



The Influence of Service Quality, Product Price, Corporate Image of Telkomsel Mobile Customer Loyalty Company

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ABSTRACT

Purpose – The purpose of this study is to find out how the influence of corporate image, service quality, product price and customer satisfaction on Customer Loyalty. The object used in this study is Telkomsel customers in the work area of the Telkomsel Karawang Branch.

Methodology/approach – The method used for sampling is probability sampling. The number of samples was determined using a statistical approach, using the Slovin formula. The collection of sample data will be obtained through the distribution of questionnaires to Telkomsel customers. And the research method used is a quantitative abbreviation with the Partial Least Square-Structural Equation Modeling (PLS-SEM) analysis technique. **Findings** – It was found that from ten hypothesis testing showed in table no.5 that nine hypotheses were accepted in this study and one hypothesis was rejected. Product prices have a significant effect on customer satisfaction. Prices that are considered commensurate with the benefits increase customer satisfaction but Product price has no significant effect on customer loyalty.

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INTRODUCTION

PT Telekomunikasi Selular, operating under the trademark Telkomsel, is one of the mobile telecommunication operators in Indonesia. Telkomsel was initially established as a joint venture between two telecommunications SOEs in Indonesia, namely PT Telkom and PT Indosat. On May 26, 1995 it launched the postpaid GSM mobile service "Halo Card". And in 1997 Telkomsel launched the prepaid card "simPati" which was the first prepaid card in Asia. Telkomsel's ownership is currently controlled by Telkom Indonesia with 69.9%, and Singapore Telecommunications Singapore with 30.1%.

The number of Telkomsel customers in the Karawang Branch is 2.2 million customers, of which this is around 46% of the total population who already have a mobile phone and the remaining 54% is divided into three other mobile operators (IOH, XL and Smartfren). Of the 2.2 million customers who use Telkomsel, it is also possible for customers to use other operators because the existing mobile phones support two sim cards in it. The churn phenomenon that occurs is a challenge for operators, because the



existence of churn means that there are both technical and non-technical things that cause customers to churn. And this can be one of the phenomena that we can take, what causes customers to churn, whether it is related to consumer satisfaction with Telkomsel's services and the quality of consumer loyalty in using Telkomsel products. The trend of churn for Telkomsel customers still occurs frequently every month and shows the conditions that need to be researched to find out what causes Telkomsel customers in the Karawang Branch to churn. Based on the background that has been described above, the problem that wants to be raised in this study is what factors affect Customer Satisfaction and Company Image seen from Service Quality and Product Prices that affect Customer Loyalty so that it is expected to reduce the churn rate of Telkomsel customers at the Karawang Branch.

The novelty from this research is expected to complement the theory of the use of different research objects where this can add knowledge reference related to the influence of Customer Satisfaction seen from Service Quality and Corporate image and Product Price on customer loyalty in the Telecommunications sector. From a research before focused on Service Quality and Customer Satisfaction to Customer Loyalty. Based on the background that has been described above, the problem that wants to be raised in this study is what factors affect Customer Satisfaction and Company Image seen from Service Quality and Product Prices that affect Customer Loyalty so that it is expected to reduce the churn rate of Telkomsel customers at the Karawang Branch. For Telkomsel, the results of this research that will be carried out are certainly expected to be able to provide a more detailed picture that can later be used as a consideration for Telkomsel to find out how the influence of Customer Satisfaction seen from the Corporate Image, Service Quality and Product Price on customer loyalty.

LITERATURE REVIEW

Customer

Customers are people whose activities are to buy and use a product, goods or service continuously. Whether it is directly related or not with business companies. (Daryanto and Setyobudi 2014:49). And also according to (Rusyidi, 2017:3) customers are people who come and have a habit of buying something from the seller. These habits include purchase and payment activities or a number of products that are done repeatedly.

Customer Satisfaction

Customer satisfaction according to Thiptono in (Hernikasari et al., 2022), is a comparison between expectations or expectations before purchase and perception of post-purchase performance.

Comparison of the quality of service experienced by customers, which is expected by customers if the quality experienced by customers is lower than expected, there will be dissatisfaction felt by customers that are not in accordance with expectations, and if the quality of service is more than expected, then customers will be very satisfied (Hernikasari et al., 2022).

