



The influence of service quality on customer loyalty mediated by customer satisfaction (Study at PT WOM Finance Medan Branch 1)

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ARTICLE INFO

Article history:

Received Sep 04, 2025

Revised Sep 15, 2025

Accepted Sep 22, 2025

Keywords:

Customer Loyalty;
Customer Satisfaction;
Mediated;
Service Quality.

ABSTRACT

This research examines the influence of service quality and customer satisfaction on customer loyalty at PT. WOM Finance Medan 1, with customer satisfaction positioned as a mediating variable. The study is motivated by the company's ongoing challenge to maintain customer retention amidst increasingly competitive conditions in the financing industry. Employing a quantitative research design, data were collected through a survey of 85 respondents and analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach via SmartPLS version 4. The results reveal that: (1) service quality has a significant positive effect on customer loyalty (t-statistic = 2.780, p-value = 0.005); (2) customer satisfaction significantly influences customer loyalty (t-statistic = 4.757, p-value = 0.000); (3) service quality exerts a significant positive impact on customer satisfaction (t-statistic = 15.443, p-value = 0.000); and (4) service quality, when mediated by customer satisfaction, does not significantly affect customer loyalty (t-statistic = 1.702, p-value = 0.089). These findings underscore the critical role of consistently enhancing service quality as a strategic driver of customer satisfaction and loyalty. The study offers practical insights for PT. WOM Finance and similar financial institutions in developing effective service improvement strategies to strengthen long-term customer relationships and competitive advantage. For PT. WOM Finance Tangerang Branch, the results of this study indicate the need to focus on improving aspects of service quality that directly affect customer loyalty. Based on the research results, PT. WOM Finance Tangerang Branch needs to prioritize improving service quality because it has been proven to have a significant influence on customer loyalty, both directly and through customer satisfaction. Improving service quality can be done by providing consistent, friendly, and responsive service to build long-term relationships with customers.

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INTRODUCTION

Amidst increasingly intense competition in the modern era, various companies continue to implement innovative strategies to maintain their competitiveness (Ardhian, 2025). Business sustainability relies heavily on a deep understanding of consumer needs and preferences, as product acceptance is closely linked to consumer perceptions of the product (Arnita, 2020). Recent research shows that service quality significantly influences customer satisfaction, which in turn drives customer loyalty, particularly in the banking sector (Safitri & Lestari, 2023).

In the context of PT WOM Finance Medan 1 Branch, trust-based service quality is a key foundation for building long-term relationships with customers. Company success relies heavily on the synergy between service quality, customer satisfaction, and customer loyalty (Barata, 2023). This has been demonstrated in research on Islamic banking in DKI Jakarta, which found that service quality and customer satisfaction contribute significantly to customer loyalty (Nafisi & Sarasi, 2025).

PT WOM Finance demonstrates consistency in its efforts to improve customer satisfaction, despite small increases each month. The CX KPI score, which remains stable at 4, also demonstrates that WOM Finance Medan 1 Branch has been quite successful in maintaining the quality of customer interactions. This data further reinforces the importance of good service quality in creating a positive customer experience, which ultimately impacts consumer interest in financing products. The company aims to provide access to financing for those who previously lacked the means or experienced difficulties in purchasing motor vehicles, both new and used. Furthermore, WOM Finance also offers multi-purpose financing services through car and motorcycle BPKB pawn schemes to meet consumer cash needs. This strategy is implemented to support financial inclusion and expand the company's service reach across various segments of society.

Customer loyalty is a desired outcome in business activities because it reflects a harmonious relationship between the company and its customers (Fifin, 2020). Satisfaction, which arises when product or service performance meets or exceeds customer expectations, creates a strong opportunity for repeat purchases and word-of-mouth recommendations. Recent findings indicate that customer satisfaction significantly mediates the effect of service quality on customer loyalty (Trinh & Ngo, 2024).

