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The Effect of Customer Value, Trust, and Customer Satisfaction on Customer Loyalty Mediated By Customer Engagement (Empirical Study: Customer Music Course In Jakarta)

Hernando, Liem Bambang Sugiyanto
Universitas Bunda Mulia, Indonesia
E-mail: nher00168@gmail.com, l0674@lecturer.ubm.ac.id

*Correspondence: nher00168@gmail.com

| KEYWORDS	ABSTRACT
customer value, customer loyalty, customer satisfaction, trust, customer engagement, music course	This study aims to investigate the impact of customer value, trust, and customer satisfaction on customer loyalty, with customer engagement as a mediating variable, focusing on music course customers in Jakarta. Utilizing a quantitative approach, data was collected from 95 respondents who have been customers of music courses for more than three months and are over 18 years old. The data was analyzed using Partial Least Square (PLS) with the SmartPLS 3.0 software. The results of the study indicate that trust and customer value positively and significantly influence customer engagement, which in turn significantly enhances customer loyalty. However, customer satisfaction did not show a significant direct effect on either customer engagement or customer loyalty. Additionally, while customer engagement mediates the relationship between customer value and customer loyalty, it does not mediate the relationship between trust or customer satisfaction and customer loyalty. The findings suggest that building customer engagement through perceived value can strengthen loyalty among music course customers. Limitations of this study include a focus on a specific geographic location (Jakarta) and the relatively small sample size, which may affect the generalizability of the results.

Introduction

Basically, the growth of the creative economy is driven by the capitalization of creativity and innovation in producing products or services with creative content. The key word is the high creative content of the input and output of this economic activity. The term creative economy is still relatively new. It is not surprising that the meaning has not been clearly defined. In general, it can be said that the creative economy is a system of human activities related to the creation, production, distribution, exchange, and consumption of goods and services that have cultural, artistic, aesthetic, intellectual, and emotional value for customers in the market (Simatupang, 2017).

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According to Simatupang (2017), the creative economy is a combination of the concepts of innovation, creativity, culture, and knowledge expressed in the form of value-added goods and services. Today, the creative economy in many countries around the world is poised to make a significant contribution to national economic growth. Many studies have been conducted to assess growth and the creative economy in the global economy. Indonesia has also learned that the creative economy is a sector with high potential to develop, due to its high population density. Indonesia is also beginning to realize that the creative economy is a field with great potential to be developed.

The creative economy is made up of a broad group of professionals, especially those in the creative industries, who contribute to the forefront of innovation. Creative intelligence includes artists, artists, educators, students, engineers, and writers. They often have the ability to think diffuse and get patterns that generate new ideas. Therefore, the creative economy can be said to be a supply and demand transaction system that is sourced from economic activities from the creative industry (Simatupang, 2017).

Table 1 GDP Value of Indonesia's Creative Economy (2010-2022)
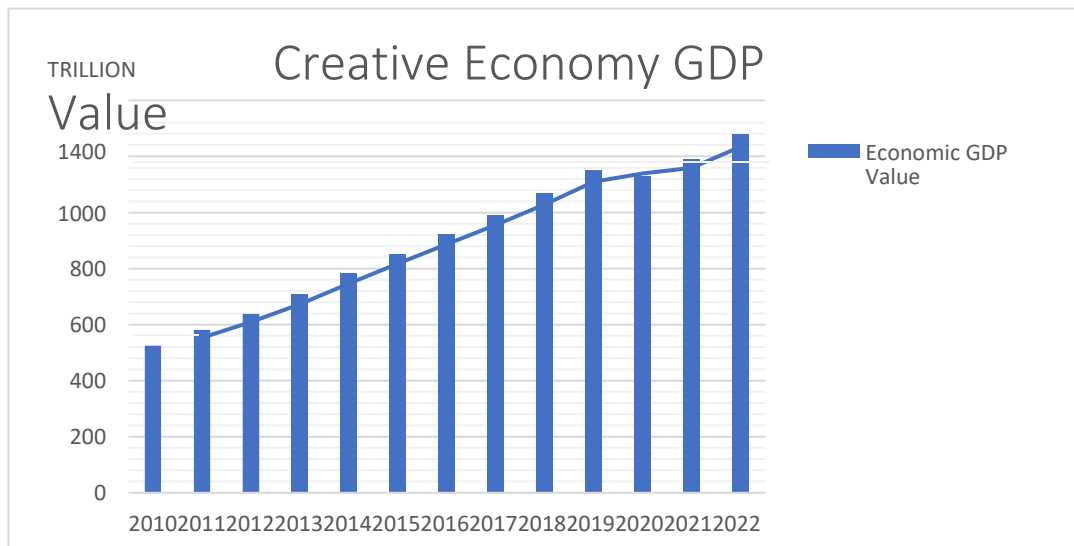
Source: Katadata, 2024

As can be seen from Table 1, the creative economy is growing strongly and continues to increase in terms of percentage to Indonesia's GDP. Indonesia's gross domestic product (GDP) in the creative economy sector continues to increase after the Covid-19 pandemic hit in 2020. In 2022, the value of creative economy GDP on the basis of prevailing prices has reached IDR 1,280 trillion or IDR 1.28 quadrillion, breaking a new record high (Ahdiat, 2022).

Table 2 Indonesian Society by Expenditure Group
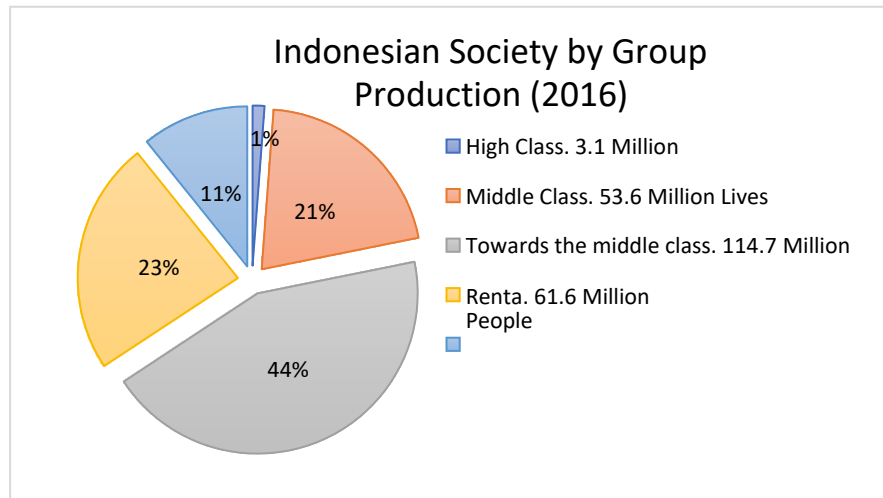
Source: Databox, 2022

The grouping of people by expenditure according to the World Bank is; The Upper Class with an expenditure of more than Rp.6,000,000 per person a month, the Middle Class with an expenditure of Rp1,200,000-Rp6,000,000 per person per month, towards the Middle Class with an expenditure of Rp532,000-Rp1,200,000 per person per month, Vulnerable with an expenditure of Rp353,000 – Rp532,000 per person per month, Poor with expenditure below the national poverty rate or from Rp 354,000 per person per month.

