

## The Effect of Moment of Truth, Service Quality and Customer Satisfaction on Customer Loyalty



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**ABSTRACT:** This study aims to examine a model that evaluates the relationship between the moment of truth and service quality on loyalty through customer satisfaction. This research was conducted at a freight forwarding company, namely JNE Express, Bekasi City, West Java Province, Indonesia. This research was conducted from June to September 2022. The population in this study are customers who have used JNE Express services for an unknown number. This study used a simple random sampling technique and for the sample, 105 respondents participated. The data analysis uses the SEM-PLS technique. The results of this study are that there is a positive relationship between the moment of truth and customer satisfaction, where when the customer is using the delivery service for the first time and has a good impression on the company's services, it can affect perceptions about the ability and use of these services from time to time. The experience of using the service can change the priorities that underlie each customer's main reason. There is a positive influence between Service Quality on customer satisfaction, where when the delivery service company provides maximum service quality, customers will feel and will reuse their services and can even make these customers more loyal to the company. There is a positive influence between customer satisfaction on loyalty, the moment of truth has a positive influence on customer loyalty and service quality has a positive influence on customer loyalty.

**KEYWORDS:** Moment of Truth, Service Quality, Customer Satisfaction, Customer Loyalty, Logistic Company.

### INTRODUCTION

Business competition in the current era of globalization is very tight where business people are required to think innovatively and creatively in bringing out their competitive advantages both in terms of products and services that will be offered to consumers. One of the businesses that is developing very rapidly today is in the field of shipping goods. One of the superior products from the delivery of goods is Express Delivery. Express delivery at low prices which is currently a good fight between shipping services. As the development of logistics globally becomes rapid, customer loyalty becomes very important. It is not easy at this time to maintain customer loyalty, considering the competition between shipping service companies in fighting for customer cooperation (sender) is getting tighter. Currently, many companies need loyal customers who can become good customer-based ones. Loyal customers will usually be excellent marketers in referring to the "places" of shipping services that they often use in delivering goods. But no matter how loyal it gets tighter, a customer if they feel insecure and distrustful, will eventually switch to another delivery service. Even though marketers already have customer segments that are considered loyal, intense competitive pressures that are intentionally directed at changing customer loyalty cannot be ignored because they will continue with switching to competitors.

In terms of freight forwarding services, companies are required to always improve the quality of service in order to achieve consumer trust and loyalty. As for efforts to improve the quality of service, namely through expanding the reach, increasing the achievement of fast and guaranteed travel times and responsiveness in service. Improved services to respond to increasingly competitive competition are also shown by the presence of various shipping services other than PT JNE Express. Some of them are TIKI, Indah Logistic, Post Indonesia and others who are ready to compete with their quality in order to have high competitiveness. PT JNE is a multinational company in Indonesia, with a national network of 1,500 branches spread throughout Indonesia. Combining the strength of its global infrastructure, JNE emphasizes its expertise as an express delivery company for

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various types of shipments for all industries, including for the Indonesian market. Not only shipping documents and packages, but also serving cargo delivery, either by sea, air, or land transportation. It even provides warehousing solution services for various groups of customers (Source: Website [jne.co.id](http://jne.co.id)). PT JNE has delivery products and services including; JNE Express, JNE Logistics, JNE Freight, and JNE International. This research focuses on JNE Express Bekasi City Branch.

Companies that can implement service quality well will have an impact on customer satisfaction. Where the notion of satisfaction is a feeling of pleasure or disappointment that arises from a person or individual to make a comparison between his impression of the performance (results) of a product and his expectations (Kotler, 2014). Every satisfaction does not necessarily bring loyalty and does not always end with repeat purchases. So, customer satisfaction means a performance of an item or service that the customer feels is at least the same as what is expected, there is no gap between what the customer wants and what is provided by the company. Thus, PT JNE is required to be able to carry out operational activities oriented to customer satisfaction. Satisfied customers tend to behave positively, where they will repeat shipping again.

