

RESEARCH ARTICLE

# THE INFLUENCE OF PRODUCT QUALITY, BRAND IMAGE AND CUSTOMER VALUE ON CUSTOMER LOYALTY MEDIATED BY CUSTOMER SATISFACTION (CASE STUDY OF INDOMIE)

**M. Ali Iqbal**

Faculty of Economics and Business, Mercu Buana University, Jakarta, Indonesia

**Zaenal Abidin**

Faculty of Economics and Business, Institute of Transportation and Logistic, Trisakti Jakarta, Indonesia

**Rhian Indradewa**

Faculty of Economics and Business, Esa Unggul University, Jakarta, Indonesia

**Nonni Yap**

Faculty of Economics and Business, Universitas Kadiri, Kediri, Indonesia

**Abstract :** The food and beverage industry is a branch of the manufacturing industry that plays a crucial role in economic growth in Indonesia. One product that supports the food and beverage industry is instant noodles. Instant noodles are ready-to-eat noodles that have been pre-processed by the industry to simplify the preparation process and thus shorten the available time. Indomie's top brand index has shown a significant decline over the past five years. This research aims to examine the phenomenon of customer loyalty, both in terms of product quality, brand image, customer value, and customer satisfaction. In this study, the research design used is a causal research design. The analytical tool used is the Structural Equation Model (SEM). The type of research used is a conclusive design, namely a type of concluding research that aims to test a particular hypothesis, either through in-depth research on a problem (descriptive) or looking for relationships between variables (correlative) between independent variables and dependent variables. The results of the study show that product quality and customer value have a positive and significant effect on customer satisfaction. Customer value has a significant positive effect on customer loyalty, and customer value indirectly has a positive and significant effect on customer loyalty through customer satisfaction. Conversely, product quality does not have a significant effect on customer loyalty, and brand image does not have a significant effect on customer satisfaction and also customer loyalty. Product quality and brand image indirectly does not have a significant effect on customer loyalty through customer satisfaction.

**Keyword:** Product Quality, Brand Image, Customer Value, Customer Satisfaction, Customer Loyalty

DOI : [10.5281/zenodo.17498268](https://doi.org/10.5281/zenodo.17498268)

## Introduction

The issue of customer loyalty remains interesting to explore in more depth its influence on product purchasing factors, particularly instant noodles. Customer loyalty is vital for an organization, since it boosts profitability, improves sales success, and enables sustainable growth (Bhat and Sharma, 2022). Customer loyalty is vital to a brand's long-term competitive edge over rivals and a key target in the marketing sphere (Rastogi, Agarwal, and Gopal, 2024). Indomie is a popular instant noodle brand in Indonesia. Despite significant competition with similar products, indomie production consistently shows positive growth. The quantity of indomie products has increased year after year with a positive trend. This indicates a promising prospect for the instant noodle industry in the future. Quality and customer satisfaction are the basis for PT. Indofood Sukses Makmur Jaya's planning, as consumer desires and needs must always be considered by producers due to the ever-changing nature of consumer needs.

Through the data displayed in table 1, Indomie has been ranked top for 5 consecutive years, with an average annual growth rate of 73.16 percent while Mie Sedap, Sari Mei, and Supermie are respectively 14.9 percent, 3.44 percent, and 2.88 percent. So Indomie is categorized as the best choice for the community as well as the market leader for instant noodles. Factors supporting Indomie's success include Indomie's creativity where Indomie always releases types of instant noodles with new flavors and uses product adaptation strategies in combining local flavors so that they are increasingly in demand. Indomie also has a low price, so that people with low incomes can buy Indomie. In addition, Indomie is very easy to find such as in supermarkets, markets, stalls or other shopping places, making it an attractive brand. Indomie's motto "Indomie Seleraku" is also one of the things that makes Indomie memorable.

**Table 1.** Instant Noodle Ranking Based on Top Brand Indeks

| Brand     | Year  |       |       |       |       | Annual Growth rate |
|-----------|-------|-------|-------|-------|-------|--------------------|
|           | 2018  | 2019  | 2020  | 2021  | 2022  |                    |
| Indomie   | 77,8% | 71,7% | 70,5% | 72,9% | 72,9% | 73,16%             |
| Mie Sedap | 10,2% | 17,6% | 16,0% | 15,2% | 15,5% | 14,9%              |
| Sari Mie  | 4,4%  | 3,3%  | 3,8%  | 3,1%  | 2,6%  | 3,44%              |
| Supermie  | 4,1%  | 3,7%  | 2,3%  | 2,7%  | 1,6%  | 2,88%              |

Source : Top Brand Index (2022)

Customer satisfaction and loyalty are key to business success. This can be seen in how consumers return to our products and avoid disappointment with their purchases (Brendy, 2020). As a leading brand, indomie strives to maintain strong customer satisfaction and loyalty, as strong customer satisfaction and loyalty contribute to a business's success.

One of the fundamental factors a company needs to understand to foster customer satisfaction and loyalty is product quality. Therefore, a company must understand consumer desires to create high-quality products that meet their expectations (Ernawati, 2019). However, research conducted by (Astri, 2020) yielded conflicting results, indicating that product quality does not significantly impact customer satisfaction within a company.

Another fundamental factor that can influence customer satisfaction and loyalty is brand image. Brand image can be defined as a key element influencing the quality of a perceived brand from a consumer perspective (Dam and Dam, 2021). Brand image also serves as a means for consumers to evaluate the brand. In other words, brand image is a key consideration when making purchasing decisions. Therefore, a strong and positive brand image is essential for all brands, including Indomie. A strong brand image can leave a positive impression on consumers, leading them to remember the brand. (Kautsar and Mahir, 2023) found that brand image significantly influences customer loyalty, but this differs from research conducted by (Astuti and Sudarusman, 2021), which stated that brand image does not significantly influence customer loyalty.

Customer value shows a strong relationship with customer satisfaction and loyalty. This concept describes customers' evaluative considerations of the products they consume. Customers desire value when they form opinions about how well or poorly a product performs in a usage situation. Iqbal (2022) found in his research that customer value has a positive and significant influence on customer satisfaction. (Patma et.al, 2021) Customer satisfaction is positively influenced by customer value perceptions. However, in contrast, research (Tan Phat Lee et.al, 2025) found that perceived value, while not a direct predictor of customer loyalty, is a significant factor.

Scholars have previously recognized customer value as a critical component and a key determinant of consumer loyalty (Petrick, 2004). They emphasized that higher levels of customer engagement increase the likelihood of customer value, which in turn drives greater customer loyalty. (Chuah et.al, 2017) suggested that customer value is the antecedent of customer satisfaction, while customer loyalty is the result of customer satisfaction. However, few studies provide customer value insights in the food industry (Lai, Griffin and Babin,

2009), (Uzir, 2021). This study aims to fill this gap by uncovering the effect of customer value on customer loyalty via customer satisfaction.

## **2. Literature Review and Hypothesis Development**

### **2.1 Expectancy–Value Theory**

According to expectancy–value theory (EVT, ref. Vroom, 1964), motivation to engage in a specific behavior is determined by two key components: (i) expectancy, referring to the perceived likelihood that a particular action will lead to a desired outcome; and (ii) value, reflecting the importance or desirability of that outcome to the individual. In a consumer context, individuals often form expectations about a product, including its benefits and the likely consequences of its use. This cognitive evaluation informs their motivation to act. As early research suggests, individuals tend to adopt behaviors they believe will yield positive and valued outcomes (Tolman, 1932). In addition, EVT posits that an individual's desire to complete a task is influenced by both the expected outcomes and the PV associated with that task (Wigfield and Eccles, 2001). The value component (subjective task value) can be divided into attainment value, intrinsic value, utility value, and cost (Eccles et al., 1983), (Eccles and Wigfield, 2002). This study adopted EVT to explain the route effect of product quality, brand image and customer value, on customer loyalty through customer satisfaction.

