied customers. It is important for companies to have an effective recovery strategy, because even delinquent service problems with the following conditions can destroy customer confidence in the company

Definition of Trust



Trust is a company's willingness to rely on a business partner. Trust depends on several inter-personal and inter-organizational factors such as competence, integrity, honesty and kindness. Building trust can be difficult in online situations, where companies impose stricter rules on their online business partners than any other partners. Business buyers worry that they will not get products or services of the right quality and delivered to the right place at the right time, and vice versa Kotler dan Armstrong (2019) Trust is a number of specific beliefs about integrity (honesty of the trusted party and the ability to keep promises), benevolence (attention and motivation of the trusted to act in accordance with the interests of those who trust them), Competency (the ability of the trusted party to carry out the needs of the trusting) and predictability (consistency of the behavior of the trusted party). According to Kotler dan Keller (2019) customer trust arises from a long process. If customer trust has arisen between the customer and the company, then efforts to foster a cooperative relationship will be easier. Customer trust arises indicated by a credibility obtained from other parties because they have the desired expertise to perform a task. Customer trust can also be gained from doing the best thing for the other party through a relationship.

Definition of Customer Loyalty

The creation of satisfaction can provide several benefits, including the relationship between the company and the customer being harmonious, being the basis for repeat purchases and creating customer loyalty and word of mouth recommendations that benefit the company Tjiptono (2019). Meanwhile, according to (Kotler dan Keller, 2019) loyalty is a firmly held commitment to repurchase or subscribe to a preferred product or service in the future even though situational influences and marketing efforts have the potential to cause consumers to switch to other products.

III. METHODS

The type of research used is associative research, namely research conducted to analyze the relationship or influence between two or more variables. This study will



look at the effect of independent variables, namely Service Failure, Trust Service Recovery, with the dependent variable, namely customer loyalty. This research was conducted at the University of North Sumatra, which is located at Jl. Dr. T. Mansyur No. 9, Kel. Padang Bulan, Kec. Medan Baru, Medan City, Province. North Sumatra, Indonesia. This research was conducted from May 2024 to July 2024. Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions (Sugiyono, 2017). It can be concluded that the population is not only people, but also objects or objects. Population is also not just the number that exists in the object / subject under study, but includes all the characteristics / properties possessed by the subject or object, all students of the management program at the University of North Sumatra starting to know 2021-2023. And the number of samples was 367 respondents by analyzing the Path Coefficient Analysis (Direct Effect, indirect Effect) using smart pls 3.

IV. RESULTS Classical Assumptions

1. Evaluation Results Measurement model

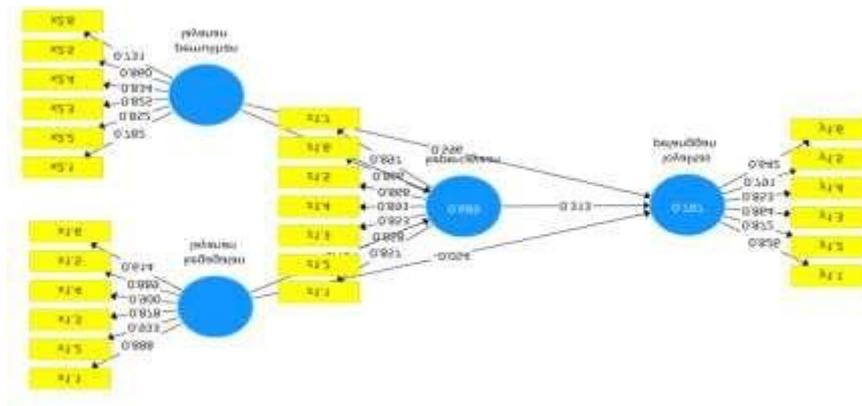


Image 1
Outer Loading Test Results

Source: PLS output, 2024

Based on picture1, it is known that each indicator of the research variable has many outer loading values > 0.5. According to Ghazali (2014), the outer loading value between 0.5 - 0.6 is considered sufficient to meet the requirements of convergent



validity. This data shows that the indicators are declared feasible or valid for research use and can be used for further analysis...

