The Influence of Personal Selling and Trust on Loyalty Through Consumer Satisfaction As An Intervening Variable At Pt Mahakam Beta Farma

Gomgom Hamonangan Siahaan
Master of Management, Faculty of Economics and Business, Mulawarman University, Indonesia

Rahmawati
Master of Management, Faculty of Economics and Business, Mulawarman University, Indonesia

Dwi Martiyanti
Master of Management, Faculty of Economics and Business, Mulawarman University, Indonesia

ABSTRACT
The aim of this research is to determine the effect of personal selling on consumer satisfaction; to determine the effect of trust on consumer satisfaction; to determine the effect of consumer satisfaction on loyalty; to determine the effect of personal selling on loyalty; to determine the effect of trust on loyalty; to determine the effect of personal selling on loyalty through consumer satisfaction; and to determine the effect of personal selling on loyalty through consumer satisfaction. The population in this research is consumers who purchase pharmaceutical products from PT. Mahakam Beta Farma through distribution to Samarinda City clinics with a sample of 160 respondents. The data analysis used is PLS-SEM or variant-based Path SEM Modeling with the help of the SmartPLS 3.2.9 program in data processing. The results of these findings indicate that personal selling has a positive and significant effect on consumer satisfaction; trust has a positive and significant effect on consumer satisfaction; consumer satisfaction has a positive and significant effect on loyalty; personal selling has a positive and not significant effect on loyalty; trust has a positive and significant effect on loyalty; personal selling has a positive and significant effect on loyalty through consumer satisfaction; and trust has a positive and significant effect on loyalty through consumer satisfaction.
Keywords: Personal Selling; Trust; Consumer Satisfaction; and Loyalty.

I. INTRODUCTION
PT. Mahakam Beta Farma is Mahakam Group's first business in the pharmaceutical industry, which produces affordable pharmaceutical products with international quality standards in 1980. To achieve the enormous opportunities in the pharmaceutical industry due to the demand for providing health services in the form of medicines, etc., plus competition business world in the pharmaceutical sector, companies need to carry out appropriate marketing strategies to win over consumers to use the products or services provided. The marketing strategy carried out by this company is by conducting direct sales or what is known as personal selling. Personal selling is a marketing strategy carried out by selling products directly to consumers. Personal selling is a promotional technique in which salespeople directly interact with consumers and try to convince consumers to buy the products being sold or offered. Salespeople in personal selling use a personal approach in order to adapt to consumers' needs or desires in the form of showing what is achieved or obtained when using the product and consumers are given the opportunity to ask or ask questions regarding the product they want to buy or own.

PT. Mahakam Beta Farma has a distributor branch in Samarinda in order to distribute the products it produces to hospitals or clinics in Samarinda. In carrying out operational marketing activities through personal selling, there is of course an increase or decrease related to the sales volume of the pharmaceutical products distributed. The company's sales volume of medicines during the period January to October 2023 decreased at the beginning of the January semester even though sales increased in July. This means that sales volume has experienced a decline which tends to be unstable so that it does not meet sales targets. So companies need to study how to increase selling power to consumers who use health services in the form of medicines through personal selling or direct marketing. Apart from that, the decline in sales volume at this company was due to the

fact that each canvas vehicle that made sales was often unable to sell out the goods that had been targeted for sale on that day; then, the lack of communication skills or product understanding of personal sellers is considered poor so that in making sales they are less able to convince consumers to buy the product; and furthermore, personal sellers pay less attention to follow up with consumers when they come to them. This needs to be maintained so that relationships with consumers, especially new consumers, can be sustainable or continuous. Personal selling or personnel in the product sales department is very important and becomes a contributor in achieving the success of a business or enterprise. If personal selling is able to give consumers confidence regarding the product being sold and when consumers feel that what they want is in line with their expectations or needs, then consumers usually feel cared for so they will directly recommend the product to others because the consumer feels happy or satisfied with the product. traded. Maintaining consumer satisfaction is important so that consumers are truly satisfied, so this indirectly also has implications for consumers' loyal attitude in using the product.

In accordance with research conducted by Adnyana & Iswanto, (2021) it is proven that personal selling directly has a positive and significant effect on consumer satisfaction. Then research conducted by Prihatini & Gumilang, (2021) proves that personal selling has a positive and significant effect on consumer satisfaction. And, further research from Saprudin & Albanna, (2023) also proves that personal selling has a positive and significant effect on consumer satisfaction. Besides that, according to research conducted by Adnyana & Iswanto, (2021) also found that personal selling directly has a positive and significant effect on loyalty through consumer satisfaction. Then, other research from Suharyono & Pahlamalidie, (2021) proves that consumer satisfaction mediates the influence of personal selling and has a positive and significant effect on loyalty through consumer satisfaction. Furthermore, other research from Warindrasti & Pratama, (2021) proves consumer satisfaction as a mediator that influences personal selling on consumer loyalty.

From this research, it shows that it is important for companies or salespeople or personal selling to maintain consumers' feelings of satisfaction or happiness because personal selling can directly influence consumer satisfaction. This is because, the main point for a business or undertaking is to win the hearts of consumers, with consumers feeling satisfied, meaning that personal selling has succeeded in helping the company increase the progress of its business. Then, with the consumer feeling happy or satisfied with a product being bought and sold, it can indirectly influence personal selling on the loyalty shown by consumers when they feel happy and happy when using the product so that consumer satisfaction intervenes in the influence of personal selling on loyalty. Apart from the ability of personal selling to provide consumer satisfaction when selling a product, what is no less important is trust. Trust is an important element when running a business or business, not only in business transaction activities, but also trust is very important in maintaining the relationship or engagement between the company and consumers. When consumers feel trust or confidence in a product or service, consumers usually remain loyal or faithful in using it because they are afraid that if they switch to another company or product, especially those related to health, in the form of medicines used to treat diseases, it will have fatal or bad consequences for the consumer. To build trust or trust for a company, especially personal selling, is certainly not easy, it requires hard work or years of experience in producing medicines for consumers who buy them. PT. Mahakam Beta Farma as a pharmaceutical company certainly knows that trust or confidence for consumers or buyers is a very important component in supporting the image that the company gives to consumers as a place or forum for using the medicines it produces for consumer health. If the trust shown to consumers decreases, it will directly have a negative effect on consumers' feelings of happiness or satisfaction, which indirectly also has implications for consumers' loyal attitudes or behavior when using the products produced by the company. In accordance with research conducted by Adnyana & Iswanto, (2021) it is proven that personal selling directly has a positive and significant effect on consumer satisfaction. Then research conducted by Prihatini & Gumilang, (2021) proves that personal selling has a positive and significant effect on consumer satisfaction. And, further research from Saprudin & Albanna, (2023) also proves that personal selling has a positive and significant effect on consumer satisfaction. Then, research conducted by Handayani et al., (2021) proves that consumer satisfaction is a variable through or supervisor of the influence of trust on loyalty. Then, other research from Kurniadi et al., (2023) also proves that trust indirectly has a positive and significant effect on consumer loyalty through consumer satisfaction. Furthermore, research from Saragih et al., (2023) also proves that satisfaction has a positive and significant effect and mediates trust on consumer loyalty.