Service Quality

Service quality contributes significantly to the creation of differentiation, positioning and strategy compete with every marketing organization, both manufacturing companies and service providers. Measurement perspective Quality can be grouped into two types: internal and external. Quality based on internal perspective is defined as zero defect ("doing it right the first time" or conformity with the requirements), while External perspective understanding quality based on customer perception, customer expectations, satisfaction customers, customer attitude and customer delight. (Tjiptono, 2019:143).

Corporate Image

According to Paul R. Smith (1995:332), the corporate image is a person's perception of an organizational image and these perceptions are created through all the senses: sight, hearing, smell, touch, taste, and feelings experienced through product use, customer service, commercial environment, and corporate communication. According to Parasuraman, Zeithaml, and Berry (2005), five important dimensions that determine the level of service quality are, physical evidence (Tangible), Reliability (Reliability), Responsiveness (Responsiveness), Assurance (Assurance), and Empathy (Empathy). In this study, the 5 dimensions are used to measure the quality of service and we also add 2 more dimensions to strengthen the service quality variables in telecommunications today, namely Network Aspect and Convenience. As conveyed by Abd-Elrahman Hassanein Abd-Elrahman (2022) in the previous research "Telecommunications service quality, customer satisfaction and customer loyalty in pandemic times" in the dimension of service quality conveyed by Parasuraman, Zeithaml, and Berry (2005), namely tangible, reliability, responsiveness, assurance and empathy, then to add service quality measurements related to telecommunications, two more dimensions were added, namely network aspect and convenience. From research conducted by Nga Phan Thi Hang and Nguyen Kim Quoc Trung (2024) in their research "Service quality, customer satisfaction and loyalty: a case study in Vietnamese SMEs" which shows that service quality greatly affects customer satisfaction and customer satisfaction has a significant effect on customer loyalty. And also in research conducted by Darrell Christopher, Tommy Setiawan Ruslim (2025). It shows that price (price and corporate image) has a significant effect on customer satisfaction.

From several theories and previous researches, the researcher developed a framework of thought to describe the conceptual relationship between the variables in this study, which can be seen in figure 1.



Figure. 1 Research Framework

Based on the framework of thought that has been conveyed above, here is the hypothesis of the research to be done.

H1: Corporate Image has a positive and significant effect on Customer Satisfaction. In a study conducted by Kim Leng Khoo (2020), corporate image has a positive effect on customer satisfaction.

H2: Service Quality has a positive and significant effect on Customer Satisfaction. In a study conducted by Abd-Elrahman (2022), that Service Quality has a positive effect on customer satisfaction.

H3: Product Price has a positive and significant effect on Customer Satisfaction. In a study conducted by Bianka Andriyani (2023), Price has a significant influence on customer satisfaction

H4: Customer Satisfaction has a positive and significant effect on Customer Loyalty. In research conducted by Nga Phan Thi Hang (2024) and Riadin et al. (2025), it was shown that customer satisfaction has a significant effect on customer satisfaction.

H5: Corporate Image has a positive and significant effect on Customer Loyalty. In a study conducted by Yohanes Michael Christanto (2022), it was found that corporate image has a significant effect on customer loyalty.



H6: Service Quality has a positive and significant effect on Customer Loyalty. In a study conducted by Abdul Hakim et al., (2024), service quality has a significant effect on customer loyalty.

H7: Product Price has a positive and significant effect on Customer Loyalty. In a study conducted by Darrell Christopher et al., 2025. Price has a significant effect on customer loyalty.

H8: Corporate Image Mediated Customer Satisfaction affects Customer Loyalty. In a study conducted by Darrell, Christopher et al (2025), corporate image has a positive effect on customer loyalty by mediating customer satisfaction

H9: Service Quality Mediated Customer Satisfaction affects Customer Loyalty. In a study conducted by Yosef Rahmadi et al., (2025), service quality affects customer loyalty by mediating customer satisfaction

H10: Product Price Mediated Customer Satisfaction affects Customer Loyalty. In a study conducted by Yosef Rahmadi et al., (2025), price affects customer loyalty by mediating customer satisfaction.

