








# “Determinants affecting trust, satisfaction, and loyalty: A case study of low-cost airlines in Indonesia”

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# DETERMINANTS AFFECTING TRUST, SATISFACTION, AND LOYALTY: A CASE STUDY OF LOW-COST AIRLINES IN INDONESIA

## Abstract

A low-cost carrier is an airline that offers lower rates but at a lesser cost, sacrificing some convenience. This study aims to determine the effect of service quality and brand image on trust, satisfaction, and passenger loyalty to low-cost airlines in Indonesia. Primary data were collected through Google Forms and submitted via WhatsApp with the criteria of having previously used the services of Indonesian low-cost airlines. Of the 300 respondents who received the questionnaire, only 242 filled it out accurately. The data were analyzed with the help of the SmartPLS program and structural equation modeling. The findings show that service quality and brand image positively and significantly affect passenger trust, satisfaction, and loyalty ( $p < 0.05$ ). Trust positively and significantly affects satisfaction ( $p < 0.05$ ). Trust and satisfaction positively and significantly affect loyalty ( $p < 0.05$ ). Service quality and brand image affect satisfaction through trust ( $p < 0.05$ ). Service quality and brand image affect loyalty through satisfaction ( $p < 0.05$ ), and trust affects loyalty through satisfaction ( $p < 0.05$ ).

## Keywords

trust, satisfaction, loyalty, low-cost carrier, SmartPLS, Indonesia

## JEL Classification

M31, M39, L93

## INTRODUCTION

The transportation industry plays a crucial role, particularly in a country like Indonesia, which has one of the largest populations in the world and the geographical characteristics of an archipelagic country, boosting the need for inter-island transportation. As a result, for inter-island travel, Indonesia has two modes of transportation: sea and air. Indonesia has two categories of flights: low-cost carrier and non-low-cost carrier flights. Low-cost flights are budget airlines, no-frills flights, or discounter carriers. The low-cost carrier is a distinct flying model that employs a cost-cutting technique while ensuring the safety of passengers arriving at their destination.

A no-frills carrier is a scheduled airline company (scheduled carrier) with significantly lower costs than other firms. Launching this low-cost carrier could result in a 50% decrease in airplane fares. Like most flight operators, this is because the low-cost carrier concept prioritizes passenger volume over price (yield-oriented). The introduction of this low-cost carrier has implications for airline passengers. Because the fares are so low, the airline products that apply to low-cost carriers are also quite simple. Passengers are not offered meals during flights, and

aircraft seats are significantly narrower without ticket reservations. A low-cost carrier serves as an example of airline product differentiation. A low-cost carrier is a business that combines scheduled direct air carriers with indirect air carriers' cargo. There is no specific form of low-cost carrier used by airline companies. However, there are characteristics of airline companies that use the low-cost carrier concept. Low-cost carriers can cut unnecessary costs. Cost differences include sales, reservations, onboard services, pilot salaries, aircraft ownership, maintenance, and ground handling.

## 1. LITERATURE REVIEW AND HYPOTHESES

Customer loyalty has been a central topic in marketing literature as a goal for companies operating in highly competitive environments. Understanding the factors influencing consumer loyalty is essential for customer retention, positive word-of-mouth, and revenue growth (Hamin et al., 2018; Bock et al., 2016; Oliver, 2014). Customer loyalty is a positive attitude and consistent repeat purchases of a store, brand, or provider. One example of a positive attitude given by loyal customers includes repeat purchases, trying to find products from one company even though they are in a distant place, and also no longer considering other brands to buy other than the product brands that are often purchased (Rita et al., 2019). Consumer loyalty is the honest attitude of consumers when they feel satisfied with purchasing a product or service so that they can buy the product repeatedly in a long-term relationship (Cardoso et al., 2022). Loyalty relates to making choices on continuous purchases of a specific company's goods/services with time constraints and necessitates that the purchase action occurs at least twice (Griffin, 2010). Consumer loyalty develops in phases:

- 1) Cognitive loyalty or loyalty is solely based on brand values.
- 2) Affective loyalty, or a preference or attitude toward a brand, is founded on the ability to use cumulative gratification.
- 3) Conative loyalty demonstrates a state of loyalty that includes whether, at first glance, it offers a deep commitment to buy.
- 4) Action loyalty is one in which intention is translated into action (Oliver, 2014).

