

Original Paper

Relationship between Customer Satisfaction and Customer Attitude and Loyalty According to the Mediating Variable of Customer Trust (Case Study: Matin Abad Eco Camp)

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Abstract

The overall purpose of this study was to investigate the relationship between customer satisfaction and customer attitude and loyalty with respect to the mediating variable of customer trust. This research is applied research in terms of purpose and descriptive correlational research in nature and method. This study's study population is all people who have used or are using Matin Abad Eco Camp. The number of samples was determined based on the Krejcie and Morgan sampling table equal to 120 people selected by a simple random sampling method. To collect information from standard questionnaires of customer satisfaction, attitude, customer loyalty, and customer trust in a 5-point Likert scale have been used. Cronbach's alpha was used for its reliability, and the obtained numbers indicate the appropriate reliability of the questionnaires. SPSS 24 software and PLS structural equations were used for data analysis. The results indicate that customer satisfaction is related to customer attitude, customer loyalty, and customer trust. Customer trust is related to customer attitude and customer loyalty. The results also showed that customer trust has a mediating role in establishing the relationship between customer satisfaction with customer attitude, and customer loyalty.

Keywords

customer satisfaction, customer attitude, customer loyalty, customer trust

1. Introduction

Now in the second decade of the third millennium, companies and organizations need other tools and approaches to meet customer satisfaction and expectations; Because today, customers are more

sensitive to companies' behavior and performance in responding to customer demand (Toutian & Ansari, 2016). According to Oyemomia et al. (2019), an organization's performance to achieve the goals of customer orientation, customer satisfaction, increase market share, and maintain long-term survival depends on the use of applicable organizational strategies (Shabandi & Farrokhsad, 2019). Since the cost of attracting a customer is six to nine times the cost of retaining a previous customer and new customers are less profitable, organizations are trying to establish long-term relationships with existing customers (Karatepe, 2006; Ok, Back, & Shanklin, 2007). Successful retention of existing customers reduces the need to search for new customers and its potential risk. In an era where customers have many choices, service providers must always remember the customer. Successful managers have come to the conclusion that building customer loyalty and keeping them in their customer portfolio will only be possible in the light of gaining their trust in the organization. Therefore, changing the direction of marketing and relying on customer orientation, which is based on trust, is a necessity for companies rather than an optional opportunity (Dietz, 1997; Chumpitaz & Swaen, 2002; Shih, 2006).

On the other hand, the strongest position in the customer's mind is to be reliable. For this reason, gaining customer trust is always one of the primary goals in building a long-term relationship with customers. In a world where customer loyalty to products and services is declining, the only way to maintain a competitive position is to have a relationship based on trust with customers; Otherwise, the only remaining way for the seller will be price-based competition (Lau & Lee, 1999; Singh & Sirdeshmukh, 2000).

In today's competitive market, companies need customer orientation to survive. They need to produce high-quality products and services that can achieve customer satisfaction and loyalty. Achieving customer satisfaction, which ultimately leads to profitability, is the business's main goal today because there is a very strong relationship between product quality and service, customer satisfaction, and company profitability (Rempel, Holmes, & Zanna, 1985; Mattysens, Dawes, & Massey, 2006).

Customer loyalty is due to customer satisfaction, and customers who have a lot of loyalty do not want to change the brand. As a result, when customers become loyal to a particular company, they spend more money than non-loyal customers in that company (Lee & Murphy, 2006).

In this study, the relationship between customer satisfaction and customer attitude and loyalty with respect to the mediating variable of customer trust in Matin Abad Eco Camp is investigated. The researcher's findings indicate that no research has been conducted in this regard so far. Therefore, the research's main issue in this research is whether customer satisfaction is related to customers' attitude and loyalty in Matin Abad Eco Camp according to the mediating variable of customer trust?

2. Literature Review

2.1 Customer Satisfaction

In today's competitive and highly challenging world that companies face, and due to the increasing changes in the current business environment and the complexity of the environment of companies and organizations, customer satisfaction for each company and business organization as a measure of performance and business success is inevitable (Ahmadi & Pour Ashraf, 2004). Titko and Lace define customer satisfaction as the amount of emotion that a person receives due to meeting customer expectations or adding to his or her expectations. They believe that customer satisfaction requires keeping customers simple both in daily interactions and from a long-term and global perspective. Customer satisfaction is the amount of desirability that the customer acquires due to various product features and is a source of profitability and a reason to continue the organization. Satisfied customers are likely to talk to other people about their preferred business, and the result of these conversations is a kind of positive word-of-mouth advertising for the company or vice versa (Titko & Lace, 2010).

