**Analyzing Customer Loyalty towards Zoom: The Role of Service Quality, Customer Trust, and Customer Satisfaction**

**Dwi Nurhayati1; Nurfarahim Sugih Lestari2**

1 Universitas Garut

[dwinurhayati@uniga.ac.id](mailto:dwinurhayati@uniga.ac.id)

2 Universitas Garut

[nurfarahim@uniga.ac.id](mailto:nurfarahim@uniga.ac.id)

**Abstract**

Customer loyalty is analyzed through the roles of service quality, consumer trust, and consumer satisfaction. The research method utilized in this study is an explanatory survey research that employs a data collection technique using questionnaires and observation. The population and sample of this study are Zoom application users in the Garut district. Data analysis techniques use Structural Equation Modeling (SEM) with SmartPLS-3.0. Our findings indicate that i) all variables are in the excellent category, ii) service quality, consumer trust, and consumer satisfaction have a positive and significant effect on customer loyalty, iii) customer satisfaction can act as a mediating variable between service quality and consumer trust variables on customer loyalty. This indicates that Zoom application companies must continue to strive to maintain and improve innovation in available service features.

**Keywords**: Customer loyalty, consumer satisfaction, service quality, consumer trust, dan Zoom.

**1 Introduction**

The Zoom app was created by Eric Yuan in 2011 and released on January 15, 2013. It includes one of the cloud-based digital video conference apps. The use of various digital conference services is becoming increasingly popular, including video conferencing, online meetings, chatting, and even mobile collaboration. (Latifah, 2020). The Zoom app had a strong influence on public opinion during the COVID-19 pandemic in 2020. Everyone around the world wants to be in constant communication during the lockdown and prefers Zoom over any other app. Easy access and careful work to minimize latencies below 150 milliseconds (maximum before it feels unreasonable) are called potential application success factors. It is shown by gaining significant popularity and starting to make profits in the years ahead, as seen in Figure 1.