### **Hypothesis Development**

#### **1. Product Quality**

Quality is paramount for a product (Widia, 2021). Kotler & Keller (2021) define product quality as the characteristics of a product or service that support its ability to meet consumer needs. Good product quality will make consumers satisfied with their purchase. Eight dimensions of quality have been developed and can be used as a framework for strategic planning and analysis, especially for manufactured products (Firmansyah, 2019). Several dimensions are used to measure product quality. These dimensions are: performance, features, reliability, conformance to specifications, durability, serviceability, aesthetics, and perceived quality.

#### **2. Brand Image**

Brand image is a collection of brand associations formed and embedded in the minds of consumers (Hien et al., 2020). (Chiffman and Kanuk, 2020) explain brand image as a combination of associations inherent in consumers' minds toward a particular brand. (Firmansyah, 2019) adds that brand image reflects consumers' views of a brand, which are formed through related information and experiences. Meanwhile, (Kotler & Keller, 2021) explain that brand image is how consumers view a brand, product, or company, which influences their choices. Brand image has the potential to shape consumers' perceptions and attitudes toward a brand as a whole (Prasasti et al., 2020) and (Savitri et al., 2022). Brand image can be defined as a key element influencing whether a brand is perceived favorably or not from a consumer perspective (Dam and Dam, 2021). Brand image is a dynamic force that companies must pay attention to, as it influences how consumers perceive a company's brand and how consumers feel about their experience purchasing the product (Romano, 2022). (Davidson, 1998) defines brand image as a series of perceptions implanted in the minds of consumers so that consumers can believe or trust a product.

#### **3. Customer Value**

According to (Kotler & Keller, 2021), value is the combination of product quality, service, and price for a target market. Perceived value, as defined by (Yong-jun et al., 2021), relates to consumers' comprehensive evaluation of the utility and worth of a product or service. Perceived value is the difference between the evaluation of all benefits and all costs (Kotler & Keller, 2021). This concept is expanded by describing perceived customer value as the proportion of total customer value to total customer costs. Previous research has shown that perceived value is a consumer's assessment of a product's perceived benefits, both positive and negative, with the following indicators: emotional value, social value, performance value, and price/value for money (Utomo and Sanaji, 2018). Customer value influences the willingness to pay for innovative food products based on perceived value (Perrea, Chrysochou & Krystallis, 2023). Furthermore, premium-priced food is acceptable if it is reliable/guaranteed (Bååth, 2022). According to (Sweeney and Geoffrey, 2001), the value of each product or service brand is a valuable asset for producers to increase consumer satisfaction and obtain greater profits.

#### **4. Customer Satisfaction**

According to Firmansyah (2019), customer satisfaction is the level of consumer satisfaction after comparing it to their expectations. A person is more likely to remain a long-term customer if they are satisfied with the value offered by a product or service (Genoveva & Samukti, 2020). Customers who are satisfied with a

product or service are more likely to return to that company and remain loyal. This is because satisfied customers perceive the product or service as valuable and have a good overall experience (Otiso, 2021). The primary challenge for marketers is creating value for customers and ensuring customer satisfaction. Therefore, identifying factors that contribute to customer satisfaction is a primary focus for restaurant owners and managers (Mannan et al., 2019). Indicators of customer satisfaction include: satisfaction with quality, satisfaction with price, satisfaction with service, satisfaction after purchase, and satisfaction with ease of service (Laurent, 2016).

## **5. Customer Loyalty**

Customer loyalty is a person's commitment to a particular product or service, demonstrated by repeat purchases (Lise & Sitio, 2020). Loyal customers are supported by a specific commitment to a particular product or service purchase (Ernest et al., 2021). Customer loyalty is defined as a customer's willingness to use a particular product with a relatively repeated attitude (Arif & Syahputri, 2021). Customer loyalty is every marketer's dream. Loyal customers can ease marketing tasks through repeat purchases and recommendations to those closest to them to recognize and purchase a product, thus increasing sales volume and lowering promotional activity costs (Soliha et al., 2021).

### **The Relationship between Product Quality and Customer Satisfaction**

One of the keys to customer retention is customer satisfaction. Customers will be satisfied if the performance of the goods or services they receive meets their expectations (Nuari & Riyanto, 2023). One important factor that can generate customer satisfaction is quality (Supertini, 2020). Therefore, a company must understand consumer desires so that it can create high-quality products that meet consumer expectations (Ernawati, 2019).

#### **H1: Product quality influences customer satisfaction**

### **The Relationship between Product Quality and Customer Loyalty**

Customer loyalty is a state in which a customer is willing to use a product or service for a long period of time and regularly (Tjiptono, 2018). Whether or not demand for a product decreases is related to consumer satisfaction, thus creating consumer loyalty (Zahara, 2020). When consumers are satisfied with a product, they are more likely to make repeat purchases, which fosters customer loyalty (Thungasal & Siagian, 2019).

#### **H2: Product quality influences customer loyalty**

### **The Relationship between Brand Image and Customer Satisfaction**

(Mehta and Maham, 2020) stated in their study that brand image significantly influences customer loyalty through customer satisfaction. (Cuong & Khoi, 2019) in their research in Vietnam found that brand image has a positive relationship with customer satisfaction. (Hallencreutz & Parmler, 2021) explained how brand reputation has a beneficial impact on customer satisfaction. (Utama and Nana, 2024) in their study of digital banks in Indonesia found that bank image influences customer satisfaction.

#### **H3: Brand image influences customer satisfaction**

### **The Relationship Between Brand Image and Customer Loyalty**

Research conducted by (Celik, 2022) found a significant positive direct effect between brand image and brand loyalty. These findings support several studies in the current literature, such as those by (Arman & Shabbir, 2020), which showed that brand image positively influences brand loyalty. Brand image can help increase loyalty by, among other things, creating a positive impression in the minds of consumers and creating attractive and distinctive products (Azizan & Yusr, 2019). (Kautsar & Mahir, 2023) found that brand image significantly influences customer loyalty. (Cuong & Khoi, 2019) in their research stated that brand image has a positive relationship with customer loyalty.

#### **H4: Brand image influences customer loyalty**

### **The Relationship Between Customer Value and Customer Satisfaction**

Customer satisfaction is positively and significantly influenced by perceived value (Patma et al., 2021). According to (Kusumawati & Rahayu, 2020), a company's perceived value toward its customers has a significant and significant impact on customer satisfaction levels, indicating that a company's value toward its customers can have a positive impact. Perceived value is defined as a customer's cognitive response during or after a purchase, while satisfaction is defined as an affective response after a purchase (Syah & Olivia, 2022). Therefore, perceived value can be considered a determining factor in customer satisfaction (El-Adly & Eid, 2016). (Erdiansyah and Erna, 2021) state that perceived value has a positive and significant impact on customer satisfaction. Research conducted by (Putra & Rahyuda, 2018) found that perceived value has a positive and significant impact on customer satisfaction.