Satisfaction is the level of emotion experienced after comparing perceived performance or results to

one's expectations (Uzir et al., 2020). Satisfaction is the pleasurable fulfillment of customer expectations (Oliver, 2014). Consumer satisfaction is the post-purchase emotional response of a consumer in the form of anger, dissatisfaction, irritation, neutrality, happiness, or pleasure (Lovelock & Wright, 2002). It measures a customer's sentiments in response to comparing perceived service performance to expectations (Kotler & Keller, 2016). Consumer research indicates that satisfaction results from the service's ability to provide varying degrees of fulfillment. It is a post-purchase evaluation or outcome that compares emotions and expectations (Rita et al., 2019). Assessing customer satisfaction suggests using a multi-item scale that evaluates customer satisfaction from the company's service side and service process components (Oliver, 2014).

Trust is a strength that the product has unique attributes. Trust is often said to be related to an object-attribute linkage. This linkage is the beliefs of consumers about the opportunity for a bond between an object with related attributes (Chaudhuri & Holbrook, 2001). Customer trust is one of the factors in the development of the service industry because services are intangible and heterogeneous, which means that services can only be assessed directly with the involvement of the customer and the service provider (Souiden et al., 2020). Trust is the expectation that others' words, promises, or statements are actual or that service providers will keep their promises (Bigné et al., 2023). Trust is a state in which one party in the exchange process feels confident in the other party's integrity (Alzaidi & Agag, 2022). Pal et al. (2022) state that trust is a belief in agents who use it to establish long-term consumer relationships. Consumer trust provides a deeper connection with customers through emotional connection. The primary advantage of trust is loyalty, which arises from a longstanding connection with clients (Cardoso et al., 2022).

Firms are concerned with adding value to their products and brands. Like strategic logic, brand management is concerned with establishing extrinsic, intrinsic, and blended values for customers. Intrinsic value creation is based on objective aspects connected to clients' experience or functional utility. In contrast, intrinsic value creation concentrates on symbolic and sensory characteristics, which are evaluated as subjective customer responses. The third form of value creation combines objective and subjective characteristics to produce a one-of-a-kind result (Högström et al., 2015). Brand image refers to consumer views and beliefs reflected in the associations embedded in consumers' memory (Kotler & Keller, 2016). Brand image is the mental representation of a brand that includes the results of message interpretation (decoding) by customers via product qualities, benefits, advantages, uses, the atmosphere generated or used in communication, product users, and the attitudes and personalities of marketers, salespeople, and brand owners (Wijaya, 2013). Brand image is crucial to the service sector since it provides a consumer's overall opinion of a full-service provider's evaluation process. It is the general impression that customers have of a company or organization based on their feelings, ideas, attitudes, and experiences with that company or organization (Aulia & Briliana, 2017). Consumers who purchase from organizations with a positive corporate image (structure, company name, and service or product quality) may lower the risk of their purchases because corporate image educates consumers about the company's products or services (Souiden et al., 2020).

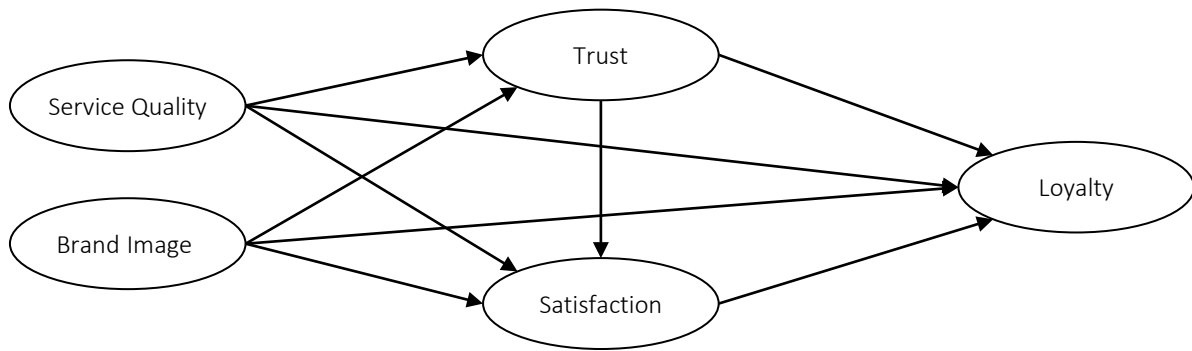
According to Grönroos (1984), a service is an activity or a set of more or less intangible activities that happen between customers and service staff, as well as between customers and the systems that service providers use to solve problems for customers. Increased air passenger traffic has increased demand for airline service quality (Ben Akpoyomare et al., 2016). The concept of quality must be distinct from the concept of service. Services provided to consumers must be tested for quality. Consumers will prefer and select higher-quality services over similar offerings that can match their wants and preferences (Uzir et al., 2020). In today's competitive environment, many public and private businesses are concerned about service quality (Laine & Ma, 2017) as a tool to