According to table 2, there are 28 million (10.7%) Indonesians who are in the poor group. A total of 61.6 million (23.6%) people are in vulnerable groups. There are also 53.6 million (20.5%) Indonesians who are in the middle class group and there are 3.1 million (1.2%) who are in the upper class category. In the last 20 years (until 2014), the majority of poor and vulnerable people have come out of poverty and want to enter the middle class.

A total of 114.7 million Indonesians are heading towards the middle class, according to a World Bank report titled "Aspiring Indonesia - Expanding the Middle Class". This number is 44% of the total population of Indonesia which reached 261 million people in 2016, and is the highest number when compared to other groups. Community groups towards the middle class are very important to unlock Indonesia's development potential and push Indonesia to the status of a high-income country. (Kusnandar, 2022).

During Jokowi's administration, there was a breath of fresh air from the Indonesian Music Conference. A national conference that discusses the governance of the music ecosystem in Indonesia. The discussion in KAMI 2018 mainly concerns the influence of digital disruption and the declaration of Ambon Music City. (Resmadi & Penel, 2020) Based on the results of observations at the 2018 Indonesian Music Conference (KAMI), there are recommendations related to the development of music education, including;

1. Building Indonesian music education that is relevant to the local context of each region in Indonesia in order to give birth to creators, music workers, and music academics,
2. Building Indonesian music education that is relevant to the local context of each region in Indonesia in order to produce creators, music workers, and music academics.

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3. Mainstreaming music in national education and Indonesian cultural diplomacy to enrich the form of music utilization as cultural expression, economic assets and shaping the nation's character.
4. Increasing the certainty and professionalism of music and music education stakeholders by increasing the number of music education and music management institutions, as well as synchronizing competency and professional certification bodies in the field of music that refer to the peculiarities of Indonesia's conditions.
5. Increasing appreciation and literacy of music through strengthening and standardizing the music education curriculum in elementary and secondary schools and increasing the competence of music teachers in schools.

**Table 3 Regional GDP of DKI Jakarta Province by Expenditure (Billion Rp)**

Component	2019	2020	2021	2022	2023
Household Consumption Expenditure	1,067,000.49	1,043,228.01	1,080,131.01	1,141,002.56	1,198,581.09
a. Food, Beverages, and Cigarettes	229,353.75	231,493.38	237,219.30	243,270.82	249,620.91
b. Clothing and Footwear	29,002.39	27,573.81	26,248.38	26,813.86	27,909.28
c. Housing, Tools, Fixtures, and Maintenance	195,091.22	202,747.73	207,962.64	218,025.84	229,083.42
d. Health and Education	55,805.67	60,298.89	61,142.00	63,248.21	66,214.01
e. Transportation, Communication, Recreation, and Culture	328,261.11	309,703.30	327,715.95	352,649.77	373,429.16
f. Hotels and Restaurants	146,045.16	130,261.69	137,637.32	149,806.76	161,719.13
g. Other	83,459.21	81,144.16	82,195.42	87,187.30	90,605.17

Source: jakarta.bps.go.id, 2024

From Table 3 we can read the trend of household expenditure that continues to increase from year to year allocated for health and education. It is stated that in 2019 expenditure amounted to 55805.67 billion Rupiah, in 2020 amounted to 60298.89 billion Rupiah, in 2021 amounted to 61142 billion Rupiah, in 2022 amounted to 63248.21 billion Rupiah, in 2023 it reached 66214.01 billion Rupiah. This upward trend is a positive sign for the economy based on education (Statistics & Jakarta, 2024).

The Independent Curriculum for Elementary, Junior High, and High Schools has been regulated by the Decree of the Minister of Education and Culture No. 56 of 2022 concerning guidelines for the implementation of the curriculum in the context of learning recovery. With the division for each unit of JP (Lesson Hours) in elementary school is 35 minutes, junior high school 40 minutes, and high school 45 minutes. At each level in the independent curriculum, Cultural Arts is a subject that every student must follow. Each student can choose one of the four arts they want to learn, namely, musical art, fine arts, and theater arts (Wahyudin et al., 2024).

Table 4 Allocation of time for Cultural Arts lessons in elementary, junior high, and high school
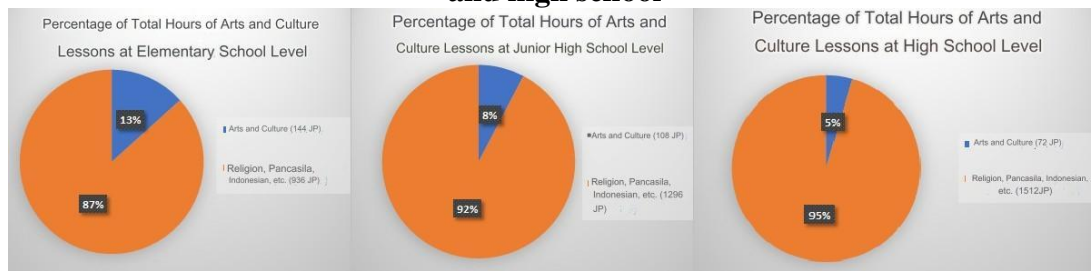
Source: Independent Curriculum, 2022

From the data above, we can see the percentage of total cultural arts lesson hours at each level, namely, at elementary school 13%, junior high school 8%, and high school 5%. There is a decrease in each subsequent level. This can trigger the desire to seek additional knowledge in music courses in someone who feels that they want to develop their musical talents/skills but feel that they do not get enough of their learning portion at school.