METHOD

The method that will be used in this study is a quantitative method, because this study uses an objective approach, data in the form of numbers or numbers, including the collection and analysis of quantitative data and using statistical submission. And also quantitative research focuses on variables and the relationship between one variable and another. Data collection is defined as a process or activity carried out by researchers to reveal or capture phenomena, information or conditions of the research location in accordance with the research environment (Guswandi, 2017). In this study, the questionnaire will be distributed online using the Google form platform. Meanwhile, secondary data is carried out through library research, by studying textbooks, scientific journals, internal company documents, and relevant and credible publication news. This study applied four dimensions (Personality, Reputation, Value, Corporate Identity, (Kotler & Keller: 2012) to design four questions to measure Corporate Image, seven dimensions Reability, Empathy, Tangible, Responsiveness, Assurance, Convenience dan Network Aspect (Abd-Elrahman Hassanein Abd-Elrahman: 2022) to design 14 questions to measure Service Quality, three dimensions Reasonable, Acceptable, Justified, (Parry et al : 2021) to design three questions to measure Product Price, six questions to measure Customer Satisfaction and three dimensions Reasonable, Acceptable, Justified, (Kotler& Keller :2016) to design seven questions to measure Customer Loyalty.

Research Instrument

Partial Least Square (PLS) is a statistical method that is based on variance and was developed to handle multiple regression analysis. Meanwhile, according to Ghazali (2018), Partial Least Square (PLS) is an effective analysis method because it does not pay attention to the scale of data measurement and has a sample requirement that is not too large. PLS-SEM is a predictive causal method in SEM, with the main goal of producing statistical models that are able to explain cause-and-effect relationships more accurately. The PLS-SEM path model consists of two parts, namely the outer model that describes the relationship between latent variables and indicators, and the inner model that shows the relationship between constructs (Hair et al., 2024:5). And according to Rahardi et al., 2023 in SEM, a model is tested for the quality of its measurement (Measurement Model) and the relationship between variables (Structural Model). And in this study, software will be used to process data, SmartPLS 4

RESULT AND DISCUSSION

The descriptive analysis in this study was used to evaluate the extent to which Corporate Image, service quality, and product price affect customer loyalty, with customer satisfaction acting as an intermediate

variable, especially among Telkomsel customers in the Karawang Branch. The questionnaire distributed contained five answer options, and respondents were asked to choose according to their situation. The perception of respondents' answers can be done by looking at the mean value of the respondent's answer score on each question item.

Table.1 Responden Profile

Characteristics	Category	Frequency	Perscentage
Gender	Man	256	73.1%
	Woman	94	26.9%
Age	18 - 29	71	20.3%
	29 - 39	167	47.7%
	> 40	112	32.0%
	Housewife	12	3.4%
	Civil Servant	17	4.9%
	Private		
	Employee	192	54.9%
	Wiraswasta	62	17.7%
	Others	64	18.3%

Based on Figure.2 shows the results of factor loadings, AVE (Average Varian Extracted), Cronbach's alpha, Composite Reability

Table 2. Test Outer Model

Variable	Indicator	Outer loadings	AVE	Cronbach's alpha	Composite reliability
Corporate Image	CI1	0,892	0,836	0,934	0,953
	CI2	0,937			
	CI3	0,944			
	CI4	0,883			
Service Quality	KL1	0,775	0,754	0,917	0,939
	KL2	0,906			
	KL3	0,926			
	KL4	0,915			
Price Product	KL5	0,809	0,811	0,884	0,928
	H1	0,899			
	H2	0,874			
Customer Satisfaction	H3	0,928	0,789	0,946	0,957
	KEP1	0,899			
	KEP2	0,866			
	KEP3	0,930			
Customer Loyalty	KEP4	0,853	0,741	0,827	0,896
	LOY1	0,843			
	LOY2	0,810			
	LOY3	0,926			