Conceptually, customer satisfaction can be defined as a consumer's subjective evaluation of the comparison between the service received and their initial expectations. If this evaluation is positive, the consumer's likelihood of continuing to transact with the company in the long term increases (Hair, 2021). As shown in international research, credible service quality and meeting customer expectations are key factors in creating long-term loyalty (Formosa Journal of Sustainable Research, 2023). Service quality is the way to meet customer desires and needs and match these expectations. Service quality is highly dependent on employee attitudes and performance, resulting in positive customer feedback regarding the quality provided (Gilang, 2023). Service provided with a focus on customer satisfaction is often referred to as prime service or exceptional service (Service Excellent). The essence of prime service is the effort to provide the best service to customers, oriented toward their interests, thus enabling the company to deliver optimal satisfaction. This effort to provide excellent service can be realized if the company emphasizes good and coordinated capabilities, attitudes, appearance, attention, actions, and responsibilities (Gunawan, 2023).

Service quality oriented toward service excellence, customer satisfaction, and loyalty is the strategic goal of PT Wahana Ottomitra Multiartha Tbk. (WOM Finance) is a company operating in the financing and financial services sector. WOM Finance is a motor vehicle financing company that primarily focuses on consumer finance services. The company aims to provide financing access to those who previously lacked the means or experienced difficulties in purchasing motor

vehicles, both new and used. Furthermore, WOM Finance offers multi-purpose financing services through car and motorcycle BPKB pawn schemes to meet consumers' cash needs. This strategy is implemented to support financial inclusion and expand the company's service reach across various segments of society.

From the data as of February 2025, the total assets amounted to 34,760 Act/749,225,618,451, with sales brands: Brand Masku, New Bike Honda, New Bike Yamaha, New Bike Kawasaki, MobilKU and MotorKU. As a service company, this Account is attempted to remain a customer of WOM Finance by taking new units or those who are already consumers doing Repeat Orders (RO). The level of the number of RO reflects the level of customer loyalty towards PT WOM Finance (Latan, 2017).

There were 375 Acts that performed RO 1X, 277 Acts that performed RO 2X, 222 Acts that performed RO 3X, 157 Acts that performed RO 4X, and 148 Acts that performed RO 4X or more. High or low repeat orders are also caused by good or poor service quality. Low repeat orders are caused by poor service quality. Consumer complaints regarding service: Impolite and unfriendly service from the marketing team, Consumers are constantly called by the telemarketing team and feel uncomfortable and have to go to the office if they need help, Long and complicated customer surveys, Suboptimal RO loan disbursement, Consumer billing before it's overdue, Unfriendly collection by the collection team, Consumers object to paying the entire fine and request a waiver, as company policy prohibits all fines from being waived. 8. Consumers feel they don't need the funds yet.

Contextually, customer satisfaction can be defined as a consumer's subjective evaluation of the comparison between the service received and their initial expectations. If this evaluation is positive, the consumer's likelihood of continuing to transact with the company in the long term increases. As shown in international research, credible service quality and meeting consumer expectations are key factors in creating long-term loyalty (Formosa Journal of Sustainable Research, 2023). Service quality is the way to meet customer desires and needs, both in accordance with the achievement and balancing customer expectations. Service quality is highly dependent on employee attitudes and performance, resulting in positive customer responses regarding the quality provided. Service provided with a focus on customer satisfaction is often referred to as prime service or exceptional service (Service Excellent). The essence of prime service is the effort to provide the best service to customers, oriented toward their interests, thus enabling the company to deliver optimal satisfaction. This effort to provide the best service can be realized if the company emphasizes good and coordinated capabilities, attitudes, appearance, attention, actions, and responsibilities.

Service quality oriented toward service excellence, customer satisfaction, and loyalty is the strategic goal of PT Wahana Ottomitra Multiartha Tbk. (WOM Finance) is a company operating in the financing and financial services sector. WOM Finance is a motor vehicle financing company that primarily focuses on consumer finance services.

Therefore, this study is entitled "The Influence of Service Quality on Customer Loyalty Mediated by Customer Satisfaction" (Study at PT WOM Finance Medan Branch 1).

RESEARCH METHOD

The object of the study is the variable studied by the researcher at the research location (Supriyati, 2025). In the context of this study, the object of the study is customer loyalty which is influenced by service quality with customer satisfaction as a mediating variable. The subjects of this study are customers of PT WOM Finance, Medan 1 branch. From the data above, there are 1,179 repeat order consumers, from this study, 804 consumers who have RO 2X up were taken. This data is the population data in this study. In determining the minimum representative sample size, the Slovin Formula is used with a 10% error tolerance provision. The Slovin Formula is a statistical method

for calculating the minimum sample size required from a population, especially in survey research or a known population size. The number of respondents in this study was 89 people. Sample selection was carried out based on certain criteria that have been determined by the researcher, namely Consumers with productive age, namely 21-64 years, both men and women, Consumers who have done RO at least two (2) times or more at WOM Finance, Able to read and write, Cooperative and able to communicate well. In this study, the analysis method applied is using SmartPLS (Partial Least Squares) software version 3.2.6. The analysis process through PLS is divided into two main stages, namely the assessment of the measurement model (outer model) and the assessment of the structural model (inner model). The measurement scale uses ordinal.