Table 5 Number of Elementary, Junior High, and High Schools and the Number of Students in Jakarta
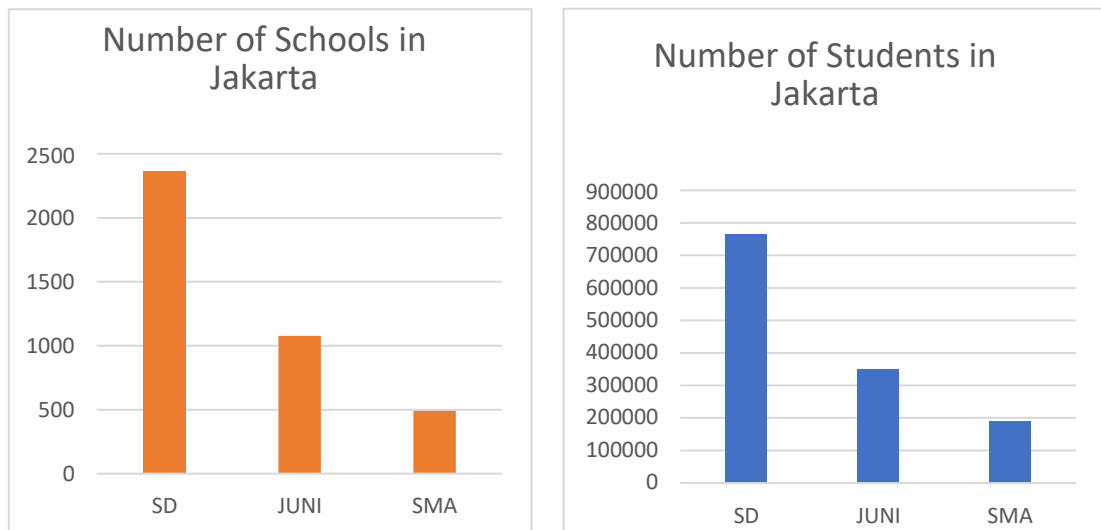
Source: jakarta.bps.go.id, 2023

The table above illustrates the current condition where the number of schools in Jakarta in 2022 is 3934. Which consists of 2364 elementary schools, 1078 junior high schools, and 492 high schools. And the number of students 1304743 people divided into elementary school levels amounted to 765090 people, junior high school amounted to 349766 people, high school 189887 people. From this data, the author sees a great potential opportunity from education outside of school, especially music courses. (Central Statistics Agency, 2024) (BPS Jakarta, 2022) (Indonesian Central Statistics Agency, 2019).

Customer Value is a key element in marketing activities that helps service providers gain a competitive advantage through consumer assessment of the benefits received compared to the sacrifices made (Cambra-Fierro et al., 2021; Chen et al., 2020). On the other hand, Customer Satisfaction measures the extent to which a product or service meets or exceeds consumer expectations, which has a direct impact on their

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loyalty (Kartajaya, H., Kotler, P., & Setiawan, 2019). Trust reflects the customer's belief that the service provider is reliable and has integrity (Agyei et al., 2020), while Customer Engagement describes customer engagement based on their experience with the service provider, which is reflected in behaviors such as retention and repurchase (Petzer & Van Tonder, 2019). Finally, Customer Loyalty is a customer's commitment to continue buying or using a product or service, despite factors that could potentially change their behavior (Razzaq et al., 2019).

Table 6 List of Music Courses in Jakarta

Jakarta Pusat	Jakarta Utara	Jakarta Barat	Jakarta Timur	Jakarta Selatan
Yayasan Musik Jakarta	Sanggar Musik Indah	Sekolah Musik Yamaha (Jakarta Barat)	Purwacaraka Music Studio – Rawamangun	The Resonanz Music Studio & Entertainment (Ciganjur)
Sekolah Musik Yamaha	Willy Soemantri Music School	Sekolah Musik Ernada	Sekolah Musik Yamaha	Ensiklomusika Music School (Bangka)
Amadeus Symphony Music School	Yamaha Music School Nuansa Musik	Sekolah Musik Gloriamus	Sanggar Musik Nada Lestari	Sekolah Musik Gilang Ramadhan (Cilandak Barat)
Sanggar Musik Nada Lestari	Sekolah Musik Yayasan Musik Jakarta	D'Jazz Music School	Sanggar Musik Bintan	Sekolah Musik Citras (Petukangan Utara)
Kursus Musik dan Vocal Cempaka Nada Jakarta	Unison Music Course	Sanggar Musik Nada Lestari	Sekolah Musik Elfa Music School	Sanggar Musik Nada Lestari (Ciganjur)
Sekolah Musik Gloriamus	MEREON Music School	MusikKita	MusikKita	Yamaha Music School Pejaten Village (Kebayoran Baru)
Sanggar Musik Bintan	EPOQI	Sanggar Musik Bintan	Tirando Music Education	Sekolah Musik Elfa Music School (Ciganjur)
Bina Musik Jakarta				Gita Musik School (Ciganjur)
Sekolah Gitar Jakarta				Music Republicain (Pondok Labu)
The Resonanz Music Studio & Entertainment				

Source: Personal Data, 2024

Customer Value is considered the main foundation in marketing activities and an important element in relational marketing (Chen et al., 2020), as it helps service

providers gain a competitive advantage. Consumers' assessment of the usefulness of a product or service is based on the benefits received and the sacrifices made (Cambra-Fierro et al., 2021). Customer Satisfaction, on the other hand, refers to how a product or service meets or exceeds consumer expectations, which ultimately affects their loyalty to the product (Kartajaya, H., Kotler, P., & Setiawan, 2019). Trust is the customer's confidence that the service provider is reliable and will act with integrity (Agyei et al., 2020). Customer Engagement is a customer's state of mind that is influenced by their experience with the service provider, which is manifested in behaviors such as retention and repeat purchases (Petzer & Van Tonder, 2019). Meanwhile, Customer Loyalty is a strong commitment to continue buying or using the product or service of choice, even if there is a situational influence that can change behavior (Razzaq et al., 2019).

Empirical studies from various articles show a significant relationship between variables such as Customer Satisfaction, Trust, Customer Value, and Customer Engagement on Customer Loyalty. Research by Daniel J. Petzer and Estelle van Tonder (2019) found that Customer Satisfaction, Trust, and Customer Value significantly affect Customer Engagement, which in turn has an impact on Customer Loyalty. Other studies, such as those conducted by Lisda Rahmasari et al. (2023), also highlight the positive influence of Customer Satisfaction on Customer Loyalty. These studies involved a wide range of respondents, from insurance consumers in South Africa to hotel customers in Malaysia, and showed that Customer Engagement often mediates the relationship between these variables across industries.

Based on the description above about the importance of *Customer loyalty* for a business in the field of music education to achieve sustainability influenced by *Customer Satisfaction*, *Customer Value*, and *Trust* mediated by *Customer Engagement*, the author took the title "The Influence of *Customer Satisfaction*, *Trust*, and *Customer Value* to *Customer loyalty* mediated *by Customer Engagement* (Empirical Study: Customer Music Course in Jakarta).