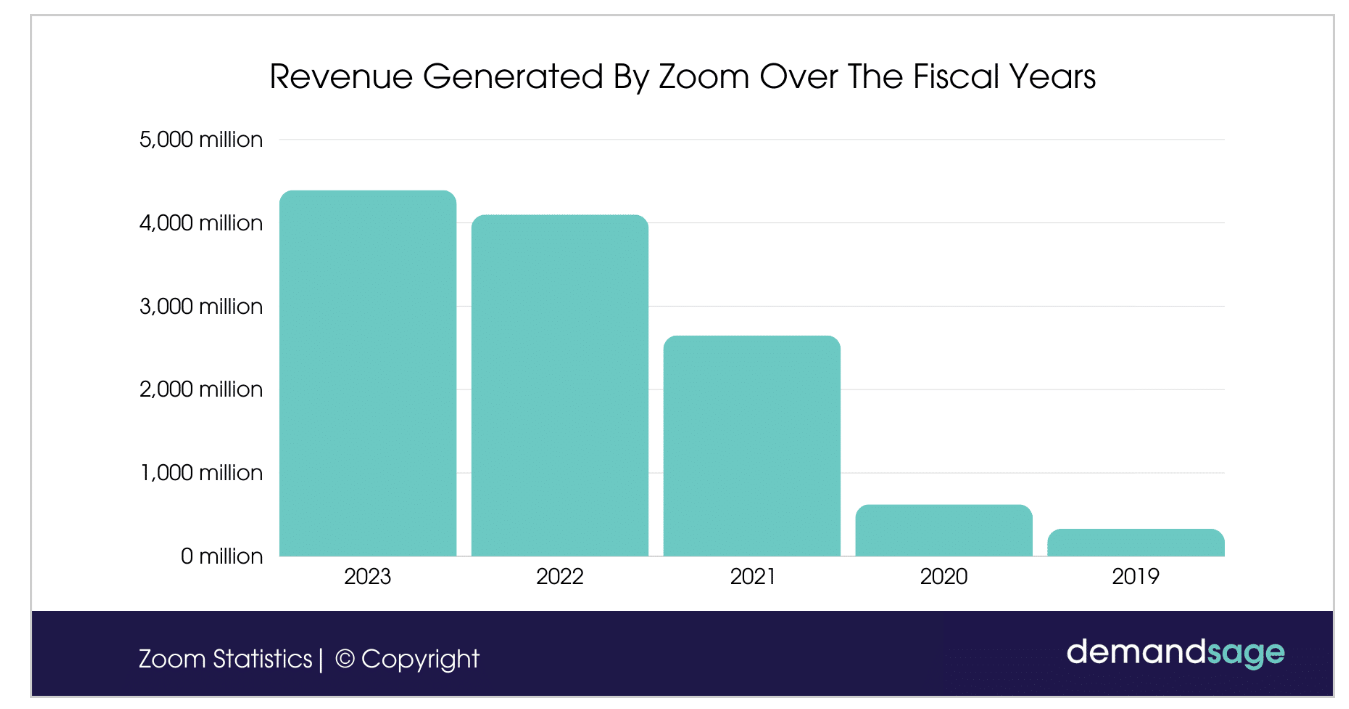


Figure 1: Revenue Generated by Zoom Over the Fiscal Years

Source: Zoom Revenue and Usage Statistics, 2024.

A Morning Consult survey in 2023 showed that Zoom was the number one application with 87%, followed by Microsoft Teams with 71%, Google Meet with 59%, and the rest like Cisco Webex, GoToMeeting, RingCentral, BlueJeans Meetings, and 8x8. According to respondents, Zoom outperformed its competitors by at least 50% in terms of user satisfaction, with 46% preferring to use Zoom to share screens and 45% preferring to divide participants into smaller groups. In addition, ease of use, high-quality audio and video, as well as reliability, are the most important factors for respondents, and Zoom is considered to have these qualities higher than other providers.

The success of Zoom does not erase the fact that there are still shortcomings, such as the leakage of 530,000 Zoom account data sold by hackers on the Dark Web, It's the first online security company to find Cyble. Other shortcomings we can find in the reviews available on the Play Store and App Store are that not a few of them give negative reviews, and currently Zoom gets a rating of 4.3 on a scale of 5. The results of a survey of Zoom users in the Garut district chose to use the Google Meet app as its replacement. One of the features that Google Meet can make out is its ability to blur user backgrounds, which will continue to grow massively by 2023. AppFigurs mentioned that one of the negative factors that contributed to Zoom was its constant demand for updates or upgrades.

Zoom’s current success has an impact on the level of customer loyalty, as it is realized in the long term through the commitment of customers to continue to make re-purchases until they recommend the product to their partners. In competition, it's important to be able to win the hearts of customers by giving them a sense of satisfaction (Lovelock & Writz, 2011). Therefore, the performance improvement with the competitive advantage that the company must continue to do in the face of the same application competitors and to be the consumer's primary choice. Customer loyalty is not independent of the consideration of customer satisfaction because client satisfaction is the pleasure or disappointment obtained by comparing the performance of a real product or service with what is expected (Kotler & Keller, 2016), and customer satisfaction has a positive impact on customer loyalty (Sitorus, 2018).

Consumer loyalty and satisfaction can be influenced by the quality of service, i.e., the totality of features and characteristics of a product or service that has the ability to satisfy implicit and explicit needs. (Kotler & Keller, 2016). The features that Zoom offers today are constantly evolving, so users are keen to continue to use them. It is consistent with (Juniwati, Esmeralda, & Malini, 2023; Herawaty et al., 2022; Top & Ali, 2021; Myo, Khalifa, & Aye, 2019) that customer loyalty and customer satisfaction are positively influenced by service quality. Other findings by Supriyanto, Wiyono, and Burhanuddin (2021; Ali et al., 2021; Nugraha et al., 2021; Demir et al., 2020) show that service quality has a positive impact on customer loyalty, even including one of the important variables for increasing customer loyalty.

Customer loyalty can be built on customer trust (Sharma & Lijuan, 2015) and their expectations of digital business (Li et al., 2015). Customer trust influences not just electronic loyalty but also privacy and security (Liljander et al., 2015). When customers feel that their privacy is protected, they are more at ease interacting in the digital space. A high level of customer confidence positively affects both customer satisfaction and loyalty (Aprilianto et al., 2022; Utama, 2022; Rahayu, 2022).