In the development of the 21st century, a new concept emerged that was applied by several companies or in the service sector, namely the Moment of Truth concept with the aim of building the loyalty of its customers. Where the Moment of truth is an opportunity or meeting interaction that occurs between the company and the customer where at that time the customer will experience an "impression" and provide an assessment of the company's services (Monroe, 2007). Customers will come back again due to the moment of impact as a reflection of the moment of truth. Moment of impact is an impressive interaction point event, so that customers give appreciation and will continue to be remembered by customers. Through the moment of truth is the process of creating impressive memory effects that make an impression on the minds of customers (memorable experience) (Lawrence, 2007). The creation effect on Moment of Truth is based on the need for a meeting process between consumers, companies and products with a thorough evaluation, in practice it is revealed that "Just a few moments", (Soemarso et al., 2010). This can happen because in the process where consumers and objects throw things or codes at each other that will affect the assessment (Lawrence, 2007; Monroe, 2007). Formulation of the right strategy by providing and increasing the value perceived by customers (customer value) (Yang & Peterson, 2004); quality of communication in service (Siti Azizah & Comm, 2009); customer satisfaction (Lam et al., 2004), through the moment of truth (Lawrence, 2007; Löfgren et al., 2008) is the creation of an impressive memory effect that will imprint on the minds of customers. It is an effort to be able to optimize market potential in order to become loyal customers (Lam et al., 2004; Palilati, 2007). Customer loyalty will be the key to success not only in the short term, but in the long term can be used as the basis for developing competitive advantage sustainable and have strategic value for the company.

Based on its development, the number of JNE users has decreased both in terms of sales value for the past 2 years and regular customers who use their delivery services. In terms of declining sales, there has been no stability in sales, namely in 2020 it decreased by 10% (Source: Mohamad Feriadi, President Director of JNE Express), due to the impact of the covid 19 pandemic that occurred throughout the world and the increase in the price of high school rates (Letter of Charges). Air) which makes up the largest cost component for the express delivery business. However, at the beginning of 2022 the number of sales increased again, in line with the current stability of the economy and increasingly rapid competition. According to company staff, there have been complaints related to document delays which can also result in substantial costs because the goods have arrived but the documents have not been prepared, finally the goods are put into the warehouse and incur additional warehouse fees. In addition, delivery queues often occur, and the prices given are less competitive, so users of JNE delivery services prefer other delivery services to find better prices and services. Judging from the displacement of customers, the company automatically experienced a decrease in the number of uses of these services. However, it needs to be investigated further, is the decline in the number of JNE Express service users due to these factors? or maybe there are other factors, especially those related to the Moment of Truth and the Quality of Service provided by JNE Express as factors that affect customer satisfaction so as to create loyalty. From the description that has been explained by the author above, in this study the author is interested in submitting a proposal title regarding: "Relationship between Moment of Truth, Service Quality and Customer Satisfaction on Customer Loyalty".

### **LITERATURE REVIEW**

#### **Moment of Truth and Customer Satisfaction**

Customer satisfaction is part of the level of one's feelings after comparing the perceived performance compared to expectations (Kotler, 2014). According to (Palilati, 2007), customer satisfaction must receive the main attention and customer satisfaction is important for marketers, considering that satisfaction is the main determinant of service purchases. Happy and satisfied customers tend to behave positively. The highest satisfaction or pleasure can create emotional attachment to the brand. The result is high customer loyalty, does not want to move, which moves dynamically following the expectations that develop in the minds of consumers. A person's experience in using the product can affect the perception of the ability and use of the product from time

