Original Article

The Effect of Tangibles, Responsiveness, and Reliability on Customer Satisfaction of Delivery Services

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Abstract - The purpose of this study was to determine the effect of latent tangible variables, responsiveness, and reliability on consumer satisfaction. The sampling technique uses accidental sampling and uses the binomial proportion formula and obtained a sample of 70 respondents. Instrument requirements include validity and reliability testing. Test requirements analysis using lilies normality, homogeneity, linearity, and regression significance. The data analysis using SEM (Structural Equation Modeling). The results of the study found that tangibles have no direct effect on consumer satisfaction, responsiveness has a direct effect on consumer satisfaction, reliability, and has a direct effect on consumer satisfaction, tangibles do not have a direct effect on reliability, and responsiveness has a direct effect on reliability.

Keywords - Tangibles, Responsiveness, Reliability; Customer satisfaction.

I. INTRODUCTION

Customer satisfaction is one of the topics that are in great demand by management researchers (Vukmir, 2006). However, the use of latent variable reliability as a mediating variable to measure customer satisfaction is still not widely done. Ahmed et al. (2017) and Abdul Rehman (2012) said that reliability could create satisfaction for customers. Other researchers, namely Robert & Wowor (2011), say that tangibles and responsiveness can create satisfaction for customers and repeat transactions. Customers who are treated well by employees in the organization will have a sustainable positive impact on the long-term existence of the organization. Organizations can develop well if all existing employees can create and maintain a commitment to the work done. So that the quality of service provided to customers can provide satisfaction for consumers (Khan & Fasih, 2014).

Tangibles are a form of physical means used by organizations to create and do work (Moon, 2013). Supporting equipment and the appearance of employees used to serve consumers can create an impression that is easily remembered by consumers. Physical means, including the friendly appearance of employees, can create psychological syndromes that arise as a prolonged response for customers (Du Plooy & De Jager, 2007; Makanyeza & Chikazhe, 2017). Pleasant conditions are felt by consumers when making transactions against services produced by the company so that the tangible and the prolonged appearance of employees is part of the increasing condition of employees to act on time in accordance with the wishes of consumers.

Responsibility is the behavior of employees in the organization to act in time and convey information in accordance with consumer needs (Holweg, 2005; Pitafi et al., 2019). Employees will act according to organizational goals based on the desire to appreciate the time that has been sacrificed by consumers when making a purchase. The ability to respond to what is owned by employees will be positively assessed by consumers so that it can create capabilities when serving consumers (Famiyeh et al., 2018; Esaiasson et al., 2017). The responsiveness of employees is based on personal responsibility for the organization. Personal conditions of employees who have good responsiveness can encourage the desire to act and treat consumers fairly. Reliability is the ability and commitment possessed by employees to provide services in accordance with the agreement (Yousapronpaiboon, 2014). The decision taken is the desire to adjust performance to customer expectations which means the timeliness and the same service to all customers (Saad Andaleeb & Conway, 2006).

II. LITERATURE REVIEW AND DEVELOPMENT OF HYPOTHESES

Consumer satisfaction is influenced by perceptions of service quality, product quality, prices, and personal factors, as well as a momentary situation. One of the factors that can determine satisfaction for consumers is consumer perceptions of service quality as measured by the dimensions of service quality, namely: tangibles, reliability, and responsiveness (Caruana, 2002; Oh, 1999).

The attractiveness of physical facilities, equipment, and communication facilities as well as the materials used by the organization and the appearance of employees that must be in the service process (Moon, 2013). The ability to carry out service is carried out by showing the existence of other parties, appearance, and also the ability of facilities and physical infrastructure. Organizing service organizations
and the state of the surrounding environment are concrete evidence of the services provided by the organization (Munusamy et al., 2010). The better the tangibles provided by the organization, the better the service provided to consumers will be.

The ability of employees in organizations to provide fast and appropriate services to consumers is done by conveying clear information (Bebko & Garg, 1995). Good responsiveness can create customer satisfaction for the services provided by the organization. Jun et al. (2004) said that customer satisfaction could be created through employee attitudes that have an element of reliability. This means that the reliability possessed by employees is one of the factors that must be considered to obtain customer satisfaction (Jun et al., 2004). Organizations that are engaged in services must have good reliability aspects because good quality employees can provide the services expected by consumers.