compete in the service industry (Meesala & Paul, 2018). Today's issue facing the service industry is how each service provider can differentiate itself from competitors by delivering exceptional service quality and achieving high client satisfaction (Park et al., 2019). Studies provide a variety of definitions of service quality. However, all definitions reflect service quality from the customer's perspective, which results from the consumer's ongoing evaluation of the company's delivered services and whether or not they met or exceeded consumer expectations (Aboubakr & Bayoumy, 2022). Airline service quality differs from other businesses because it stresses concrete and intangible aspects (Chatterjee et al., 2023). Customers will gain distinct intangible experiences from pre-flight, in-flight, and post-flight services (Hussain, 2016).

Several studies have discovered a positive correlation between service quality and brand perception on trust (Chang et al., 2013; Kahn Giau & Vuong, 2021; Kassim & Abdullah, 2010), satisfaction (S. Dam & T. Dam, 2021; Hussain, 2016; Al-Hattami et al., 2021; Balbin-Romero et al., 2022) and loyalty (Rico et al., 2018; Kahn Giau & Vuong, 2021; S. Dam & T. Dam, 2021; Azhar et al., 2019; Radiman et al., 2018). Other studies also show that trust and satisfaction affect loyalty (Shen & Yahya, 2021; Hussain, 2016; Al-Hattami et al., 2021; Kahn Giau & Vuong, 2021).

This study intended to determine the variables (service quality and brand image) influencing customer trust, satisfaction, and loyalty. By understanding the interactions between these variables, this study can identify areas where additional crucial variables contribute to trust, satisfaction, and loyalty. Figure 1 depicts the structural research model, and the research hypotheses are:

- H1: *Service quality affects trust.*
- H2: *Brand image affects trust.*
- H3: *Service quality affects satisfaction.*
- H4: *Brand image affects satisfaction.*
- H5: *Service quality affects loyalty.*
- H6: *Brand image affects loyalty.*



**Figure 1.** Research framework

- H7: *Trust affects satisfaction.*
- H8: *Trust affects loyalty.*
- H9: *Satisfaction affects loyalty.*
- H10: *Service quality affects satisfaction through trust.*
- H11: *Brand image affects satisfaction through trust.*
- H12: *Service quality affects loyalty through trust.*
- H13: *Brand image affects loyalty through trust.*
- H14: *Service quality affects loyalty through satisfaction.*
- H15: *Brand image affects loyalty through satisfaction.*
- H16: *Trust affects loyalty through satisfaction.*

## 2. METHODOLOGY

This study was conducted in numerous major Indonesian cities, including Medan, Padang, Banda Aceh, Jakarta, Bandung, Yogyakarta, Semarang, Surabaya, and Makassar. The population consisted of passengers from Indonesian low-cost airlines, and primary research data were collected by submitting a survey to respondents via Google Forms, using WhatsApp. The survey method with questionnaire media was used to obtain primary data. The questionnaire uses an attitude scale to measure variables. In total, 242 people completed the survey.

A representative sample of respondents was selected for research using purposive sampling.

The study’s constructs were evaluated using a graded scale ranging from 1 (disagree) to 5 (strongly agree), allowing for a detailed evaluation of participant responses. The partial least squares (PLS) method was chosen because the most frequent PLS applications involve non-normal data, limited sample sizes, and constructive ideas (Hair et al., 2014). The hypotheses and proposed research model were evaluated using the PLS method (Hair et al., 2019).