## **H5: Customer value influences customer satisfaction**

### **The Relationship between Customer Value and Customer Loyalty**

(Abadi & Syamsudin, 2020) found that customer value can influence customer loyalty. High value is often associated with increased customer satisfaction, which can positively impact loyalty (Ngatno, 2018). Loyalty depends not only on a positive transaction experience but also on the emotional aspects and perceived value of the customer (Tarigan, Manurung & Marpaung, 2019). With increasing competition, understanding the factors influencing loyalty, including how customer value and visitor experience contribute to building strong bonds between visitors and facilities (Srisusilawati et al., 2023), is crucial.

## **H6: Customer value influences customer loyalty**

### **The Relationship between Customer Satisfaction and Customer Loyalty**

(Cuong & Khoi, 2019) in their research in Vietnam found that customer satisfaction has a beneficial impact on customer loyalty. (Anggraini & Budiarti, 2020) stated that customer loyalty will develop when they feel satisfied. (Maria, Yundi, and Dio, 2019), (Mehta and Maham, 2020), (Sari and Edi, 2023), and (Ismuroji, Endang, and Beby, 2023) stated that customer satisfaction has a positive and significant effect on customer loyalty. (Nandya and Dudi, 2021)] stated that customer satisfaction has a positive and significant effect on loyalty in a case study of Pixy cosmetic products.

## **H7: Customer satisfaction influences customer loyalty**

### **The Mediating Effect of Customer Loyalty**

Corporate image has a significant and positive mediating effect on the relationship between customer satisfaction and customer loyalty (Gilang and Khoerunisa, 2023). (Mehta and Maham, 2020) stated in their study that brand image significantly influences customer loyalty through customer satisfaction. A person will become a loyal customer when they feel satisfied with the product/service provided and then make repeat purchases, thus becoming loyal customers (Daniswara & Rahardjo, 2023). Customer satisfaction is used as a mediator between product quality and customer loyalty (Putri & Wiyadi, 2024). High value is often associated with increased customer satisfaction, which can have a positive impact on loyalty (Ngatno, 2018).

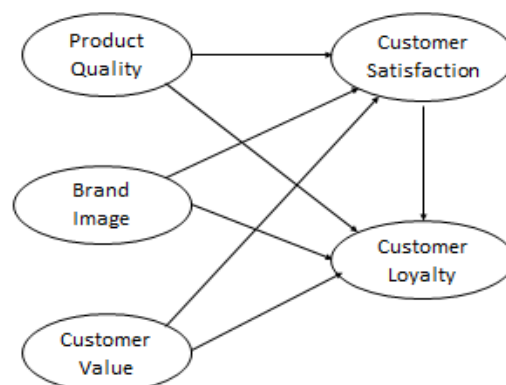
## **H8: Product quality has an indirect effect on customer loyalty through customer satisfaction**

## **H9: Brand image has an indirect effect on customer loyalty through customer satisfaction**

## **H10: Customer value has an indirect effect on customer loyalty through customer satisfaction**

## **3. Theoretical Framework**

Based on the theoretical review presented previously, the research framework is proposed as follows:



**Figure 1**  
**Theoretical Framework**

## **Research Design Method**

The data required for this study include primary and secondary data. The data collection technique used for this study was a questionnaire, which is a data collection instrument. Participants and respondents completed questions and statements provided by the researcher (Sugiyono, 2014). In this study, the measurement scale used was an ordinal scale. An ordinal scale allows for sorting data from the lowest to the highest level or vice

versa, with intervals that do not have to be equal. An ordinal measurement scale provides information about the relative number of different characteristics possessed by a particular object or individual (Noor, 2011). Each variable in this study was measured using a Likert scale. The Likert scale is a method used to measure attitudes, opinions, and perceptions of groups of people about social phenomena (Sugiyono, 2014). The determination of the number of samples as respondents must be adjusted to the number of question items used in the questionnaire, which assumes  $n \times 5$  observations (Hair et.al, 2022). In this study, the number of question items in the questionnaire is 25, so the number of respondents used is 125 respondents. Research using a survey method, with a questionnaire instrument, requires instrument testing, in the form of validity and reliability tests, which are useful for determining whether the questionnaires to be used in the study are all valid and reliable (Ghozali, 2021). The computer application SmartPLS 3.2.3 for partial least squares structural equation modeling is used to analyze the acquired data. The Partial least squares (PLS) is a powerful analysis method therefore it is not based on many assumptions, so the data does not have to be multivariate normally distributed and the sample does not have to be correct (Ghozali, 2021).

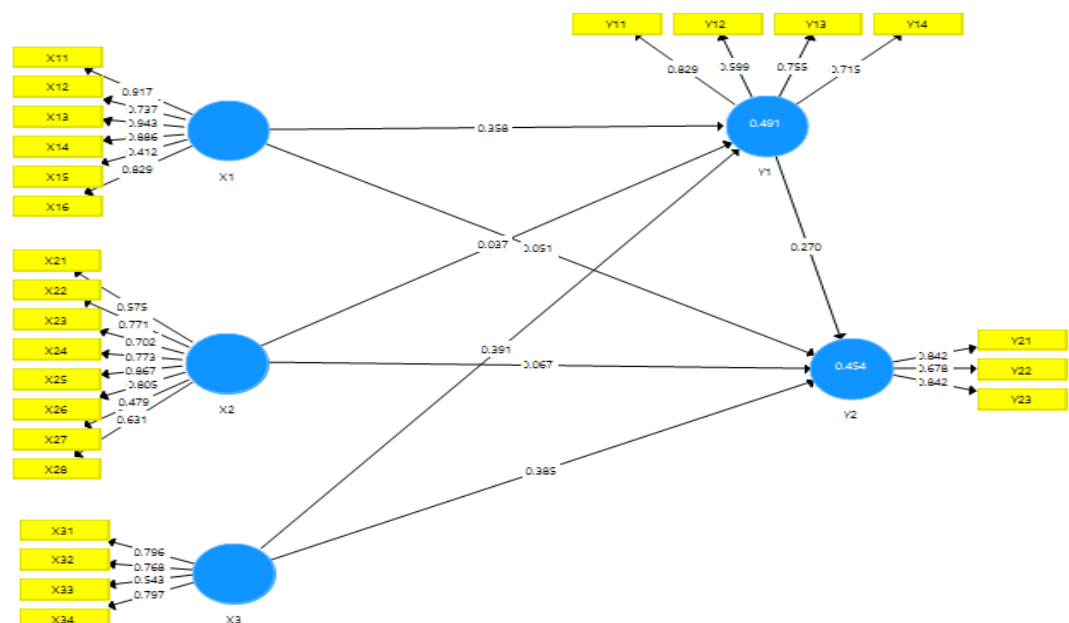
## Results And Discussions

Students from Universitas Mercu Buana Jakarta are the respondents. A Google form survey was used to create the questionnaire to allow respondents to complete it online. The surveys were returned by 125 respondents in total. 86 men and 39 women participated in the survey, making up 69% of the respondents who were men and 31% of the respondents who were women. Age-wise, respondents between the ages of 20 and 25 comprised 90 people (or 72 percent), respondents between the ages of 25 and 30 comprised 19 people (or 15 percent), respondents between the ages of 30 and 35 comprised 12 people (or 10 percent), and respondents over the age of 35 comprised 4 people (i.e., 3 percent ).

## Statistical Results

In this study, indicator validity was examined using a loading factor, internal consistency was examined using composite reliability, and convergent and discriminant validity was examined using averaged variance extracted (AVE) (Hair et al., 2022). Convergent validity was tested for each construct indicator. An indicator is considered valid if its value is greater than 0.70, while a loading factor of 0.50 to 0.60 is considered adequate (Ghozali, 2021). Based on these criteria, any factor loading below 0.50 will be removed from the model. The factor loading value used in this study is  $>0.50$ .