The ability of employees to provide services in accordance with what has been promised appropriately includes the suitability of performance with customer expectations, on time, the same service for all customers (Collier & Bienstock, 2006). Wang et al. (2004) said that reliability is the ability of employees in a company organization to provide services in accordance with what is promised accurately and reliably.

Olorunniwo et al. (2006) explain that consumer satisfaction with service companies is defined as a situation where consumer expectations of service are in accordance with the reality received by consumers. Consumers are valuable assets for company organizations because the purpose of the business aspect is to create customer satisfaction. Consumers who feel satisfied can give a positive response to the incompatibility between the previous level of importance, and actual performance felt after use (Olorunniwo et al., 2006; Ahmadi Kashkoli et al., 2017). Based on the analogy we made, then framework I am a research model.

\[ \xi_1: \text{exogenous variable tangibles} \]
\[ \xi_2: \text{exogenous variable responsiveness} \]
\[ \eta_1: \text{endogenous reliability} \]
\[ \eta_2: \text{endogenous variable customer satisfaction} \]

Based on the description of the literature, the following explanation:

I assume that tangibles have a positive direct effect on customer satisfaction. Melia (2016) said that tangibles are an attraction for physical facilities, equipment, and communication facilities as well as materials used by organizations, as well as the appearance of employees in the service process, having an influence on customer satisfaction. Lau et al. (2013) states that tangibles (physical appearance) include physical facilities, equipment, employees, and means of communication, have a positive effect on customer satisfaction. The results of this study are in line with research from Tamwatin et al. (2015); Iskandar et al. (2015), which state that there is an influence between tangible to customer satisfaction. Thus, the more customer experience about tangible provided by company organizations, the better customer satisfaction will be. Based on these assumptions, the hypothesis proposed is:

H1: There is a positive direct effect of tangibles on customer satisfaction.

I assume that responsiveness has a positive direct effect on customer satisfaction. Munusamy et al. (2010) state that responsiveness is the desire of employees or staff to help customers and provide good service and responses. The motivation of employees to solve problems faced by customers when using the services has a positive effect on customer satisfaction. Saad Andaleeb & Conway (2006) states that responsiveness has a positive effect on consumer satisfaction. This means that the higher the responsiveness that consists of the willingness and speed of employees in providing services to customers without having to be asked by customers, customer satisfaction will increase. Consumer perceptions of employee responsiveness, such as the speed and accuracy of service personnel in answering problems experienced by service users, consumer satisfaction, will also be higher (Mahamad & Ramayah, 2010). Siddiqi (2011) said that the responsiveness aspect of service quality has an influence on customer satisfaction. Based on these assumptions, the hypothesis proposed is:

H2: There is a direct positive effect on responding to customer satisfaction

I am of the opinion that tangibles have a positive direct effect on reliability. According to Tamwatin et al. (2015), tangibles are the appearance of service facilities and human resources when delivering organizational communication material that is directly related. According to Moon (2013), tangible is a concern and attention given by the organization to consumers. If the tangible aspect given by the company is satisfactory, we can be sure that reliability will be formed when dealing with consumers. Good reliability is the ability of the organization to provide services that are in accordance with what is promised by using physical facilities owned by the organization Martini et al. (2018). The ability of an organization to provide physical facilities that can support organizational goals can create the ability of employees when performing services in accordance with the agreed time Moon (, 2013). Based on these assumptions, the hypothesis proposed is:

H3: There is a positive direct effect of tangibles on reliability

I assume that responsiveness has a positive direct effect on reliability. According to Kuo et al. (2009), responsiveness is awareness and desire to help consumers and provide services quickly. Responsiveness is the desire, response, or alertness of employees in helping consumers and providing fast and responsive services (Ahmad & Sungip, 2008). Responsiveness, according to Kara et al. (2005), is the ability of service providers to help and...
provide fast and appropriate services to consumers with clear delivery. Responsiveness can be used as a guideline to assess the reliability of a company. Reliability is the ability to provide promised services that are reliable, accurate, and reliable (Lau et al., 2013). Good responsiveness indicates that the reliability aspects of the company's employees are very good. Based on these assumptions, the hypothesis proposed is:

H4: There is a positive direct effect of responsiveness on reliability

I assume that reliability has a positive direct effect on customer satisfaction. Robert & Wowor (2011); Uyoga (2018) states that reliability has a positive effect on customer satisfaction. This means that the ability to provide promised services promptly, accurately, and satisfactorily can affect customer satisfaction. Yousuf (2017) said that the reliability aspect of service quality has an influence on customer satisfaction. The same thing was stated by Famiyeh et al. (2018) that reliability is the company's ability to provide services in accordance with what is promised accurately and reliably. The relationship between reliability and customer satisfaction is reliability that has a positive influence on customer satisfaction. The better consumer perceptions of company reliability, the highest customer satisfaction will be. Based on these assumptions, the hypothesis proposed is:

H5: There is a positive direct effect of reliability on customer satisfaction

### III. METHODOLOGY

This study used a quantitative approach with survey methods and was carried out in Lampung Province. The research constellation includes four latent variables, namely tangibles as exogenous variables, responsiveness as exogenous variables, reliability as endogenous variables, and consumer satisfaction as endogenous variables.

The target population is all consumers of the Shipping Service Company in Lampung Province. The method used is non-probability sampling and uses an accidental sampling technique, which is a sampling technique that is based on certain consumer characteristics (Trafimow & MacDonald, 2017).

The instruments used in this study were 5 alternative choices and used a Likert scale model (Adams & Wieman, 2011). Instrument preparation includes the development of dimensions and indicators, instrument preparation, validity and reliability testing, instrument revision, finalization, and data collection. A validity test is used to measure the validity of the questions in the questionnaire (Koopmans et al., 2012; Adams & Wieman, 2011). Instruments are said to be valid if the questions in the questionnaire can measure each manifest variable (Trafimow & MacDonald, 2017). This study uses the validity of Product Moment correlation techniques, namely the correlation of item scores with total scores. Longin & Solnik (2001) say valid or not the instrument is done by comparing between rvalue and rttable. Reliability testing was done by calculating Cronbach's Alpha for each variable, which is reliable if the Cronbach's Alpha value is > 0.60 (Kim & Wang, 2019).

Data analysis techniques include descriptive statistical analysis and inferential statistics (Trafimow & MacDonald, 2017). The test requirements analysis includes normality, homogeneity, linearity, and regression significance. Multivariate statistical tests were performed using Structural Equation Modeling analysis (Trafimow & MacDonald, 2017; Hult et al., 2006; Kim & Wang, 2019).

### IV. RESULTS OF RESEARCH AND DISCUSSION

Based on the instruments distributed to respondents, responses were obtained from 70 respondents or as much as 70%.