## 3. RESULTS

The construct or composite reliability statistics are Cronbach’s alpha and DG-rho (PCA). The composite reliability measure is used to discern a construct’s actual dependability instead of Cronbach’s alpha, which is utilized to ascertain the construct’s minimal reliability. Cronbach’s alpha is more extensive than 0.60, and individual and composite reliability scores are more significant than 0.60. If the outcome of these tests is more than 0.60, the construct is highly dependable.

**Table 1.** Composite reliability

Variable	Cronbach’s Alpha
Brand Image	0.926
Loyalty	0.890
Satisfaction	0.934
Service Quality	0.956
Trust	0.876

According to Table 1, the five variables received a composite reliability score of more than 0.7, implying that all factors have good reliability as a

measurement tool. This paper investigates the reliability of the research variables using composite reliability and Cronbach’s alpha (Table 2).

**Table 2.** Average variance extracted

Variable	Average Variance Extracted
Brand Image	0.501
Loyalty	0.567
Satisfaction	0.582
Service Quality	0.678
Trust	0.574

At this point, a test is run to confirm that the notion of each latent model is unique from other variables or discriminant validity (Hair et al., 2019). Table 3 displays the results of a test of discriminant validity using cross-loading values.

Table 3 shows that when compared to other variables, the cross-loading value for each indicator is the greatest for the variable it forms. As a result, the markers used in this investigation exhibit a high degree of discriminant validity.

**Table 3.** Discriminant validity

Indicator	Brand Image	Loyalty	Satisfaction	Service Quality	Trust
SQ.1	0.322	0.470	0.451	0.664	0.367
SQ.10	0.380	0.592	0.507	0.858	0.486
SQ.11	0.477	0.587	0.522	0.849	0.517
SQ.12	0.369	0.598	0.524	0.846	0.466
SQ.2	0.429	0.603	0.568	0.864	0.513
SQ.3	0.468	0.707	0.591	0.880	0.565
SQ.4	0.402	0.610	0.564	0.861	0.490
SQ.5	0.345	0.597	0.578	0.844	0.468
SQ.6	0.417	0.598	0.560	0.871	0.510
SQ.7	0.435	0.600	0.557	0.836	0.524
SQ.8	0.440	0.597	0.542	0.754	0.483
SQ.9	0.311	0.434	0.397	0.718	0.388
BI.1	0.724	0.358	0.322	0.323	0.355
BI.10	0.584	0.795	0.753	0.528	0.701
BI.11	0.732	0.315	0.279	0.245	0.274
BI.12	0.721	0.301	0.292	0.254	0.313
BI.13	0.697	0.323	0.310	0.258	0.324
BI.14	0.773	0.448	0.353	0.269	0.567
BI.2	0.732	0.380	0.356	0.287	0.390
BI.3	0.719	0.321	0.308	0.270	0.282
BI.4	0.726	0.365	0.330	0.311	0.316
BI.5	0.677	0.326	0.310	0.298	0.331
BI.6	0.709	0.296	0.259	0.300	0.249
BI.7	0.764	0.369	0.347	0.321	0.320
BI.8	0.742	0.322	0.326	0.303	0.359
BI.9	0.580	0.712	0.480	0.426	0.787
LOY1	0.486	0.813	0.839	0.561	0.615
LOY2	0.545	0.736	0.491	0.445	0.803
LOY3	0.584	0.795	0.753	0.528	0.701
LOY4	0.556	0.731	0.479	0.448	0.814
LOY5	0.448	0.733	0.747	0.471	0.539
LOY6	0.464	0.750	0.757	0.504	0.502
LOY7	0.427	0.752	0.741	0.460	0.495
LOY8	0.468	0.707	0.591	0.880	0.565
TRS.1	0.392	0.536	0.393	0.370	0.724
TRS.2	0.492	0.602	0.489	0.496	0.810
TRS.3	0.467	0.614	0.537	0.456	0.815
TRS.4	0.567	0.724	0.495	0.465	0.826
TRS.5	0.492	0.555	0.533	0.389	0.718
TRS.6	0.410	0.463	0.371	0.354	0.698
TRS.7	0.584	0.795	0.753	0.528	0.701