From this research, it shows that the importance of company trust is not only for this company in the pharmaceutical sector but also for other companies, that consumers' sense of satisfaction or pleasure needs to be maintained or maintained because trust can directly influence consumer satisfaction. In a business or business, maintaining consumer satisfaction also means maintaining the continuity of the company as a place to work because if consumers are satisfied, consumers will continue to be loyal in using the products sold or produced by the company so that consumer satisfaction intervening in the influence of trust on loyalty.

II.   LITERATURE REVIEW

Personal Selling

According to Belch & Belch, (2018:27), personal selling is a form of person-to-person communication in which a seller attempts to assist and/or persuade prospective buyers to purchase the company's product or service or to act on an idea. Unlike advertising, personal selling involves direct contact between buyer and seller, either face-to-face or through some form of telecommunications such as telephone sales. this interaction gives the marketer communication flexibility; the seller can see or hear the potential buyer's reactions and modify the message accordingly. the personal, individualized communication in personal selling allows the seller to tailor the message to the customer's specific, needs or situation. And, according to Fakhruddin et al., (2022:54), personal selling is direct communication between sellers and potential customers to introduce a product to potential customers and form customers' understanding of the product so that they will then try and buy it. Meanwhile, according to Rabbani et al., (2022:79), personal selling is a form of direct communication between the seller and potential buyers. In this case, the seller tries to help or persuade potential buyers to buy the product being offered.

Trust

According to Kotler & Keller (2016:225), trust is willingness of a firm to rely on a bussiness partner. It depends on a number of interpersonal and interorganizational factors, such as the firms perceived competence, integrity, honestly and benevolence. Meanwhile, according to Boonlertvanich, (2019:280), trust has been defined as the customer's belief that the service provider will fulfill his or her needs and not take unexpected actions resulting in negative outcomes. Trust is generated when a customer observes employees' knowledge and responsiveness, then separately evaluates this trust from other service-quality.

Customer Satisfaction

According to Kottler & Amstrong (2016:39), explain that customer satisfaction is the extent to which a product's or services perceived performance matches a buyer's expectations. If the product's or services performance falls short of expectations the customers is dissatisfied. If performance matches expectations, the customers is satisfied. If performance exceeds expectations, the customers ih highly satisfied or delighted. Furthermore, explain of Kotler & Keller (2016:33), satisfaction reflects a person's judgment of a product's perceived performance in relationship to expectations. If performance falls short of expectations, the customer is disappointed. If it matches expectations, the customer is satisfied. If it exceeds them, the customer is delighted.

Loyalty

According to Kotler & Keller (2016:138), customer loyalty is a deeply held commitment to purchase or support a preferred product or service again in the future, even though situational influences and marketing efforts have the potential to cause customers to switch. Meanwhile, Drake, (2017:52), loyal customers always make repeat purchases which ultimately guarantees a flow of income for the company, have a tendency to buy more, are willing to pay higher prices, which will have a direct impact on the profits obtained by the company. Then, differently according to Griffin, (2017:100), loyalty is defined as non-random purchases expressed over time by several decision-making units. Then, according to Firmansyah, (2019;136), consumer loyalty is customer attachment to a brand, shop, manufacturer, service provider, or other entity based on favorable attitudes and good responses such as repeat purchases. The concept of customer loyalty is associated more with behavior than with attitude. If someone is a loyal customer, he or she exhibits purchasing behavior that is defined as non-random purchases expressed over time by several decision-making units.

III.   HYPHOTESIS DEVELOPMENT

The Influence of Personal Selling on Customer Satisfaction

According to Fatihutin & Firmansyah, (2019:206), the extent to which consumers who use company products or services are very happy with the products or services they receive. It is important to maintain consumer satisfaction to continue using the products offered by salesmen, because when consumers feel that what they want meets their expectations, they will usually recommend the product to other people to also use the product they have already used. When carrying out personal selling activities you can reach more consumers, and this activity is a factor in consumer satisfaction because consumers feel that their needs and desires are paid more attention. In accordance with research conducted by Adnyana & Iswanto, (2021) it is proven that personal selling directly has a positive and significant effect on consumer satisfaction. Then research conducted by Prihatini & Gumilang, (2021) proves that personal selling has a positive and significant effect on consumer satisfaction. And, further research from Saprudin & Albanna, (2023) also proves that personal selling

has a positive and significant effect on consumer satisfaction.
H1: personal selling has a positive and significant effect on consumer satisfaction.

The Influence of Trust on Consumer Satisfaction

According to Lie et al., (2019:422), trust is the most important element in every relationship. Trust can be interpreted as the initiative, ability, integration and motivation of another party to play a role in providing satisfaction in the form of agreed needs and interests of a person. Trust is an important thing in achieving consumer satisfaction, where consumers who have high trust in a good or service can encourage consumer satisfaction with that good or service. This states that trust is very important in creating consumer satisfaction.

In accordance with research conducted by Adnyana & Iswanto, (2021) it is proven that personal selling directly has a positive and significant effect on consumer satisfaction. Then research conducted by Prihatini & Gumilang, (2021) proves that personal selling has a positive and significant effect on consumer satisfaction. And, further research from Saprudin & Albanna, (2023) also proves that personal selling has a positive and significant effect on consumer satisfaction.
H2: trust has a positive and significant effect on consumer satisfaction.

The Influence of Customer Satisfaction on Loyalty

Satisfaction is the main key to the emergence of customer loyalty. When customers are satisfied with a company's service it can make customers frequently purchase and recommend products or services to potential customers. Customer loyalty leads to increased sales and profitability. Customer satisfaction contributes to a number of crucial aspects such as creating loyalty, increasing company reputation, reducing price elasticity, reducing future transaction costs, increasing efficiency and increasing employee productivity. Setyaleksana, et.al, (2017:47).

In accordance with research conducted by Vidianti & Ekawati, (2020) it is proven that consumer satisfaction has a positive and significant effect on consumer loyalty. Then, research conducted by Adnyana & Iswanto, (2021) proves that consumer satisfaction directly has a positive and significant effect on consumer loyalty. Furthermore, research conducted by Harjadi, (2021) also proves that consumer satisfaction has a positive and significant effect on consumer loyalty.
H3: consumer satisfaction has a positive and significant effect on consumer loyalty

The Influence of *Personal Selling* on Loyalty

According to Griffin, (2017: 149), companies that develop strong customer loyalty have at least three general characteristics. Management clearly understands what builds loyalty for the company and trains its employees through personal selling services to grow customer loyalty. , The behavior expected of employees is written in clear instructions, explicit and easy to understand. The behavior can be measured. The company has written beliefs for employee members at employee meetings, memos and displays that attract attention. Then, according to Hermawan, (2021:108), personal selling is direct (face-to-face) communication between sellers and potential customers to introduce a product to potential customers and form customers' understanding of the product so that they will then try and buy it. The customer approach step is a characteristic of the process that sellers must go through. This approach assumes that customers have hidden needs that define opportunities and that they will be loyal to sales representatives and therefore analyze their needs and their long-term interests in their hearts.