To recheck the internal consistency of reliability and convergent validity of each variable, the composite reliability and AVE values can be checked which can be seen in the table below.

2. Composite Reliability Test Results

Table 1 Composite Reliability Test Results

	Composite Reliability
service failure	0.942
trust	0.956
customer loyalty	0.920
service recovery	0.922

Outer model validity is carried out using convergent validity and discriminant validity. The convergent validity assessment is carried out by looking at the average variance extracted (AVE) value for each construct. Hair et al. (2011) states that the AVE value for each good construct is at least > 0.5 . The results of the SmartPLS algorithm on the AVE value are summarized below.

3. AVE Test Results

Table2 AVE Test Results

	Average Variance Extracted (AVE)
service failure	0.735
trust	0.758
customer loyalty	0.659
service recovery	0.665

As for the value, it shows that the AVE value of each construct in the final model has reached a value > 0.5 . Thus, the proposed structural equation model has met the convergent validity criteria.

4. R Square Test

Table 3 R Square Test



	R Square
trust	0.689
customer loyalty	0.787

Source: PLS output, 2024

Based on the data, it can be seen that the R Square value is as follows

1. The R Square value for the Customer Trust variable is 0.689, this means that the percentage of the effect of Service Failure and Service Recovery on Customer Trust is 68.1%, while the remaining 31.9% is explained by other variables not examined in this study.
2. The R Square value for the Customer Loyalty variable is 0.787, this means that the percentage of the influence of Service Failure and Service Recovery and Customer Trust on Customer Loyalty is 78.7% while the remaining 21.3% can be explained by other variables not examined in this study.

2. Path Coefficient Analysis

a. Direct Effect

Path coefficients analysis aims to see the significant level between variables. Path coefficient analysis is carried out through the bootstrapping method with the first step seen based on the direct effect or direct effect, with a significant level of research, namely 5%, if the T-Statistic value obtained is above 1.96, it is concluded that the relationship between variables is significant or if the p-value obtained is below 0.05, it can be concluded that the relationship between variables can be seen in the path coefficient analysis of the structural model in the following table

Table 4 Test Results Path Coefficients Direct Effects

	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P Values
service failure -> trust	-0.104	-0.106	0.034	3.102	0.001
service failure -> customer loyalty	-0.054	-0.054	0.022	2.443	0.007
trust -> customer loyalty	0.313	0.312	0.041	7.730	0.000
service recovery -> trust	0.802	0.802	0.027	29.419	0.000
service recovery -> customer loyalty	0.596	0.597	0.042	14.076	0.000

Based on the data from table 4, it can be assessed as follows

1. Effect of Service Failure on Customer Trust



Based on Table 4.12, it explains that the effect between Service Failure on Customer Trust ($p = 0.001 < 0.05$) then H_0 is rejected H_1 is accepted, and also the coefficient value of -0.104 means that there is a negative and significant influence between Service Failure and Customer Trust.

2. The Effect of Service Failure on Customer Loyalty

Based on Table 4.12, it explains that the effect between Service Failure on Customer Loyalty ($p = 0.007 < 0.05$) then H_0 is rejected H_1 is accepted, and also the coefficient value of -0.054 means that there is a negative and significant influence between Service Failure and Customer Loyalty.

3. The Effect of Customer Trust on Customer Loyalty

Based on Table 4.12, it explains that the influence between Customer Trust on Customer Loyalty ($p = 0.000 < 0.05$) then H_0 is rejected H_1 is accepted, and also the coefficient value of 0.313 means that there is a positive and significant influence between Customer Trust and Customer Loyalty.

4. The Effect of Service Recovery on Customer Trust

Based on Table 4.12, it explains that the effect between Service Recovery on Customer Trust ($p = 0.000 < 0.05$) then H_0 is rejected H_1 is accepted, and also the coefficient value of 0.802 means that there is a positive and significant influence between Service Recovery and Customer Trust.