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to time, the experience of using the product changes the priorities that underlie the main reasons consumers. Customer satisfaction can change because changes in perceptions of purchasing and using products will affect the moment of truth, can be applied with a consumption system approach (Löfgren et al., 2008). To create a Moment of Truth, then at work you must love to create "engagement", which in the future the customer will have the desire / desire to "commit" & "recommit", which has the power to change everything through how the experience is good. good can be felt again, causing the creation of a memory effect that lingers in the minds of customers (Lawrence, 2007). Therefore, when satisfaction and Moment of Truth appear in every interaction between the "sender" and the "company", there will be a creation of an impressive memory effect that will imprint on the mind of the "sender" based on the best experience of the shipping company in every interest. operational service, interaction and good relationship between the sender and the company. Furthermore, Satisfaction and Moment of Truth will provide support to further strengthen customer loyalty to the company (Löfgren et al., 2008). this is in line with research (Rindy, 2019) that the moment of truth can affect customer satisfaction. Based on the description that has been explained, the first hypothesis is as follows:

H1: Moment of Truth has a positive and significant effect on Customer Satisfaction.

### **Service Quality and Customer Satisfaction**

(Tjiptono & Chandra, 2011) stated that product quality is closely related to customer satisfaction. Products in a broader sense can be in the form of goods or services (services), but in this study, what is meant by products are service products with the key words M3 (Giving, Receiving and Managing) in this case giving trust to customers, receiving goods to be processed properly, manage the supply chain of delivery activities to the destination and then the customer is satisfied and will provide feedback to the company by making repeat deliveries and making the "sender" a regular customer there. In other words, the delivery service activities in English have the meaning of GRM (Give, Receive and Manage). (Lupiyoadi & Hamdani, 2006), states that one way to create customer satisfaction is to improve service quality, because customers are the main focus when talking about satisfaction and loyalty. It is also said that the consistency of product/service quality can contribute to the success of a company in terms of customer satisfaction. (Lupiyoadi & Hamdani, 2006), also said that the quality of the products/services provided by the company can create a positive perception of the customer towards the company, and will result in customer satisfaction. Furthermore, according to (Laksana, 2008), that satisfaction is a comparison between the perceived quality of the product/service with the expected quality. If the perceived quality exceeds what was previously expected, then satisfaction will be felt. Conversely, if the perceived quality is lower than what was previously expected, the consumer will be disappointed as a form of dissatisfied expression. (Majid, 2009), says that good and quality service will be able to meet customer expectations, and customers whose expectations are fulfilled can be ascertained that the customer will feel a satisfaction. The statement from (Kotler & Keller, 2012), also confirms that customers will be very satisfied, if they get service that exceeds their expectations. If what is obtained exceeds what was previously expected, then the customer will feel very satisfied, but on the contrary if what is obtained is less than previous expectations, the customer will be disappointed as a form of dissatisfaction. Regarding the effect of service quality on satisfaction, Kurtz and Clow in Laksana (2008) say that "if the service performs at the level that is expected or predicted, the satisfaction level is considered to be just "OK", which means that if the service provided to customers as expected, then the level of service can be considered good. Product quality is actually directly related to the level of satisfaction that can be felt by customers. Products in this case can be interpreted as products in the form of goods or products in the form of services (services). Some research results also conclude that service quality has a positive and significant influence on customer satisfaction. Among them are the results of research (Harianto and Subagio, 2013), (Bawa et al., 2013), (Manimaran, 2010). Based on the description that has been explained, the second hypothesis is as follows:

H2: Service Quality has a positive and significant effect on Customer Satisfaction.

### **Moment of Truth and Service Quality**

In service there is a meeting term between service and the moment of truth can be formed interchangeably when an event where a meeting between customers can interact directly with a service. According to research (Lovelock, 2002) that the moment of truth is like an important point in service delivery where customers can interact with fellow service employees or self-service equipment and the results can affect the perception of service quality. at the moment of truth, if there is an error or carelessness made by the employee, where when the customer does not accept the service provided that does not meet his expectations and causes the customer to be angry or upset which can result in dissatisfied guests (Kotler, 2003). This is an important moment for service providers to influence customer perceptions of service quality. Based on the description that has been explained, the second hypothesis is as follows:

H3: Moment of Truth has a positive and significant effect on Service Quality.