Based on the explanation, the author is interested in studying the influence of service quality, customer trust, and customer satisfaction on the loyalty of Zoom users. The purpose of this writing is to analyze the following: 1) the significant positive impact of service quality and customer trust on customer satisfaction and customer loyalty among Zoom application users; 2) the influence of customer satisfaction on customer loyalty among Zoom application users; and 3) whether customer satisfaction mediates the relationship between service quality, customer trust, and customer loyalty.

**2 Review Literature**

## 2.1 Service Quality

Service encompasses the fundamental attributes of a specific offering, whereas quality is perceived from a user-centric perspective, meaning service quality reflects the perceived value of the service to the customer (Spacey, 2016; Faraj et al., 2021; Ali & Anwar, 2021; Andavar et al., 2020). Gronroos (1982, 1984) conceptualized service quality as a blend of technical and functional dimensions. Functional service quality pertains to how the service is provided to the customer, whereas technical service quality relates to what the customer actually receives. Additionally, the Nordic model evaluates service quality by comparing actual performance with expected outcomes, making it one of the early approaches to measuring service quality. However, Gronroos's model remains general and does not provide specific methods for assessing technical or functional quality (Ali et al., 2021).

According to Tjiptono (2017), service quality is the delivery of customer needs and wishes accurately and according to customer expectations. Indicators include responsiveness, assurance, reliability, tangibles, and empathy. As for today's indicators that have evolved according to (Spacey, 2016; Ali & Anwar, 2021) is reliability, safety and security, competence and diligence, environments and user interfaces, consistency, responsiveness, empathy, and tailoring are considered to be common types of service quality. The indicator used refers to the indicator according to (Spacey, 2016; Ali & Anwar, 2021) because for researching Zoom, the modern indicators are likely more appropriate due to the evolving nature of digital services and the specific challenges they face. In particular, the inclusion of safety and security is crucial for an online platform that handles sensitive information. Additionally, competence and diligence are essential in evaluating how well Zoom maintains its service standards and responds to user needs, particularly in the context of ongoing updates and feature improvements.

Service quality has a positive impact on customer satisfaction, as supported by earlier studies that recognize it as a key determinant of satisfaction (Pradita & Sitio, 2020; Marlina & Wufron, 2021). The better the service quality provided, the higher the customer satisfaction will be. Thus, the findings of (Juniwati, Esmeralda, & Malini, 2023) support that service quality has a positive impact on customer satisfaction. This is further confirmed by Lukmana's (2023) analysis, which shows that high service quality enhances customer satisfaction and, in turn, affects repurchase intentions. The consistency of these findings across different studies reinforces the strong connection between service quality and customer satisfaction.

H1: Service quality has a significant positive impact on customer satisfaction.

Additionally, research indicates that service quality plays a significant role in influencing customer loyalty, with empirical evidence supporting this across various settings (Shrestha, 2021). This conclusion is echoed in the work of Supriyanto & Wiyono (2021), who assert that both service quality and customer satisfaction are critical drivers of customer loyalty in the banking sector. Their study emphasizes that maintaining these factors is crucial for ensuring long-term customer loyalty, which is essential for the sustainability of organizations. It is reiterated by Juniwati, Esmeralda, & Malini (2023) that the better the service quality provided, the higher the customer loyalty, which in turn can contribute to business sustainability and growth.

H2: Service quality has a significant positive impact on customer loyalty.

## 2.2 Consumer Trust

Customer trust is one of the indicators that a business uses to maintain its market share. Running a business requires a strong commitment between the company and the consumer to accelerate business development. Customer trust can be understood as an interpretation perceived by consumers of cognitive conclusions about objects, features, or elements, as well as benefits. (Lie et al., 2019). Trust is also said to be the motivation, initiative, integration, and ability of various parties to contribute to customer satisfaction in the form of agreed-upon needs and interests. The indicators used in this study refer to those outlined by Kotler & Keller (2016), namely integrity, benevolence, ability, and willingness to depend. These indicators effectively capture the multifaceted nature of customer trust, which is crucial in analyzing customer loyalty within the context of Zoom Apps. These indicators provide a comprehensive framework for understanding how trust influences customer loyalty in a rapidly evolving digital landscape.