Based on table 2. The results of the analysis showed that the Corporate Image construct measured by four indicators had an AVE value of 0.836 with the loading factor of each indicator above 0.7. Since the loading factor value of all indicators is greater than 0.7 and the AVE construct exceeds 0.5, it can be concluded that all Corporate Image construct gauge indicators are valid. Furthermore, the Product Price construct consisting of three indicators has an AVE value of 0.811 with a loading factor above 0.7, so that all indicators are declared valid. Construct Customer Satisfaction with six indicators has an AVE value of 0.789 and the entire loading factor is greater than 0.7, indicating that all of the construct gauge indicators are valid. The Service Quality construct measured by five indicators has an AVE value of 0.754 and all loading factors above 0.7, so all indicators are declared valid. Finally, the Customer Loyalty construct consisting of three indicators has an AVE value of 0.741 with a loading factor of all indicators above 0.7, indicating that these indicators are valid. Based on these results, it can be concluded that all constructs in the research model have met the criteria of convergent validity. Thus, in the next stage of testing, all constructs will be measured using all indicators that have been declared valid. And the results of the analysis showed that the entire construct had a Cronbach's Alpha and Composite Reliability value greater than 0.7. This means that all constructs have met the required reliability criteria, so that the research instrument is declared reliable and trustworthy to measure each construct in the research model.

Next test is Discriminant validity that used to ensure that each construct in the research model actually measures something different and does not overlap with other constructs. Fornell-Larcker Criterion, which compares the square root of the AVE of each construct with the correlation between other constructs, where the square root of the AVE must be greater than the value of the correlation between the constructs to demonstrate good discriminant validity.

able 3. Fornell-Larcker Criterion

Variable	Corporate Image	Service Quality	Product Price	Customer Satisfaction	Customer Loyalty
Corporate Image	0,914				
Service Quality	0,707	0,868			
Product Price	0,645	0,747	0,900		
Customer Satisfaction	0,761	0,639	0,739	0,888	
Customer Loyalty	0,748	0,654	0,622	0,738	0,861

Based on table 3. The customer has an AVE square root value of 0.888 with the highest correlation of 0.761 to the Corporate Image, which means that the discriminant validity of this construct is also met. Meanwhile, Quality of Service has an AVE square root value of 0.868 with the highest correlation of 0.747 to Product Price, confirming that this construct has met the criteria of discriminant validity. Finally, the Customer Loyalty construct has an AVE square root value of 0.861 with the highest correlation of 0.748 to Corporate Image, indicating that this construct is also discriminatically valid. Thus, all constructs in the research model have met the criteria of discriminant validity according to the Fornell Larcker method.

Inner Model

Internal testing of the model aims to evaluate the relationships between latent variables in the research model, which includes testing the direct and indirect influences between constructs. One of the

indicators that is often used in the goodness of fit test is R-squared (R^2), which shows the extent to which independent variables can explain the variability of dependent variables. The higher the R^2 value, the better the model is at explainin the data. The results of the goodness of fit test model show on table 3 that the Customer Satisfaction construct (Y1) has an R Square value of 0.688 which is in the strong category. A Q Square value of 0.539 indicates a big predictive relevance. Furthermore, the Customer Loyalty (Y2) construct has an R Square value of 0.636 which is also included in the strong category, with a Q Square value of 0.454 which shows great predictive relevance. The model's SRMR value of 0.079 which is below 0.08 indicates that the model falls under the fit criteria. F-square (f^2) testing is a method used to to know the extent of the influence of independent latent variables on dependent latent variable, using effect size. Based on the f-square values of 0.02, 0.15, and 0.35, it can be said that that independent latent variables have a weak, moderate influence, or strong against dependent latent variables (Hair et al., 2022).

Table 4. Goodness of Fit Model

	R-square	Q-square	SRMR
Customer Satisfaction	0,688	0,539	
Customer Loyalty	0,636	0,454	0,079

Table 5. F-square (f^2)

	f-square
Corporate Image -> Customer Satisfaction	0,308
Corporate Image -> Customer Loyalty	0,144
Service Quality -> Customer Satisfaction	0,008
Service Quality -> Customer Loyalty	0,016
Product Price -> Customer Satisfaction	0,195
Product Price -> Customer Loyalty	0,001
Customer Satisfaction -> Customer Loyalty	0,095

From table 5 The f-square analysis shows that Corporate Image has the strongest influence on Customer Satisfaction ($f^2 = 0.308$) and a moderate influence on Customer Loyalty ($f^2 = 0.144$). Product Price also contributes meaningfully to Customer Satisfaction ($f^2 = 0.195$), although it has almost no effect on Customer Loyalty ($f^2 = 0.001$). In contrast, Service Quality has negligible effects on both Customer Satisfaction ($f^2 = 0.008$) and Customer Loyalty ($f^2 = 0.016$). Customer Satisfaction itself has only a small effect on Customer Loyalty ($f^2 = 0.095$). Overall, Corporate Image and Product Price are the key drivers of Customer Satisfaction, while Customer Loyalty is only weakly influenced by the predictors in the model.