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## Moment of Truth and Customer Loyalty

According to (Jenkinson, 2006), customer loyalty is achieved through the accumulation of quality experience, "Moment of truth by moment of truth". Increased customer loyalty will increase the company's profitability. According to (Lawrence, 2007), Moment of Truth is an opportunity that has given an impressive memory effect to create customer loyalty. Basically, Moment of truth refers to the concept of the memory effect of a great experience. The creation of true experiences in all business interactions between companies and customers will create positive emotional experiences that can create customer loyalty (Jenkinson, 2006). Therefore, the importance of loyalty can be achieved by managing the life time of the relationship with customers and focusing on critical points or important points (popularly known as Touch Points) in each interaction that creates a memory effect that imprints on the customer's mind for a special, valuable experience (Moment of Truth). ), (Jenkinson, 2006). Based on the description that has been explained, the third hypothesis is as follows:

H4: Moment of Truth has a positive and significant effect on Customer Loyalty.

## Service Quality and Customer Loyalty

Service quality besides being able to affect satisfaction, also has a direct effect on customer loyalty. Based on the results of research (Bawa et al., 2013), it is stated that service quality has a major impact on customer satisfaction which ultimately leads to the creation of customer loyalty. (Manimaran, 2010) in the results of his research found that service quality is an important driver in creating customer loyalty, in addition to providing an indirect impact through customer satisfaction. (Ling and Run, 2009), in his research also found that the factor that affects customer loyalty is service quality. Based on the description that has been explained, the fourth hypothesis is as follows:

H5: Service Quality has a positive and significant effect on Customer Loyalty.

## Customer Satisfaction and Service Quality on Customer Loyalty

(Schnaars in Wijaya T, 2011) gives the opinion that customer satisfaction can provide benefits to the company in the form of harmonious relationships between customers and the company, which in turn is able to encourage consumers to make repeat purchases, and create customer loyalty to the company. Zeithaml in (Laksana, 2008) suggests that "reported a positive relationship between service quality and the two aforementioned loyalty dimensions", meaning that there is a positive relationship between service quality and the dimensions that make up loyalty. Several other research results also conclude that service quality through satisfaction has a positive and significant influence on customer loyalty, including the results of research (Harianto and Subagio, 2013), (Bawa et al., 2013). also affect customer loyalty. Based on the description that has been explained, the fifth hypothesis is as follows:

H6: Customer Satisfaction has a positive and significant effect on Customer Loyalty

The hypothesis is based on a conceptual research model as shown in the following Figure is:

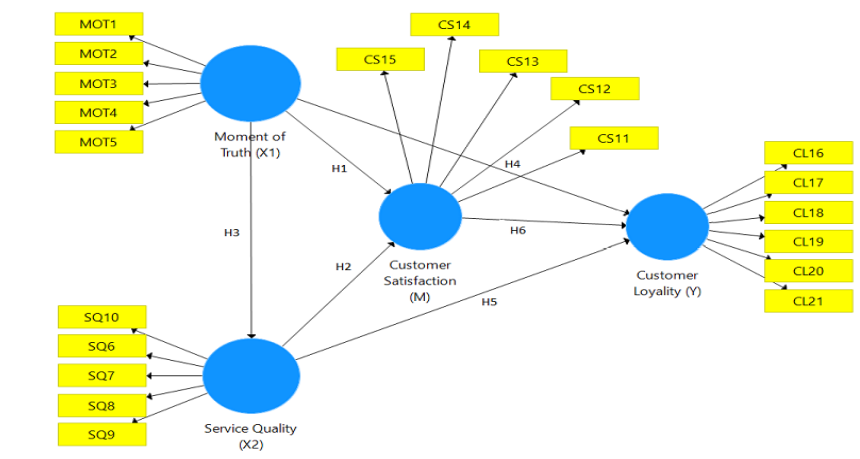


Figure 1. Framework Research

Source: Researcher's Data Collection

## METHODS

### Setting and Sample

A total of 105 customers who have participated in this study. Participants who are eligible to fill out the questionnaire are customers who have used JNE Express services in the city of Bekasi, West Java. This study uses a random sampling technique to