**Table 3 (cont.).** Discriminant validity

Indicator	Brand Image	Loyalty	Satisfaction	Service Quality	Trust
SAT.1	0.448	0.699	0.756	0.521	0.588
SAT.10	0.358	0.516	0.657	0.426	0.384
SAT.11	0.342	0.487	0.604	0.342	0.397
SAT.12	0.437	0.744	0.786	0.514	0.553
SAT.2	0.473	0.726	0.776	0.506	0.570
SAT.3	0.421	0.682	0.760	0.519	0.568
SAT.4	0.503	0.708	0.795	0.486	0.594
SAT.5	0.443	0.752	0.762	0.483	0.516
SAT.6	0.407	0.659	0.777	0.435	0.473
SAT.7	0.448	0.679	0.824	0.550	0.529
SAT.8	0.477	0.741	0.771	0.523	0.520
SAT.9	0.498	0.806	0.852	0.579	0.630

The hypotheses were evaluated with 2,000 bootstrap samples using the bootstrapping tool, and the results are shown in Table 4.

Based on Table 8, it is known that service quality and brand image directly affect trust ( $t = 5.236, p = 0.000$ ;  $t = 9.234, p = 0.000$ ), passenger satisfaction ( $t = 4.765, p = 0.000$ ;  $t = 2.461, p = 0.014$ ) and passenger loyalty ( $t = 4.491, p = 0.000$ ;  $t = 2.069, p = 0.039$ ). Therefore, H1, H2, H3, H4, H5 and H6 are accepted. Furthermore, trust affects passenger satisfaction and loyalty ( $t = 5.735, p = 0.000$ ;  $t = 11.707, p = 0.000$ ). So, H7 and H8 are accepted. Furthermore, satisfaction affects passenger loyalty ( $t = 18.243, p = 0.000$ ), so H9 is ac-

cepted. Furthermore, indirectly, service quality affects satisfaction through passenger trust ( $t = 4.211, p = 0.000$ ), and brand image affects satisfaction through passenger trust ( $t = 4.449, p = 0.000$ ), so H10 and H11 are accepted. Indirectly, service quality affects loyalty through passenger trust ( $t = 4.922, p = 0.000$ ), and brand image affects loyalty through passenger trust ( $t = 7.115, p = 0.000$ ), so H12 and H13 are accepted. Indirectly, service quality affects loyalty through passenger satisfaction ( $t = 4.606, p = 0.000$ ), and brand image affects loyalty through passenger satisfaction ( $t = 2.384, p = 0.017$ ), so H14 and H15 are accepted. Finally, trust affects passenger loyalty through satisfaction ( $t = 6.011, p = 0.000$ ), so H16 is accepted.

**Table 4.** Direct and indirect effects

Hypothesis	Path Between the variable	T-Statistics	P-Values	Decision
<b>Direct Effect</b>				
H1	Service Quality → Trust	5.236	0.000	Accepted
H2	Brand Image → Trust	9.234	0.000	Accepted
H3	Service Quality → Satisfaction	4.765	0.000	Accepted
H4	Brand Image → Satisfaction	2.461	0.014	Accepted
H5	Service Quality → Loyalty	4.491	0.000	Accepted
H6	Brand Image → Loyalty	2.069	0.039	Accepted
H7	Trust → Satisfaction	5.735	0.000	Accepted
H8	Trust → Loyalty	11.707	0.000	Accepted
H9	Satisfaction → Loyalty	18.243	0.000	Accepted
<b>Indirect Effect</b>				
H10	Service Quality → Trust → Satisfaction	4.211	0.000	Accepted
H11	Brand Image → Trust → Satisfaction	4.449	0.000	Accepted
H12	Service Quality → Trust → Loyalty	4.922	0.000	Accepted
H13	Brand Image → Trust → Loyalty	7.115	0.000	Accepted
H14	Service Quality → Satisfaction → Loyalty	4.606	0.000	Accepted
H15	Brand Image → Satisfaction → Loyalty	2.384	0.017	Accepted
H16	Trust → Satisfaction → Loyalty	6.011	0.000	Accepted