In today's competitive economy, customer orientation and customer satisfaction is the first law of business, and disobeying it will remove it from the market. Companies always want to increase their customers' satisfaction to achieve profitability by creating loyalty in them. Jamal and Naser define customer satisfaction as a customer's feeling or attitude towards a product or service after using it and the main result of the marketer's activity that acts as a link between the various stages of consumer buying behavior (Jamal & Naser, 2002).

Swan and Combs have defined satisfaction as motivation after a purchase (Swan & Combs, 1976). Westbrook also defines customer satisfaction as the result of cognitive and emotional factors before, during, and after purchasing goods and services (Westbrook, 1980). Oliver believes that customer satisfaction or dissatisfaction results from the difference between customer expectations and the quality he has received (Oliver, 1980).

In most of these researches, customer satisfaction is defined as the degree to which the organization's actual performance meets customer expectations. Researchers recently believe that customer satisfaction emphasizes not only their expectations but also attention to needs, especially basic customer needs such as respect and fair behavior because needs are different from expectations; Expectations are conscious, specific, short-term, and superficial, while needs are unconscious, general, profound, and long-term until they are activated. Therefore, customer satisfaction means meeting the customer's needs and wants at the right time and in the same way he wants. In general, everyone agrees that satisfaction is the result of customer judgment after receiving goods and services from the organization (Yi, 1990).

Many organizations can satisfy the customer, but organizations that can put the customer at the center of their operations make them enjoy the product. Customer satisfaction is very important in today's business world. Satisfaction may be related to repurchasing, buying more products, a positive word, and a greater willingness to pay more for a particular brand. Any business is likely to lose market share

of customers and investors if it does not meet customer satisfaction effectively and efficiently with its existing competitors (Anderson, Fornell, & Mazvancheryl, 2004).

Customer orientation and customer satisfaction is the most important challenge facing today's organizations. More satisfied customers are more likely to buy again. In the philosophy of customer orientation, the customer's desire is emphasized; that is, first it is determined what the customer wants, and then they try to achieve the means or the method of its realization (Jun Lim, 2006). As the second half of the twentieth century saw the transition of the economy from industrialism to serviceism, managers of public and service enterprises in all public and private sectors realized that product quality alone could not distinguish them from others. Rather, the focus should shift from marketing to customer orientation.

2.2 Customer Attitude

A person's attitude reflects the way he thinks, feels, and reacts to his surroundings. Accordingly, each person's attitude plays an essential role in their behavior. Attitudes originate from internal, and personality factors such as their beliefs and individual tendencies and are sometimes influenced by external factors such as income, external influences, and economic factors (Solomon, 2000). Experts consider the influence of internal and external factors on customer demands to be very important and believe that an individual should make a purchase for each type of purchase by performing a series of mental processes.

In the existing literature on consumer behavior, attitude has been considered a factor in behavior formation and direction. Attitude is the expression of inner feelings that indicate how favorable or unfavorable a person is to certain issues. The need to examine the consumer's attitude and how he thinks about our product and how he reacts according to his attitude, positive or negative, has forced marketers to do market research. The consumer evaluates each product based on its important characteristics, while from the consumer's point of view, each of the product's characteristics has a different weight or importance. In addition, competing products offered by different brands differ in the extent to which they have these characteristics. This leads to different consumer attitudes towards different brands. Being aware of people's attitudes is very important; Because it provides the possibility of predicting and guiding consumer behavior in the market (Ranjbaran & Jamshidian, 2020).

Attitudes help people adopt a clear view of the world in which they find themselves, and the individual, group, and community know where they are and what they are doing. Attitudes also facilitate thinking about the organization as a coherent paradigm and allow individuals to respond appropriately to all stimuli by evaluating them (Pratkanis & Turner, 1994). Especially when their attitudes are similar to ours, it becomes easier to understand and interact with them. Katz's main functions are the for-profit or adaptation function, forfeiture function, value function, and knowledge function (Katz, 1960).

2.3 Customer Loyalty

Today is the age of loyalty, including customer loyalty, employee loyalty, management loyalty, loyalty to society and principles, ideals and beliefs, etc. Many studies have shown that satisfaction is not the

ultimate key to success and profitability. Instead, today only customers who feel a sense of belonging to the organization are considered profitable and long-term assets for the organization.

To measure loyalty from a behavioral perspective, researchers use variables such as the likelihood of repurchasing and the likelihood of brand selection over the long term (Yi & La, 2004). Maintaining and strengthening customer loyalty for a company's products or services has generally been a central focus of marketing activities (Dick & Basu, 1994). Customer loyalty can reduce marketing costs, attract more customers, and affect the transaction (Aaker, 1997). In addition, citation-style customers gain more benefits from competing for coping strategies (Dick & Basu, 1994).