This study aims to identify the influence of customer satisfaction, trust, and customer value on customer engagement and customer loyalty on music course consumers in Jakarta. In addition, this study also examines the role of customer satisfaction mediation in the relationship between customer engagement, trust, and customer value and customer loyalty. The focus of the study was limited to music course consumers who had been using the service for more than three months and were domiciled in Jakarta. The purpose of the study is to understand the relationship between these variables so that it can provide benefits for the development of theory, industry practice, and policymakers. The results are expected to enrich the literature on factors that affect customer loyalty and provide practical recommendations for music course management and regulators to formulate relevant policies.

Research Methods

This study uses a quantitative design with a hypothesis testing approach, where researchers focus on examining causal relationships between variables such as Customer Value, Trust, Customer Satisfaction, Customer Engagement, and Customer Loyalty. With a survey method that uses a questionnaire as the main instrument, data is collected cross-sectionally from music course consumers in Jakarta. The research sample was taken using the purposive sampling technique, which resulted in 95 respondents. This approach allows researchers to obtain more precise and measurable results than qualitative methods, especially in terms of frequency and numerical analysis of variables.

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In data analysis, this study uses Partial Least Squares (PLS) with the help of SmartPLS software to test the proposed causality model. The validity of the instrument is tested using Confirmatory Factor Analysis (CFA) to ensure each indicator can explain the existing construct, while its reliability is tested through Cronbach's Alpha to ensure the reliability of the instrument. This approach helps researchers ensure that the variables tested have a significant relationship and provide generalizable results to understand customer loyalty to music courses in Jakarta.

Results and Discussions
Variable Operations and Measurement Scale

In this study, descriptive analysis related to the respondent's profile was researched based on several criteria including gender, age, occupation, and recent education. The following is an elaboration of the results of the descriptive analysis related to the respondent's profile:

Table 7 Gender

Gender	Frequency	Percentage
Man	35	37
Woman	60	63
Total	**95**	**100**

The majority of respondents in this study were women (63%), indicating that women were more interested in taking music courses in Jakarta than men (37%). This indicates that there is a higher potential *for female customers* in the context of music courses in Jakarta.

Table 8 Age

Age	Frequency	Percentage
18 years – 30 years old	74	78
31 years – 40 years old	17	18
41 years – 50 years old	1	1
> 50 years	3	3
Total	**95**	**100**

The majority of respondents are between 18-30 years old (78%), indicating that the younger generation is the main target market for music courses in Jakarta. This is in line with the characteristics of the younger generation who tend to be more open to trying new things and have a high interest in self-development. In addition, there are also respondents who are 31-40 years old (18%) and over 50 years old (3%). This suggests that music courses can also be an option for more mature individuals to develop hobbies or improve their quality of life.

Table 9 Jobs

Work	Frequency	Percentage
Student / Student	6	65
Civil / Private Servant	19	20
Self-Employed / Entrepreneur	13	14
Housewives	1	1
Other	0	0
Total	**95**	**100**

The distribution of respondents by occupation shows that most of them are college students (65%), followed by civil servants/private employees (20%), self-employed/entrepreneurs (14%), and housewives (1%). This shows that music courses in Jakarta have a great appeal for individuals who are still in the education stage. In addition, there are also respondents who work as civil servants/private employees (20%) and self-employed/entrepreneurs (14%). This shows that music courses are not only in demand by students, but also by individuals who are already working and have other busyness.

Table 10 Last education

Last Education	Frequency	Percentage
Junior High School/Equivalent	0	0
High School/Equivalent	50	53
Diploma / S1	37	39
S2	4	4
Other	4	4
Total	**95**	**100**

The majority of respondents have a high school/equivalent education background (53%), followed by Diploma/S1 (36%), S2 (4%), and others (4%). This shows that music courses in Jakarta are in demand by various groups with various levels of education. In other words, music courses can provide benefits and added value for individuals regardless of their formal educational background.

Table 11 CV Frequency Distribution

Frequency Distribution of Customer Value Variable

No	Statement Code		5	4	3	2	1	Amount	Average
1	CV1	f	30	50	12	3	0	95	4.13
		%	32%	53%	13%	3%	0%	100%	
2	CV2	f	42	48	5	0	0	95	4.39
		%	44%	51%	5%	0%	0%	100%	
3	CV3	f	44	43	8	0	0	95	4.42
		%	46%	45%	8%	0%	0%	100%	
4	CV4	f	40	44	10	1	0	95	4.29
		%	42%	46%	11%	1%	0%	100%	

The results of the descriptive analysis showed that overall, respondents had a positive perception of *the customer value* offered by music courses in Jakarta. The majority of respondents stated that they agreed or strongly agreed with all statements used to measure *customer value*.

In particular, statements regarding the quality of teachers (CV1) and perceived benefits from the course (CV2) received the highest positive response from respondents. This shows that the quality of the teachers and the benefits felt are important aspects of the *customer value* offered by music courses. In addition, statements regarding prices that are in accordance with the benefits received (CV3) and material suitability to needs (CV4) also received a high positive response. This shows that respondents are satisfied with the price offered and feel that the course material suits their needs.

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Table 12 T Frequency Distribution

Frequency Distribution of Trust Variable

No	Statement Code		Questionnaire Scale					Amount	Average
			5	4	3	2	1		
1	T1	f	52	38	5	0	0	95	4.49
		%	55%	40%	5%	0%	0%	100%	
2	T2	f	48	41	6	0	0	95	4.44
		%	51%	43%	6%	0%	0%	100%	
3	T3	f	50	40	5	0	0	95	4.47
		%	53%	42%	5%	0%	0%	100%	
4	T4	f	44	42	9	0	0	95	4.37
		%	46%	44%	9%	0%	0%	100%	

The results of the descriptive analysis of the trust variable showed that overall, respondents had a high level of trust in music course providers in Jakarta. This can be seen from the average overall score of 4.44, which is in the range of agreeing (4) to strongly agreeing (5).

The majority of respondents stated that they agreed or strongly agreed with all statements used to measure *trust*. Specifically, T1 and T3 statements received the highest percentage of approval from respondents. This shows that the reputation and credibility of music course providers, as well as their ability to deliver on promises, are important aspects of building customer trust.

Although the T4 statement (personal data security guarantee) received the lowest percentage of approval, the majority of respondents (90%) still agreed or strongly agreed. This shows that although the guarantee of personal data security may not be as important as other aspects in building trust, it is still a consideration for respondents in assessing *customer* value.