Tabel 6. Hypothesis Testing Result

Hyphothesis	Koef. Path	T Statistics	P Value	Conclusion
H1: Corporate Image has a significant effect on Customer Satisfaction	0,453	12,527	0,000	Accepted
H2: Service Quality has a significant effect on Customer Satisfaction	0,086	2,094	0,036	Accepted
H3: Product Price has a significant effect on Customer Satisfaction	0,383	10,695	0,000	Accepted
H4: Customer Satisfaction has a significant effect on Customer Loyalty	0,333	5,327	0,000	Accepted



H5: Corporate Image has a significant effect on Customer Loyalty	0,382	7,892	0,000	Accepted
H6: Service Quality has a significant effect on Customer Loyalty	0,127	2,089	0,037	Accepted
H7: Product Price Affects Customer Loyalty	0,035	0,609	0,543	Rejected
H8: Corporate Image Affects Customer Loyalty through Customer Satisfaction	0,151	4,812	0,000	Accepted
H9: Service Quality affects Customer Loyalty through Customer Satisfaction	0,029	2,299	0,022	Accepted
H10: Product Price Affects Customer Loyalty through Customer Satisfaction	0,128	4,314	0,000	Accepted

The results of hypothesis testing show on table 5 that nine hypotheses were accepted in this study and one hypothesis was rejected.

From the table 6 show that the hypothesis testing results show that most proposed relationships in the model are statistically supported, with the exception of H7. Corporate Image, Service Quality, and Product Price each have a significant positive effect on Customer Satisfaction, as indicated by their path coefficients (0.453, 0.086, and 0.383 respectively) and statistically significant p-values ($p < 0.05$). This indicates that these three variables play an important role in shaping customer satisfaction. Customer Satisfaction also significantly influences Customer Loyalty (path = 0.333, $p = 0.000$), demonstrating that higher levels of satisfaction contribute to stronger customer loyalty. For the direct effects on Customer Loyalty, Corporate Image (0.382, $p = 0.000$) and Service Quality (0.127, $p = 0.037$) show significant positive influences. However, Product Price does not have a significant direct effect on Customer Loyalty (path = 0.035, $p = 0.543$), leading to the rejection of H7. This suggests that while price may influence satisfaction, it does not directly motivate customers to remain loyal. The results also support all three mediation hypotheses. Corporate Image, Service Quality, and Product Price each show significant indirect effects on Customer Loyalty through Customer Satisfaction, with mediation path coefficients of 0.151, 0.029, and 0.128 respectively (all $p < 0.05$). This indicates that Customer Satisfaction acts as a meaningful mediator, strengthening the indirect relationship between these variables and customer loyalty. Overall, these findings highlight that Corporate Image, Service Quality, and Product Price are important determinants of Customer Satisfaction, and that Customer Satisfaction plays a crucial role in driving Customer Loyalty, both directly and as a mediating variable. The only unsupported relationship in the model is the direct effect of Product Price on Customer Loyalty.

DISCUSSION

Influence of Corporate Image on Customer Satisfaction and Loyalty

The results show that Corporate Image has a strong and significant effect on Customer Satisfaction (H1 accepted). This suggests that customers' perceptions of the company's reputation, credibility, and overall brand identity play a major role in shaping their satisfaction. A positive corporate image helps customers feel more confident and secure, which contributes to higher levels of satisfaction (Herman, 2022; Iskanto et al., 2022; Oktaruna et al., 2023).

Corporate Image also has a significant direct effect on Customer Loyalty (H5 accepted). This indicates that loyalty is influenced not only by satisfaction but also by how customers perceive the brand as a whole. A company with a strong, positive image tends to gain long-term trust and emotional attachment from customers, which leads to consistent loyalty. Additionally, Corporate Image significantly affects Loyalty through Customer Satisfaction (H8 accepted), showing that satisfaction partially mediates this

relationship. In other words, a good image increases customer satisfaction, which then reinforces customer loyalty (Ansori, 2022).