The competitive world has led organizations to pay more attention to customers and focus on the customer and his satisfaction instead of mass production. On the other hand, because customer expectations are constantly increasing, organizations are required to meet customer expectations, go beyond their basic needs, and focus on building loyalty through long-term, two-way communication and Profitable for both parties (Dick & Basu, 1994).

Studies on how to prevent customer separation have shown that the main factors affecting loyalty depend on customer loyalty. This study's findings show that treating all customers equally is not the right thing to do to increase their loyalty. Other results of this study also showed that factors such as satisfaction, reliability, image, and importance of communication play different roles in customer loyalty levels (Kuusik & Varblane, 2009).

Researchers' research on the role of trust and satisfaction in customer loyalty revealed that trust is the most important determinant of customer loyalty. Other studies also showed that the set of factors of satisfaction, value, resistance to change, trust, and fairness of the institution, is closely related to customer loyalty. In addition to the quality of service, which has a strong relationship with customer loyalty, relative attitude, recommendation, repurchase, and satisfaction also change their loyalty. Other findings indicate that the human, technical and tangible aspects and the quality of appropriate services lead to increased customer satisfaction (Aydin & Özer, 2005).

2.4 Customer Trust

Customer trust is one of the most important factors in establishing a strong relationship with the customer and achieving a market share of trust (Urban et al., 2005). Trust must be achieved before achieving customer loyalty (Reichheld & Teal, 1996). Trust is an essential and determining element in decision making, construction, and strengthening the long-term buyer-seller relationship (Urban et al., 2005).

Since the cost of attracting a customer is six to nine times the cost of retaining a previous customer and new customers are less profitable, organizations are trying to establish long-term relationships with existing customers (Karatepe, 2006). The strongest position in the customer's mind is to be reliable. For this reason, gaining customer trust is always one of the primary goals in building a long-term relationship with customers. In a world where customer loyalty to products and services is declining, the only way to maintain a competitive position is to have a relationship based on trust with customers;

Otherwise, the seller's only remaining way will be price-based competition.

From a marketing perspective, trust is of particular importance in customer relationship management (Morgan & Hunt, 1994). Therefore, trust has been a major issue in consumer behavior research in the last decade, and it has been found that consumer trust is one of the key factors of organizational success in the market as well as a vital factor of profitability in many different industries.

Trust allows people to live together in uncertain and risky situations and reduce confusion to some extent in this complex world. In fact, the existence of trust is one of the most influential factors that can lead to the development and growth of e-commerce. Trust has become a major foundation in communication and marketing theories. In fact, it is a valuable asset for any business, and in addition, it reduces risk, achieves satisfaction, creates commitment, and builds long-term relationships with customers (Urban et al., 2005).

2.5 Conceptual Framework

Based on the literature review, this study's general purpose is to investigate the relationship between customer satisfaction and customer attitude and loyalty with respect to the mediating variable of customer trust that the conceptual framework and hypothesis of this research can be presented and described below (Figure 1).

H1: Customer satisfaction is related to customer attitude.

H 2: Customer satisfaction is related to customer loyalty.

H3: Customer satisfaction is related to customer trust.

H4: Customer trust is related to customer attitude.

H5: Customer trust is related to customer loyalty.

H6: Customer attitude is related to customer loyalty.

H7: Customer trust plays a mediating role in establishing the relationship between customer satisfaction and customer attitude.

H8: Customer trust plays a mediating role in establishing the relationship between customer satisfaction and customer loyalty.