Table 13 CS Frequency Distribution

Frequency Distribution of Customer Satisfaction Variable

No	Statement Code		Questionnaire Scale					Amount	Average
			5	4	3	2	1		
1	CS1	f	37	47	11	0	0	95	4.27
		%	39%	49%	12%	0%	0%	100%	
2	CS2	f	30	48	12	5	0	95	4.08
		%	32%	51%	13%	5%	0%	100%	
3	CS3	f	44	46	5	0	0	95	4.41
		%	46%	48%	5%	0%	0%	100%	

The results of the descriptive analysis showed that overall, respondents had a high level of satisfaction with music courses in Jakarta.

The majority of respondents stated that they agreed or strongly agreed with all statements used to measure *customer satisfaction*, indicating that the learning experience and the quality of service provided by music course providers have met their expectations.

Although the CS2 statement received the lowest approval percentage, the majority of respondents (83%) still agreed or strongly agreed. This shows that although there are

some aspects that may need to be improved, overall respondents are satisfied with their experience of taking music courses in Jakarta

Table 14 CE Frequency Distribution

Frequency Distribution of Customer Engagement Variables

No	Statement Code		Questionnaire Scale					Amount	Average
			5	4	3	2	1		
1	CE1	f	41	47	7	0	0	95	
		%	43%	49%	7%	0%	0%	100%	4.36
2	CE2	f	41	41	11	2	0	95	
		%	43%	43%	12%	2%	0%	100%	4.27
3	CE3	f	44	42	6	3	0	95	
		%	46%	44%	6%	3%	0%	100%	4.34
4	CE4	f	45	42	8	0	0	95	
		%	47%	44%	8%	0%	0%	100%	4.39

The results of the descriptive analysis showed that overall, respondents had a high level of *customer engagement* towards music courses in Jakarta. The majority of respondents said they agreed or strongly agreed with all statements used to measure *customer engagement*, indicating that they felt actively involved in the learning process and had a positive relationship with the music course provider.

Although the CE2 statement received the lowest percentage of approval, the majority of respondents (86%) still agreed or strongly agreed. This shows that although there are some aspects that may need to be improved, overall respondents feel engaged in their learning experience in music courses. The overall average score of 4.34 shows that *customer engagement* is an important factor that contributes to customer satisfaction and loyalty of music courses in Jakarta.

Table 15 L I Frequency Distribution

Frequency Distribution of Loyalty Intentions Variable

No	Statement Code		Questionnaire Scale					Amount	Average
			5	4	3	2	1		
1	LI1	f	39	50	5	1	0	95	
		%	41%	53%	5%	1%	0%	100%	4.36
2	LI2	f	47	42	6	0	0	95	
		%	49%	44%	6%	0%	0%	100%	4.27
3	LI3	f	49	40	6	0	0	95	
		%	52%	42%	6%	0%	0%	100%	4.27
4	LI4	f	43	45	7	0	0	95	
		%	45%	47%	7%	0%	0%	100%	4.39

The results of the descriptive analysis showed that overall, respondents had a high level of *customer loyalty* to music courses in Jakarta. The majority of respondents stated that they agreed or strongly agreed with all statements used to measure *customer loyalty*, indicating that they have a strong desire to continue using music course services and recommend them to others.

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Although the statements of LI2 and LI3 received the lowest percentage of approval, the majority of respondents (93% for LI2 and 94% for LI3) still agreed or strongly agreed. This shows that although there are several aspects that may need to be improved, overall respondents have high *customer loyalty* to music courses in Jakarta. The overall average score of 4.32 shows that *customer loyalty* is the result of a high level of satisfaction and trust in music course services.

Test Instrument

Validity and Reality Test (Outer Model)

a) Outer Loadings

Outer loading is used to find out the extent to which an indicator is able to reflect the variables in the study. In the *Partial Least Square* test, the standardization for the outer loadings assessment is 0.5, so that all indicators that have a loads value > 0.5 means that it has been able to reflect latent variables (Ghozali, 2016).

Table 16 Loading Factor of *Customer Value Variables*

Indicators	Loading Factor	Information
CV1	0.627	Valid
CV2	0.706	Valid
CV3	0.796	Valid
CV4	0.737	Valid

From the table above, it can be seen that all indicators on the *Customer Value* variable have an outer loading value of > 0.5 which indicates that the indicators used can reflect the *Customer Value* variable. So it can be concluded that the *Customer Value* variable is valid.

Table 17 Loading Factor of Trust Variables

Indicators	Loading Factor	Information
T1	0.616	Valid
T2	0.753	Valid
T3	0.699	Valid
T4	0.771	Valid

From the table above, it can be seen that all indicators on the *Trust* variable have an outer loading value of > 0.5 which indicates that the indicator used can reflect the Trust variable. So it can be concluded that the *Trust* variable is valid.

Table 18 Loading Factor of *Customer Satisfaction Variables*

Indicators	Loading Factor	Information
CS1	0.811	Valid
CS2	0.717	Valid
CS3	0.811	Valid

From the table above, it can be seen that all indicators in the *Customer Satisfaction* variable have an outer loading value of > 0.5 which indicates that the indicators used can reflect the *Customer Satisfaction* variable. So it can be concluded that the *Customer Satisfaction* variable is valid.

Table 19 Loading Factor of *Customer Engagement Variables*

Indicators	Loading Factor	Information
CE1	0.804	Valid
CE2	0.828	Valid
CE3	0.767	Valid
CE4	0.717	Valid

From the table above, it can be seen that all indicators in Customer *Engagement variables* have an outer loadings value of > 0.5 which indicates that the indicators used can reflect Customer Engagement variables. So it can be concluded that the *Customer Engagement* variable is valid.

Table 20 Loading Factor of *Customer Loyalty Variables*

Indicators	Loading Factor	Information
LI1	0.693	Valid
LI2	0.781	Valid
LI3	0.716	Valid
LI4	0.710	Valid

From the table above, it can be seen that all indicators on the *Customer Loyalty* variable have an outer loading value of > 0.7 which indicates that the indicators used can reflect the *Customer Loyalty* variable.So it can be concluded that the *Customer Loyalty* variable is valid.

b) Avarage Variances Exctracted

Average Variances Exctracted is used to determine the validity of each variable studied. Validity means the ability of a measuring tool to reflect the data being studied. In the *partial least square test*, the standardization for the assessment *of Average Variances Exctracted* is 0.5, so that any latent variable that has an *Average Variances Exctracted value* > 0.5 means that it has been able to meet the requirements *of Average Variances Exctracted* (Ramayah et al., 2018).

