

Determinant Factors of Customer Satisfaction from the SERVQUAL Perspective

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ABSTRACT: Customer satisfaction serves as a vital benchmark for measuring a company's performance, especially within service-based industries. Companies often encounter issues such as inconsistent service delivery and disparities between pricing and perceived value. This research has goal to measure how service quality and pricing impact client satisfaction, both individually and collectively. Utilizing a descriptive quantitative approach and a survey-based methodology, data was gathered through a census of 40 active clients of PT. ABI. The questionnaire, constructed on SERVQUAL dimensions, Zeithaml's price perception model, and Oliver's satisfaction theory, employed a Likert scale for measurement. Analytical techniques included validity and reliability assessments, classical assumption testing, multiple linear regression, and significance testing via SPSS software. The Research proven that service quality and pricing have significantly influence customer complacency, both partially and in tandem. The Measurement of R² value 0.704 means that these two variables explain 70.4% of the variance in satisfaction levels. The study concludes that enhancing service standards and aligning pricing with customer-perceived value can significantly improve loyalty, trust, and overall satisfaction.

Keywords: Service Quality, Price, Customer Satisfaction.



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INTRODUCTION

An era marked by quick transformation and intense competition, the businesses must remain agile and resilient. This pressure stems from various sources such as evolving economic landscapes, shifting societal expectations, technological disruption, and fierce industry competition. As a response, companies must not only prioritize operational excellence but also give critical attention to customer satisfaction, which plays a key role in sustaining long-term growth.

Customer complacency is spreadly recognized as foundation of metric for evaluating how well a company delivers value and meets customer needs. According to (Oliver, 1997), satisfaction arises from the emotional assessment clients make when comparing their expectations with the actual service or product performance. High levels of satisfaction can foster stronger loyalty, long-term engagement, repeat purchases, and positive word-of-mouth advocacy (Fornell, 1992).

Two of the most influential factors in determining satisfaction are the quality of service delivered and the customer's perception of price. Services that exceed expectations create favorable customer experiences, while prices perceived as fair and proportionate to value received are crucial to fostering satisfaction. Understanding these dynamics is essential for organizations aiming to build lasting relationships with their customers.

Preliminary interviews with PT. ABI (Amanah Berkah Investama) management revealed several initiatives aimed at enhancing service delivery—such as more responsive communication, friendly customer interaction, and accurate information provision. The company also applies competitive pricing strategies tailored to customers' buying capacity and preferences. Nonetheless, some clients continue to express dissatisfaction, citing service delays, poor communication, and misalignment between service quality and pricing.

These insights highlight the necessity of investigating how service quality and pricing, both independently and jointly, influence customer satisfaction at PT. ABI. As ([Kotler & Keller, 2016](#)) explain, satisfaction is a psychological response that results from comparing pre-purchase expectations with post-purchase experiences. When satisfaction is high, businesses are more likely to benefit from customer retention, positive referrals, and an improved corporate reputation ([Kim et al., 2004](#)).

This research focuses on analyzing the degree to which service quality and price contribute to client satisfaction. Specifically, it explores whether customer satisfaction is influenced by service dimensions such as responsiveness, reliability, and empathy, as well as pricing aspects like fairness and value-for-money. Additionally, this study looking for assess the combined influence of these variables on overall satisfaction levels.

Service quality is a central concept in service management research and is commonly explained using the SERVQUAL model developed by ([Parasuraman et al., 1988](#)). This model defines service quality as the gap between customer expectations and perceived service performance, which is measured through five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. These dimensions represent both physical and interpersonal aspects of service delivery that strongly shape customer perceptions.

High service quality enables organizations to create positive service experiences that meet or exceed customer expectations ([Bolton & Drew, 1991](#)). When services are delivered accurately, promptly, and with empathy, customers are more likely to perceive value and develop favorable evaluations toward the service provider. Previous studies indicate that service quality is a strong predictor of customer satisfaction, loyalty, and long-term relationship continuity ([Grönroos, 2007](#)); ([Brady & Cronin, 2001](#)); ([Rahman, 2012](#)).

In addition to service quality, price perception plays an important role in determining customer satisfaction ([Anderson et al., 1994](#)). Price is not merely viewed as a monetary sacrifice but is evaluated subjectively based on fairness, affordability, and value-for-money ([Zeithaml, 1988](#)). Customers tend to compare the price paid with the benefits received, and dissatisfaction may arise when the perceived price is considered too high relative to service quality.