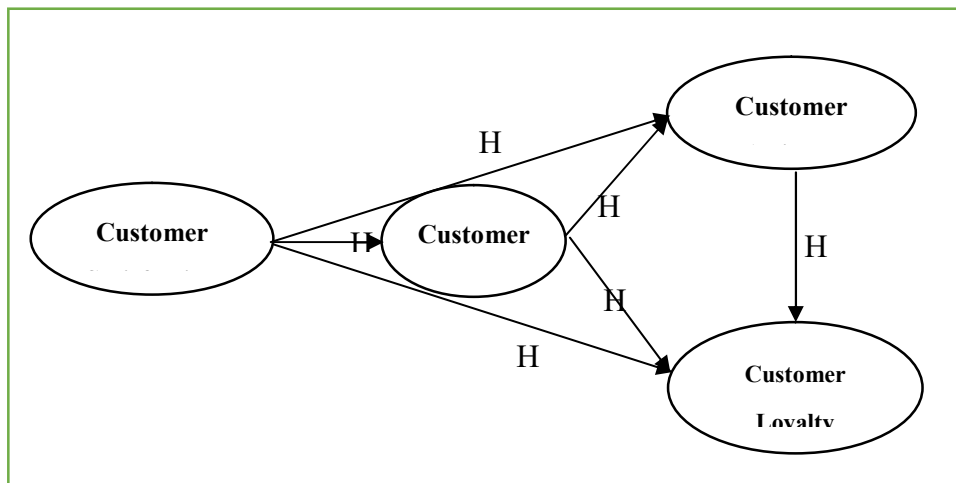


Figure 1. Conceptual Model

3. Research Methodology

According to the title of this research and its objectives, as stated in the first chapter, the present research is methodical, descriptive-correlational, and applied in terms of purpose because the researcher intends to collect real information to examine the relationship between customer satisfaction and customer attitude and loyalty with respect to the mediating variable of customer trust.

The information required for this research is two library methods and field methods. The library method is used to collect information related to the subject literature and research background from books, dissertations, articles, and databases. In the field method, designing a questionnaire and distributing it among the statistical sample of the required information about the subject Review collected.

Checking the validity and reliability of the questionnaire in any research is very important so that the validity of the research depends on it. In this study, the validity of the questionnaires was designed according to standard questionnaires. In this study, Cronbach's alpha method was used to assess the reliability of the questionnaire. To calculate the reliability or reliability of the questionnaire, it was necessary to examine the correlation and relationship between the terms that made up the questionnaire, or in other words, the internal consistency of the questionnaire. To assess the reliability, using the data obtained from the questionnaire and with the help of Cronbach's alpha (α), the questionnaire's reliability was evaluated, which was higher than at least 0.70 for all variables, so the reliability of the questionnaire can be evaluated well.

In this research, two descriptive and analytical methods have been used to analyze the information. In the descriptive part, using SPSS software, the questionnaire data were analyzed as descriptive statistics, including tables and graphs, mean, standard deviation, frequency tables, and frequency percentage. In the analytical section, after collecting data through a questionnaire, SPSS software and structural equation software (PLS) was used to examine the relationship between variables and test hypotheses.

Spearman correlation test will be used to test the hypotheses in this study due to the data's abnormality.

4. Discussion and Result

This section describes the data on population characteristics and cognitive responses of respondents such as gender, age, education, and the number of times they have been used as research variables; as Table 1 is related to the descriptive statistics data extracted from the distribution of the research questionnaire, which was conducted among 120 employees and users of *Matin Aba Eco Camp*.

Table 1. Results of Data Analysis

Feature	Option	Frequency	Frequency percentage
Gender	Male	70	58.3
	Female	50	41.7
Marital status	Single	58	48.3
	Married	62	51.7
Age	20 to 30 years	48	40
	31 to 40 years	46	38.3
	41 to 50 years	17	14.2
	Over 50 years	9	7.5
Education	High school	38	31.7
	Bachelor	38	31.7
	Master	26	21.7
	Ph.D.	18	15
Number of uses	once	45	37.5
	Twice	27	22.5
	three times	14	11.7
	Four times	16	13.3
	More than 4 times	18	15

The data and information collected in this study were, in fact raw sources that should be analyzed and described with appropriate tools in order to be able to transfer their applied information load. Therefore, in this chapter, to describe the characteristics of the sample, the collected data are first summarized and classified using descriptive statistical indicators, then using inferential statistical indicators (Kolmogorov-Smirnov test, Spearman) and finally reaching We draw a logical conclusion for this analysis.

1- First hypothesis test: Customer satisfaction is related to customer attitude.

H0: Customer satisfaction has nothing to do with customer attitude.

H1: Customer satisfaction is related to customer attitude.

$$\begin{cases} H_0, P = 0 \\ H_1, P \neq 0 \end{cases}$$

The results are shown in Table 2 are related to the correlation coefficient between customer satisfaction and customer attitude. According to the Table, a significant number is less than 0.05 (Sig <0.05). It can be concluded that the confidence level of 0.99% of this relationship is significant, and the assumption of one that includes the researcher's claim is confirmed. According to the above table results, the correlation coefficient between customer satisfaction and customer attitude is 0.821. The results mean that there is a very positive and significant relationship between customer satisfaction and customer attitude. The correlation coefficients determine the dependence of the two variables. If the correlation coefficient is between 0.65 and 0.85, the coefficient is high and shows up to 72% of the two variables' common changes. If the correlation coefficient is greater than zero, the correlation is positive, meaning that as one variable increases, the other variable also increases.

Table 2. Test of First Hypothesis Spearman Correlation Coefficients

variable		Customer Attitude
	correlation coefficient	0.821
Customer satisfaction	Significant number	0.000
	Number	120

2- The second hypothesis test: Customer satisfaction is related to customer loyalty.