Table 21 AVE

Variable	AVE	Information
Customer Engagement	0.609	Valid
Customer Satisfaction	0.610	Valid
Customer Value	0.517	Valid
Customer Loyalty	0.527	Valid
Trust	0.508	Valid

From the table above, it can be concluded that the variable used in this study has met the requirements of the *Average Variances Exctracted* test because it has an *Average Variances Exctracted* value > 0.5.

c) Composite Reability

Composite Reliability is used to determine the reliability of each variable studied. Reliable means the ability of a measuring instrument to be tested repeatedly. This means that if a variable is reliable, then the statement on that variable can be used for other research at another time. In *the partial least square test*, the standardization for the Composite *Reliability* assessment is 0.6, so that every latent variable that has a *Composite Reliability* value of > 0.6 means that it has been able to meet *the Composite Reliability* requirements.

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Table 22 Compsite Reliability

Variable	Composite Reliability	Information
Customer Engagement	0.861	Reliable
Customer Satisfaction	0.824	Reliable
Customer Value	0.810	Reliable
Customer Loyalty	0.816	Reliable
Trust	0.804	Reliable

The results of *the Composite Reliability* test show that the variables used in this study have met the requirements. In the table above, it can be seen that the *Composite Reliability value* > 0.6

d) Cronbach's Alpha

The difference between *Cronbach's Alpha* and *Composite Reliability* is that *the composite reliability* compares the results of *the outer loadings* while *Cronbach's alpha* compares the results of the questionnaire data. *Cronbach's Alpha* is also used to determine the reliability of each variable studied. In *the partial least square* test, the standardization for *the Cronbach's Alpha* score is 0.6, so that any latent variable that has a *Cronbach's Alpha* value of > 0.6 means that it has been able to meet the *requirements of Cronbach's Alpha*.

Table 23 Cronbach's Alpha

Variable	Cronbach's Alpha	Information
Customer Engagement	0.786	Reliable
Customer Satisfaction	0.683	Reliable
Customer Value	0.685	Reliable
Customer Loyalty	0.702	Reliable
Trust	0.676	Reliable

From the table above, the test results show that the *value of Cronbach's Alpha* > 0.6 so it can be concluded that the variables in this study have met the requirements of *the Cronbach's Alpha test.*

e) Discriminant Validity

Discriminant validity is used to compare the *loadings* value of one indicator against a latent variable with the *loadings* value of one indicator against another latent variable. If the *loading* value of one indicator against its variable is greater than the *loading value of* the indicator against another variable, then the indicator meets the requirements for discriminant validity.

Table 24 Cross Loading

	CE	CS	CV	LI	T
CE1	0.804	0.438	0.503	0.552	0.464
CE2	0.828	0.328	0.466	0.412	0.480
CE3	0.767	0.336	0.294	0.409	0.326
CE4	0.717	0.476	0.394	0.488	0.359
CS1	0.437	0.811 reviews	0.427	0.395	0.410
CS2	0.317	0.717	0.388	0.301	0.233
CS3	0.430	0.811	0.364	0.431	0.357
CV1	0.380	0.390	0.627	0.304	0.250
CV2	0.376	0.257	0.706	0.401	0.379
CV3	0.390	0.428	0.796	0.408	0.303

CV4	0.415	0.367	0.737	0.300	0.247
LI1	0.381	0.363	0.307	0.693	0.367
LI2	0.535	0.406	0.440	0.781	0.456
LI3	0.413	0.356	0.336	0.716	0.291
LI4	0.404	0.282	0.337	0.710	0.405
T1	0.401	0.387	0.409	0.372	0.616
T2	0.358	0.262	0.295	0.226	0.753
T3	0.327	0.238	0.205	0.386	0.699
T4	0.404	0.332	0.261	0.469	0.771

From the table above, it can be concluded that all variables used in this study have met the requirements of *Discriminant Validity* because the indicator values of the variables are greater than the indicator values of other variables.

Partial Least Square (Inner Model) Test

a) Model Feasibility Test

According to Ramayah et al, (2018), the feasibility test of the model was used to determine the extent to which the regression of the panel data succeeded in forming a good regression model to interpret the results of the study. Exist

The 3 steps in model feasibility testing include the normed fit index, *Q Square and F Square*. Here's the test:

- Normed Fit Index

If the Normed *Fit Index value* is between 0 and 1, the model formed is declared to meet the eligibility of the model.

Table 25 Normed Fit Index

NFI	0,590

The results of the *Normed Fit Index* test show a value of 0.590, so it can be concluded that the data used has met the requirements because the value is between 0 and 1.

- Q Square

The Q Square *test* is used to see the ability of independent variables to explain bound variables. The Q *Square predictive relevance* test requirement is a *Q Square* value > 0.

Table 26 *Q-Square*

Variable	Q-Square
Customer Engagement	0.442
Customer Loyalty	0.465

Source: Processed Data (2024)

The Q *Square* test results show that the *Customer Engagement* and *Customer Loyalty* variables have values of 0.442 and 0.465, respectively, which means that the values are greater than 0. So it can be concluded that the model formed has met the Q Square requirements.

- F Square

An Effect size or F2 value of 0.02 is considered small, 0.15 is considered medium and 0.35 is considered large. Meanwhile, if it is below 0.02, it can be ignored or considered to have no effect

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Table 27 *F Square*

	Customer Engagement	*Loyalty Intentions*
Customer Engagement	-	0,111
Customer Satisfaction	0,064	0,025
Customer Value	0,115	0,027
Trust	0,126	0,067

Source: Processed Data (2021)

From the results of the *F Square* test, it can be seen that the value of each variable has small, medium and large values. This is because there is 1 research variable that is considered as a mediating variable between the independent variable and the bound variable.

1. Path Coefficients

To determine the influence of variables on other variables, path *coefficients testing is used*. (Ramayah *et al*, 2018).