**Figure 2.** Evaluation of Factor Loading Values Before Modification.

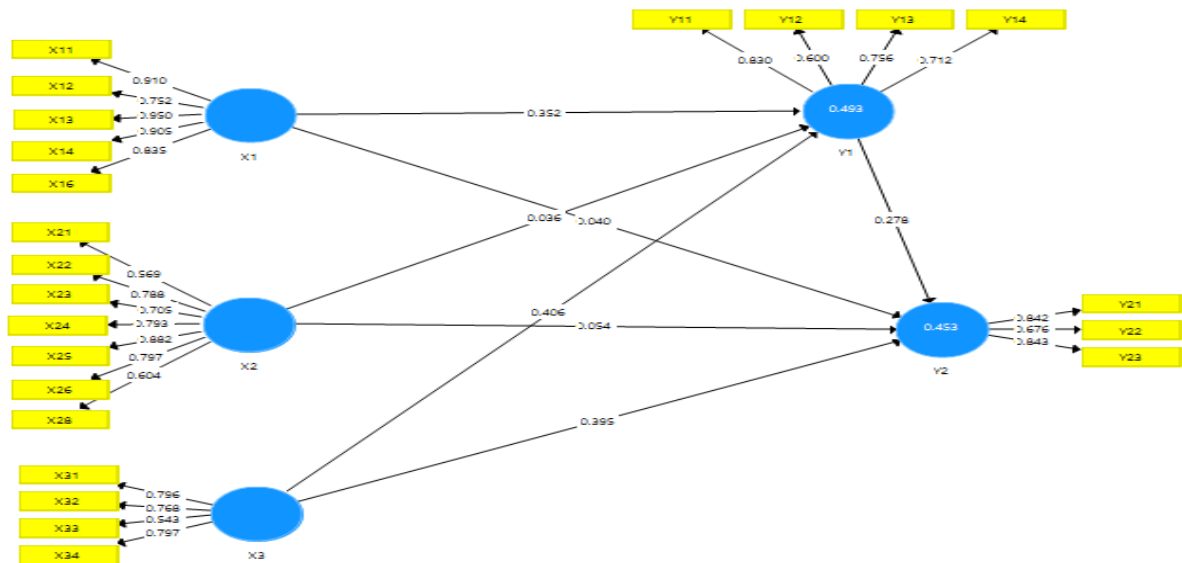


Source: processed by the author (2025)

The results of processing using SmartPLS software can be seen in Figure 2. In Table 2, it can be seen that indicators X15 and X27 have loading factor values  $<0.5$  so that these indicators are not appropriate measures

for the variables and will be removed. For other indicators that have loading factors  $\geq 0.5$  have met convergent validity so that the conclusion is that the constructs for all variables can be used for hypothesis testing.

**Figure 3.** Evaluation of Loading Factor Values after modification



Source: processed by the author (2025)

Based on the data processing results using SmartPLS in Figure 3 above, the loading factor values for each indicator meet the requirements, namely  $\geq 0.50$ . This indicates that the indicators in this variable are valid and can be used in the model.

### Discriminant Validity Test

**Table2.**Discriminant Validity Test

|     | X1           | X2           | X3           | Y1           | Y2    | Decision |
|-----|--------------|--------------|--------------|--------------|-------|----------|
| X11 | <b>0.910</b> | 0.768        | 0.495        | 0.548        | 0.378 | Valid    |
| X12 | <b>0.752</b> | 0.515        | 0.460        | 0.478        | 0.440 | Valid    |
| X13 | <b>0.950</b> | 0.755        | 0.541        | 0.594        | 0.420 | Valid    |
| X14 | <b>0.905</b> | 0.641        | 0.522        | 0.557        | 0.449 | Valid    |
| X16 | <b>0.835</b> | 0.642        | 0.521        | 0.505        | 0.417 | Valid    |
| X21 | 0.349        | <b>0.569</b> | 0.249        | 0.272        | 0.212 | Valid    |
| X22 | 0.708        | <b>0.788</b> | 0.595        | 0.523        | 0.455 | Valid    |
| X23 | 0.485        | <b>0.705</b> | 0.297        | 0.317        | 0.276 | Valid    |
| X24 | 0.774        | <b>0.793</b> | 0.456        | 0.535        | 0.304 | Valid    |
| X25 | 0.650        | <b>0.882</b> | 0.476        | 0.397        | 0.299 | Valid    |
| X26 | 0.527        | <b>0.797</b> | 0.409        | 0.315        | 0.408 | Valid    |
| X28 | 0.315        | <b>0.604</b> | 0.383        | 0.328        | 0.372 | Valid    |
| X31 | 0.615        | 0.530        | <b>0.796</b> | 0.495        | 0.519 | Valid    |
| X32 | 0.388        | 0.374        | <b>0.768</b> | 0.483        | 0.492 | Valid    |
| X33 | 0.172        | 0.274        | <b>0.543</b> | 0.313        | 0.349 | Valid    |
| X34 | 0.464        | 0.479        | <b>0.797</b> | 0.534        | 0.458 | Valid    |
| Y11 | 0.554        | 0.501        | 0.636        | <b>0.830</b> | 0.524 | Valid    |
| Y12 | 0.243        | 0.196        | 0.272        | <b>0.600</b> | 0.269 | Valid    |

|     |       |       |       |              |              |       |
|-----|-------|-------|-------|--------------|--------------|-------|
| Y13 | 0.477 | 0.351 | 0.460 | <b>0.756</b> | 0.432        | Valid |
| Y14 | 0.448 | 0.452 | 0.385 | <b>0.712</b> | 0.414        | Valid |
| Y21 | 0.468 | 0.385 | 0.557 | 0.457        | <b>0.842</b> | Valid |
| Y22 | 0.227 | 0.293 | 0.254 | 0.303        | <b>0.676</b> | Valid |
| Y23 | 0.400 | 0.402 | 0.582 | 0.564        | <b>0.843</b> | Valid |

Source: Results of analysis using SmartPLS 3.2.3 (2025)

Based on the results of the discriminant validity test, as seen in Table 2, all indicators have cross-loading values for their constructs that are greater than the cross-loading values for other constructs, thus being declared valid. It can be concluded that the constructs of product quality, brand image, customer value, customer satisfaction, and customer loyalty have good discriminant validity.

**Table 3.** Average Variance Extracted (AVE) Test

| Research Variable          | AverageVarianceExtracted(AVE) |
|----------------------------|-------------------------------|
| Product quality (X1)       | 0.763                         |
| Brand image (X2)           | 0.550                         |
| Customer value (X3)        | 0.538                         |
| Customer satisfaction (Y1) | 0.532                         |
| Customer loyalty (Y2)      | 0.626                         |

Source: Results of analysis using SmartPLS 3.2.3 (2025)

Based on the test results, the AVE value of product quality (X1) was 0.763, brand image (X2) was 0.550, customer value (X3) was .538, customer satisfaction (Y1) was 0.532 and customer loyalty were 0.626, which means that all constructs have an AVE value > 0.50. This indicates that all constructs have met the validity requirements based on Average Variance Extracted (AVE).