### Table 1. Description of respondents

<table>
<thead>
<tr>
<th>Construct</th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>Med</th>
<th>Std. Dev</th>
<th>Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>X₁</td>
<td>15</td>
<td>25</td>
<td>19.28</td>
<td>19</td>
<td>2.10</td>
<td>4.43</td>
</tr>
<tr>
<td>X₂</td>
<td>18</td>
<td>29</td>
<td>23.28</td>
<td>24</td>
<td>2.52</td>
<td>6.38</td>
</tr>
<tr>
<td>X₃</td>
<td>15</td>
<td>25</td>
<td>19.78</td>
<td>20</td>
<td>2.22</td>
<td>4.95</td>
</tr>
<tr>
<td>X₄</td>
<td>12</td>
<td>20</td>
<td>15.85</td>
<td>16</td>
<td>1.75</td>
<td>3.08</td>
</tr>
<tr>
<td>X₅</td>
<td>15</td>
<td>34</td>
<td>25.58</td>
<td>26</td>
<td>4.40</td>
<td>19.37</td>
</tr>
<tr>
<td>X₆</td>
<td>15</td>
<td>28</td>
<td>22.05</td>
<td>22</td>
<td>3.09</td>
<td>9.59</td>
</tr>
<tr>
<td>X₇</td>
<td>17</td>
<td>35</td>
<td>25.62</td>
<td>26</td>
<td>3.78</td>
<td>14.35</td>
</tr>
<tr>
<td>Y₁</td>
<td>14</td>
<td>28</td>
<td>22.57</td>
<td>23</td>
<td>2.77</td>
<td>7.72</td>
</tr>
<tr>
<td>Y₂</td>
<td>21</td>
<td>39</td>
<td>29.9</td>
<td>30</td>
<td>3.73</td>
<td>13.91</td>
</tr>
<tr>
<td>Y₃</td>
<td>15</td>
<td>28</td>
<td>23.02</td>
<td>23</td>
<td>2.94</td>
<td>8.66</td>
</tr>
<tr>
<td>Y₄</td>
<td>11</td>
<td>25</td>
<td>18.55</td>
<td>19</td>
<td>2.84</td>
<td>8.07</td>
</tr>
<tr>
<td>Y₅</td>
<td>12</td>
<td>24</td>
<td>19.28</td>
<td>19</td>
<td>2.9</td>
<td>7.88</td>
</tr>
<tr>
<td>Y₆</td>
<td>26</td>
<td>47</td>
<td>37.64</td>
<td>38</td>
<td>4.46</td>
<td>19.91</td>
</tr>
</tbody>
</table>

### Table 2. Calculation of construct reliability and variance extracted (ξᵢ)

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Std. Loading</th>
<th>Error</th>
<th>CR</th>
<th>VE</th>
</tr>
</thead>
<tbody>
<tr>
<td>X₁</td>
<td>0.69</td>
<td>0.52</td>
<td></td>
<td></td>
</tr>
<tr>
<td>X₂</td>
<td>0.70</td>
<td>0.50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>X₃</td>
<td>0.75</td>
<td>0.44</td>
<td></td>
<td></td>
</tr>
<tr>
<td>X₄</td>
<td>0.75</td>
<td>0.44</td>
<td></td>
<td></td>
</tr>
<tr>
<td>total</td>
<td>2.89</td>
<td>1.9</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Construct a reliability value of tangibles variable of 0.814 greater than 0.70 (CR>0.70) and average variance extracted (AVE) value of 0.737 greater than 0.50 (VE>0.50). This means that the four latent variables have consistency in measuring latent tangible variables.

### Table 3. Calculation of constructing reliability and variance extracted (VE)

<table>
<thead>
<tr>
<th>Construct</th>
<th>Std. Loading</th>
<th>Error</th>
<th>CR</th>
<th>VE</th>
</tr>
</thead>
<tbody>
<tr>
<td>X₅</td>
<td>0.46</td>
<td>0.79</td>
<td></td>
<td></td>
</tr>
<tr>
<td>X₆</td>
<td>0.79</td>
<td>0.38</td>
<td></td>
<td></td>
</tr>
<tr>
<td>X₇</td>
<td>0.92</td>
<td>0.15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>total</td>
<td>2.17</td>
<td>1.32</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Value of constructing reliability The responsiveness variable of 0.781 is greater than 0.70 (CR>0.70), and the average variance extracted (AVE) value of 0.681 is greater than 0.50 (VE>0.50). This means that the four latent variables have consistency in measuring responsiveness latent variables.
Table 4. Calculation of constructing reliability and variance extracted (η₁)

<table>
<thead>
<tr>
<th>Construct</th>
<th>Std. loading</th>
<th>Error</th>
<th>CR</th>
<th>VE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y₁</td>
<td>0.84</td>
<td>0.30</td>
<td>0.859</td>
<td>0.804</td>
</tr>
<tr>
<td>Y₂</td>
<td>0.80</td>
<td>0.36</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Y₃</td>
<td>0.82</td>
<td>0.33</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>2.46</td>
<td>0.99</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The value of constructing reliability variable consumer satisfaction is 0.859 greater than 0.70 (CR>0.70), and the average variance extracted (AVE) value of 0.804 is greater than 0.50 (VE>0.50). This means that the three latent variables have consistency in measuring reliability latent variables.