Customer satisfaction itself can be explained through the Expectation–Disconfirmation Theory proposed by (Oliver, 1997), which states that satisfaction results from a comparison between expectations prior to consumption and actual performance after consumption. Positive disconfirmation occurs when perceived performance exceeds expectations, while negative disconfirmation leads to dissatisfaction. Within this framework, service quality and price function as key evaluation factors that shape customer satisfaction judgments (Cronin & Taylor, 1992).

Based on the theoretical perspectives discussed above, service quality is expected to positively influence customer satisfaction. Customers who experience reliable, responsive, and empathetic services are more likely to feel satisfied and maintain long-term relationships with the service provider (Caruana, 2002; Ismail et al., 2006). Conversely, price is expected to have a negative effect on customer satisfaction when it is perceived as unfair or disproportionate to the quality of service received (Tjiptono & Chandra, 2012). Customers may feel dissatisfied if the price does not reflect the value delivered, even when service performance is relatively acceptable.

Furthermore, service quality and price are not evaluated independently. Customers tend to assess whether the quality of service received is commensurate with the price paid. Therefore, the combined influence of service quality and price is expected to provide a stronger explanation of customer satisfaction.

The proposed hypotheses are:

1. Partially, service quality has a positive effect on client satisfaction at PT. ABI (Amanah Berkah Investama);
2. Partially, price has a negative effect on client satisfaction at PT. ABI (Amanah Berkah Investama);
3. Simultaneously, service quality and price have a significant effect on customer satisfaction at PT. ABI (Amanah Berkah Investama).

METHOD

This research adopts a quantitative methodology, employing multiple linear regression analysis to explore the relationships among variables. The analytical procedures involve a series of statistical tests, including validity and reliability assessments, classical assumption checks (such as normality testing), and hypothesis testing through t-tests and F-tests. All data were processed using the SPSS (Statistical Package for the Social Sciences) software.

This study employs a quantitative research approach to objectively examine the relationships between service quality, price, and customer satisfaction. A quantitative design is considered appropriate because it allows the use of numerical data and statistical analysis to measure the magnitude and direction of relationships among variables.

Multiple linear regression analysis was selected as the primary analytical technique because this study involves more than one independent variable influencing a single dependent variable. This method enables the examination of both partial and simultaneous effects of service quality and price on customer satisfaction (Ghozali, 2021).

The use of a census sampling technique was justified by the relatively small population size of active clients at PT. ABI. By including all members of the population, this study minimizes sampling bias and ensures that the findings accurately represent the research context.

To evaluate validity, the Pearson Product Moment correlation method was utilized. A statement item was deemed valid if its significance value was less than 0.05. For reliability, Cronbach's Alpha was used, with a threshold value of 0.5 to determine acceptability. According to (Sugiyono., 2019), instruments exceeding this threshold are considered reliable.

The study applied a census or saturated sampling technique, where the entire population was included in the sample. The sample consisted of 40 active clients of PT. ABI. Data were collected through an online questionnaire that employed a five-point Likert scale, ranging from "strongly disagree" to "strongly agree."

The service quality variable was measured using indicators derived from the SERVQUAL model developed by (Parasuraman et al., 1988). This model includes five key dimensions: tangibles, reliability, responsiveness, assurance, and empathy. A total of 11 statement items were designed to assess this construct.

The price variable followed (Zeithaml, 1988) model of price perception, which includes three indicators: price acceptance, price evaluation, and perceived value. Five statement items were constructed to reflect this framework.

Finally, the customer satisfaction variable was based on (Oliver, 1997), which encompasses three dimensions: product-related attributes, service-related attributes, and purchase-related attributes. A total of 12 statement items were used to measure client satisfaction.

RESULT AND DISCUSSION

The data were obtained through the distribution of an online questionnaire by sharing a link with the clients of PT. ABI. A total of 40 responses were collected. Data analysis was conducted using the SPSS software. The respondent profile in this study includes gender and age.

Table 1. Respondents Profile Based on Gender

	Number of Respondents	Percentage (%)	
Gender	Female	14	35
	Male	26	65
	Total	40	100
Age (years)	< 25	2	5
	25 – 35	17	42,5
	36 – 45	12	30
	> 45	9	22,5
	Total	40	100

Source: Processed SPSS Data

Based on Table 1, the majority of respondents in this study are male, totaling 26 individuals

(65%), while female respondents amount to 14 individuals (35%). In terms of age, 2 respondents (5%) are aged below 25 years, 17 respondents (42.5%) are aged 25–35 years, 12 respondents (30%) are aged 36–45 years, and 9 respondents (22.5%) are aged over 45 years.