In accordance with research conducted by Adnyana & Iswanto, (2021) it is proven that personal selling directly has a positive and significant effect on consumer loyalty. Then, research also conducted by Suharyono & Pahlamalidie, (2021) proves that personal selling has a positive and significant effect on consumer loyalty. And other research from Alimin & Marco, (2023) also proves that personal selling directly has a positive and significant effect on consumer loyalty.
H4: personal selling has a positive and significant effect on consumer loyalty

The Influence of Trust on Loyalty

According to Mowen & Minor, (2015:322), trust is all the knowledge possessed by customers and all the conclusions customers make about objects, attributes and benefits. Considering that belief is cognitive knowledge regarding an object, attitude is a response to feelings or views that we have about an object. The trust factor in a brand is a crucial aspect in forming loyalty, because it is a consumer's willingness to trust or rely on a product/service in a risk situation due to the expectation that the product/service in question will provide positive results. Therefore, when consumers have confidence in a particular product or service, then the consumer has the intention to buy that product or service. If consumers do not have trust in the service provider, of course the consumer will move to another service provider. In this way, trust is an important element that influences the level of consumer loyalty.

In accordance with research conducted by Haghkhah et al., (2020) it is proven that trust has a positive

and significant effect on consumer loyalty. Then, other research from Rifa'i et al., (2020) also proves that trust has a direct positive and significant effect on consumer loyalty. And other research from Kalia et al., (2021) also proves that trust also has a positive and significant effect on consumer loyalty.
H5: trust has a positive and significant effect on consumer loyalty

The Influence of Personal Selling on Loyalty Through Customer Satisfaction

According to Cant & Heerden, (2005), personal selling creates good interpretation between salespeople and potential buyers, who will then receive direct answers to the questions that have been asked. So the better the personal selling, the higher the consumer satisfaction. Then, according to Wijaya, (2018:33), feelings of customer satisfaction are related to customer loyalty, this is because both can result in repeat purchases. Even though satisfaction is not an absolute factor, satisfaction plays a very important role, because it is one of the elements that forms loyalty.

In accordance with research conducted by Adnyana & Iswanto, (2021) it is proven that personal selling directly has a positive and significant effect on loyalty through consumer satisfaction. Then, other research from Suharyono & Pahlamalidie, (2021) proves that consumer satisfaction mediates the influence of personal selling and has a positive and significant effect on loyalty through consumer satisfaction. Furthermore, other research from Warindrasti & Pratama, (2021) proves consumer satisfaction as a mediator that influences personal selling on consumer loyalty.
H6: personal selling has a positive and significant effect on loyalty through consumer satisfaction.

The Effect of Trust on Loyalty Through Customer Satisfaction

According to Morgan & Hunt, (1994) in Jasfar, (2013:24), trust is something that must exist in a relationship. If a company wants to be successful in building relationships with customers, the company must pay attention to the key success factors in building customer relationships, namely trust and commitment. If there is no trust then there will be no commitment created. The creation of satisfaction can provide several benefits, including a harmonious relationship between the company and its customers, thus providing a good basis for repeat purchases and creating brand loyalty as well as creating a word of mouth recommendation that is profitable for the company. The relationship between customer satisfaction and customer loyalty lies in the process of forming loyalty because the customer's needs and desires have been met by the Company.

In accordance with research conducted by Handayani et al., (2021) it is proven that consumer satisfaction is a variable through or supervisor of the influence of trust on loyalty. Then, other research from Kurniadi et al., (2023) also proves that trust indirectly has a positive and significant effect on consumer loyalty through consumer satisfaction. Furthermore, research from Saragih et al., (2023) also proves that satisfaction has a positive and significant effect and mediates trust on consumer loyalty.
H7: trust has a positive and significant effect on loyalty through consumer satisfaction.
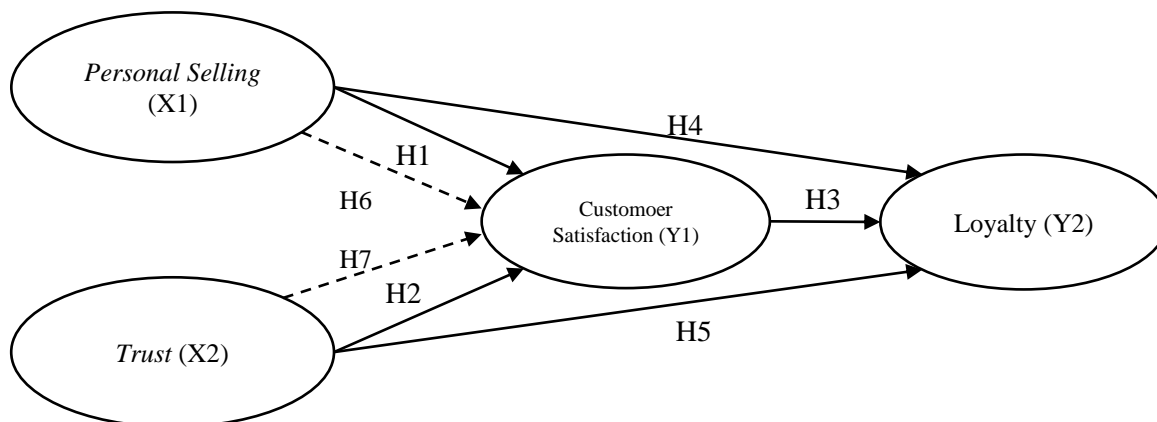
Research Conceptual Model

Figure 1. Conceptual Model Framework

IV.   RESEARCH METHOD

Operational Definition
a.   Personal selling (X1)

Personal selling is a form of oral presentation in a conversation with one or more potential buyers with the aim of increasing the realization of product sales at PT. Mahakam Beta Farma. The indicators or parameters used to measure personal selling according to Gunasekharan, (2015:22), namely.

(1) Communication ability refers to the ability of personal sales communication to buyers or consumers.
(2) Product knowledge refers to the salesperson's ability to explain medicine or pharmaceutical products to buyers or consumers
(3) Creativity refers to personal sales skills in marketing products sold to consumers or buyers.
b.   Trust (X2)
    Trust is an attitude of trust and confidence among consumers regarding the products traded at PT. Mahakam Beta Farma to its consumers. The indicators or parameters used to measure trust according to Laely, (2016:65), namely.
(1) Trusting belief is the perception of consumers who trust business actors or sellers.
(2) Trusting intent is the perception of consumers who are ready to trust the product or salesperson who explains the benefits of the product.
c.   Customer Satisfaction (Y1)
    Consumer satisfaction is a consumer's feeling of satisfaction with the medicine or pharmaceutical products they buy at PT. Mahakam Beta Farma. The indicators or parameters used to measure consumer satisfaction according to Tjiptono (2014: 101), are.
(1) Conformity to expectations is the consumer's perception that their desires or needs are met when purchasing pharmaceutical medicinal products.
(2) Re-visit interest is the consumer's willingness to visit again after using it to buy the pharmaceutical medicinal products being sold again.
(3) Willingness to recommend is the attitude of consumers who recommend the sale of medicinal products being sold.
d.   Loyalty (Y2)
    Loyalty is the loyal attitude of consumers to continue using or purchasing pharmaceutical medicinal products sold by PT. Mahakam Beta Farma. The indicators or parameters used to measure loyalty according to Kotler & Keller (2016:126), are.
(1) Repeat repurchase is the attitude of consumers who reuse or repurchase pharmaceutical medicinal products from PT. Mahakam Beta Farma which is sold for consumption.
(2) Retention is the attitude of consumers who remain committed to using pharmaceutical medicinal products from PT. Mahakam Beta Farma is sold more than other companies.
(3) Referrals is the attitude of consumers to recommend pharmaceutical medicinal products from PT. Mahakam Beta Farma which is sold to other people.