Customer trust has been identified as a significant antecedent of customer satisfaction across various sector. Numerous studies (Juniwati, Esmeralda, & Malini, 2023) have demonstrated that higher levels of customer trust positively influence customer satisfaction, highlighting the importance of trust in fostering a positive customer experience. When customers trust a brand or service, they are more likely to feel satisfied with their experiences, as trust fosters a sense of security and reliability in the service provided (Munandar, et al, 2022). Similarly, the study by et al. supports this notion by establishing that trust is a significant antecedent of customer satisfaction in online shopping contexts (Islam, 2023). This suggests that when customers trust a service or product, their satisfaction levels are likely to increase.

H3: Customer trust has a significant positive impact on customer satisfaction.

Customer trust also affects customer loyalty, meaning that when customers have confidence in a brand or service, they are more likely to stay loyal and continue their subscription (Husein, 2022). The research highlights trust as a crucial element for profitability and sustainable growth in e-commerce, suggesting that businesses should prioritize building trust to strengthen customer loyalty (Aslam et al., 2019). This is particularly important in the current digital marketplace, where trust has a significant impact on purchasing decisions and brand loyalty. High levels of customer trust can lead to increased loyalty and repeat business, as satisfied customers are more inclined to recommend the brand to others and continue using its services in the future (Singh et al., 2021).

H4: Customer trust has a significant positive impact on customer loyalty.

## 2.3 Customer Satisfaction

Consumer satisfaction plays a crucial role in boosting the profitability of a company's product and is viewed as a key measure of business performance (Khan et al., 2018). It can also influence the profitability of the product, leading to fluctuations, as high product quality tends to result in higher customer satisfaction. Enhanced customer satisfaction fosters a positive relationship between consumers and companies, laying the foundation for stakeholders to encourage repeat purchases, generate word-of-mouth referrals, and build customer loyalty (Myo, Khalifa, & Aye, 2019).

According to Tjiptono (2011), the indicators used for consumer satisfaction are: 1) confirmation of expectations, i.e., the degree of correspondence between expectations and performance; 2) overall or overall satisfaction; and 3) comparison to an ideal situation. The indicator used by the researchers refers to the indicator presented by Tjiptono (2011), as it is assessed to have a strong correlation with the focus of observation of the subject of the study. Research results using the same indicators (Juniwati, Esmeralda, & Malini, 2023) show that service quality positively and significantly impacts customer satisfaction and loyalty and can act as a mediation variable.

The more satisfied the customer is with the company’s services, the higher the level of satisfaction they have with the services (Saputra, 2020), even being able to recommend the company's products, brands, or services as they feel content with the experience they have received (Agwa et al., 2018a; Alareefi et al., 2019). Satisfaction creates trust, emotional commitment, and a strong perception of value, all of which encourage users to remain loyal to services and potentially even recommend it to others (Cahyono & Sari, 2022), which in turn enhances brand loyalty and reputation in the market (Khalifa & Mewad, 2017).

H5: Customer satisfaction has a significant positive impact on customer loyalty.

Research shows that customer satisfaction significantly mediates the impact of service quality on customer loyalty, emphasizing the need for businesses to enhance service quality to improve satisfaction and loyalty (Makanyeza & Chikazhe, 2017). Customer satisfaction can function as a mediating variable in the relationship between service quality and customer loyalty due to the influence of service quality, positive perceptions, emotions and attachment, and risk reduction (Solimun & Fernandes, 2018). When service quality is high, customers are more likely to feel satisfied with the service they receive, as satisfaction represents the fulfillment of customer expectations (Supriyanto et al., 2021). It acts as a bridge between the technical and functional elements of service quality and customers' emotional and behavioral responses.

H6: Service quality has a significant positive impact on customer loyalty mediated by customer satisfaction.

Customer satisfaction is also a key mediator in the connection between customer trust and customer loyalty. Mediation analysis shows that trust significantly impacts customer loyalty through satisfaction, highlighting the importance of building trust to achieve higher satisfaction and ultimately customer loyalty (Susanto, 2024; Albarq, 2023). This relationship is further supported by the notion that trust enhances the perceived value of a service, leading to increased satisfaction and loyalty (Asnawi & Setyaningsih, 2021). Customers who trust a company are more likely to feel satisfied with their experiences, both in terms of the products received and the services provided. This satisfaction then drives loyalty, as satisfied customers are more likely to return and choose the same brand in the future (Ardiansyah, 2023).