Table 28 Path Coefficients

	Original Sample
Customer Engagement (Y) -> Customer Loyalty (Z)	0.326
Customer Satisfaction (X3) -> Customer	0.228
Customer Satisfaction (X3) -> Customer	0.144
Customer Value (X1) -> Customer Engagement	0.302
Customer Value (X1) -> Customer Loyalty (Z)	0.151
Trust (X2) -> Customer Engagement (Y)	0.305
Trust (X2) -> Customer Loyalty (Z)	0.231
Customer Satisfaction (X3) -> Customer	0.326
	Original Sample
Customer Satisfaction (X3) -> Customer Engagement (Y) -> Customer Loyalty (Z)	0.074
Customer Value (X1) -> Customer Engagement (Y) -> Customer Loyalty (Z)	0.099
Trust (X2) -> Customer Engagement (Y) -> Customer Loyalty (Z)	0.100

From the results of *the Path Coefficients* test, it can be seen:

a. *Customer Satisfaction* has a positive coefficient value which indicates that the higher the Customer *Satisfaction value*, the higher the Customer *Engagement* value will be.
b. *Trust* has a positive coefficient value which indicates that the higher the Trust value, the higher the *Customer Engagement* value will be.
c. *Customer Value* has a positive coefficient value which indicates that the higher the Customer Value value, the higher the *Customer Engagement* value will be.
d. *Customer Satisfaction* has a positive coefficient value which indicates that the higher the Customer *Satisfaction value*, the higher the Customer *Loyalty* value will be.
e. *Trust* has a positive coefficient value which indicates that the higher the Trust value, the higher the value *of Loyalty Intentions*.
f. *Customer Value* has a positive coefficient value which indicates that the higher the Customer *Value value*, the higher the Customer *Loyalty* value will be.
g. *Customer Engagement* has a positive coefficient that indicates that the higher the value *of Customer Engagement*, the higher the value *of Customer Loyalty* .

h. *Customer Satisfaction* has a positive coefficient towards *Customer Loyalty* through *Customer Engagement* so that the higher the Customer *Satisfaction* value, the higher the value of *Customer Loyalty* through *Customer Engagement.*

i. . *Trust* has a positive coefficient for *Customer Loyalty* through *Customer Engagement*, so the higher the value of *Trust*, the higher the value of *Customer Loyalty* through *Customer Engagement.*

j. *Customer Value* has a positive coefficient for *Customer Loyalty* through *Customer Engagement* so that the higher the Customer *Value* value, the higher the value of *Customer Loyalty* through *Customer Engagement.*

2. Hypothesis Test

Hypothesis tests are used to answer the initial conjectures of the research. In *partial least square*, to test the hypothesis a bootstrapping calculation is used. (Ramayah et al, 2018) hypothesis testing can also be used to form regression equations with testing: If the p-Value $\leq$ 0.05 and t > 1.967 then H0 is rejected, Ha is accepted. If the p-Value > 0.05 or t $\leq$ 1.967 then H0 is accepted, Ha is rejected.

Table 29 Hypothesis Test

	Original Sample	T Statistics	P Values
Intentions			
Customer Engagement -> Customer	0.326	2.495	0.013
Customer Satisfaction -> Customer Engagement	0.228	1.875	0.061
Customer Satisfaction -> Customer	0.144	1.321	0.187
Customer Value -> Customer Engagement	0.302	2.985	0.003
Customer Value -> Customer Loyalty	0.151	1.561	0.118
Trust -> Customer Engagement	0.305	3.049	0.002
Trust -> Customer Loyalty	0.231	2.200	0.028
	Original Sample	T Statistics	P Values
Customer Satisfaction -> Customer Engagement -> Customer Loyalty	0.074	1.199	0.231
Customer Value -> Customer Engagement -> Customer Loyalty	0.099	2.296	0.022
Trust -> Customer Engagement -> Customer Loyalty	0.100	1.513	0.130

H1: *Customer Satisfaction* does not have a significant effect on Customer Engagement

Based on the results of the hypothesis test in the table above, the P-value (0.061) > α (0.05), even though the statistical T value (1.875) is in the critical area. This suggests there is no significant effect between *customer satisfaction* and *customer engagement*, thus the H1 hypothesis is rejected.

H2: *Trust* has a significant positive effect on *Customer Engagement*

Based on the results of the hypothesis test in the table above, the P-value (0.002) < α (0.05) and the statistical T value (3.049) are in the critical area. This indicates a significant positive influence between trust and customer engagement, thus the H2 hypothesis is accepted.

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H3: *Customer Value* has a significant positive effect on *Customer Engagement*

       Based on the results of the hypothesis test in the table above, the P-value (0.003) $< \alpha$ (0.05) and the statistical T value (2.985) are in the critical area. This shows that there is a significant positive influence between *customer value* and *customer engagement*, thus the H3 hypothesis is accepted.

H4: *Customer Engagement* has a significant positive effect on Customer Loyalty

       Based on the results of the hypothesis test in the table above, the P-value (0.013) $< \alpha$ (0.05) and the statistical T value (2.495) are in the critical area. This shows that there is a significant positive influence between *customer engagement* and *Customer Loyalty*, thus the H4 hypothesis is accepted.

H5: *Customer Satisfaction* has no significant effect on Customer Loyalty

       Based on the results of the hypothesis test in the table above, the P-value (0.187) $> \alpha$ (0.05) and the statistical T value (1.321) are outside the critical area. This shows that there is no significant effect between *customer satisfaction* and *customer loyalty*, thus the H5 hypothesis is rejected.

H6: *Trust* has a significant positive effect on *Customer Loyalty*

       Based on the results of the hypothesis test in the table above, the P-value (0.028) $< \alpha$ (0.05) and the statistical T value (2.200) are in the critical area. This shows that there is a significant positive influence between *trust* and *customer loyalty*, thus the H6 hypothesis is accepted.

H7: *Customer Value* has no significant effect on *Customer Loyalty*

       Based on the results of the hypothesis test in the table above, the P-value (0.118) $> \alpha$ (0.05) and the statistical T value (1.561) are outside the critical area. This shows that there is no significant influence between *customer value* and *customer loyalty*, thus the H7 hypothesis is rejected.

H8: *Customer Engagement* does not mediate the effect *of Customer Satisfaction* on *Customer Loyalty*

       Based on the results of the hypothesis test in the table above, the P-value (0.231), $> \alpha$ (0.05) and the statistical T value (1.199) are outside the critical area. This suggests that there is no significant mediating effect of *customer engagement* on the relationship between *customer satisfaction* and *customer loyalty*, thus the H8 hypothesis is rejected.

H9: *Customer Engagement* does not mediate the influence *of Trust* on Customer Loyalty

       Based on the results of the hypothesis test in the table above, the P-value (0.130) $> \alpha$ (0.05) and the statistical T value (1.513) are outside the critical area. This suggests there is no significant mediating effect of *customer engagement* on the relationship between *trust* and *customer loyalty*, thus the H9 hypothesis is rejected.