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identify respondents. This study also uses tools with the Partial Least Square (PLS) method using the Smart PLS version 3. This research was conducted at JNE Express, this research was carried out from June to September 2022.

### Measurement

The questionnaire was adopted from the moment of truth scale (Klaus & Maklan, 2012) to measure the moment of truth of customers, service quality scale (Kotler & Keller, 2011) to measure service quality, customer satisfaction scale (Anderson & Srinivasan, 2003) to measure satisfaction customers and customer loyalty scale (Tjiptono, 2011) to measure customer loyalty.

### Moment of Truth

Moment of truth is a Touch point is every time for customers and products/services to offer a touch of "touch", the result is good or bad. Moment of truth is an opportunity that has given better hope to create customer loyalty. Basically, the moment of truth refers to the concept of designing experience (Lawrence, 2007).

**Table 1. Moment of Truth Indicators**

No.	Indicator	Item Question
1	Flexibility	The company is very flexible and always pays attention to the needs of its customers.
2	Pro-activity	The company always provides up to date information
3	Risk perception	The company is a safe and reputable
4	Interpersonal skills	Employees in this company have good employee skills
5	Service Recovery	The company always provides service recovery, when an error occurs during poor service

Source: Researcher's Data Collection.

### Service Quality

Service quality is the level of excellence expected and control over the level of excellence to meet customer desires (Tjiptono, 2011).

**Table 2. Service Quality Indicators**

No.	Indicator	Item Question
1	Reliability	The company provides services as promised.
2	Responsiveness	The company provides fast service and handles complaints well.
3	Guarantee	The employees have a polite attitude and can be trusted by customers
4	Empathy	Employees give sincere attention and understand the wishes of their customers
5	Shaped	The facilities and services provided by the company are good.

Source: Researcher's Data Collection.

### Customer Satisfaction

Customer satisfaction is a form of feeling for one's satisfaction in a service and is related to one's experience in using previous services with the company (Anderson & Srinivasan, 2003).

**Table 3. Customer Satisfaction Indicators**

No.	Indicator	Item Question
1	Feeling right/right	The customer's feeling towards the company is very positive
2	Good Feeling	I feel happy to come to the company for the offer I am looking for.
3	Comfortable feeling	Overall I am comfortable with the company and the services they provide.
4	Feeling proud	I feel proud of the results of their excellent service provided to customers

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No.	Indicator	Item Question
5	Feelings of Satisfactions	So far the company has provided the best service so, I am satisfied.

Source: Researcher's Data Collection.

### Customer Loyalty

Customer loyalty is a purchase activity that is carried out continuously solely regarding the purchase of the same particular brand repeatedly (Tjiptono, 2011).

**Table 4. Customer Satisfaction Indicators**

No.	Indicator	Item Question
1	Repurchase	I am committed to repurchasing using the delivery service.
2	Recommend	I will recommend the service to others
3	Liked the Service	I really like the services provided by the employees in the company.
4	Consuming Habits	I am used to using the service or product, and will not use any other service.
5	The best service	I believe the service provided by employees to their customers is the best.
6	Keep choosing the service.	I will still choose that service

Source: Researcher's Data Collection

### Demographic information

The portion of the questionnaire collecting demographic information includes characteristics such as age, gender, educational status, marital status, duration of work in the courier logistic, and Job title.