RESULT AND DISSCUSSION

Research Model

The suitability of the research model construct with the data characteristics was tested with the help of SmartPLS software version 4. The research model whose influence will be tested can be seen in the following figure:

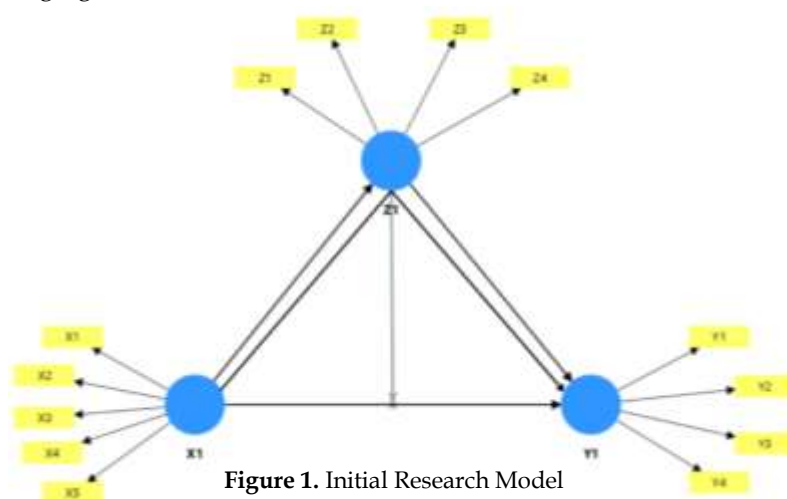


Figure 1. Initial Research Model

Based on the image above, it shows the initial research model design, where this research contains 3 constructs, namely the service quality variable (X1) with 5 measurement indicators, the customer loyalty variable (Y1) with 4 measurement indicators and the customer satisfaction variable (Z1) with 4 measurement indicators.

Validity Test Results

Within the analytical framework using SmartPLS, validity testing aims to assess the extent to which the developed construct is able to accurately represent the concept being measured. In the measurement model (outer model) with reflective indicators, evaluation is carried out through convergent validity testing, which examines the level of correlation between indicators within the same construct. The main parameter used is the loading factor value, where a value of ≥ 0.70 is considered to meet the ideal standard, thus indicating that the indicator has adequate ability to represent the construct being measured. The loading factor value of each construct is obtained from the results of the path diagram analysis on the initial research model using SmartPLS software version 4:

Table 1. Validity Test Result

Variable	Y1	Z1	X1	Z1 x X1
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X1			0.769
X2			0.890
X3			0.884
X4			0.812
X5			0.890
Y1	0.879		
Y2	0.857		
Y3	0.882		
Y4	0.865		
Z1		0.810	
Z2		0.883	
Z3		0.868	
Z4		0.825	
Z1 x X1			1.000

Based on the results in the table above, it can be seen that the majority of indicators for each research variable obtained a loading factor value above 0.70. This indicates that these indicators meet the required validity criteria and can therefore be declared to have an adequate level of validity according to the minimum limit established in the measurement model analysis.

Reliability Test Results

Reliability testing is an important stage in research, as it serves to assess the consistency and reliability of the instrument in measuring the variables studied. A reliable instrument must have stable and reliable properties so that it produces consistent measurements. The level of reliability can be evaluated through the Cronbach's Alpha and Composite Reliability (CR) values. An instrument is categorized as having good reliability if the Cronbach's Alpha value ≥ 0.6 , while the CR is declared good if the value is ≥ 0.7 . In addition to using the cross-loading value, reliability can also be tested using the Average Variance Extracted (AVE) approach, where the square root of the AVE value is expected to exceed 0.50. A summary of the results of the Cronbach's Alpha, CR, and AVE tests is presented in the following table.