H7: Customer trust has a significant positive influence on customer loyalty mediated by customer satisfaction.

## 2.4 Customer Loyalty

Loyalty is an instrument in shaping the character of corporate marketing because of the competitive mechanism in the marketing mix and creating a good and proper long-term relationship between consumers and companies produced by loyal consumers (Lie et al., 2019). A company with strong sustainability power has strong consumer loyalty (Ramadhan, 2019). Customer loyalty is demonstrated by those who use the company's services continuously, showing loyalty, commitment, and pride in using the service (Supriyanto et al., 2021). The improvement of companies in an attempt to create a loyalty attitude must continue to be focused on consumers, as there is a growing diversity of characteristic needs and desires among consumers.

Several factors influence customer loyalty, including customer satisfaction (Susanto, 2024; Albarq, 2023; Asnawi & Setyaningsih, 2021; Ardiansyah, 2023), service quality (Pradita & Sitio, 2020; Lukmana, 2023; Supriyanto & Wiyono, 2021), brand image (Myftaraj, 2023), customer trust (Husein, 2022; Singh et al., 2021), emotional connection (Makanyeza & Chikazhe, 2017). This research focuses on the factors of customer trust, customer satisfaction, and service quality in analyzing the customer loyalty of Zoom users. This synthesis examines the complex aspects of customer loyalty by incorporating recent research insights to emphasize its key factors and consequences for businesses.

According to Griffin (2005), customer loyalty is measured by four things: (1) regular purchases; (2) purchases of other products or services from a company of his choice; (3) ability to recommend to others; and (4) responsiveness to competition, competitive attractiveness, or superiority similar to the appeal of products and services to competitors. These indicators were chosen because they provide a clear picture of customer behavior and attitudes towards the Zoom application. Regular purchases and purchases of other products or services from the company indicate customer commitment and trust in the services provided, while the ability to recommend to others demonstrates a deeper level of satisfaction and loyalty. Moreover, the response to competition reflects how customers perceive Zoom compared to other alternatives, helping the company identify its strengths and weaknesses in the market (Choudhury, 2020). By focusing on these indicators, this research aims to delve deeper into the relationship between service quality, satisfaction, and customer loyalty in the context of the Zoom application.

**3 Research Methods**

This research uses quantitative methods in particular explanatory surveys using questionnaires and various literature studies as a tool in data measurement. The object of the study consists of a bound variable namely customer loyalty (Y), and its free variables are service quality (X1), consumer trust (X2), and consumer satisfaction. (M). The research was conducted on Zoom users in the Garut district, using non-probability sampling, then data analysis techniques using multivariate analysis of Structural Equation Modeling (SEM) using the SmartPLS-3.0 tool with numerical scale type likert 1-5.

**4 Research Results and Discussion**

## 4.1 Research Results

The research uses validity and reliability assessment methods before construction using structural models. The validity test results of the service quality variable have an average value of 0.746; the customer trust variable has an average score of 0.729; the client satisfaction variable is an average of 0.686; and the customer loyalty variable has a mean value of validity of 0.637. Therefore, the entire statement value has a value above 0.3, or the entire question item is said to be valid.

The reliability test is used to compare the results of the researchers' processing with Cronbach's alpha. Based on Ghozali (2016), the structure or variable is considered reliable if the Cronbach's alpha value is > 0.70. The results showed a customer loyalty variable of 0.974, customer satisfaction of 0.871, customer trust of 0.857, and service quality of 0.834. Therefore, the entire research data has been reliable, as it meets a minimum of 0.7.

Multivariate analysis of Structural Equation Modeling (SEM) using SmartPLS 3.0 is a statistical method used in this study to evaluate the research hypothesis. The results are shown in Figure 2.