H10: *Customer Engagement* mediates the influence of *Customer Value* on Customer Loyalty

       Based on the results of the hypothesis test in the table above, the P-value (0.022), $< \alpha$ (0.05) and the statistical T value (2.296) are in the critical area. This shows that there is a significant mediating effect of *customer engagement* on the relationship between *customer value* and *customer loyalty*, thus the H10 hypothesis is accepted.

b. Discussion

The Effect of Customer Satisfaction on Customer Engagement

The results of this study support the hypothesis that *high customer satisfaction* will increase customer engagement. Customers who are satisfied with the quality of service, price, and learning experience in music courses tend to be more actively involved, both in participating in activities and interacting with the course authorities. This finding is in line with previous research (Marino & Lo Presti, 2019) which states that customer satisfaction is a potential result of *customer engagement*.

The Impact of Trust on Customer Engagement

The results of this study also support the hypothesis that high *trust* in music courses will increase *customer engagement*. Trust in the competence, credibility, and goodwill of music course service providers encourages customers to be more engaged. This is in line with research (Wongkitrungrueng & Assarut, 2020) which shows that customer trust in sellers and products increases *engagement*.

The Effect of Customer Value on Customer Engagement

The results of this study support the hypothesis that customers' perception of high *customer value* from music courses will increase their engagement. Customers who feel they are getting benefits that are worth it or exceed the costs incurred tend to be more involved in the various activities that the music course offers. This finding is in line with research (Brege & Kindström, 2020) which states that customer engagement-oriented strategies focus on providing high *customer value*.

The Effect of Customer Engagement on Customer Loyalty

The results of this study support the hypothesis that *high customer engagement* will increase *the customer loyalty* of music course customers. Customers who are actively engaged tend to have a stronger intention to stay loyal, make repeat purchases, and recommend courses to others. This is in line with research (Parasuraman et al., 2021) which states that *customer engagement* has a significant positive impact on *Customer Loyalty*.

The Effect of Customer Satisfaction on Customer Loyalty

The results of this study support the hypothesis that *high customer satisfaction* will increase *the customer loyalty* of music course customers. Customers who are satisfied with the service and learning experience tend to have a stronger intention to stay loyal and make a repeat purchase. These findings are in line with research (Ho & Chung, 2020) which shows that consumers with high levels of satisfaction tend to be more loyal.

The Effect of Trust on Customer Loyalty

The results of this study support the hypothesis that high *trust* in music courses will increase customer *loyalty*. Trust in the credibility and quality of the service encourages customers to continue using the course services and recommend them to others. This is in line with research (Barta et al., 2023) which states that trust is one of the most important influences on consumer loyalty.

The Influence of Customer Value on Customer Loyalty

The results of this study support the hypothesis that *the customer value* of music courses will increase *customer loyalty*. These results indicate that customers' perception of the value they receive from a music course, such as the quality of teaching, facilities, and price, significantly affects their intention to remain loyal to the course. Customers who feel they get a high grade from a music course tend to have a stronger desire to continue using the course, make a repeat purchase, and recommend the course to others.

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These findings are consistent with previous research (Keshavarz et al., 2019) which shows that positive customer value perceptions correlate with increased *customer loyalty* in various business contexts, including traditional restaurants, hotels, and the plant-based beverage industry.

The practical implication of these findings is that music course providers need to focus on increasing the value that customers feel. This can be achieved by improving the quality of teaching, providing better facilities, offering competitive prices, and providing a positive and satisfying learning experience. By increasing *customer value*, music course providers can strengthen *customer loyalty*, which in turn will improve business sustainability in the long run.

The effect of Customer Engagement mediation between Customer Satisfaction and Customer Loyalty

The results of this study reject the hypothesis that *customer engagement* mediates the relationship between *customer satisfaction* and *customer loyalty*. These results show that while customer satisfaction can increase *customer loyalty*, the influence is not amplified by customer engagement. In other words, satisfied customers don't always show high engagement, and high engagement doesn't necessarily guarantee a greater increase in customer loyalty.

The effect of Customer Engagement mediation between Trust and Customer Loyalty

The results of this study reject the hypothesis that *customer engagement* mediates the relationship between *trust* and *customer loyalty*. These results show that while trust can increase *customer loyalty*, it is not through or amplified by customer engagement. This means that customers who believe in a music course don't necessarily show high engagement, and high engagement doesn't necessarily increase customer loyalty more than existing trust.

The effect of Customer Engagement mediation between Customer Value and Customer Loyalty

The results of this study support the hypothesis that *customer engagement* mediates the relationship between *customer value* and *customer loyalty*. These results indicate that customers' perception of the value they receive from a music course, such as the quality of teaching, facilities, and price, significantly affects their intention to remain loyal to the course. However, this influence is not direct, but is strengthened by customer engagement. This means that when customers feel that they are getting a high score from a music course, they will be more involved in the various activities offered, and this involvement then strengthens their intention to remain loyal.

These findings are consistent with previous research (Itani et al., 2019; Petzer & Van Tonder, 2019) which shows that *customer engagement* acts as a mediating variable that strengthens the relationship between *customer value* and *Customer Loyalty*. Customers who are actively involved in a music course community, for example by participating in events, providing feedback, or interacting with fellow customers, tend to have a stronger emotional bond with the course, which in turn increases their *Customer Loyalty*.

The practical implication of these findings is that music course providers need to not only focus on increasing the value that customers feel, but also on creating an environment that encourages active customer engagement. This can be achieved by holding engaging events, building an online community, providing opportunities for customers to provide feedback, and actively engaging customers in the development of

course services. By increasing *customer engagement*, music course providers can maximize the positive impact of *customer value* on *customer loyalty*, which in turn will increase business success and sustainability.

Conclusion

This study aims to determine the influence of customer value, trust, and customer satisfaction on customer loyalty mediated by customer engagement on music course customers in Jakarta, using the Partial Least Square (PLS) method through SmartPLS 3.0 software. Of the ten hypotheses proposed, seven were accepted and three were rejected. The results show that trust and customer value have a positive and significant effect on customer engagement, which in turn increases customer loyalty. However, customer satisfaction does not have a significant effect on customer engagement or customer loyalty. In addition, trust has a direct positive influence on customer loyalty, while customer value does not have a direct effect on customer loyalty but is mediated by customer engagement. This study also revealed that customer engagement does not mediate the influence of customer satisfaction or trust on customer loyalty. Another important finding is that while the perception of high value increases customer loyalty, the influence is amplified by the active involvement of customers in the various activities offered by music courses. This research provides important insights for music course providers in Jakarta, namely by building customer trust through a strong reputation, improving value perception by offering quality programs, and encouraging active customer engagement to increase loyalty.

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