5. The Effect of Service Recovery on Customer Loyalty

Based on Table 4.12, it explains that the effect between Service Recovery on Customer Loyalty ($p = 0.000 < 0.05$) then H_0 is rejected H_1 is accepted, and also the coefficient value of 0.596 means that there is a positive and significant influence between Service Recovery and Customer Loyalty.

b. (Indirect Effect)

Testing the indirect effect is also carried out with the T-statistics test (t-test), namely with a significance level of 5%, where if the T-statistics value > 1.96 and if in this test a p-value < 0.05 (α 5%) is obtained, it means that the test is significant, and vice versa if the p-value > 0.05 (α 5%), it means that it is not significant. Test results for the indirect effect of latent variables



Table:5 est Results Path Coefficients indirect effect

	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P Values
service failure -> trust > customer loyalty	-0.033	-0.033	0.011	2.843	0.002
service recovery -> trust > customer loyalty	0.251	0.251	0.035	7.192	0.000

Based on the data from table 5, it can be assessed as follows

1. The Effect of Service Failure on Customer Loyalty Through Customer Trust

The table shows that empirical evidence that Service Failure on Customer Loyalty through Customer Trust. Thus, the coefficient value of the indirect effect of Service Failure on Customer Loyalty through Customer Trust is -0.033, with a p-value of 0.002 < 0.005, then Service Failure indirectly has a negative and significant effect on Customer Trust through Customer Loyalty.

2. The Effect of Service Recovery on Customer Loyalty Through Customer Trust

The table shows that empirical evidence that Service Recovery on Customer Loyalty Through Customer Trust. Thus, the coefficient value of the indirect effect of Service Recovery on Customer Loyalty through Customer Trust is 0.251, with a p-value of 0.000 < 0.005. So Service Recovery indirectly has a positive and significant effect on Customer Trust through Customer Loyalty.

A. Effect of Service Failure on Customer Trust

Based on the results of the direct effect test, it is known that service failure has a negative and significant effect on customer trust, where the path coefficient value of service failure is -0.104 which is negative and also the significant value is 0.001 < 0.05, which means that service failure has a significant effect on customer trust. In line with research by Pertiwi (2021), Laili et al (2022) and Suryadi (2020).

Based on the results of the distribution of answers from the survey conducted, it is known that the questions asked by the researcher are negative. This means that if the respondent answers "agree", then it indicates that there is a problem or issue that



occurs. One example of a negative statement in the survey is "The service actions provided by the Dana company are slow". From the data obtained, it is known that there were 15 respondents who stated "strongly agree" with this statement. This can be interpreted that these 15 respondents stated that the service actions provided by the Dana company were indeed slow. Recognition of the slow service actions was also recognized by several Dana company service users. They complained that when problems occurred related to failures in transactions, the handling was slow. In addition, the complaint process that must be passed is also considered quite convoluted, where users must fill out a service form to submit their complaints. This situation can certainly be a concern for the Dana company to improve service quality and speed up the process of handling complaints from users. A fast and efficient response to problems experienced by customers can increase their trust and loyalty to the company.

B. The Effect of Service Failure on Customer Loyalty

Based on the results of the direct effect test, it is known that service failure has a negative and significant effect on customer loyalty, where the path coefficient value of service failure is -0.054 with a significant value of $0.007 < 0.05$, which means that service failure has a significant effect on customer loyalty. This is in line with research by Pertiwi (2021), and Laili et al (2022).

Based on the distribution of answers, it is known that respondents answered strongly agree to the statement "There are often mistakes in providing services (improper handling of complaints)", it is known that a number of users still experience dissatisfaction regarding the services provided by the DANA application. The main problem highlighted is the existence of errors in service, which is largely due to the slow response from DANA in handling customer complaints. One aspect that is often complained about is the technical glitches that occur in the application. Users report that the DANA application often experiences problems that hinder the smooth running of their financial transactions. This is certainly very annoying, especially considering that this application is used for various daily financial purposes.