H0: Customer satisfaction has nothing to do with customer loyalty.

H1: Customer satisfaction is related to customer loyalty.

$$\begin{cases} H_0, P = 0 \\ H_1, P \neq 0 \end{cases}$$

The results are shown in Table 3 are related to the correlation coefficient between customer satisfaction and customer loyalty. According to the Table, a significant number is less than 0.05 (Sig <0.05). It can be concluded that the confidence level of 0.99% of this relationship is significant, and the assumption of one that includes the researcher's claim is confirmed. According to the above table results, the correlation coefficient between customer satisfaction and customer loyalty is 0.813. The results mean that there is a very positive and significant relationship between customer satisfaction and customer loyalty. The correlation coefficients determine the dependence of the two variables. If the correlation coefficient is between 0.65 and 0.85, the coefficient is high and shows up to 72% of the two variables' common changes. If the correlation coefficient is greater than zero, the correlation is positive, meaning that as one variable increases, the other variable also increases.

Table 3. Test of 2nd Hypothesis Spearman Correlation Coefficients

variable	Customer Loyalty	
	correlation coefficient	0.813
Customer satisfaction	Significant number	0.000
	Number	120

3- Third hypothesis test: Customer satisfaction is related to customer trust.

H0: Customer satisfaction has nothing to do with customer trust.

H1: Customer satisfaction is about customer trust.

$$\begin{cases} H_0, p = 0 \\ H_1, p \neq 0 \end{cases}$$

The results are shown in Table (4) are related to the correlation coefficient between customer satisfaction and customer trust. According to the Table, a significant number is less than 0.05 (Sig <0.05). It can be concluded that the confidence level of 0.99% of this relationship is significant, and the assumption of one that includes the researcher's claim is confirmed. According to the above table results, the correlation coefficient between customer satisfaction and customer trust is 0.867. The results mean that there is a very positive and significant relationship between customer satisfaction and customer trust. The correlation coefficients determine the dependence of the two variables. If the correlation coefficient is between 0.65 and 0.85, the coefficient is high and shows up to 72% of the two variables' common changes. If the correlation coefficient is greater than zero, the correlation is positive, meaning that as one variable increases, the other variable also increases.

Table 4. Test of 3rd Hypothesis Spearman Correlation Coefficients

variable	Customer Trust	
	correlation coefficient	0.867
Customer satisfaction	Significant number	0.000
	Number	120

4- Test of the fourth hypothesis: Customer trust is related to customer attitude.

H0: Customer trust has nothing to do with customer attitude.

H1: Customer trust is about customer attitudes.

$$\begin{cases} H_0, p = 0 \\ H_1, p \neq 0 \end{cases}$$

The results are shown in Table 5 are related to the correlation coefficient between customer trust and customer attitude. According to the Table, a significant number is less than 0.05 (Sig <0.05). It can be concluded that the confidence level of 0.99% of this relationship is significant, and the assumption of

one that includes the researcher's claim is confirmed. According to the Table above results, the correlation coefficient between customer trust and customer attitude is 0.831. The results mean that there is a very positive and significant relationship between customer trust and customer attitude. The correlation coefficients determine the dependence of the two variables. If the correlation coefficient is between 0.65 and 0.85, the coefficient is high and shows up to 72% of the two variables' common changes. If the correlation coefficient is greater than zero, the correlation is positive, meaning that as one variable increases, the other variable also increases.

Table 5. Test of 4th Hypothesis Spearman Correlation Coefficients

variable	Customer Attitude	
	correlation coefficient	0.831
Customer Trust	Significant number	0.000
	Number	120

5- Fifth hypothesis test: Customer trust is related to customer loyalty.

H0: Customer trust has nothing to do with customer loyalty.

H1: Customer trust is about customer loyalty.

$$\begin{cases} H_0, p = 0 \\ H_1, p \neq 0 \end{cases}$$

The results are shown in Table6 are related to the correlation coefficient between customer trust and customer loyalty. According to the Table, a significant number is less than 0.05 (Sig <0.05). It can be concluded that the confidence level of 0.99% of this relationship is significant, and the assumption of one that includes the researcher's claim is confirmed. According to the above table results, the correlation coefficient between customer trust and customer loyalty is 0.830. The results mean that there is a very positive and significant relationship between customer trust and customer loyalty. The correlation coefficients determine the dependence of the two variables. If the correlation coefficient is between 0.65 and 0.85, the coefficient is high and shows up to 72% of the two variables' common changes. If the correlation coefficient is greater than zero, the correlation is positive, i.e., by increasing one variable, the other variable also increases.