### RESULT AND DISCUSSION

The loading factor value is considered valid or meets convergent validity when it exceeds 0.5. The lowest loading factor is 0.738 as shown in Table 4 so the indicators were valid/met convergent validity. A loading factor diagram of each indicator in the structural research model is shown in the following Figure 2.

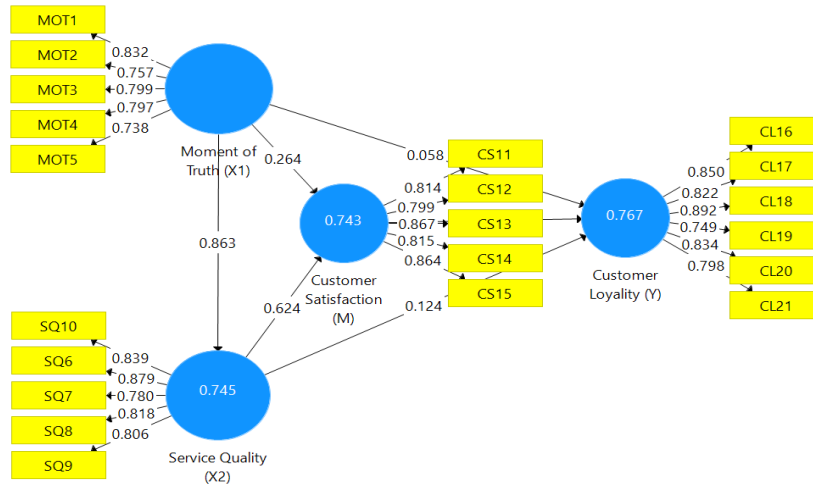
**Table 5. Reflective Measurement Model**

Dimension	Item	Loadings	CR	AVE
Moment of Truth	MOT1	0.832	0.889	0.617
	MOT2	0.757		
	MOT3	0.799		
	MOT4	0.797		
	MOT5	0.738		
Service Quality	SQ6	0.839	0.914	0.681
	SQ7	0.780		
	SQ8	0.818		
	SQ9	0.806		
	SQ10	0.840		
Customer Satisfaction	CS11	0.814	0.918	0.692
	CS12	0.799		
	CS13	0.867		
	CS14	0.815		
	CS15	0.864		
	CL16	0.850		
	CL17	0.822		

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Dimension	Item	Loadings	CR	AVE
Customer Loyalty	CL18	0.892	0.927	0.681
	CL19	0.749		
	CL20	0.834		
	CL21	0.798		

Source: primary data, processed.



**Figure 2. Loading Factor Value**  
Source: primary data, processed.

In Smart PLS, research indicators are tested for discriminant validity by cross loading with the aim of determining whether a reflective indicator is part of a good measurement for the construct, as shown in Table 6

**Table 6. Discriminant Validity**

	CL	CS	MOT	SQ
CL	0.825	-	-	-
CS	0.871	0.832	-	-
MOT	0.742	0.802	0.785	-
SQ	0.786	0.852	0.863	0.852

Source: primary data, processed.

Table 7 has shown the Cronbach's alpha value for all constructs is above 0.6. The lowest value is 0, 924 in the JS construct as the value is recommended above 0.6.

**Table 7. Cronbach's Alpha**

	Cronbach's Alpha
Customer Loyalty	0.906
Customer Satisfaction	0.889
Moment of Truth	0.844
Service Quality	0.882

Source: primary data, processed.

After the estimated model fulfils the outer model criteria, the structural model is then tested. The following table shows the R-Square value in the construct.

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**Table 8. R Square and R Square Adjusted**

	R Square	R Square Adjusted
<b>Customer Loyalty</b>	0.767	0.759
<b>Customer Satisfaction</b>	0.743	0.738
<b>Service Quality</b>	0.745	0.742

**Source:** primary data, processed.

Table 8. shows that CS is able to explain the variance in CL.

Hypothesis testing in Smart PLS is seen in the total effects (Mean, STDEV, T-Values) as shown in the following table.