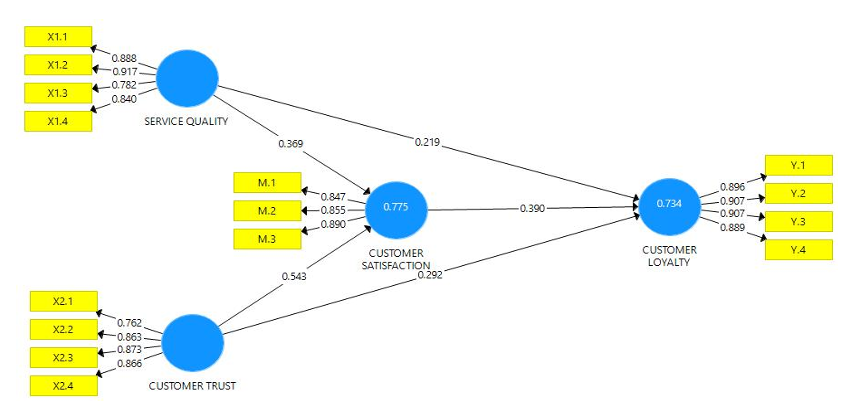


Figure 2: Result Loading Factor

The researchers tested the hypothesis by comparing the calculated t-values with the t-table to determine if there was an effect between the variables. This was done by examining the output path coefficients from the bootstrapping results in Table 1, while Table 2 presented the results of the mediation test for the customer satisfaction variable.

Table 1: Hypothesis Test Result

|  |  |  |
| --- | --- | --- |
|  | **T-Statistik  (| O/STDEV |)** | **P Values** |
| Service Quality to  Customer Satisfaction | 5.066 | 0.000 |
| Service Quality to  Customer Loyalty | 2.867 | 0.032 |
| Customer Trust to  Customer Satisfaction | 5.806 | 0.001 |
| Customer Trust to  Customer Loyalty | 3.664 | 0.008 |
| Customer Satisfaction to  Customer Loyalty | 4.987 | 0.003 |

Table 2: Mediation Test Results

|  |  |  |
| --- | --- | --- |
|  | **T-Statistik  (| O/STDEV |)** | **P Values** |
| Service Quality -> Customer Satisfaction -> Customer Loyalty | 2.347 | 0.008 |
| Customer Trust -> Customer Satisfaction -> Customer Loyalty | 2.897 | 0.009 |

Based on Table 1 showing the t-statistic values of 5.066, 2.867, 5.806, 3.664, and 4.987 that the whole number is greater than 2.16 and the p-value of 0,000, 0.032, 0.001, 0.008, and 0.003 that the entire number is smaller than 0.05, then the whole hypothesis (1,2,3,4,5) is accepted.

## 4.2 Discussion

H1: Service quality has a significant positive impact on customer satisfaction.

The Zoom app has general features that are very comfortable, reliable, easy to communicate with, and can respond to customer complaints quickly. The service features provided have been improved as the breaking room features are present. It indicates that the company is dedicated to establishing quality standards that align with all activities, teams, and departments, ultimately fulfilling service requirements by enhancing service quality. The results are consistent with previous studies (Juniwati, Esmeralda, & Malini, 2023; Herawaty et al., 2022; Ali et al., 2021; Myo, Khalifa, & Aye, 2019; Lie et al., 2019).

H2: Service quality has a significant positive impact on customer loyalty.

The majority of respondents agree with the assessment that the service quality of the Zoom app continues to improve over time and is increasingly user-friendly, from good video quality, clear audio, raising hands, secure personal information, messaging systems, and video recording, to breaking room settings. This shows that the Zoom app is capable of delivering comprehensive and innovative service quality to suit user needs and generate loyalty. The results are in line with previous research (Juniwati, Esmeralda, & Malini, 2023; Nugraha et al., 2021; Dewi, 2020; Myo, Khalifa, & Aye, 2019; Lie et al., 2019; Situmorang & Jushermidan, 2017).

H3: Customer trust has a significant positive impact on customer satisfaction.

If consumers have a high level of confidence in the Zoom app, then satisfaction will increase. Current Zoom applications have the integrity to consistently maintain the level of security of user data and increasingly improve the functionality of the service, as well as continuously improving the quality of communication. This belief also emerged as consumers used the app, believing that in later days they would experience improvement, so encouraging future use as a form of satisfaction. Results are in line with previous research (Juniwati, Esmeralda, & Malini, 2023; Utama, 2022; Aprilianto et al., 2022; Lie et al., 2019).

H4: Customer trust has a significant positive impact on customer loyalty.