## 4. DISCUSSION

The results of this investigation are supported by Kassim and Abdullah (2010) and Chang et al. (2013), who showed that service quality impacts passenger trust. The findings show that solid airline service quality is a decisive element in passenger pleasure, ultimately leading to loyalty. Thus, good service will make passengers more satisfied and then more loyal. This result is also consistent with Hussain (2016), Al-Hattami et al. (2021), and Balbin-Romero et al. (2022). Many airlines have recognized that enhancing service quality over time is a long-term investment that can result in greater profits, as developing, delivering, and sustaining superior service quality to competitors increases customer satisfaction (Hussain et al., 2015). Service quality is a significant factor that can influence consumer loyalty. This influence illustrates that service quality plays a factor in client retention. This is corroborated by Rico et al. (2018), Radiman et al. (2018), and Azhar et al. (2019), demonstrating that service quality positively influences passenger loyalty.

The data processing results show that brand image significantly affects trust, satisfaction, and loyalty. Brand image is crucial in deciding trust since an appealing and valued brand improves consumer confidence in the product or service linked with the brand. This is corroborated by Zatwarnicka-Madura et al. (2016) and Suhaily and Darmoyo (2017), who concluded the association between brand image and trust. Trust is affected by the company's image in today's market economies. Long-term client relationships can be exploited to implement effective business strategies (Zatwarnicka-Madura et al., 2016). The findings are consistent with those of Hussain (2016) and Abd-El-Salam et al. (2013). Brand image can give customers an idea of what they are willing to endure before acquiring a product, minimizing the purchase risk (Robertson & Gatignon, 1986). The less risk customers perceive before purchasing, the greater their anticipations of receiving satisfaction (Hu & Huang, 2011). According to the study, brand image is the most critical stimulant influencing customer satisfaction. With reasonable product prices, the existence of a place to check in that is easy to find will create a good brand image for low-cost airlines so that service users will be

interested in reusing low-cost airlines. In addition, attractive promotions are also needed to market products so that many people increasingly recognize them and create a good brand image. Hussain (2016) shows that brand image positively impacts passenger loyalty.

Moreover, trust significantly affects satisfaction and loyalty. Customer trust is crucial for business continuity in the service and manufacturing industries. Holding customer trust will make the business progress because customers who trust will continue to consume the product or service. This is supported by Hussain (2016) and Al-Hattami et al. (2021), who showed that trust positively impacts loyalty. Previous research has found that trust has a favorable and significant effect on passenger loyalty. Customer satisfaction fosters brand loyalty; the more satisfied customers are with the low-cost carrier's flight services, the more loyal they are to the company's name. Customer fulfillment is the primary determinant of brand loyalty (Bloemer & Odekerken-Schröder, 2002).

According to the study's findings, satisfaction significantly impacts customer loyalty. Passenger satisfaction can provide numerous benefits, such as a healthy relationship between the company and its customers, a solid foundation for recurrent purchases, and the development of passenger loyalty. It is worth noting that passenger pleasure is a long-term strategy that necessitates commitment, both financially and in terms of human resources, which can contribute to increased passenger loyalty. This is corroborated by Hussain (2016), Kahn Giao and Vuong (2021), Hassan and Salem (2022), and Kurniadi and Rana (2023), who showed that satisfaction positively impacts passenger loyalty.

Based on the study's findings, service quality and brand image affect satisfaction, mediated through trust. So, an increase in trust affects the service quality and passenger satisfaction. Besides that, the brand image of low-cost carriers is very influential on passenger trust, which in turn can increase passenger satisfaction. Alfiyanto et al. (2020) show that service quality positively impacts trust, ultimately impacting passenger satisfaction. Sallam (2016), Nasution et al. (2022), and Putra et al. (2020) confirmed that trust will have an impact on passenger satisfaction, so consumer trust as a



good mediator will have an impact on the brand image on passenger satisfaction.