**Table. 4** CompositeReliability and Cronbach'sAlpha Test

| Variable                   | Composite Reliability | Cronbach'sAlpha | Decision |
|----------------------------|-----------------------|-----------------|----------|
| Product quality (X1)       | 0.941                 | 0.920           | Reliabel |
| Brand image (X2)           | 0.893                 | 0.860           | Reliabel |
| Customer value (X3)        | 0.820                 | 0.707           | Reliabel |
| Customer satisfaction (Y1) | 0.818                 | 0.708           | Reliabel |
| Customer loyalty (Y2)      | 0.832                 | 0.712           | Reliabel |

Source: Results of analysis using SmartPLS 3.2.3 (2025)

According to the preceding table, each variable has composite reliability and a Cronbach's Alpha value greater than 0.7. These findings conclude that the study model is dependable since it satisfies the composite reliability and Cronbach's Alpha values.

#### Determination Coefficient Test/ R Square (R<sup>2</sup>)

The coefficient of determination is used to assess the inner model. The coefficient of determination shows how much the model can account for the variation of endogenous latent variables. Changes in the R-Square value can determine whether certain exogenous latent factors significantly impact endogenous latent variables. R-Square values of 0.75, 0.50, and 0.25 indicate that the model is robust, moderate, and reliable (Ghozali, 2021).

**Table5.**UjiKoeffisien Determinasi/RSquare(R<sup>2</sup>)

| Variable                   | RSquare |
|----------------------------|---------|
| Customer satisfaction (Y1) | 0.493   |
| Customer loyalty (Y2)      | 0.453   |

Source: Results of analysis using SmartPLS 3.2.3 (2025)

1. The R Square value of the customer satisfaction variable (Y1) is 0.493. This indicates that 49.3% of the customer satisfaction variable (Y1) can be moderately influenced by the product quality (X1), brand



image (X2), and customer value (X3), while the remaining 50.7% is influenced by other variables outside the study.

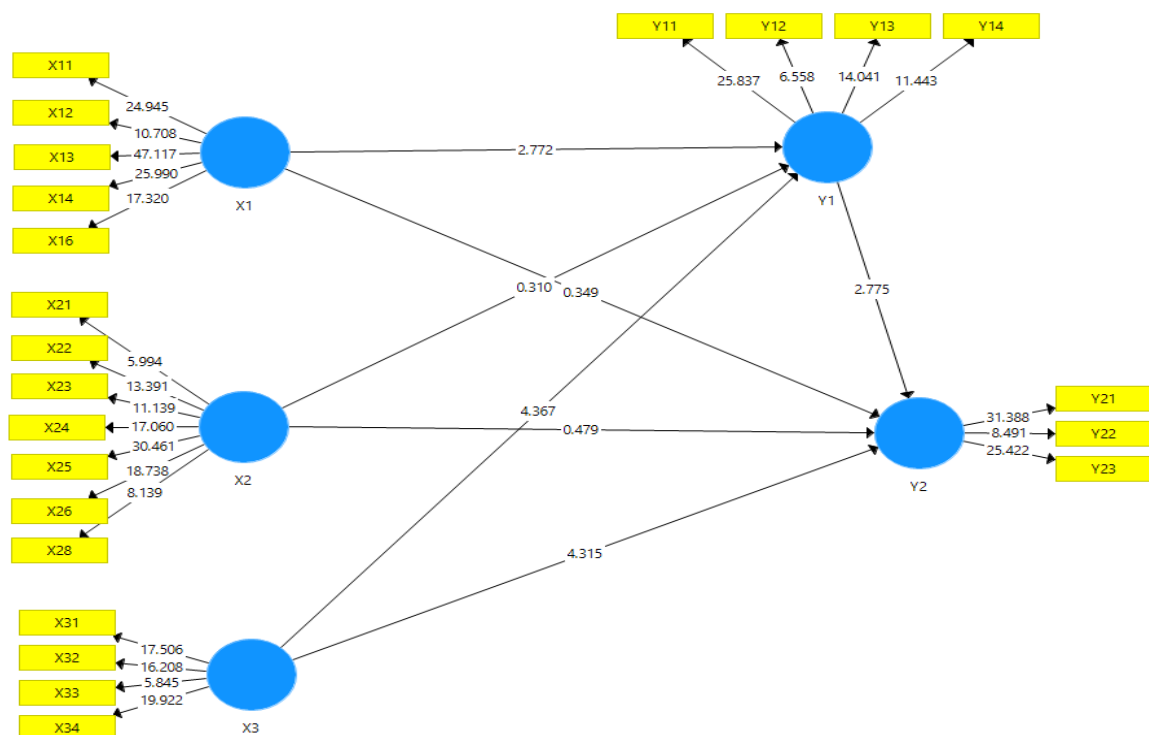
2. The R Square value of the customer loyalty variable (Y2) is 0.453. This indicates that 45.3% of the customer loyalty variable (Y2) can be moderately influenced by the product quality (X1), brand image (X2), customer value (X3), and customer satisfaction (Y1), while the remaining 44.7% is influenced by other variables outside the study.

The Goodness of Fit Index (GoF) test was used to validate the combined performance of the measurement model (outer model) and the structural model (inner model). The calculation was performed using the AVE values derived from the five research variables (product quality, brand image, customer value, customer satisfaction, and customer loyalty) and the R2 values derived from the dependent and mediating variables (customer loyalty and customer satisfaction). The GoF category was defined as a small GoF value of 0.1, a medium GoF of 0.25, and a large GoF of 0.36 (Ghozali & Latan, 2020).

$$\begin{aligned} \text{GoF} &= \sqrt{\text{AVE} \times \text{R}^2} \\ \text{GoF} &= \sqrt{.6018 \times .473} \\ \text{GoF} &= \sqrt{.2847} \\ \text{GoF} &= 0.5335 \end{aligned}$$

According to the calculations, the GOF Index value of 0.5335, included in the Goodness of Fit, and a large GoF value > .36, is deemed important. This demonstrates that the overall model is consistent.

**Figure 4.** Bootstrapping Value



Source: processed by the author (2025)

**Table 6.** Analysis of Path Coefficients and Significance Testing

| Relationship between construct | Original sample (O) | T Statistics ( O/STDEV ) | P Values | Decision      |
|--------------------------------|---------------------|--------------------------|----------|---------------|
| X1 → Y1                        | 0.352               | 2.772                    | 0.006    | Supported     |
| X1 → Y2                        | 0.040               | 0.349                    | 0.727    | Not supported |
| X2 → Y1                        | 0.036               | 0.310                    | 0.757    | Not supported |
| X2 → Y2                        | 0.054               | 0.479                    | 0.632    | Not supported |
| X3 → Y1                        | 0.406               | 4.367                    | 0.000    | Supported     |
| X3 → Y2                        | 0.395               | 4.315                    | 0.000    | Supported     |

|              |       |       |       |               |
|--------------|-------|-------|-------|---------------|
| Y1 → Y2      | 0.278 | 2.775 | 0.006 | Supported     |
| Indirect     |       |       |       |               |
| X1 → Y1 → Y2 | 0.098 | 1.880 | 0.061 | Not supported |
| X2 → Y1 → Y2 | 0.010 | 0.285 | .776  | Not supported |
| X3 → Y1 → Y2 | 0.113 | 2.292 | .022  | Supported     |

Source: Results of analysis using SmartPLS 3.2.3 (2025)

## Conclusion

This study investigates the factors influencing customer satisfaction and customer loyalty in indomie product, utilizing Structural Equation Modeling (SEM) for verification. Our research successfully developed a model of customer loyalty in the indomie product, elucidating essential variables for loyalty modeling. There were significant positive relationship exists between product quality and customer satisfaction, customer value and customer satisfaction, customer value and customer loyalty, customer satisfaction and customer loyalty and also customer value to customer loyalty through customer satisfaction. This finding supports the Expectancy–Value Theory, which posits that when customer expectations are met or exceeded, satisfaction increase significantly, leading to enhanced customer loyalty. These results align with previous research, which found that quality is a crucial factor in customer satisfaction (Supertini, 2020), research conducted by (Erdiansyah and Erna, 2021), which found that perceived value has a positive and significant effect on customer satisfaction, research conducted by (Abadi, Nursyamsi, & Syamsudin, 2020) which found that customer value can influence customer loyalty and studied by (Sari and Edi, 2023), and (Ismuroji, Endang, and Beby, 2023) which stated that customer satisfaction has a positive and significant effect on customer loyalty.