These results indicate that in creating customer loyalty, the need for confidence and fulfillment is fulfilled. Zoom has faced data breach-related problems in recent years but has been able to fix them and restore public confidence. Zoom has succeeded in providing reliability in experience, fulfillment of expectations, consumer satisfaction, and interest in reusing products. This finding suggests that customer loyalty can be influenced by the customer trust of Zoom users. This result supports previous research by (Juniwati, Esmeralda, & Malini, 2023; Aprilianto et al. 2022; Utama 2022; Aditya et al. 2021; Lie et al. 2019).

H5: Customer satisfaction has a significant positive impact on customer loyalty.

The results show that customer satisfaction affects customer loyalty, i.e., expectations and performance satisfy or exceed consumer wishes. All the respondents are in a very high category. Satisfied consumers will purchase products or re-services, recommend products to others, and do not easily switch to competitors' offers. Consumer satisfaction can also tell about the quality of a company because it is considered to have good performance, so satisfaction may improve the company's image. This result supports previous research (Juniwati, Esmeralda, & Malini, 2023; Cahyono & Sari, 2022; Aditya et al., 2021; Myo, Khalifa, & Aye, 2019; Lie et al., 2019; Sitorus, 2018).

H6: Service quality has a significant positive impact on customer loyalty mediated by customer satisfaction.

These results show that better service quality has a greater impact on customer loyalty through customer satisfaction. In other words, consumers are said to be loyal when they feel satisfied with the use of a product or service. Improved service quality will increase customer satisfaction and create loyal customers who are less vulnerable to competitor products and are more likely to recommend products to others. Customer satisfaction plays an important role in forming loyalty because, without it, the customer will stop using the product or service. The Zoom app can provide high-quality services that are tailored to the needs of users, improve user satisfaction, and increase loyalty to Zoom. The results are in line with previous research (Juniwati, Esmeralda, & Malini, 2023; Supriyanto et al., 2021; Budinewita & Besra, 2020; Dewi, 2020; Lie et al., 2019) showing that service quality assessed influences customer loyalty mediated by customer satisfaction.

H7: Customer trust has a significant positive influence on customer loyalty mediated by customer satisfaction.

These results show that higher customer trust has a greater impact on customer loyalty through customer satisfaction, which means consumers will be loyal if they feel satisfied using the Zoom app. Users who trust a product or service tend to be more loyal to the product or service. But this relationship is not always direct. In some cases, customer satisfaction can act as a mediator between customer trust and customer loyalty (Zhang, Zhao, & Jin, 2021). Users who initially have a high level of trust in Zoom are more likely to experience greater satisfaction when their experience with the application is in line with their expectations. The findings are in line with previous research (Juniwati, Esmeralda, & Malini, 2023; Zhang, Zhao, & Jin, 2021; Aditya et al., 2021) that customer trust is assessed to influence customer loyalty mediated by customer satisfaction.

**5 Conclusion and Recommendation**

## 5.1 Conclusion

All the research hypotheses supporting the idea that customer satisfaction and customer loyalty towards Zoom apps are positively influenced by service quality and customer trust have been accepted. Additionally, customer satisfaction can serve as a mediating variable between service quality and customer trust in relation to customer loyalty towards Zoom apps. By understanding the determinants of loyalty and implementing strategies, companies can foster a loyal customer base that contributes to long-term profitability and growth. Understanding customer loyalty has significant implications for businesses 1) retention strategies companies need to focus on retaining existing customers through loyalty programs, personalized marketing, and exceptional customer service. 2) customer experience management involves optimizing every touchpoint throughout the customer journey. 3) feedback mechanisms are implementing feedback systems that allow businesses to understand customer needs and preferences, enabling them to adjust and improve their offerings.

## Recommendation

1. For companies, can enhance the quality of Zoom's services by improving innovative features that align with user needs. Building and maintaining customer trust requires the company to ensure robust security and provide clear information regarding privacy policies and data protection, as well as being responsive to user feedback. By prioritizing customer satisfaction through improved service quality, effective loyalty programs, and a strong brand image, businesses can cultivate a loyal customer base that not only contributes to sustained revenue but also enhances the brand's reputation in the marketplace. Conduct regular measurements and analyses of the factors influencing customer loyalty, such as service quality, trust, and satisfaction, so that the company can take proactive steps to enhance the user experience.
2. For further researchers, it can expand the area of research studies, modify the indicators used by expanding the technological aspects (such as e-trust and e-loyalty), consider or add variables related to information technology, as well as the risks faced by consumers.

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