What is even more disappointing for users is the slow pace of repairs made by DANA's technical team. When disruptions occur, users feel that DANA is not responsive enough in addressing the problem. As a result, users have to wait for a long time before they can return to using the application services normally. This situation creates inconvenience and frustration among users. They feel that the reliability of the DANA app still needs to be improved, especially considering its importance in facilitating daily financial transactions. Slow fixes and frequent disruptions can erode users' trust in the platform.

To improve customer satisfaction, DANA needs to improve the speed and effectiveness of handling customer complaints, as well as prioritizing system improvements and maintenance to minimize technical disruptions. Thus, DANA can maintain and increase the trust of its users as a reliable and efficient financial transaction platform.

C. The Effect of Customer Trust on Customer Loyalty

Based on the results of the direct effect test, it is known that the effect of trust on loyalty has a positive and significant effect, this is known from the path coefficient value of 0.313 and a significance value of $0.000 < 0.05$, which means that trust has a positive and significant effect. The results of this study are in line with Himmah's research (2019) and Zhara Et al (2020).

Based on the survey results, it is known that most respondents answered "agree" to the questions asked. However, there are some respondents who answered "strongly disagree" on certain statements. One example is on the statement "DANA has a sophisticated security system to protect users' financial transactions." Some respondents still disagree with this statement. This is because they still feel the slow response from DANA in handling the problems they experience. In fact, there are respondents who often experience complaints, such as often losing money in the DANA application, and their complaints are rarely responded to properly by DANA. Bad experiences like this certainly affect the respondents' level of trust in the security of the system owned by DANA.



In addition, on the statement "DANA customer service shows empathy and willingness to help users who experience problems," some respondents were also dissatisfied. They feel that DANA's customer service has not fully demonstrated empathy and willingness to help users who are experiencing problems. This condition must certainly be a concern for DANA. If customer trust in system security and DANA's service quality decreases, it can have an impact on customer loyalty. This can make customers switch to using products or services from other e-wallet provider companies.

D. The Effect of Service Recovery on Customer Trust

Based on the results of the direct effect test, it is known that service recovery has a positive and significant effect, where the path coefficient value of service recovery is 0.802 and its significance is $0.000 < 0.05$, which means that service recovery has a positive and significant effect on trust. The results of this study are in line with Himmah (2019), Choerunnisa (2020) and Laili et al (2022).

Based on the survey results, on average, respondents tend to agree with the statements submitted regarding DANA services. However, there are some respondents who still have some problems or complaints about DANA services. One example is in the statement "DANA quickly admits mistakes and apologizes when service disruptions occur". Some respondents felt that DANA did not apologize to customers as a form of corrective action when a service disruption occurred.

This is because, according to some respondents, DANA also often does not respond to complaints submitted by customers. So, when there is a service disruption, customers do not get a response or apology from DANA. Although overall the dominant respondents answered agree with the statements related to DANA services, issues like this still need to be a concern for DANA. Unresponsiveness in handling complaints and apologies for service disruptions can affect the level of customer satisfaction and trust in DANA. Therefore, DANA needs to improve service quality by ensuring quick and effective corrective actions, and maintaining good communication with customers. Thus, DANA can maintain customer satisfaction and loyalty in the long run.



E. The Effect of Service Recovery on Customer Loyalty

The test results directly show that service recovery has a positive and significant effect on customer loyalty, this is known from the path coefficient value of service recovery, namely 0.596 and its significance is $0.000 < 0.05$, which can be concluded that service recovery has a positive effect on customer loyalty. This is in line with the research of Sousa and Voss (2019), Sanwani (2018) and Pertiwi (2021).