Table 2. Reliability Test Result

V	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Y1	0.894	0.896	0.926	0.759
Z1	0.868	0.871	0.910	0.717
X1	0.903	0.906	0.929	0.723

Based on the results presented in the table above, all variable constructs showed a Cronbach's Alpha value ≥ 0.6 , a composite reliability value ≥ 0.7 , and an Average Variance Extracted (AVE) value ≥ 0.5 . These findings indicate that each indicator in each variable has met the eligibility criteria in the reliability test. Thus, after going through the validity and reliability tests, it can be concluded that the research instrument used has met the valid and reliable requirements to proceed to the inner model hypothesis test.

Inner Model Test Results

After the outer model testing stage is declared to meet the established criteria, the next step is to test the inner model or structural model. Evaluation of the inner model is carried out by reviewing the R-square value on the dependent construct. A higher R-square value indicates a better predictive ability of the research model. Referring to Ghazali (2016), the R-square value categories consist of 0.67 (strong), 0.33 (moderate), and 0.19 (weak). The R-square value is obtained through testing the coefficient of determination, the results of which are presented as follows:

Table 3. Inner Model Test Results

Variabel	R-square	R-square adjusted
Y1	0.459	0.440
Z1	0.416	0.409

Based on the table above, it shows that the customer loyalty variable has an R2 value of 0.440, more than 0.33, which means that this model falls into the moderate R-square value category (>0.33).

Effect Size (F2) Test Results

Effect size (F square) is used to determine the goodness of fit of a model. According to Ghozali (2016), an F square value of 0.02 indicates a small effect; 0.15 indicates a moderate effect; and 0.35 indicates a large effect at the structural level. This can be seen through the following test:

Table 4. Effect Size (F2) Test Result

Variable	Y1	Z1	X1	Z1 x X1
Y1				
Z1	0.222			
X1	0.079	0.713		
Z1 x X1	0.028			

The table above shows that the interpretation value of the customer satisfaction variable has a moderate influence on customer loyalty, with a score of $0.222 > 0.15$. The service quality variable has a small influence on customer loyalty, with a score of 0.079. The service quality variable, mediated by customer satisfaction, has a small influence on customer loyalty, with a score of 0.028.

Goodness of Fit (GoF) Test Results

The Goodness of Fit (GOF) index is used to evaluate the suitability of a model in a study. Decisions are made based on the Standardized Root Mean Square Residual (SRMR) value. If the SRMR value is less than 0.10, the model is accepted. If it is less than 0.08, the model is considered to have a very good level of fit (perfect fit) (Ghozali & Latan, 2025). The GoF test is as follows:

Table 5. Goodness of Fit (GoF) Test Results

	Saturated Model	Estimated Model
SRMR	0.065	0.065
d_ ULS	0.388	0.384
d_ G	216.196	112.712

Based on the calculation results above, the GoF value of the customer loyalty variable is 0.065, which means that the GoF value has a reasonable level of suitability with the very good category because it is < 0.08 .

Final Hypothesis Results

Hypothesis testing in this study was conducted by referring to the results of the Inner Model analysis (structural model), which includes parameter coefficients and t-statistic values. The decision to accept or reject the hypothesis is based on the level of significance between constructs as measured by t-statistics and p-values. This testing process uses SmartPLS version 4 software, with evaluation of these values using the bootstrapping method. The decision criteria follow general rules (rules of thumb) with a significance level of p-value of 0.10 (10%) and a t-table value of 1.664 at a significance level of 10%. The results of the hypothesis testing can be presented based

on the construct loading factor values obtained from the path diagram of the initial research model using SmartPLS version 4.