Population & Sample
    The respondents who will be used as samples are consumers or buyers of pharmaceutical medicines at clinics in Samarinda City. Then, according to Barclay et al., (1995) in Hair et al., (2017:21) proposed a 10 times rule which was later accepted in the PLS-SEM literature. The 10-fold rule recommends that "the minimum sample size should be equal to (1) 10 times the largest number of formative indicators used to measure a construct or (2) 10 times the largest number of structural pathways directed at a construct. specific latent constructs in the structural model. Therefore, 10 x parameters are estimated or (10 x 16), namely 160 respondents who will be used as research samples.

Data Analysis Technique
    According to Ghozali & Latan (2015:5), Partial least squares (PLS) is a powerful analysis method and is often referred to as soft modeling because it eliminates the assumptions of OLS (ordinary least squares) regression such as data must be normally distributed in a multivariate manner and there is no multicollinearity problems between exogenous variables. PLS is used to test weak theories and weak data such as small sample sizes or data normality problems. Apart from that, PLS is also used to explain whether there is a relationship between latent variables (prediction) and can also confirm the theory.

V.   ANALYSIS AND DISCUSSION
Outer Model Evaluation
    The measurement model is used to determine the results of testing the validity and reliability of the instrument. The following is a measurement model diagram that explains the relationship between latent variables and manifest variables or indicators as in Figure 2 below.
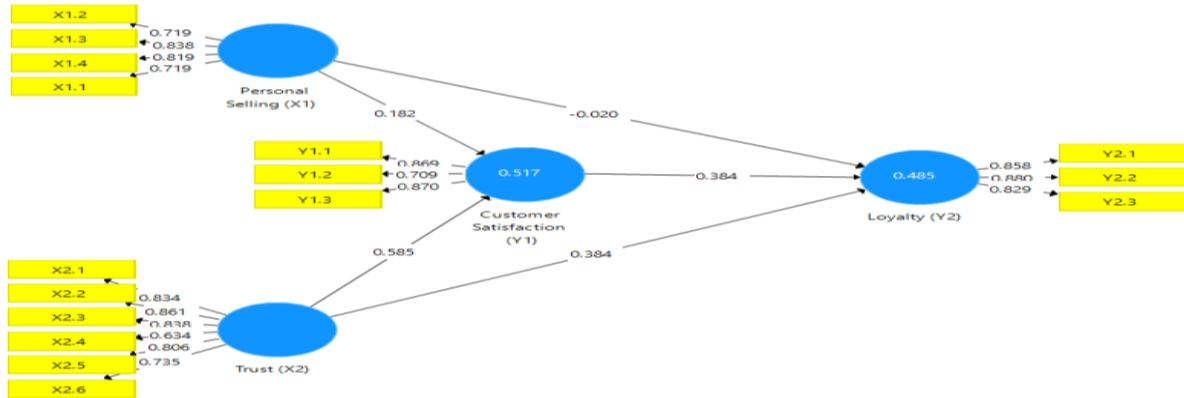
Figure 2. Measurement Model Diagram With Reflective Indicators
Source: SmartPLS Output, 2023.

Based on Figure 2 above, the measurement model with reflective indicators in which the model is colored yellow as the manifest variable is the embodiment of the latent construct which is colored blue. The following are the criteria that must be met in evaluating variable measurement models, namely.

1. Convergent validity

The convergent validity test aims to determine the validity of each relationship between the indicator and the construct or latent variable. In this research, a loading factor limit of 0.60 will be used. To assess the results of the convergent validity test, you can see the loading factor values which are reflected in the outer loading results as in Table 1 below.

Table 1. Convergent Validity Test Results Using Outer Loading

	Customer Satisfaction (Y1)	Loyalty (Y2)	Personal Selling (X1)	Trust (X2)
X1.2			0.719	
X1.1			0.719	
X1.3			0.838	
X1.4			0.819	
X2.1				0.834
X2.2				0.861
X2.3				0.838
X2.4				0.634
X2.5				0.806
X2.6				0.735
Y1.1	0.869			
Y1.2	0.709			
Y1.3	0.870			
Y2.1		0.858		
Y2.2		0.880		
Y2.3		0.829		

Source: Smart PLS Output, 2023.

Based on the Table 1 above, the results show that the indicators used to measure each variable in this study all have loading factor values above 0.6, which means that it can be concluded that the indicators used or manifest variables are able to explain the latent variable or construct and all indicator items are valid for measure construct validity. Besides that, the highest loading factor value indicates the strongest and most important factor in forming the variable. Besides, using outer loading to assess convergent validity can also be done by looking at the AVE value where the limit value is 0.50 as in Table 2 below.

Table 2. The Result of Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Customer Satisfaction (Y1)	0.671
Loyalty (Y2)	0.732
Personal Selling (X1)	0.601
Trust (X2)	0.622

Source: Smart PLS Output, 2023.

Based on the Table 2, the AVE value obtained is greater than 0.50, so it can be concluded that construct validity has good convergent validity, which describes the large variance or diversity of manifest variables that a latent construct can have. Thus, the greater the variance or diversity of the manifest variable that can be contained by the latent construct, the greater the representation of the manifest variable to the latent construct.

2. Discriminant validity

Discriminant validity is used to see the extent to which a construct is truly different from other constructs. In assessing this discriminant validity test, researchers used the heterotrait-monotrait ratio (HTMT) because it is the recommended method for assessing discriminant validity. To assess discriminant validity using the threshold value, it must be below 0.90. The following are the results of the HTMT test as seen in Table 3 below.

Table 3. The Result of Discriminant Validity Test Results Using Heterotrait-Monotrait Ratio (HTMT)

	Customer Satisfaction (Y1)	Loyalty (Y2)	Personal Selling (X1)	Trust (X2)
Customer Satisfaction (Y1)				
Loyalty (Y2)	0.807			
Personal Selling (X1)	0.734	0.537		
Trust (X2)	0.867	0.754	0.757	

Source: Smart PLS Output, 2023.

Based on the Table 3, all HTMT values obtained are below 0.90, which means a construct has good discriminant validity.

3. Consistency reliability test

The reliability test used for Cronbach's alpha must be greater than 0.6 and composite reliability must be greater than 0.7, the results of which can be seen in Table 4 below.

Table 4. The Result of Reliability Consistency Test

	Cronbach's Alpha	rho_A	Composite Reliability
Customer Satisfaction (Y1)	0.750	0.754	0.859
Loyalty (Y2)	0.817	0.822	0.891
Personal Selling (X1)	0.783	0.812	0.857
Trust (X2)	0.875	0.877	0.907

Source: Smart PLS Output, 2023.