Furthermore, data processing results show a considerable effect of service quality and brand image on loyalty, mediated through trust. This means that low-cost airline brands depend on trust and quality of service. So, the increase in trust significantly affects service quality and passenger loyalty. Besides that, the brand image of low-cost airlines is very influential on passenger trust, which in turn can increase passenger loyalty. This is supported by Hussain (2016) and Kahn Giau and Vuong (2021), who show that service quality positively impacts satisfaction, ultimately affecting passenger loyalty. Marliawati and Cahyaningdyah (2020) and Jalal et al. (2014) show that brand image impacts trust and passenger loyalty.

Based on the study's findings, service quality and brand image considerably affected loyalty, which was mediated through satisfaction. Low-cost airline passengers expect satisfaction with the services provided. In addition, the brand image of low-cost airlines greatly influences passenger satisfaction, which can increase passenger loyalty. This is supported by Hussain (2016) and Kahn Giau and Vuong (2021), who show that service quality positively impacts satisfaction, ultimately affecting passenger loyalty. Hendrawan and Agustini (2021) show that brand image impacts satisfaction, affecting passenger loyalty. Nuryakin and Priyo (2018) found that trust impacts satisfaction and ultimately affects passenger loyalty.

Based on the results of data processing, there is a positive and significant influence of trust on loyalty, which is mediated by satisfaction. A positive value shows that the better the trust, the better the satisfaction and loyalty. Trust is the hope and confidence consumers have in realizing the services promised by a particular product or service provider. When consumers have high trust, their satisfaction will also be high, thereby creating loyalty to consumers. Nusjirwan et al. (2020) show trust influences consumer satisfaction and loyalty. Meanwhile, Lie et al. (2019) and Saragih et al. (2023) also show that satisfaction can mediate the influence of trust on consumer loyalty.

Building long-term consumer relationships in the low-cost airline industry requires establishing customer trust. To achieve this, the company must prioritize consumer trust, satisfaction, and loyalty. Communication that is open and honest is essential to developing customer trust. Companies within the airline industry must ensure that passengers comprehend their terms and conditions of service and actively communicate any modifications. Prioritizing passenger satisfaction is an additional crucial element in establishing trust. Businesses should measure customer contentment regularly and use customer feedback to enhance their services. In addition, fostering a customer service culture and ensuring that employees prioritize customers' requirements can foster trust. Offering loyalty programs, personalized service, and rewards for customer loyalty can increase customer commitment, which is crucial for building trust.

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## CONCLUSION

This study aims to determine the effect of service quality and brand image on trust, satisfaction, and passenger loyalty to low-cost airlines in Indonesia. Based on the findings, service quality and brand image positively and significantly affect passenger trust, satisfaction, and loyalty. Passenger trust positively and significantly affects satisfaction. Trust and satisfaction can increase passenger loyalty; service quality and brand image affect passenger satisfaction through trust. Service quality and brand image influence loyalty through satisfaction and trust. Finally, trust influences loyalty through passenger satisfaction.

These findings provide valuable information applicable to airline management. Because passenger loyalty, satisfaction, and trust in service quality and brand image result from expectations being met, the perceived service quality and brand image can be enhanced by establishing reasonable expectations regarding low-cost airline promises. Therefore, the service and brand image must be predicated on the airline's ability to manage these passengers effectively.

Low-cost companies need to improve their services, particularly cleanliness and on-time flight schedules so that passengers feel comfortable with cleanliness and satisfied because they are on time according to their on-time flight schedule. In addition, current facilities must be renovated to compete with other airlines. This will undoubtedly improve passenger trust, contentment, and loyalty. This study can deliver significant value and information regarding customer management to the Indonesian low-cost airline industry. This will make it easier for service providers to identify improvements that customers expect. As a result, low-cost airlines should focus more on the critical components of service quality to increase their ability to serve their clients. When people pay meager costs for airplane tickets, the quality of service does not have to suffer. This is unacceptable because it may drive customers to switch to competitors' offerings. As a result, a company's capacity to maintain and increase consumer trust, satisfaction, and loyalty may be jeopardized. Subsequent investigations may endeavor to evaluate the anticipated outcomes of service providers and the subjective interpretations of frontline staff throughout service delivery. To bolster the responsiveness domain, research must emphasize the performance of quality control professionals. These individuals should engage in regular monitoring of complaint handling and the timely addressing of passengers' urgent demands.

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