Based on the survey results, on average, respondents gave an agreed answer to the statements submitted regarding DANA services. However, there are some problems that are felt by some respondents, especially related to service recovery. One example is in the statement "Dana Company takes corrective action quickly". Some respondents felt that the corrective action provided by DANA was still slow, some even felt that they were not responded to at all. Respondents were forced to contact DANA repeatedly so that their complaints could be responded to. If customer complaints are not responded to properly and the corrective action provided is late, then this can cause disappointment and reduce customer trust in DANA. In the end, customers may switch to using services from competing companies.

F. The Effect of Service Failure on Customer Loyalty Through Customer Trust

Based on the indirect effect test, it is known that service failure has a negative and significant effect on customer loyalty through trust, this is known based on the path coefficient value, namely -0.033 and a significance of $0.002 < 0.05$, therefore it is concluded that service failure has a negative and significant effect on customer loyalty through trust. This is in line with research by Pertiwi (2021)

The results of the survey conducted show that in general, respondents gave a positive assessment of the services provided by the Dana company. However, there are several aspects that are still a concern and need to be improved by Dana. One of the issues felt by some respondents is related to the speed of response or response from Dana in handling problems experienced by customers. Some respondents felt that Dana was still not fast enough in responding and following up on complaints or



problems faced by customers. This makes some respondents not fully confident in Dana's ability to meet customer needs effectively.

The service aspect is indeed very important in influencing consumer behavior and perceptions of a product or service. If consumers feel that the quality of service is not good, then they will tend to switch to other products or services that are considered to provide better satisfaction. Therefore, the Fund must really pay attention and improve service quality, especially in terms of handling problems or service failures experienced by customers. When a service failure occurs, Dana must be able to immediately admit fault, provide an apology, and take quick and effective corrective action. This is important to do in order to restore customer trust and loyalty to Dana. In addition, Dana also needs to ensure that customer complaint channels or applications can function properly, so that any complaints and problems submitted by customers can be immediately responded to and resolved. By focusing on improving service quality, especially in the aspects of responsiveness and handling service failures, Dana is expected to maintain and increase customer loyalty in the long term. This will provide a competitive advantage for Dana in the midst of increasingly fierce competition in the digital financial services industry.

G. The Effect of Service Recovery on Customer Loyalty Through Customer Trust

Based on the results of the indirect effect test, it is known that service recovery has a positive and significant effect on customer loyalty through customer trust, this is known from the path coefficient value of 0.251 and a significant value of $0.000 < 0.05$, which means that service recovery has a positive and significant effect on customer loyalty through customer trust. This is in line with research by Suryadi (2020), Pertiwi (2021).

Based on the distribution of respondents' answers, there are several statements that are felt to be unsatisfactory regarding the provision of responses. Some respondents stated that responses to complaints still felt slow and took a long time. This has led to respondents' distrust of Dana's obligation to take responsibility for them. Consequently, this could damage Dana's image in the eyes of existing and



potential customers. In fact, customers who have used Dana's services will not recommend it to others.

In addition, through reviews on the Playstore, it was revealed that the Dana app still has significant flaws, as reported by customers. This shows that there are many aspects that need to be improved. As such, Dana needs to focus on improving its response to customer complaints, increasing the speed and efficiency with which it responds to issues, and making necessary improvements to its app. These steps will help Dana improve its image and reputation, thereby retaining existing customers and attracting new ones. This is an urgent task for Dana to grow and succeed in the future..

V. CONCLUSION AND SUGGESTION

The results of this study are to determine and analyze how much influence Service Failure and Service Recovery have on loyalty through Trust as an Intervening Variable for E-Wallet Dana Users in Management Study Program Students, University of North Sumatra:

1. Service failures have a negative and significant effect on Fund User Customer Trust.
2. Service failures have a negative and significant effect on Fund User Customer loyalty.
3. Customer Trust has a positive and significant effect on Fund User Customer loyalty.
4. Service recovery has a positive and significant effect on Fund User Customer Trust.
- 5)Service recovery has a positive and significant effect on Fund User Customer loyalty.
5. Service failure has a positive and significant effect on customer loyalty through Fund User Customer Trust.
6. Service recovery has a positive and significant effect on customer loyalty through fund user customer trust.

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