Influence of Service Quality on Customer Satisfaction and Loyalty

Service Quality also has a significant, though smaller, effect on Customer Satisfaction (H2 accepted). This means that customers respond positively when the company provides reliable, responsive, and courteous service. Even though the effect size is relatively lower, good service quality still contributes meaningfully to satisfaction (Wulansari & Pratama, 2022).

Service Quality significantly affects Customer Loyalty (H6 accepted), showing that customers value consistent and high-quality service when considering long-term engagement with a company. However, the effect size is modest, suggesting that loyalty may depend on factors beyond service quality alone. The significant mediation effect (H9 accepted) indicates that Service Quality enhances customer satisfaction, which then strengthens loyalty. This supports service management theories stating that customer satisfaction acts as a bridge between service quality and loyalty.

3. Influence of Product Price on Customer Satisfaction and Loyalty

Product Price has a strong and significant influence on Customer Satisfaction (H3 accepted). Customers tend to be more satisfied when the price is perceived as fair, affordable, and aligned with the value they receive. Price is often evaluated as part of customers' value assessments, which explains its meaningful contribution to satisfaction.

However, Product Price does not significantly affect Customer Loyalty directly (H7 rejected). This finding suggests that while customers may be satisfied with a fair price, it does not necessarily motivate them to stay loyal. Price-sensitive customers often switch to alternatives offering lower costs or better value, indicating that price alone does not build long-term loyalty. Nonetheless, Product Price significantly influences Customer Loyalty indirectly through Customer Satisfaction (H10 accepted). This means that pricing affects loyalty only when it leads to higher satisfaction, reinforcing the idea that satisfaction is a key pathway to loyalty.

Influence of Customer Satisfaction on Customer Loyalty

Customer Satisfaction has a significant and positive effect on Customer Loyalty (H4 accepted). This supports the core premise of relationship marketing theory, which states that satisfied customers are more likely to repeat purchases, recommend the company to others, and develop long-term loyalty. However, the effect size is moderate, indicating that while satisfaction is important, it may not be the sole determinant of loyalty. Other factors such as brand trust, emotional connection, or switching costs might also play a role (Felix & Sugiat, 2024).

CONCLUSION

The results of the study show that *Corporate Image* has a significant effect on customer satisfaction. Customers who assess the company's image as good tend to be more satisfied with using Telkomsel services. A positive image increases the perception of the company's reliability and professionalism. *Service quality* has a significant effect on customer satisfaction. Fast, responsive, and expected service makes customers feel appreciated. Improved service quality is proven to improve the positive customer experience. *Product prices* have a significant effect on customer satisfaction. Prices that are considered commensurate with the benefits increase customer satisfaction. On the contrary, prices that are too high without added value lower satisfaction. *Customer satisfaction* has a significant effect on customer loyalty. Satisfied customers tend to stay and continue to use Telkomsel services. Satisfaction creates trust and long-term commitment. *Product price* has no significant effect on customer loyalty. Competitive prices are able to retain customers in the long run. When the price does not match the value received, loyalty decreases. Fair price perception strengthens customers' decision to stick with the service. *Service Quality* has a significant effect on customer loyalty. Fast, professional, and empathetic



service encourages customers to stay loyal. The high quality of service reinforces trust in the brand. *Corporate Image* has a significant effect on customer loyalty. A positive image creates trust and pride in the Telkomsel brand. Customers who believe in a company's reputation are more likely to stick around. *Customer satisfaction* mediates the influence of *Corporate Image* on loyalty. A good company image increases satisfaction first before strengthening loyalty. Positive experiences strengthen the customer's emotional connection with the brand. When satisfaction decreases, the image effect on loyalty also weakens. Therefore, the loyalty increase strategy must start from improving the image and customer experience at the same time. *Customer Satisfaction* mediates the influence of *Service Quality* on loyalty. Quality service increases satisfaction which ultimately strengthens loyalty. This relationship emphasizes the importance of the role of satisfaction as a link between service and loyalty. Without satisfaction, the effect of service quality will not be maximized. Therefore, focusing on satisfaction is key to strengthening customer loyalty. *Customer Satisfaction* mediates the influence of *Product Price* on loyalty. Fair and commensurate prices increase satisfaction, which in turn strengthens loyalty. Conversely, inappropriate prices lower both variables. Satisfaction plays an important role in translating price perception into customer loyalty. Thus, the balance between value and price is the main strategy for maintaining customer loyalty.

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