This indicates that male respondents are more involved in this study, likely because most of the positions or job roles related to the research topic are predominantly held by men—either due to the characteristics of the industry or the company's recruitment policies. Furthermore, the 25–35 age group is the most dominant, as individuals in this age range typically possess adequate work experience, are in a productive phase of their careers, and tend to be more active and responsive to participating in research surveys. This age range also represents a transition period from early career stages to more stable positions, making them a primary target group and the most available respondents for this study.

Table 2. Test Results

Variable	Validity		Reliability		Normality
	Total Correlation (R Count)	R-Table Value	Cronbach's Alpha Value	Alpha	Kolmogorov-Smirnov asymp.Sig
Service Quality	0.542	0.304	0.765	0.5	0.200
	0.567				
	0.605				
	0.554				
	0.595				
	0.633				
	0.612				
	0.675				
	0.584				
	0.681				
Price	0.565		0.615		
	0.733				
	0.684				
	0.651				
	0.688				
Customer Satisfaction	0.793	0.304	0.746	0.5	0.200
	0.571				
	0.704				
	0.514				
	0.704				
	0.636				
	0.514				
	0.440				
	0.518				
	0.539				
0.590					
0.509					

Variable	Validity		Reliability		Normality
	Total Correlation (R Count)	R-Table Value	Cronbach's Alpha Value	Alpha	Kolmogorov-Smirnov asymp.Sig
	0.590				

Source: Primary Data Processing Results

The validity test was carried out to examine the strength of the relationship between each item statement and the total score of the corresponding construct. According to the results presented in the validity table, all computed correlation coefficients (r-values) surpassed the critical value of 0.304 (with $n = 40$ and $\alpha = 0.05$). The items for all three measured variables—Service Quality, Price, and Customer Satisfaction—exhibited correlation values within the range of 0.440 to 0.793. Therefore, all items are confirmed as valid, as they meet the minimum threshold ($r\text{-calculated} > r\text{-table}$), indicating that the instrument items are capable of effectively and accurately measuring their respective constructs, in line with the criteria set by (Sugiyono., 2019).

Reliability assessment was conducted using the Cronbach's Alpha technique. An instrument is deemed reliable if the alpha coefficient exceeds 0.5. The results revealed that the Service Quality variable achieved an alpha value of 0.765, the Price variable recorded 0.615, and Customer Satisfaction yielded 0.746. Referring to (Sugiyono., 2019) reliability scale, values greater than 0.5 are considered acceptable, and those between 0.60 and 0.70 fall within the moderate reliability range. Consequently, all three variables in this study are regarded as sufficiently reliable.

To evaluate the normality of the regression model's residuals, the study employed a normality test. This test aimed to determine whether the distribution of residual values aligns with a normal curve, which is a key assumption in linear regression analysis (Ghozali, 2021).

The Kolmogorov–Smirnov test was applied, producing an Asymp. Sig (2-tailed) result of 0.200. Since this value exceeds the standard threshold of 0.05, it can be concluded that the residuals are normally distributed and thus satisfy the assumption of normality.

Table 3. Significance and Determination Test Results

Variable	B	t	Sig	R	R Square	ANOVA	
						F	Sig
Constant	9.368						
Service Quality	499	3.980	.001	.848	.719	47.313	.001
Price	-.838	3.571	.001				

Source: Primary Data Processing Results

Referring to Table 3, the regression coefficient for the Service Quality variable indicates a significance level of 0.001, which is well below the standard alpha threshold of 0.05. This means that the null hypothesis (H_0) is rejected. The positive B coefficient of 0.499 suggests a direct and meaningful relationship between service quality and customer satisfaction. Similarly, the Price variable shows a significance value of 0.001, also below 0.05, leading to the rejection of H_0 for

this variable as well. However, its B coefficient is -0.838, pointing to an inverse relationship—indicating that as perceived price increases, customer satisfaction declines. In summary, while enhanced service quality contributes positively to satisfaction, higher pricing levels may reduce it. Thus, improvements in service delivery and reasonable pricing are both essential.

The regression output can be interpreted in more detail as follows:

1. A regression coefficient of 0.499 for Service Quality means that every 1-point increase in this variable leads to a 0.499-point increase in customer satisfaction. This implies that when PT. ABI offers superior service—characterized by promptness, accuracy, friendliness, and reliability—client satisfaction is expected to rise. These results support the recommendation that PT. ABI continue investing in service quality enhancements to maintain and grow its customer base.
2. Conversely, the -0.838 coefficient for Price indicates that a 1-point increase in perceived price leads to a 0.838-point decrease in satisfaction. This means that if the pricing is perceived as excessive or misaligned with service value, customers may feel dissatisfied. Therefore, it is crucial for PT. ABI to adopt pricing strategies that reflect fairness and match customer expectations regarding service quality.