Based on the Table 4, the Cronbach's alpha value is greater than 0.6, which means that the construction can be said to be reliable as an instrument for measuring the variable, while composite reliability is also greater than 0.7, which shows the consistency of the measuring instrument used.

Inner Model Evaluation

The structural model or internal measurement is a model that connects latent variables whose model diagram can be seen in Figure 3 below.
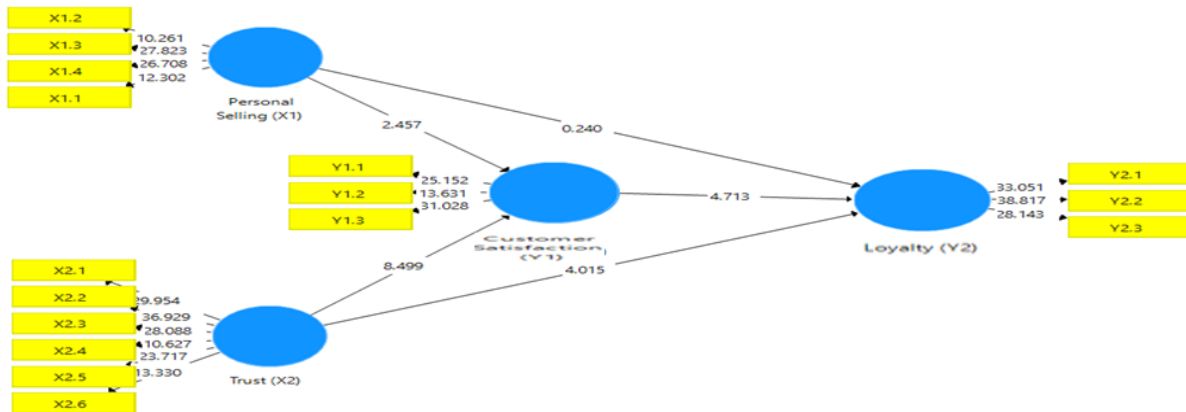
Figure 3. Structural Model Diagram (Inner Model)

Source: Smart PLS Output, 2023.

Based on the Figure 3 above, it shows the relationship between latent variables by displaying t-values and path coefficients. The following is an evaluation of the value in structural testing, which is as follows.
1. Test the collinearity of the structural model
The collinearity test is used to see the conditions that arise when there are two independent variables that are related to each other. In the collinearity test of the structural model using Inner VIF the threshold must be below 5 as seen in Table 5 below.

Table 5. Statistical Collinearity Test Results (Inner VIF Values)

	Customer Satisfaction (Y1)	Loyalty (Y2)	Personal Selling (X1)	Trust (X2)
Customer Satisfaction (Y1)		2.072		
Loyalty (Y2)				
Personal Selling (X1)	1.808	1.877		
Trust (X2)	1.808	2.518		

Source: SmartPLS Output, 2023.

Based on the Table 5, the results of the structural collinearity test (inner values) show that the inner VIF (variance inflated factor) value is less than 5, so there is no multicollinearity between the variables that influence consumer satisfaction and loyalty.

2. Coefficient of determination (R-Square)
The R-squares value for each endogenous latent variable as the predictive power of the structural model. The interpretation is the same as OLS regression. Changes in the R-squares value can be used to explain the influence of certain exogenous latent variables on whether endogenous latent variables have a substantive influence. According to Hair et al., (2017:183), in scientific research that focuses on marketing issues, the R2 value is around 0.75; 0.50; or 0.25 which is described as substantial; currently; or weak. The following are the results of the coefficient of determination tester (R-Square) as seen in Table 6 below.

Table 6. The Result of R2 Test (R square)

	R Square	R Square Adjusted
Customer Satisfaction (Y1)	0.517	0.511
Loyalty (Y2)	0.485	0.475

Source: SmartPLS Output, 2023.

Based on the Table 6, the R2 (R square) value for consumer satisfaction (Y1) is 0.517 or 51.7%, while for loyalty (Y2) it is 0.485 or 48.5%. According to the results, the R2 (R square) value for all endogenous constructs is categorized as moderate because it is below 0.75. Then the adjusted Rsquare value of consumer satisfaction (Y1) is 0.511 or 51.1%, meaning that around 48.9% of the remainder is influenced by other factors. Likewise, loyalty (Y2) is 0.475 or 47.5%, which means that 52.5% is influenced by factors outside the model.

3. Effect size (f-Square)

Effect size (f2 or f square) is used to see the magnitude of the direct influence of a variable on endogenous variables in the structural model with the threshold for each effect size (f2) value being 0.02; 0.15; and 0.35 which is interpreted as small; intermediate; and big. The following are the results of the effect size or f-sqaure test in Table 7.

Table 7. The Result of Effect Size Test Results (f2Test)

	Customer Satisfaction (Y1)	Loyalty (Y2)	Personal Selling (X1)	Trust (X2)
Customer Satisfaction (Y1)		0.138		
Loyalty (Y2)				
Personal Selling (X1)	0.038	**0.000**		
Trust (X2)	**0.392**	0.114		

Source: Smart PLS Output, 2023.

Based on the Table 8, the magnitude of the influence or effect of the personal selling variable (X1) on consumer satisfaction (Y1) is 0.038, which means the magnitude of the effect is small; the influence or effect of the trust variable (X2) on consumer satisfaction (Y1) is 0.392, which means the magnitude of the influence is large; Then, the influence or effect of the consumer satisfaction variable (Y1) on loyalty (Y2) is 0.138, which means the magnitude of the effect is small because; the influence or effect of the personal selling variable (X1) on loyalty (Y2) is 0.000, which means the magnitude of the influence is small or there is no influence at all; and the influence or effect of the trust variable (X2) on loyalty (Y2) is 0.114, which means the magnitude of the influence is moderate or moderate.

4. Predictive Relevance (Q-Square / Q2) and Effect Size (q2)

The Q2 value is useful for validating the ability to predict the model, where this model is only suitable for use on endogenous constructs that have reflective indicators. To test the predictive relevance value (Q2 or Q square test) use the blindfolding procedure which can be seen in the construct cross validated redundancy section in Smart PLS. The following are the results of the predictive relevance test or Q-squares test as seen in Table 9 below.

Table 9. The Result of Predictive Relevance Test (Q-Square Test)

	SSO	SSE	Q² (=1-SSE/SSO)
Customer Satisfaction (Y1)	480.000	323.912	0.325
Loyalty (Y2)	480.000	319.596	0.334
Personal Selling (X1)	640.000	640.000	
Trust (X2)	960.000	960.000	

Source: Smart PLS Output, 2023.