In contrast, the path coefficient for brand image on customer satisfaction and brand image on customer loyalty with a high P-value is greater than  $\alpha = 0.05$ , indicating a lack of statistical support, as well as customer satisfaction as a mediating variable between brand image on customer loyalty high P-value is greater than  $\alpha = 0.05$ . This suggests that brand image are not a primary factor directly and indirectly influencing customer satisfaction and customer loyalty in indomie product. This finding is consistent with the results of previous studies where research conducted by (Astuti & Sudarusman, 2021), (Ayuningtyas & Rahayu, 2023) and (Ihsan, Fadhillah & Cahya 2023) which stated that brand image has no significant effect on customer loyalty. Customer satisfaction is not mediated between micro banking image and customer loyalty (Hayati et al., 2020)

To improve customer value continuously, the company should establish effective feedback mechanisms. Regular satisfaction surveys can help identify and address issues promptly. Utilizing advanced data analysis tools, institutions can monitor customer value in real-time and respond swiftly to deficiencies. This approach not only enhances customer satisfaction but also increases customer loyalty. Through these strategies, company can better meet customer expectations, ultimately achieving sustainable development in a competitive market. However, this study has limitations, including a small sample size and regional constraints. Future research could explore cross-regional comparisons and incorporate qualitative interviews for deeper insights, providing actionable strategies for industry instant noodles to optimize customer experience and enhance customer satisfaction and loyalty. This study primarily focused on product quality, brand image, customer value, and customer satisfaction as predictors of customer loyalty. While these constructs provide a strong foundation for understanding loyalty, other factors, such as social influence, customer engagement, and service quality, could further enrich the model. Future research should consider incorporating these additional variables to develop a more comprehensive framework for predicting customer loyalty in indomie product.

## Reference

- Abadi, R.R., Nursyamsi I., & Syamsudin, A. 2020. Effect of Customer Value and Experiential Marketing to Customer Loyalty with Passenger Satisfaction as Intervening Variable: Case Study on Go-Jek Makassar Consumers, *The Asian Journal of Technology Management (AJTM)*. 13(1): 767–74. doi: 10.5220/0009505107670774.
- Anggraini, F., & Budiarti, A. (2020). Pengaruh harga, promosi, dan kualitas pelayanan terhadap loyalitas pelanggan dimediasi kepuasan pelanggan pada konsumen Gojek. *Jurnal Pendidikan Ekonomi (JUPE)*, 8(3), 86–94. <https://doi.org/10.26740/jupe.v8n3.p86-94>.
- Arif, M., & Syahputri, A. (2021). The Influence of Brand Image and Product Quality on Customer Loyalty with Consumer Satisfaction as a Intervening Variable at Home Industry. *Journal of International Conference Proceedings*, 4(2), 398–412. <https://doi.org/10.32535/jicp.v4i2.1274>.
- Arman, & Shabbir, S. A. (2020). Impact of service quality and brand image on brand loyalty: The mediating role of customer satisfaction. *Eurasian Journal of Social Sciences*, 8 (2), 75-84.
- Astri Ayu Purwati, T. F. (2020). Product Quality and After Sales Service in Improving Customer Satisfaction and Loyalty. *Jurnal Economia*, 16 (2), 223- 235.

- Astuti, A. R., & Sudarusman, E. (2021). Pengaruh Kualitas Produk, Harga, dan Citra Merek terhadap Loyalitas Pelanggan Kosmetik Natural Nusantara di Gunungkidul. *Telaah Bisnis*, 20(1), 43. <https://doi.org/10.35917/tb.v20i1.181>
- Ayuningtyas, A., & Rahayu, F. (2023). Pengaruh Brand Trust, Product Quality, Brand Image, Customer Satisfaction Terhadap Consumer Loyalty. *Co-Value. Jurnal Ekonomi, Koperasi & Kewirausahaan*, 14(3), 339–351.
- Azizan, N. S., & Yusr, M. M. (2019). The influence of customer satisfaction, brand trust, and brand image towards customer loyalty. *International Journal of Entrepreneurship and Management Practices*, 2(7), 93–108. <https://doi.org/10.35631/ijemp.270010>
- Bååth, J. (2022). How alternative foods become affordable: The co-construction of economic value on a direct-to-customer market. *Journal of Rural Studies*, 94, 63–72. <https://doi.org/10.1016/j.jrurstud.2022.05.017>
- Bhat, D.A.R.; Sharma, V. Enabling service innovation and firm performance: The role of cocreation and technological innovation in the hospitality industry. *Technol. Anal. Strateg. Manag.* 2022, 34, 774–786.
- Brendi Wijaya, H. Y. (2020). Effect of Emotional Experience, Electronic Word of Mouth, Reputation, Customer Satisfaction on Loyalty (Empirical Study: Lion Air). *Ilomata International Journal of Management* Vol. 1 No. 4 October, 215-227.
- Celik, Z. (2022). The Moderating Role of Influencer Attractiveness in the Effect of Brand Love, Brand Trust, Brand Awareness and Brand Image on Brand Loyalty. *İstanbul Ticaret Üniversitesi Sosyal Bilimler Dergisi*, 21 (43), 148-167
- Chuah, S.H.-W.; Marimuthu, M.; Kandampully, J.; Bilgihan, A. What drives Gen Y loyalty? Understanding the mediated moderating roles of switching costs and alternative attractiveness in the value-satisfactionloyalty chain. *J. Retail. Consum. Serv.* 2017, 36, 124–136.
- Cuong, D. T., & Khoi, B. H. (2019). The effect of brand image and perceived value on satisfaction and loyalty at convenience stores in Vietnam. *Journal of Advanced Research in Dynamical and Control Systems*, 11(8 Special Issue), 1446–1454.
- Dam, S. M., & Dam, T. C. (2021). Relationships between service quality, brand image, customer satisfaction, and customer loyalty. *Journal of Asian Finance, Economics and Business*, 8(3), 585–593. <https://doi.org/10.13106/jafeb.2021.vol8.no3.0585>.
- Daniswara, A., & Rahardjo, S. T. (2023). Pengaruh Kualitas Produk dan Citra Merek terhadap Loyalitas Pelanggan: Dengan Variabel mediasi Kepuasan Pelanggan. *Diponegoro Journal of Management*, 12(01), 1.
- Davidson, H. (1998). The next generation of brand measurement. *Journal of Brand Management*. <https://doi.org/10.1057/bm.1998.33>
- Dewi, I. R., Michel, R. J., & Puspitarini, D. A. (2022). Pengaruh Kualitas Produk terhadap Loyalitas dengan Mediasi Kepuasan Pelanggan Pada Toko Prima Freshmart Cirebon. *Jurnal Maneksi*, 11(1), 314–321.
- Eccles, J.; Adler, T.F.; Futterman, R.; Goff, S.B.; Kaczala, C.M.; Meece, J.; Midgley, C. Expectancies, values and academic behaviors. In *Achievement and Achievement Motives*; Spence, J.T., Ed.; W. H. Freeman.: San Francisco, CA, USA, 1983; pp. 75–146. 40.
- Eccles, J.S.; Wigfield, A. Motivational Beliefs, Values and Goals. *Annu. Rev. Psychol.* 2002, 53, 109–132
- El-Adly, MI, & Eid, R. (2016). An empirical study of the relationship between shopping environment, customer perceived value, satisfaction, and loyalty in the UAE malls context. *Journal of Retailing and Consumer Services*, 31, 217–227. <https://doi.org/10.1016/j.jretconser.2016.04.002>.
- Erdiansyah Dian and Erna S Imaningsih (2021). Analysis of Effects of Product Quality, Promotion and Received Value Towards Customer Loyalty through Customer Satisfaction Grab Food. *Journal of Business and Management Studies*, Vol. 3, No. 2, DOI: 10.32996/jbms.2021.3.2.1, pp. 1-11.
- Ernawati, D. (2019). Pengaruh Kualitas Produk, Inovasi Produk Dan Promosi Terhadap Keputusan Pembelian Produk Hi Jack Sandals Bandung. *JWM (Jurnal Wawasan Manajemen)*, 7(1), 17.
- Ernest Grace, Rosita Manawari Girsang, Sudung Simatupang, Vivi Candra, & Novelyn Sidabutar. (2021). Product Quality and Customer Satisfaction and Their Effect on Consumer Loyalty. *International Journal of Social Science*, 1(2), 69–78. <https://doi.org/10.53625/ijss.v1i2.138>.
- Firmansyah, M.A. (2019). Pemasaran Produk dan Merek (Planning & Strategy), (Issue August). Qiara Media.
- Genoveva, G., & Samukti, D. R. (2020). Green Marketing: Strengthen The Brand Image And Increase The Consumers'purchase Decision. *MIX: Jurnal Ilmiah Manajemen*, 10, 367-384.
- Ghozali, I. (2021). Partial Least Squares Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.2.9 Untuk Penelitian Empiris. Universitas Diponegoro Semarang.
- Ghozali, I., & Latan, H. (2020). Partial Least Squares: Konsep, Teknik, dan Aplikasi Menggunakan Program SmartPLS 3.0. Badan Penerbit Universitas Diponegoro.
- Gilang Pratama Hafidz, Khoerunisa Huriyahnuryi, 2023. The Effects of Perceive Value on Customer Satisfaction and Customer Loyalty in the Fast Food Industry in Indonesia. *SINOMICS JOURNAL*, Vol.2 (1), 41-62, DOI: <https://doi.org/10.54443/sj.v2i1.113>

- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) Third Edition* (L. Fargotstein, K. Offley, & T.L. Paulsen, Eds.; 3rd ed.). SAGE Publications Asia-Pacific Pte. Ltd.
- Hallencreutz, J., & Parmler, J. (2021). Important drivers for customer satisfaction – From product focus to image and service quality. *Total Quality Management and Business Excellence*, 32(5–6), 501–510. <https://doi.org/10.1080/14783363.2019.1594756>.
- Hayati, S., Suroso, A., Suliyanto, S., & Kaukab, M. (2020). Customer satisfaction as a mediation between micro banking image, customer relationship and customer loyalty. *Management Science Letters*, 10(11), 2561–2570.
- Hien, N. N., Phuong, N. N., Tran, T. V., & Thang, L. D. (2020). The effect of country-of-origin image on purchase intention: The mediating role of brand image and brand evaluation. *Management Science Letters*, 10, 1205–1212. <https://doi.org/10.5267/j.msl.2019.11.038>.
- Ihsan, A. A., Fadhillah, M., & Cahya, A. D. (2023). Analisis Experiential Marketing, Brand Image Dan Product Quality Terhadap Customer Loyalty Di Kopi Ampirano Kulon Progo Yogyakarta. *BBM (Buletin Bisnis & Manajemen)*, 9(2), 203–215.
- Iqbal M. Ali (2022). The Influence of Brand Image and Service Quality on Customer Value and Its Implications on Customer Satisfaction(Case Study of PT XL Axiata Tbk). Vol 9 (6), 496-507. <https://doi.org/10.52403/ijrr.20220653>
- Ismuroji Muhamma , Endang Sulistya Rini dan Beby Karina Fawzeaa Sembiring (2023). Influence of Brand Image and Customer Satisfaction to Brand Royalty through Brand Love as a Mediating Variable in Starbucks Multatuli Medan. Vol 3 (2). pp. 557-568.
- Kautsar, A., & Mahir, H. (2023). How Brand Image Influence Customer Loyalty : Reanalyzing the Significance of A Popular Electronic Brand. *SEIKO : Journal of Management & Business*, 6(1), 915–922. <https://doi.org/10.37531/sejaman.v6i1.3839>
- Kotler, P. & Keller K.L (2021). *Marketing Management* , (15thed.). Pearson Publishing.
- Kusumawati, A., & Rahayu, K. S. (2020). The effect of experience quality on customer perceived value and customer satisfaction and its impact on customer loyalty. *TQM Journal*. <https://doi.org/10.1108/TQM-05-2019-015>.
- Lai, F.; Griffin, M.; Babin, B.J. How quality, value, image, and satisfaction create loyalty at a Chinese telecom. *J. Bus. Res.* 2009, 62, 980–986.
- Laurent, F. (2016). Pengaruh E-Service Quality Terhadap Loyalitas Pelanggan Go-Jek Melalui Kepuasan Pelanggan. *Agora*, 4(2).
- Lise Tiasanty, & Sitio, A. (2020). Analysis of the Effect of Service Quality, Product Quality and Brand Image on Customer Satisfaction and Its Implications on Consumer Loyalty Pt. Sharp Electronics Indonesia (Case Study At Karawang Sharp Direct Service Station). *International Journal of Engineering Technologies and Management Research*, 6(6), 197–212. <https://doi.org/10.29121/ijetmr.v6.i6.2019.408>.
- Mannan, M., Chowdhury, N., Sarker, P., & Amir, R. (2019). Modeling customer satisfaction and revisit intention in Bangladeshi dining restaurants. *Journal of Modelling in Management*, 14(4), 922–947. <https://doi.org/10.1108/JM2-12-2017-0135>
- Maria Siti, Yundi Permadi Hakim and Dio Caesar Darma (2019). Perceptions of Service Quality and Corporate Image Against Satisfaction and Customer Loyalty. 6th International Conference on Entrepreneurship (ICOEN) 2019. Volume 20
- Mehta Ahmed Muneeb dan Maham Tariq (2020). How Brand Image and Perceived Service Quality Affect Customer Loyalty Through Customer Satisfaction. *Academy of Marketing Studies Journal*, Volume 24, Issue 1, 2020.
- Nandya Tasya and Dudi Permana (2021). Analysis of the Effect of Electronic Customer Relationship Management (E-CRM) and Brand Trust on Customer Satisfaction and Loyalty in Pixy Customer Product. Vol.2 (3): 467-483. <https://doi.org/10.31933/dijms.v2i3>
- Ngatno. (2018). *Manajemen Pemasaran*. Semarang: CV. EF Press Digimedia.
- Noor. (2011). *Metode Penelitian*. Jakarta: Prenada Media Group.
- Nuari, A., & Riyanto, K. (2023). Pengaruh Nilai Pelanggan Kedekatan Emosional Dan Kualitas Pelayanan Terhadap Loyalitas Pelanggan di Auto2000 Cikarang Utara Alan. *Journal of Economics and Business UBS*, 12 (4), 2185–2190.
- Otiso, K. N. (2021). Impact of Perceived Value on Customer Satisfaction Among Mobile Phone Users in Selected Public Universities in Kenya. In *International Journal of Innovative Research and Development*. <https://doi.org/10.24940/ijird/2021/v10/i10/oct 21014>
- Patma T.S, Nilawati Fienaningsih , Karisma Sri Rahayu dan I Gusti Lanang Suta Artatanaya (2021). Impact of Information Quality on Customer Perceived Value, Experience Quality, and Customer Satisfaction from