Table 6. Test of 5th Hypothesis Spearman Correlation Coefficients

variable	Customer Loyalty	
	correlation coefficient	0.830
Customer Trust	Significant number	0.000
	Number	120

6- Sixth hypothesis test: Customer attitude is related to customer loyalty.

H0: Customer attitude has nothing to do with customer loyalty.

H1: Customer attitude is related to customer loyalty.

$$\begin{cases} H_0, p = 0 \\ H_1, p \neq 0 \end{cases}$$

The results are shown in Table 7 are related to the correlation coefficient between customer attitude and customer loyalty. According to the Table, a significant number is less than 0.05 (Sig <0.05). It can be concluded that the confidence level of 0.99% of this relationship is significant, and the assumption of one that includes the researcher's claim is confirmed. According to the above table results, the correlation coefficient between customer attitude and customer loyalty is 0.825. The results mean that there is a very positive and significant relationship between customer attitude and customer loyalty. The correlation coefficients determine the dependence of the two variables. If the correlation coefficient is between 0.65 and 0.85, the coefficient is high and shows up to 72% of the two variables' common changes. If the correlation coefficient is greater than zero, the correlation is positive, meaning that as one variable increases, the other variable also increases.

Table 7. Test of 6th Hypothesis Spearman Correlation Coefficients

variable	Customer Loyalty	
	correlation coefficient	0.825
Customer Attitude	Significant number	0.000
	Number	120

7- Seventh Hypothesis Test: Customer trust has a mediating role in establishing a relationship between customer satisfaction and customer attitude.

H0: Customer trust does not play a mediating role in establishing a relationship between customer satisfaction and customer attitudes.

H1: Customer trust plays a mediating role in establishing a relationship between customer satisfaction and customer attitude.

$$\begin{cases} H_0, p = 0 \\ H_1, p \neq 0 \end{cases}$$

Table 8 shows a significant coefficient between customer satisfaction and customer attitude and the mediating variable of customer trust. This Table is cited to examine the indirect effect of customer satisfaction on customer attitude.

The Table above is used to measure the customer satisfaction variable's indirect impact through the customer confidence intermediary variable on the customer attitude. How to calculate the indirect effect is as follows:

Direct Impact Rate: In fact, the path coefficient between the two variables of customer satisfaction and customer attitude is 0.342, and finally, the effect of total customer satisfaction on customer attitude through the mediating variable of customer trust is equal to the sum of direct impact (0.342) with indirect effect (0.510) means 0.852.

In other words, in the existing research model, it can be said that customer satisfaction, in general, can be as effective as 0.852 on customer attitude through the mediating variable of customer trust. By increasing a standard deviation in customer satisfaction, the customer's attitude will increase by a total of 0.852 standard deviations through the average customer confidence variable.

Table 8. Investigating the Indirect Effect on the Research Hypothesis

Path coefficient		T-value		Type of impact			Test result
Between the independent variable and the mediator	Between the independent variable and the mediator	Between the independent variable and the mediator	the independent variable and the mediator	Between the independent variable and the mediator	Direct	Indirect	Total
0.894	0.571	41.064	4.805	0.342			Confirmed

8- The eighth hypothesis test: Customer trust has a mediating role in creating a relationship between customer satisfaction and customer loyalty.

H0: Customer trust does not play a mediating role in establishing a relationship between customer satisfaction and customer loyalty.

H1: Customer trust plays a mediating role in establishing a relationship between customer satisfaction and customer loyalty.

$$\begin{cases} H_0, p = 0 \\ H_1, p \neq 0 \end{cases}$$

The results of Table 9 show a significant coefficient between customer satisfaction and customer loyalty and the mediating variable of customer trust. This Table is cited to examine the indirect effect of customer satisfaction on customer loyalty.

The Table above is used to measure the customer satisfaction variable's indirect effect through the customer confidence intermediary variable on customer loyalty. How to calculate the indirect effect is as follows: $0.894 \times 0.418 = 0.374$

Direct Impact: In fact, the same path coefficient between the two variables of customer satisfaction and customer loyalty is that due to the fact that the statistical value of T is less than the limit of 1.64, the accuracy of structural relationships between these variables is not confirmed.

Finally, the effect of the total customer satisfaction variable on customer loyalty through the mediating

variable of customer trust is equal to the sum of the direct effect (0) with the indirect effect (0.374), i.e., 0.374. In other words, in the existing research model, it can be said that customer satisfaction, in general, can be as effective as 0.374 on customer loyalty through the mediating variable of customer trust. By increasing a standard deviation in customer satisfaction, customer loyalty will increase by a total of 0.374 standard deviations through the average customer confidence variable.