Based on the Table 9 above, the results show that the endogenous variable or construct has a Q2 value > 0, which indicates that the model has fulfilled predictive relevance where the model has been reconstructed well. From these results, the value of q2 predictive relevance can also be determined as a measure or effect size which has a relative impact on the structural model which can be measured using a formula, namely.

$$q^2 = \frac{Q^2 included - Q^2 excuded}{1 - Q^2 included}$$

$$= \frac{0.325 - 0.334}{1 - 0.325}$$

$$= \frac{-0.009}{0.325} = -0.684$$

According to this calculation, the magnitude of the influence of the q2 predictive relevance value is -0.684, which means the size of the influence of predictive relevance is large but has a negative effect. This means that the model is quite capable of being used as a prediction model.

6. Test the path coefficients of the structural model

The basis used to assess the results of the path coefficient and its significance value can be seen in Figure 5.2 above which shows the path coefficient and t-calculation. Testing the structural model of path coefficients using the bootstrapping method was also used to answer the hypothesis in this research, where the threshold is if the

relationship or influence is significant by looking at t-values > 1.96 and p-values < 0.05. The following test results can be seen in Table 10 below..

Table 10. The Result of Path Coefficient Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Customer Satisfactin (Y1) -> Loyalty (Y2)	0.384	0.382	0.089	4.341	**0.000**
Personal Selling (X1) -> Customer Satisfaction (Y1)	0.182	0.184	0.071	2.551	**0.011**
Personal Selling (X1) -> Loyalty (Y2)	-0.020	-0.016	0.085	0.242	**0.809**
Trust (X2) -> Customer Satisfaction (Y1)	0.585	0.585	0.068	8.659	**0.000**
Trust (X2) -> Loyalty (Y2)	0.384	0.385	0.092	4.157	**0.000**

Source: Smart PLS Output, 2023.

Based on the Table 10, it shows the overall direct influence, of which there are 4 accepted relationships, namely the influence of personal selling (X1) on consumer satisfaction (Y1); the influence of trust (X2) on consumer satisfaction (Y1); the influence of consumer satisfaction (Y1) on loyalty (Y2); and the influence of trust (X2) on loyalty (Y2). Then, 1 influence that is rejected is the influence of personal selling (X1) on loyalty (Y2).

PLS Predict
PLS prediction is used to assess the extent to which the proposed PLS model has good predictive power. The following are the results of the PLS prediction test as in Table 11 below.

Table 11. The Result of PLS Predict Test

	Model PLS			Model LM		
	Q²_predict (PLS)	PLS-SEM_RMSE	PLS-SEM_MAE	Q²_predict	LM_RMSE	LM_MAE
Y1.1	0.290	0.522	0.394	0.239	0.540	0.410
Y1.2	0.365	0.496	0.375	0.567	0.409	0.252
Y1.3	0.319	0.523	0.386	0.266	0.543	0.413
Y2.1	0.319	0.522	0.375	0.341	0.513	0.362
Y2.2	0.267	0.515	0.367	0.226	0.529	0.377
Y2.3	0.258	0.544	0.408	0.192	0.567	0.412

Source: Smart PLS Output, 2023.

Based on the Table 11, it shows that most of the items measuring endogenous variables (consumer satisfaction and loyalty) in the proposed PLS model have lower RMSE values than the LM model (linear regression), so the proposed PLS model has "medium predictive" power.

Hypothesis Test
Based on the Table 10 above, the results of hypothesis testing are also obtained which can be interpreted, as follows.
1. The First Hypothesis Testing; The Influence of Personal Selling on Consumer Satisfaction
Personal selling (X1) with a path coefficient of 0.182 has a positive and significant effect on customer satisfaction (Y1) at clinics in Samarinda City because tvalue > ttable or 2.551 > 1.96 with a p-value of 0.011 < 0.05. This result has a positive or unidirectional relationship and is significant, which means H1 is accepted.
2. The Second Hypothesis Testing; The Influence of Trust on Consumer Satisfaction
Trust (X2) with a path coefficient of 0.585 has a positive and significant effect on patient satisfaction (Y1) in clinics in Samarinda City because tvalue < ttable or 8.659 < 1.96 with a p-value of 0.000 > 0.05. This result has a positive or unidirectional relationship and is significant, which means H2 is accepted.
3. The Third Hypothesis Testing; The Influence of Consumer Satisfaction on Loyalty
Consumer satisfaction (Y1) with a path coefficient of 0.384 has a positive and significant effect on loyalty (Y2) in clinics in Samarinda City because tvalue > ttable or 4.341 > 1.96 with a p-value of 0.000 < 0.05. This result has a positive or unidirectional relationship and is significant, which means H3 is accepted.

4. **Testing the Fourth Hypothesis; The Influence of Personal Selling on Loyalty**

Personal selling (X1) with a path coefficient of -0.020 has a negative and insignificant effect on loyalty (Y2) in clinics in Samarinda City because tvalue < ttable or 0.020 < 1.96 with a p-value of 0.809 < 0.05. This result has a negative or unidirectional relationship and is also not significant, which means H4 is rejected.

5. **The Fifth Hypothesis Testing; The Influence of Trust on Loyalty**

Trust (X2) with a path coefficient of 0.384 has a positive and significant effect on loyalty (Y1) in clinics in Samarinda City because tvalue > ttable 4.157 > 1.96 with a p-value of 0.000 < 0.05. This result has a positive or unidirectional relationship and is significant, which means H5 is accepted.

Intervening Testing

Furthermore, apart from Table 10, indirect effects or influences are also obtained, which is important to use because it is also possible to find out the magnitude of the indirect path influence through intervening variables which are reflected in the specific indirect effects in SmartPLS. The following are the test results as seen in Table 12 below.

Table 12. The Result of Specific Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Personal Selling (X1) -> Customer Satisfaction (Y1) -> Loyalty (Y2)	0.070	0.071	0.034	2.067	**0.039**
Trust (X2) -> Customer Satisfaction (Y1) -> Loyalty (Y2)	0.225	0.223	0.059	3.820	**0.000**

Source: Smart PLS Output, 2023.

Based on the Table 12 above, the results of hypothesis testing are obtained indirectly with intervening variables or through which can be interpreted as follows.

1. **The Sixth Hypothesis Testing; The Influence of Personal Selling on Loyalty Through Consumer Satisfaction**

Personal selling (X1) with a path coefficient of 0.070 has a positive and significant effect on loyalty (Y2) through consumer satisfaction (Y1) at clinics in Samarinda City because tvalue > ttable or 2.067 > 1.96 with a p-value level of 0.039 < 0.05. This result has a positive or unidirectional relationship and is significant, which means H6 is accepted. Because personal selling (X1) does not directly have a significant effect on loyalty (Y2) and consumer satisfaction (Y1) significantly mediates these two variables, the role of consumer satisfaction is full mediation because the direct effect is negative and the indirect effect is positive, so the mediation is as competitive mediation (partial mediation).

2. **The Seventh Hypothesis Testing; The Influence of Trust on Loyalty Through Consumer Satisfaction**

Trust (X2) with a path coefficient of 0.225 has a positive and significant effect on loyalty (Y2) through consumer satisfaction (Y1) at clinics in Samarinda City because tvalue > ttable or 3.820 < 1.96 with p-values of 0.000 < 0.05. This result has a positive or unidirectional relationship and is significant, which means H7 is accepted. Because trust directly has a significant effect on patient loyalty and satisfaction and also significantly mediates these two variables, the role of consumer satisfaction is full mediation. Then, because both influences have the same impact, namely positive, the mediation is complementary mediation.