- Using Gofood Application. *Journal of Indonesian Economy and Business* Volume 36, Number 1, 2021, 51 – 61.
- Perrea, T., Chrysochou, P., & Krystallis, A. (2023). Customer value toward innovative food products: Empirical evidence from two international markets. *Innovative Food Science & Emerging Technologies*, 84, 103293. <https://doi.org/10.1016/j.ifset.2023.103293>
- Petrick, J.F. The roles of quality, value and satisfaction in predicting cruise passengers' behavioral intentions. *J. Travel Res.* 2004, 42, 397–407.
- Prasasti, A., Parahiyanti, C. R., Dewi, Y. R., Wahyudi, H. D., & Wilujeng, I. P. (2020). The influence of country of origin and brand image towards perceived quality of online games. *International Journal of Multicultural and Multireligious Understanding*, 7(11), 361–372.
- Putra, I., & Rahyuda, K. (2018). PERAN PERCEIVED VALUE MEMEDIASI HUBUNGAN KUALITAS PELAYANAN DENGAN KEPUASAN KONSUMEN. *E-Jurnal Manajemen Universitas Udayana*, 7(5). <https://doi.org/10.24843/EJMUNUD.2018.v07.i05.p19>
- Putri, D. A., & Wiyadi, W. (2024). Pengaruh Kualitas Pelayanan dan Kualitas Produk terhadap Loyalitas Konsumen dengan Kepuasan Konsumen sebagai Variabel Mediasi. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 06(05), 5268–5284. <https://doi.org/10.47467/alkharaj.v6i5.2266>
- Rastogi, T.; Agarwal, B.; Gopal, G. Exploring the nexus between sustainable marketing and customer loyalty with the mediating role of brand image. *J. Clean. Prod.* 2024, 440, 140808
- Romano, J. (2022, Desember 19). What Is Brand Image and Why It Matters. Retrieved from Wix Blog: <https://www.wix.com/blog/2021/03/brand-image/>
- Sari Rias Fatika and Edi Purwo Saputro (2023). Brand Image, Customer Satisfaction, And Brand Trust On Honda Motorcycle Customer Loyalty. *Jurnal Ilmu Manajemen Advantage*. Vol.7. No.2. pp. 257-264.
- Savitri, C., Hurriyati, R., Wibowo, L. A., & Hendrayati, H. (2022). The role of social media marketing and brand image on smartphone purchase intention. *International Journal of Data and Network Science*, 6, 185–192. <https://doi.org/10.5267/j.ijdns.2021.9.009>
- Schiffman, L. G., & Kanuk, L. L. (2020). *Perilaku Konsumen* (Z. Kasip (Ed.); 7th ed.). PT Indeks.
- Solihah, E., Aquinia, A., Hayuningtias, K. A., & Ramadan, K. R. (2021). The influence of experiential marketing and location on customer loyalty. *The Journal of Asian Finance, Economics and Business* (JAFEB), 8(3), 1327–1338.
- Srisusilawati, P., Burhanudin, J., Trenggana, A. F. M., Anto, M. A., Kusuma, A. P. E., Rahmasari, L. F. (2023). *Loyalitas Pelanggan*. Bandung: Widina Bhati Persada Bandung.
- Sugiyono. (2014). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta.
- Supertini N. P. (2020). Pengaruh Kepercayaan dan Kepuasan Pelanggan Terhadap Loyalitas Pelanggan Pada Pusaka Kebaya Di Singaraja. *Jurnal Manajemen dan Bisnis*, 2(1), 2685-5526.
- Sweeney J.C and Soutar G.N “Consumer perceived value: The development of a multiple item scale”, *Journal of Retailing* 77 (2001), 211
- Syah, T. Y. R., & Olivia, D. (2022). Enhancing patronage intention on online fashion industry in Indonesia: the role of value co-creation, brand image, and e-service quality. *Cogent Business & Management*, 9(1), 2065790. <https://doi.org/10.1080/23311975.2022.2065790>
- Tan Phat Le, Sa Ly Ngo, Vinh Huy Chau, and Dang Khoa Pham (2025). Understanding customer loyalty in sports facilities: Insights into service quality, perceived value, satisfaction and facility image. Vol. 25 (issue 1), Art 9, pp. 71 – 78. DOI:10.7752/jpes.2025.01009
- Tarigan, H. I., Manurung, Y. S., & Marpaung, W. (2019). Loyalitas Pelanggan dan Kualitas Pelayanan Pada Pelanggan Jasa Transportasi Online. *Philanthropy Journal of Psychology*, 3(1), 1-14.
- Thungasal, C.E. & Siagian, H. (2019). Pengaruh Kualitas Layanan Dan Harga Terhadap Loyalitas Pelanggan Melalui Kepuasan Pelanggan Pada Hotel Kasuari. *Jurnal Ilmu Manajemen* 7(1), 12-19.
- Tjiptono, F. (2018). *Pemasaran Jasa-Prinsip, Penerapan, dan Penelitian*. Andi Offset.
- Tolman, E.C. *Purposive Behavior in Animals and Men*; Appleton-Century: New York, NY, USA, 1932
- Utama Andyan Pradipta dan Nana Trisnawati (2024). The Impact of Trust and Quality of Electronic Services on Digital Bank Customer Satisfaction with the Bank Image as a Mediator. *Syntax Transformation : Vol 5* (1). 159-177.
- Utomo, E. A. S., & Sanaji, S. (2018). Pengaruh Country Of Origin dan Persepsi Kualitas terhadap Persepsi Nilai pada Produk Telepon Seluler. *BISMA (Bisnis Dan Manajemen)*, 6(2). <https://doi.org/10.26740/bisma.v6n2.p114-121>
- Uzir, M.U.H.; Halbusi, H.A.; Thurasamy, R.; Hock, R.L.T.; Aljaberi, M.A.; Hasan, N.; Hamid, M. The effects of service quality, perceived value and trust in home delivery service personnel on customer satisfaction: Evidence from a developing country. *J. Retail. Consum. Serv.* 2021, 63, 1–15.
- Vroom, V.H. *Work and Motivation*; Wiley: New York, NY, USA, 1964.

- Widia Puji Astuti, Nurdin Hidayat, and Muhammad Yusuf. 2021. "The Effect of Price and Product Quality on Customer Loyalty With Customer Satisfaction As an Intervening Variable in the Coffee Shop." *International Journal of Current Economics & Business Ventures* 1(2):1–13.
- Wigfield, A.; Eccles, J.S. (Eds.) The development of competence beliefs, expectancies for success, and achievement values from childhood through adolescence. In *Development of Achievement Motivation*; Academic Press: San Diego, CA, USA, 2001; pp. 91–120. 39.