**Table 9. Hypothesis Testing**

HYPOTHESES	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P-VALUES	DECISION
H1: MoT → CS	0.264	0.265	0.114	2.311	0.021	Supported
H2: SQ → CS	0.624	0.626	0.109	5.721	0.000	Supported
H3: MoT → SQ	0.863	0.865	0.028	31.044	0.000	Supported
H4: MoT → CL	0.058	0.061	0.101	0.569	0.570	Not Supported
H5: SQ → CL	0.124	0.124	0.121	1.023	0.307	Not Supported
H6: CS → CL	0.719	0.717	0.099	7.265	0.000	Supported

**Source:** primary data, processed.

As shown in Table 5. the relationship between moment of truth and customer satisfaction has a path coefficient value of 0.264 and has a p-value of 0.021 and a T-statistic value of 2.311 (T-statistics > T table 1.96). Showing that, moment of truth has an effect on customer satisfaction, it can be stated that **hypothesis 1 is supported**. Because the value of T-statistics meets the requirements, namely T-statistics > T-table 1.96. Service quality on customer satisfaction gives a path coefficient value of 0.624 and has a p-value of 0.000 and a T-statistic value of 5.721 (T-statistics > T table 1.96). Showing that service quality has an effect on customer satisfaction, it can be stated that **hypothesis 2 is supported**. Moment of truth on service quality has a path coefficient value of 0.863 and has a p-value of 0.000 and a T-statistic value of 31.044 (T-statistic < T table 1.96). Showing that, moment of truth has an effect on service quality, it can be stated that **hypothesis 3 is supported**. Customer satisfaction on customer loyalty gives a path coefficient value of 0.719 and has a p-value of 0.000 and a T-statistic value of 7.265 (T-statistics > T table 1.96). Showing that Customer satisfaction has an effect on customer loyalty, it can be stated that **hypothesis 6 is supported**. Moment of Truth on customer loyalty gives a path coefficient value of 0.058 and has a p-value of 0.570 and a T-statistic value of 0.569 (T-statistics > T table 1.96). Showing that Moment of Truth has no effect on customer loyalty, it can be stated that **hypothesis 4 is not supported**. service quality on customer loyalty gives a path coefficient value of 0.124 and has a p-value of 0.307 and a T-statistic value of 1.023 (T-statistics > T table 1.96). Showing that service quality has no effect on customer loyalty, it can be stated that **hypothesis 5 is not supported**.

### CONCLUSION

The purpose of this study was to examine the relationship of the moment of truth on customer satisfaction, service quality on customer satisfaction, moment of truth on customer loyalty and service quality on customer loyalty, customer satisfaction on customer loyalty and customer satisfaction moderates the relationship between service quality and customer loyalty involving 105 customers who have used freight forwarding services. The findings show that the moment of truth has a positive effect on customer satisfaction. If someone gets a new experience with the services provided by the company and the customer is satisfied, they will usually repeat orders for the service. Service quality has a positive effect on customer satisfaction. Based on the research results of Bawa et al. (2013), stated that service quality has a major impact on customer satisfaction which ultimately leads to the creation of customer loyalty. Moment of truth has a positive effect on customer loyalty. Where it can be concluded that the hypotheses built in this study have similarities and strengthen the justification of previous studies, such as research by Jenkinson (2006); Lawrence (2007). This conclusion shows that the research has received empirical support justification, so it can be applied. Service quality has a positive effect on customer loyalty. Satisfaction has a positive effect on customer loyalty, so the higher a person's level of satisfaction with the services received, the higher the customer loyalty.

As for the contribution to this research, it is a consideration for companies to be able to create a moment of truth for their new customers, in order to create the best customer experience for the services that the company has provided and will usually make



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an impression on the hearts of customers, so they will repeat orders. that way customers become satisfied with the quality of service provided so that new customers will become loyal customers in the company.

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