Ghozali (2016) emphasizes the importance of the coefficient of determination (R^2) in explaining the extent to which independent variables account for variations in the dependent variable. A higher R^2 value implies stronger explanatory power.

From Table 3, the statistical indicators are as follows:

1. The multiple correlation coefficient (R) is 0.848, reflecting a strong relationship (84.8%) between Service Quality and Price in relation to Customer Satisfaction. The remaining 15.2% of satisfaction variation is influenced by other variables outside the scope of this model.
2. The R Square value (R^2) stands at 0.719, meaning that 71.9% of changes in customer satisfaction can be attributed to the joint effects of service quality and price, while 28.1% is explained by other factors not examined in this study.

According to (Ghozali, 2021), the ANOVA (F-test) is used to determine whether the regression model, as a whole, significantly explains the variation in the dependent variable. A regression model is considered statistically valid when the significance value is below 0.05. As presented in Table 3, the F-value obtained in this study is 47.313, which exceeds the critical F-table value of 3.25. In addition, the associated p-value of 0.001 is far below the significance threshold of 0.05. Therefore, it can be concluded that the regression model is statistically robust, and the null hypothesis (H_0) is rejected in favor of the alternative hypothesis (H_1).

These findings are supported by the theoretical framework proposed by Alexander et al. (2023), who argue that organizations capable of consistently delivering high-quality services tend to experience significant improvements in customer satisfaction. Satisfied customers are more likely to repurchase services and recommend them to others, thereby strengthening the organization's competitive position (Lovelock & Wirtz, 2016).

Furthermore, the results of this study are consistent with the research conducted by (Aan, 2024), which demonstrated that service quality has a significant positive effect on customer satisfaction

at PT. Hokindo Perkasa. The study emphasized that improvements in key service elements, such as responsiveness, reliability, communication, and accountability, play a crucial role in enhancing customer satisfaction. This supports the positive regression coefficient (0.499) for service quality observed in the present study.

In terms of pricing, ([Campbell, 2020](#)) explains that consumer price perceptions are shaped not only by nominal price levels but also by psychological and value-based evaluations. Price functions as a critical factor in purchasing decisions and is interpreted by customers in relative terms. In this study, the negative regression coefficient of -0.838 for the price variable indicates that customer satisfaction decreases when prices are perceived as inconsistent with the quality of service received. This finding aligns with ([Zeithaml, 1988](#)), which posits that perceived price fairness and value congruence contribute positively to customer satisfaction.

Overall, the findings confirm that both service quality and price play significant roles in determining customer satisfaction at PT. ABI. These results are consistent with a substantial body of literature that highlights the importance of service performance and pricing strategies in shaping customers' evaluations of service effectiveness.

Supporting evidence is provided by ([Fauzi & Pitriyani, 2022](#)), who found that service quality and price simultaneously had a significant influence on customer satisfaction in a study conducted at Sicepat Ekspres Jagakarsa, South Jakarta. Customers reported higher satisfaction when pricing was perceived as fair relative to the quality of service received. This observation closely aligns with the present study, which emphasizes the importance of balancing service quality and pricing to meet customer expectations.

Similarly, Alexander et al. (2023) reported that continuous improvements in service performance not only enhance customer satisfaction but also foster stronger customer loyalty. Their findings suggest that satisfied customers are more inclined to return and recommend services to others. This implication is particularly relevant for PT. ABI, which aims to strengthen long-term customer relationships through consistent and reliable service delivery.

Although conducted in a different industry, ([Hanaysha, 2016](#)) found that customer satisfaction in Malaysia's fast-food sector was significantly influenced by product quality, fair pricing, and a supportive service environment. Despite differences in industry context, the underlying principle remains applicable to PT. ABI, as customers across sectors expect a proportional relationship between the value received and the price paid.

In addition, ([Muala & Qurneh, 2012](#)), in their study of healthcare tourism in Jordan, demonstrated that the integration of high service quality and appropriate pricing strategies within the marketing mix significantly influences customer satisfaction and loyalty. Their findings underscore the importance of delivering superior service supported by reasonable pricing to establish sustainable customer relationships ([Lupiyoadi, 2013](#)).

Collectively, these comparative studies provide strong theoretical and empirical support for the present research. The consistent relationship between service quality, price, and customer satisfaction across various industries highlights the broad applicability of these findings. Consequently, this study not only reinforces established theoretical models but also offers practical

insights for organizations seeking to enhance customer satisfaction through strategic service improvements and effective pricing policies.