Table 5. Calculation of constructing reliability and variance extracted (η₂)

<table>
<thead>
<tr>
<th>Construct</th>
<th>Std. loading</th>
<th>Error</th>
<th>CR</th>
<th>VE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y₄</td>
<td>0.84</td>
<td>0.29</td>
<td>0.908</td>
<td>0.767</td>
</tr>
<tr>
<td>Y₅</td>
<td>0.93</td>
<td>0.14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Y₆</td>
<td>0.86</td>
<td>0.27</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>2.63</td>
<td>0.7</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The value of constructing reliability variable customer satisfaction of 0.908 is greater than 0.70 (CR>0.70), and the average variance extracted (AVE) value is 0.767 greater than 0.50 (VE>0.50). This means that the three latent variables have consistency in measuring customer satisfaction.

The measurement of sub-structure path coefficient one will provide decision-making for testing hypotheses 1 and 2 with the equation form \( \eta_1 = \gamma_{11}\xi_1 + \gamma_{12}\xi_2 + \zeta_1 \). The results of testing hypothesis 1 (\( \gamma_{11} \)) are 0.01 and \( \text{value} = 0.05 < t_{\text{table}}(0.05;70) = 1.66 \), then Ho is accepted, and the path coefficient \( \gamma_{11} \), the relationship between tangibles for reliability is not significant. Hypothesis 2 (\( \gamma_{12} \)) is 0.69 and \( \text{value} = 5.25 > t_{\text{table}}(0.05;70) = 1.66 \), then Ho is rejected and path coefficient \( \gamma_{12} \), that is, the relationship between responsiveness over reliability is significant.

Sub-structure path coefficient measurement 2 will give a decision to test hypotheses 3, 4 and 5 with the equation \( \eta_2 = \gamma_{21}\xi_1 + \gamma_{22}\xi_2 + \beta_{21}\eta_1 + \zeta_2 \). The results of testing hypothesis 3 (\( \gamma_{21} \)) amounted to 0.07 and \( \text{value} = 0.72 < t_{\text{table}}(0.05;70) = 1.66 \), then Ho is accepted, and the path coefficient \( \gamma_{21} \) is the relationship between tangibles on customer satisfaction is not significant. Hypothesis 4 (\( \gamma_{22} \)) is 0.58 and \( \text{value} = 3.57 > t_{\text{table}}(0.05;70) = 1.66 \), then Ho is rejected and the path coefficient \( \gamma_{22} \) is responsiveness to significant customer satisfaction. Hypothesis 5 (\( \beta_{21} \)) is 1.27 and \( \text{value} = 6.23 < t_{\text{table}}(0.05;70) = 1.66 \), then Ho is rejected and the path coefficient \( \beta_{21} \) means that the relationship between reliability and customer satisfaction is significant.

Inside the lisrel output, test the suitability of the model overall using the test \( \chi^2 \) (chi-square) obtained from the weighted Least Squares chi-square 91.09 with p-value 0.00463 <0.05 so it can be concluded that the test results \( \chi^2 \) as a whole have not been fit (good match). In addition, the ratio between the values of \( \chi^2 \) with degrees of freedom (\( \chi^2 / df \)) is 91.09 / 59 = 1.54 > 0.05, so it can be concluded that by controlling the complexity of the model (which is proxied by the number of degrees of freedom), the model actually has a pretty good fit.

The next test is GFI, and NFI shows that the test results are smaller than 0.90, so it can be concluded that the model has a poor match, while the testing of CFI, NNFI, and IFI shows a test that has a value greater than 0.90 so that it can be concluded that the model has a fairly good match.
Figure 3 shows the form of a complex path coefficient that functions as a decision-maker for the hypothesis test. The description is related to the path coefficient, namely sub-structure path coefficient 1 and sub-structure path coefficient 2.