Table 9. Investigating the Indirect Effect on the Research Hypothesis

Path coefficient		T-value		Type of impact			Test result
Between the independent variable and the mediator	Between the independent variable and the mediator	Between the independent variable and the mediator	the independent variable and the mediator	Direct	Indirect	Total	
0.894	0.418	41.064	2.475	0			Confirmed

4.1 Structural Equation Modeling

The coefficients t in Figure 2 and the factor loads of all the questions, and the combined and intermediate reliability of the variance extracted in Figure 3 are given. According to Hulland (1999), the criterion for factor load factors' appropriateness is 0.4. In the present study, as it is known, for almost all items, the factor loads above 0.4 and the coefficients t above 1.96 have been obtained. This indicates that the questions related to each dimension are appropriate; in other words, the sum of the questions can well construct its structure.

According to the results of Figure 2, the values of t for customer satisfaction path to customer trust and customer attitude as well as customer confidence path to customer attitude and customer loyalty as well as customer attitude to customer loyalty are more than 2.58, which shows The accuracy of structural relationships between these variables. In the case of customer satisfaction path to customer loyalty, the T-statistic value is less than the limit of 1.64, and the accuracy of structural relationships between these variables is not confirmed.

Figure 3 shows that 79.2% of customer attitude variance is explained by customer satisfaction and customer trust, and 80.6% of customer loyalty variance is explained by customer satisfaction, customer trust, and customer attitude.