The results of this study also have important managerial implications for PT. ABI and other service-based organizations. The significant positive effect of service quality on customer satisfaction indicates that continuous improvement in service delivery should be a key managerial priority. Enhancing employee responsiveness, communication effectiveness, and service reliability can substantially improve customer experiences.

Moreover, the negative effect of price on customer satisfaction suggests that management must carefully evaluate pricing strategies (Tjiptono, 2017). Prices should be aligned with customers' perceived value and service expectations (Sweeney & Soutar, 2001). Transparent and value-based pricing strategies may help reduce dissatisfaction, strengthen customer trust, and support long-term customer retention.

Beyond statistical significance, the findings provide deeper insights into customer evaluation behavior within service-based organizations. Customer satisfaction is shaped not only by measurable service performance indicators but also by holistic perceptions developed through repeated service encounters (Setiadi, 2013). These cumulative experiences influence how customers interpret both service quality and price fairness over time.

The strong positive relationship between service quality and customer satisfaction indicates that customers place substantial importance on experiential aspects of service delivery. Elements such as employee responsiveness, clarity of information, and consistency in fulfilling service promises play a crucial role in shaping positive customer perceptions. When customers feel understood and well-served, they are more likely to maintain favorable overall evaluations of the organization.

Conversely, the negative influence of price highlights customers' sensitivity to perceived monetary sacrifice, particularly when service outcomes are inconsistent (Mohsan et al., 2011). Even when service quality is relatively adequate, dissatisfaction may arise if prices are viewed as excessive or misaligned with expectations. This reinforces the notion that price perceptions are inherently subjective and shaped by psychological comparisons rather than absolute price levels.

Furthermore, the interaction between service quality and price perception suggests that customers evaluate value as a trade-off between benefits received and costs incurred. High service quality can mitigate negative price perceptions, whereas poor service quality may intensify dissatisfaction related to pricing. This finding indicates that organizations cannot rely solely on competitive pricing strategies without ensuring consistent service performance.

From a broader perspective, these results confirm that customer satisfaction is an outcome of cumulative service experiences rather than isolated transactions (Al-Debei et al., 2013). Consistency in service quality and pricing policies is therefore essential to maintaining customer trust and preventing negative word-of-mouth. Ultimately, organizations that successfully balance service quality and price are more likely to achieve higher customer satisfaction, stronger customer retention, and long-term sustainability in increasingly competitive service markets.

In practical terms, these findings suggest that customer satisfaction should be viewed as a strategic outcome rather than a short-term operational target. Organizations such as PT. ABI need to

continuously evaluate customer feedback and service performance to ensure that service delivery remains aligned with customer expectations. Regular monitoring of service quality dimensions and customer perceptions of price fairness can help management identify potential gaps before dissatisfaction escalates (Nasution, 2018). By proactively addressing these issues, organizations can strengthen customer relationships, enhance perceived value, and maintain a sustainable competitive advantage in the long run across diverse service contexts and evolving market conditions over time.

CONCLUSION

This study was conducted to examine the influence of service quality and price on customer satisfaction at PT. ABI. The results of the analysis indicate that service quality has a positive and significant effect on customer satisfaction, while price has a negative and significant effect. These findings confirm that customers tend to feel more satisfied when they receive reliable, responsive, and empathetic services, and when the price paid is perceived as fair and aligned with the value received.

Simultaneously, service quality and price were found to have a significant effect on customer satisfaction, with the adjusted coefficient of determination indicating that a substantial proportion of customer satisfaction can be explained by these two variables. This suggests that customer satisfaction at PT. ABI is largely shaped by how well the company manages service delivery and pricing policies in a balanced and consistent manner.

The findings of this study reinforce existing theories that view customer satisfaction as an evaluative outcome of customers' overall service experiences. High service quality can strengthen positive perceptions and enhance satisfaction, whereas unfavorable price perceptions may reduce satisfaction even when service performance is relatively adequate. Therefore, organizations must pay close attention not only to operational service performance but also to customers' subjective evaluations of price fairness.

Despite its contributions, this study has several limitations. The research was conducted using a limited sample size and focused on a single company, which may restrict the generalizability of the findings. In addition, this study only examined service quality and price as determinants of customer satisfaction, while other potential influencing factors were not included.

Future research is encouraged to involve broader research objects, larger sample sizes, and additional variables such as trust, perceived value, and customer loyalty. The use of more advanced analytical methods may also provide deeper insights into customer satisfaction behavior. Nevertheless, the results of this study are expected to serve as a useful reference for both academics and practitioners in understanding the importance of service quality and pricing strategies in enhancing customer satisfaction.

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