Apart from the magnitude of the influence and significance of mediation/intervening in SmartPLS 4, which automatically produces a direct influence effect size (f-Square), the mediation effect size is not automatically generated. Interpretation of the statistical value of the upsilon mediation effect (v) refers to the recommendations of Lachowicz et al., 2018; Ogbeibu et al., (2021) namely 0.175 (high mediation effect); 0.075 (mediation effect of medium); and 0.01 (low mediation effect). The following is the calculation of the upsilon statistical mediation effect size (v) as seen in Table 13 below.

Table 13. Calculation Results of Mediation Effects at the Structural Level Using Upsilon (v) Statistics

No.	Effect Size Upsilon	Direct Effect	Indirect Effect	Upsilon Statistic (v)	Description
1	*Personal selling* (X1) on Loyalty (Y2) Through Customer Satisfaction (Y1)	-0.020	-0.070	0.001	Low Mediation Effect

No.	Effect Size Upsilon	Direct Effect	Indirect Effect	Upsilon Statistic (v)	Description
2	*Trust* (X2) Ke Loyalitas (Y2) Melalui Kepuasan Pasien (Y1)	0.384	0.225	0.086	Medium Effect Mediation

Source: Microsoft Excel Manual Calculations, Processed in 2023.

Based on the Table 13 above, it can be seen that the role of consumer satisfaction (Y2) as an intervening variable in influencing personal selling (X1) on loyalty (Y2) at the structural level is classified having a low mediating influence. However, on the other hand, the role of consumers (Y2) in influencing trust (X1) on loyalty (Y2) at the structural level is classified as a medium mediating influence.

VI.   CONCLUTION

(1) Personal selling has a positive and significant effect on the satisfaction of consumers or buyers of pharmaceutical medicines at clinics in Samarinda City, starting from the creativity factor because the factor loading value is the highest with a personal seller taking a different approach to consumers or buyers of medicinal products. pharmacy at Samarinda City Clinics. This is because by taking a different approach in explaining and understanding the medicines at the clinic that you want to buy;

(2) Trust has a positive and significant effect on the satisfaction of consumers or buyers of pharmaceutical medicines at clinics in Samarinda City, starting from the trusting belief factor because the factor loading value is the highest through its size, always answering consumer questions, which means that the trusting belief factor quickly encourages a sense of satisfaction. perceived by consumers. This is also because the feeling of trust or confidence that arises in consumers without realizing it will make consumers satisfied with the products they buy which is due to this belief;

(3) Consumer satisfaction has a positive and significant effect on loyalty among consumers or buyers of pharmaceutical medicines at clinics in Samarinda City, starting from the factor of recommending to others, which means that the factor of recommending to others means that because you are satisfied after using the product, it encourages loyal purchases;

(4) Personal selling has a negative and insignificant effect on loyalty to consumers or buyers of pharmaceutical medicines at clinics in Samarinda City starting from the referral factor because the factor loading value is the highest, which means this factor is by telling positive words to buyers or consumers. others mean that consumers have used or purchased the product being sold so as to increase consumer loyalty;

(5) Trust has a positive and significant effect on loyalty to consumers or buyers of pharmaceutical medicines at clinics in Samarinda City starting from the trusting belief factor because the factor loading value is the highest through its size, always answering consumer questions, which means the trusting belief factor from the trust variable is fast. encourage loyal or loyal consumer attitudes;

(6) Personal selling indirectly has a positive and significant effect on loyalty through consumer satisfaction or purchasers of pharmaceutical medicines at clinics in Samarinda City. This means that consumer satisfaction is truly capable of acting as an intervening variable to influence personal selling on loyalty. This is because consumers' satisfaction with the explanation from the selling person regarding the product being sold will form a loyal attitude to continue buying it repeatedly;

(7) Trust indirectly has a positive and significant effect on loyalty through consumer satisfaction or purchasers of pharmaceutical medicines at clinics in Samarinda City. This means that consumer satisfaction is truly capable of acting as an intervening variable to influence trust in loyalty. This is because consumers' sense of trust and the need for medicines to treat their illnesses will form a loyal attitude.

VII.   RECOMMENDATION

(1) The research results show that personal selling has a positive and significant effect on consumer satisfaction or buyers of pharmaceutical medicines at clinics in Samarinda City. If consumers or buyers want to increase customer satisfaction, then prioritize attention to creativity with a personal sales person who takes a different approach to consumers.

(2) The research results show that trust has a positive and significant effect on consumer satisfaction or purchasers of pharmaceutical medicines at clinics in Samarinda City. If consumers or buyers want to increase consumer satisfaction, then prioritize their attention to trust by always answering consumer questions about the medicinal products they will and want to buy.

(3) The research results show that consumer satisfaction has a positive and significant effect on loyalty. If consumers or buyers of pharmaceutical medicines at clinics in Samarinda City want to increase and

maintain loyalty, the priority is to give permission to other people, which means the factor of giving to other people is because they are satisfied after using the product.

(4) The research results show that personal sales has a negative and insignificant effect on loyalty. If consumers or buyers of pharmaceutical medicines at clinics in Samarinda City want to increase loyalty, what needs to be considered to increase is the way consumers tell positive words to buyers or other consumers regarding personal sales or the business or enterprise they are running.

(5) The research results show that trust has a positive and significant effect on loyalty. If consumers or buyers of pharmaceutical medicines at clinics in Samarinda City want to maintain loyalty, what needs to be paid attention to is encouraging product sellers to always answer consumer questions regarding medicines; prescription given by a doctor; and others.

(6) The research results show that personal sales indirectly has a positive and significant effect on loyalty through consumer satisfaction. If consumers or buyers of pharmaceutical medicines at clinics in Samarinda City want to maintain loyalty, then the priority is to provide the best product sales service so as to create the expected satisfaction from consumers in full.

(7) The research results show that trust indirectly has a positive and significant effect on loyalty through consumer satisfaction. If consumers or buyers of pharmaceutical medicines at clinics in Samarinda City want to increase satisfaction and loyalty, it is necessary to create consumer trust or confidence in the medicinal products being sold.

For Further Research

(1) For further research, it is best to replace the loyalty variable with purchasing decisions because in these findings personal selling is not able to encourage increased loyalty by consumers.

(2) For further research, it is best to increase the number of samples so that the SRMR value becomes a suitable model. And this is also useful for making the effect size or magnitude of the intervening influence relatively large.

REFERENCES
[1]. Abd-El-Salam, E. M., Shawky, A. Y., & El-Nahas, T. (2013). The Impact Of Corporate Image And Reputation On Service Quality, Customer Satisfaction And Customer Loyalty: Testing The Mediating Role. Case Analysis In An International Service Company. Journal of Business and Retail Management Research, 8(1), 130–153.