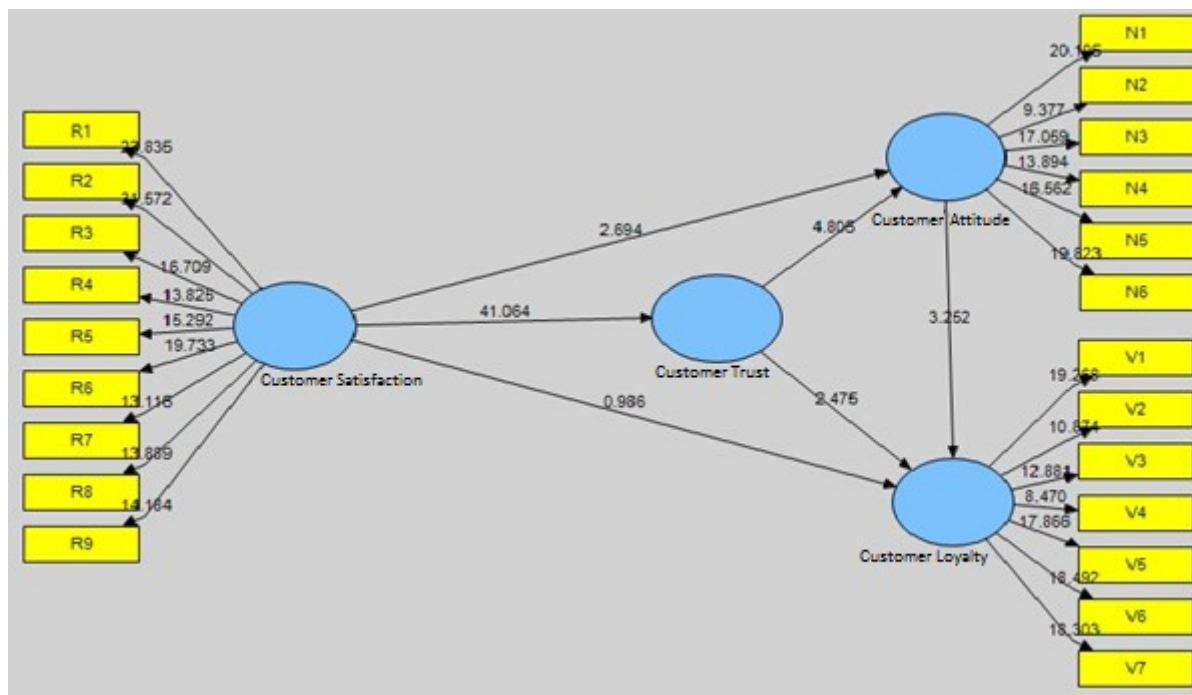


Figure 2. T-Value Coefficients of the Structure Model

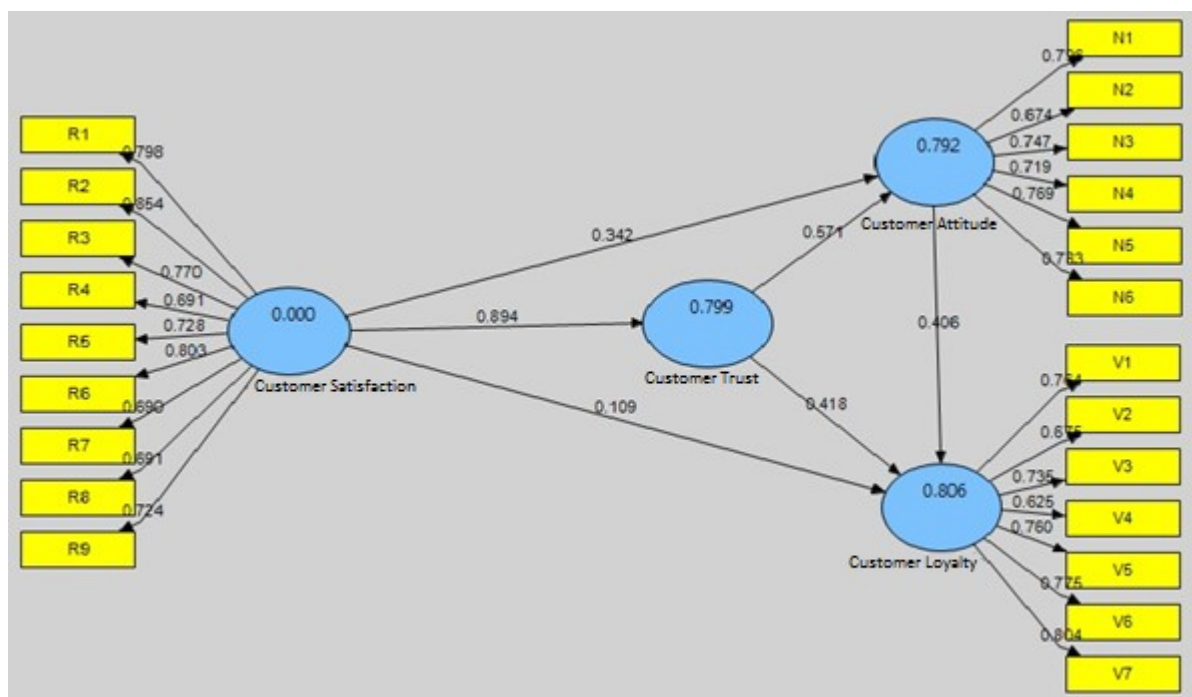


Figure 3. Tested Model Based on Path Coefficients

5. Conclusion

This study aimed to investigate the relationship between customer satisfaction and customer attitude and loyalty with respect to the mediating variable of customer trust. For this purpose, hypotheses have

been developed based on the purpose and conceptual model of the research in Figure 1. In this research, it is clear after examining the theoretical foundations according to the objectives of the research and to achieve it, the research hypotheses have been expressed. The customer satisfaction variable has been introduced as an independent variable, and the variables of customer attitude and customer loyalty have been introduced as dependent variables. The customer trust variable is also expressed as a mediating variable, and the effect of all these variables is clearly shown in the research's conceptual model.

Spearman correlation test was used to examine the relationships between customer satisfaction and customer attitude, customer satisfaction and customer loyalty, customer satisfaction and customer trust, customer trust and customer attitude, customer trust and customer loyalty, customer attitude and customer loyalty. A significance level less than 0.05 indicates a significant relationship between relationships at a 95% confidence level.

Structural equation tests have been used to investigate the relationship between customer satisfaction and customer attitude with respect to the mediating variable of customer trust. According to Figures (2) and (3) about the path of customer satisfaction on customer trust and customer attitude, the t-statistic's value is more than the limit of 2.58, and the accuracy of structural relationships between the mentioned variables is confirmed. The mediator of the customer trust variable's effectiveness in the effect of customer satisfaction on customer attitude is 0.852. That is, customer satisfaction affects customer attitude with respect to the mediating variable of customer trust. Therefore, the seventh hypothesis is confirmed.

Structural equation tests have been used to examine the relationship between customer satisfaction and customer loyalty with respect to the mediating variable of customer trust. According to Figures (2) and (3) about the path of customer satisfaction on customer loyalty, the value of t-statistic is less than the limit of 1.64, and the accuracy of structural relationships between the mentioned variables is not confirmed. But the paths of customer satisfaction on customer trust and customer trust on customer loyalty have a statistical value of more than 1.64 and even 2.58, and the accuracy of the structural relationships between the mentioned variables is confirmed. The effectiveness of the variable of customer trust in the effect of customer satisfaction on customer loyalty is 0.374. That is, customer satisfaction affects customer loyalty according to the mediating variable of customer trust. Therefore, the eighth hypothesis is confirmed.

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