In the standardized solution path diagram, besides the direct effect, there are also indirect effects between exogenous variables (ξ) and endogenous variables (η). At lsisel's output of standardized solutions, it can be seen that:

a) The total effective value (total influence) of tangibles variable (ξ₁), responsiveness (ξ₂), and reliability (η₁) on customer satisfaction (η₂) is the same as a direct effect of each variable because it is not mediated by other variables.

b) The total effective value (total influence) of tangibles variable (ξ₁), and responsiveness (ξ₂), on reliability (η₁) is the same as a direct effect of each variable; Karen is not mediated by other variables.

c) Indirect effect (indirect effect) tangibles variable (ξ₁) on customer satisfaction (η₂) is 1.27 x 0.01 = 0.0127, because it is caused by the existence of other variables, namely reliability (η₁) worth 1.27, and the total effect is 0.07 + 0.0127 = 0.0827.

d) Indirect effect (indirect effect) of the response variable (ξ₂) on consumer satisfaction (η₂), worth 0.69 x 1.27 = 0.8763, because of the other variables, namely reliability (η₁) worth 1.27, while the total the effect is -0.58 + 0.8763 = 0.2963.

The total influence of exogenous variables (ξ) on endogenous variables (η). It can be explained that the variables ξ₁ and ξ₂ have a positive effect on η₂, because there are intervening or mediating variables η₁ and have a greater influence than variables that are not mediated by other variables. This means that tangibles, responsiveness, and reliability together affect customer satisfaction have a greater value than just one exogenous variable (ξ) that affects customer satisfaction. A similar thing happened to the reliability variable that tangibles and responsiveness together affect reliability have a greater influence than just one exogenous variable (ξ) that affects reliability.

V. DISCUSSION

A. Responsiveness has a direct negative effect on Customer Satisfaction.

The results showed that responsiveness had a direct negative effect on customer satisfaction. This can be seen from the results of research on the three indicators. The third indicator is fast service which has the greatest value compared to the other two indicators, namely assistance provided by employees and clarity of information provided by company employees, which explains that fast service is the indicator that most influences customer satisfaction. The negative path coefficient indicates that if the willingness to help consumers, provide fast and appropriate services, and deliver clear information, then consumers have not given a positive response to the services provided by the company. Consumers will look for other factors that can provide satisfaction after consuming services sold by the company. This finding is in accordance with the results of a study conducted by Ahmadi Kashkoli et al. (2017); Uyoga (2018), who said that responsiveness has an effect on consumer satisfaction.

B. Reliability has a direct positive effect on customer satisfaction.

The results of the study show that reliability has a direct positive effect on customer satisfaction. This can be seen from the results of research on the three indicators. The third indicator, which is trustworthy information, has the greatest value compared to the other two indicators, namely service accuracy and promised services that show that the promised service indicators are indicators that most influence consumer satisfaction. This condition shows that if the ability to provide promised services is better, more accurate, and reliable, it will affect the psychological condition of consumers to give a positive appreciation of the company's products. This finding is in accordance with the results of a study conducted by Martini et al. (2018); Albayrak et al. (2010), who say that reliability affects consumer satisfaction.

C. Responsiveness has a positive direct effect on reliability.
The results of the study show that responsiveness has a positive direct effect on the reliability of the company in providing services. This can be seen from the three responsiveness indicators. The third indicator is fast service which has the greatest value compared to the other two indicators, namely assistance provided by employees and clarity of information provided by the company. This finding shows that if the willingness to help consumers is carried out in a fast and accurate manner and the delivery of information is done well, it will affect consumers' perceptions of the company's ability to conduct transactions. This finding is in accordance with the results of a study conducted by Shaﬁq et al. (2013); Al-Hawajreh & Attiany (2014), which says that responsiveness has an effect on reliability.

VI. CONCLUSION AND SUGGESTIONS

Based on the results of the research and discussion previously explained, the writer can draw conclusions as follows: (1) Responsiveness has a direct negative effect on customer satisfaction. This means that if the willingness to help consumers, provide fast and appropriate services, and deliver information delivered in a good and clear way, then consumers still give a negative response and are still looking for other information in order to obtain satisfaction (2) Reliability has a positive direct effect on customer satisfaction. This shows that the ability to provide promised services with reliable, accurate, and reliable can affect consumer satisfaction in using the services provided by the company. (3) Responsiveness of employees has a direct positive effect on the reliability of the company in providing services. This condition shows that the willingness to help consumers, as well as the delivery of information to consumers, can affect the reliability of employees in delivering services sold by the company.

REFERENCES