[2]. Aladwan, M. A., Salleh, H. S., Anuar, M. M., ALhwadi, H., & Almomani, I. (2021). The Relationship among Service Quality, Patient Satisfaction and Patient Loyalty: Case Study in Jordan Mafraq Hospital. Linguistics and Culture Review, 5(S3), 27–40. https://doi.org/10.21744/lingcure.v5ns3.1368

[3]. Aljumah, A., Nuseir, M. T., & Islam, A. (2020). Impacts of service quality, satisfaction and trust on the loyalty of foreign patients in Malaysian medical tourism. International Journal of Innovation, Creativity and Change, 11(2), 451–467.

[4]. Barclay, D., Thompson, R., & Higgins, C. (1995). The Partial Least Squares (PLS) Approach to Causal Modeling: Personal Computer Use as an Illustration Article. Technology Studies, 2(2), 285–309.

[5]. Belch, G. E., & Belch, M. A. (2018). Advertising & Promotion : An Integreted Marketing Communications Perspective (Eleventh E). McGraw-Hill Education.

[6]. Boonlertvanich, K. (2019). Service quality, satisfaction, trust, and loyalty: the moderating role of main-bank and wealth status. International Journal of Bank Marketing, 37(1), 278–302. https://doi.org/10.1108/IJBM-02-2018-0021

[7]. Cant, M., & Heerden, C. Van. (2005). Personal Selling. Juta and Company Ltd.

[8]. Drake. (2017). Building Strong Brands. The Free Press.

[9]. Erjavec, H. Š., dmitrović, T., & Povalej Bržan, P. (2016). Drivers Of Customer Satisfaction And Loyalty In Service Industries. Journal of Business Economics and Management, 17(5), 810–823. https://doi.org/10.3846/16111699.2013.860614

[10]. Ghozali, I., & Latan, H. (2015). Partial Least Squares : Konsep Teknik Dan Aplikasi Menggunakan Program SmartPLS 3.0 Untuk Penelitian Empiris (Edisi Kedu). Universitas Diponegoro.

[11]. Griffin, J. (2017). Customer Loyalty : Menumbuhkan dan Mempertahankan Kesetiaan Pelanggan. Penerbit Erlangga.

[12]. Gunasekharan. (2015). Impact of Promotion Mix Elements: Advertising, Personal Selling, and Public Relation on Customer Behavior. International Journal of Arts, Humanities and Management Studies, 01(6), 20–30.

[13]. Gurviesz, A., & Korchia, M. (2011). Proposal for Multidimensional Brand Trust Scale (32nd ed.). Emac-Conference.

[14]. Haghkhah, A., Rasoolimanesh, S. M., & Asgari, A. A. (2020). Effects Of Customer Value and Service Quality on Customer Loyalty: Mediation Role of Trust and Commitment in Business-to-Business Context. Management Research and Practice, 12(1), 27–47. https://www.proquest.com/scholarly-journals/effects-customer-value-service-quality-on-loyalty/docview/2389738871/se-2

[15]. Hair, Jr., F. J., Page, M., & Brunsveld, N. (2020). Essentials of Business Research Methods (Fourth Edi). Routledge Taylor & Francis Group. www.routledge.com/9780367196189

[16]. Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. European Business Review, 31(1), 2–24. https://doi.org/10.1108/EBR-11-2018-0203

[17]. Hair, J. J. F., Hult, G. T. M., Ringle, C. M., & MarkoSarstedt. (2017). A Primer On Partial Least Squares Structural Equation Modeling (PLS-SEM) (Second Edi). SAGE Publications, Inc.

[18]. Hair Jr, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) (Third Edit). SAGE Publications, Inc.

[19]. Hayes, A. F. (2018). Introduction to Mediation, Moderation, adn Conditional Process Analysis : A Regression-Based Approach

(Second Edi). Guilford Publications, Inc.

[20]. Kalia, P., Kaushal, R., Singla, M., & Parkash, J. (2021). Determining The Role of Service Quality, Trust and Commitment to Customer Loyalty for Telecom Service Users: a PLS-SEM Approach. TQM Journal, 33(7), 377–396. https://doi.org/10.1108/TQM-04-2021-0108

[21]. Kotler, P., & Keller, K. L. . L. (2016). Marketing Management. In Small Business Marketing (15th Edition). Pearson Education Limited.

[22]. Kottler, P., & Kotler, P. dan A. G. (2016). Manajemen Pemasaran (Edisi 12). PT. Indeks.

[23]. Lachowicz, M. J., Preacher, K. J., & Kelley, K. (2018). A novel measure of effect size for mediation analysis. Psychological Methods, 23(2), 244–261. https://doi.org/10.1037/met0000165

[24]. Laely, N. (2016). Analisis Pengaruh Kepercayaan dan Harga Terhadap Loyalitas Pelanggan Dimediasi Kepuasan Pada PT. Telkomsel di Kota Kediri. Jurnal Ilmu Ekonomi & Manajemen, 3(02), 61–74. https://doi.org/10.30996/jmm17.v3i02.802

[25]. Morgan, R. M., & Hunt, S. D. (1994). The Commitment-Trust Theory of Relationship Marketing. 58(July), 20–38.

[26]. Mowen, J. C., & Minor, M. (2015). Consumer Behaviour. Prentice Hall, Inc.

[27]. Ogbeibu, S., Jabbour, C. J. C., Gaskin, J., Senadjki, A., & Hughes, M. (2021). Leveraging STARA competencies and green creativity to boost green organisational innovative evidence: A praxis for sustainable development. Business Strategy and the Environment, 30(5), 2421–2440. https://doi.org/10.1002/bse.2754

[28]. Rabbani, D. B., Diwyarthi, N. D. M. S., Muliyati, A, M. U., Hadawiah, Sari, Y. P., Sukrin, Haryanti, I., Santoso, M. H., Ardani, W., & Salehan. (2022). Komunikasi Pemasaran (M. Silalahi (ed.); Cetakan Pe). PT. Global Eksekutif Teknologi.

[29]. Schermelleh-Engel, K., & Moosbrugger, H. (2003). Evaluating The Fit of Structural Equation Models : Tests of Significance and Evaluating the Fit of Structural Equation Models : Tests of Significance and Descriptive Goodness-of-Fit Measures. Methods of Psychological Research, 8(2), 23–74. http://www.mpr-online.de

[30]. Shmueli, G., Ray, S., Manuel, J., Estrada, V., & Chatla, S. B. (2016). The Elephant in the Room : Predictive Performance of PLS models. Journal of Business Research, 1–13. https://doi.org/http://dx.doi.org/10.1016/j.jbusres.2016.03.049

[31]. Wetzels, M., & Odekerken, M. (2009). Using PLS Path Modeling for Assessing Hierarchical Construct Models : Using PLS Path Modelling For Assessing Hierarchical Construct Models : Guidelines and Empirical Illustration. MIS Quarterly, 33(1), 177–195. https://doi.org/10.2307/20650284

[32]. Yamin, S. (2023). Olah Data Statistik : SmartPLS 3 SmartPLS 4 AMOS & STATA Mudah & Praktis (Edisi Keti). PT Dewangga Energi Internasional.

[33]. Zhao, X., Lynch, J. G., & Chen, Q. (2010). Reconsidering Baron and Kenny: Myths and truths about mediation analysis. Journal of Consumer Research, 37(2), 197–206. https://doi.org/10.1086/651257.