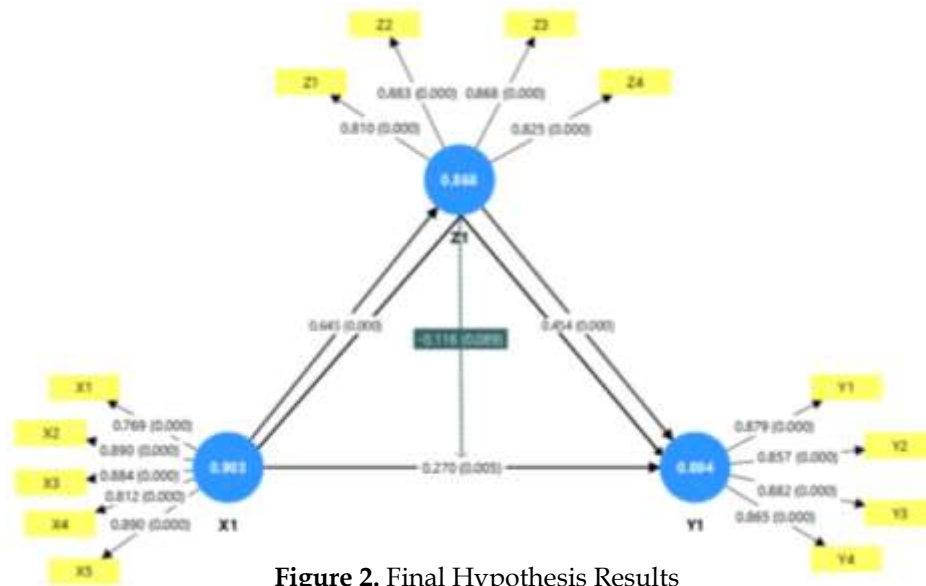


Figure 2. Final Hypothesis Results

Based on the image above, the hypothesis testing value is obtained in the form of significance between constructs, namely the t-statistic value and p-values which have been summarized as follows:

Table 6. Hypothesis Test Results

Path coefficients - Mean, STDEV, T values, p values					
	Original	Sample mean	Standard deviation	T statistics	P Value
X1 -> Y1	0.27	0.274	0.097	2.780	0.005
Z1 -> Y1	0.454	0.456	0.095	4.757	0.000
X1 -> Z1	0.645	0.645	0.042	15.443	0.000
Z1 x X1 -> Y1	-0.116	-0.124	0.068	1.702	0.089

The first hypothesis tests the relationship between service quality and customer loyalty. The test results show a t-statistic of 2.780 > 1.664 and a p-value of 0.005 < 0.10. Therefore, the first hypothesis is accepted. Therefore, service loyalty has a significant effect on customer loyalty. (Rohaeni and Marwa, 2018) emphasized that fast, accurate, and consistent service will encourage customers to make repeat purchases and extend their services to others. Similarly, research by (Nurohman and Nurcahyo, 2022) revealed that empathy and responsiveness are dominant factors in fostering customer loyalty in the financial services industry. Therefore, improving service quality at every customer contact point is a crucial strategy for PT. WOM Finance in maintaining and expanding its customer base amidst increasingly fierce competition in the financing industry.

The second hypothesis tests the relationship between customer satisfaction and customer loyalty. The test results show a t-statistic of 4.757 > 1.664 and a p-value of 0.000 < 0.10. Therefore, the second hypothesis is accepted. Therefore, customer satisfaction has a significant effect on customer loyalty. This finding aligns with research by (Ariani and Sunarto, 2020), which revealed that customer satisfaction is a key determinant of loyalty in the service industry, with friendliness, speed of service, and product suitability being the dominant factors shaping loyalty. Furthermore, a study by (Soetiyono and Alexander, 2025) showed that in the financing industry, satisfied

customers tend to have a higher tolerance for minor service deficiencies and remain loyal. Therefore, strategies to increase customer satisfaction, through meeting expectations and creating added value, are key to strengthening sustainable customer loyalty.

The third hypothesis tests the relationship between service quality and customer satisfaction. The test results show a t-statistic of $15.443 > 1.664$ and a p-value of $0.000 < 0.10$. Therefore, the third hypothesis is accepted. Therefore, service quality has a significant effect on customer satisfaction. These findings align with a study by (Rahmawati and Lestari, 2022), which identified that consistent service quality can create a sense of comfort, trust, and positive customer perceptions of the company. In the context of PT. WOM Finance, staff friendliness, speed of service, and the ability to provide solutions significantly influence customer satisfaction. Furthermore, research by (Pratama et al, 2023) also confirms that companies committed to maintaining service quality have a greater chance of retaining customers in the long term.

The fourth hypothesis tested the relationship between service quality mediated by customer satisfaction and customer loyalty. The test results showed a t-statistic of $1.702 > 1.664$ and a p-value of $0.089 > 0.10$. Therefore, the fourth hypothesis was rejected. Thus, service quality mediated by customer satisfaction does not significantly influence customer loyalty. This is in line with research by (Aditya and Setiawan, 2020) which found that the mediating role of customer satisfaction is not always significant, especially when customer loyalty is more influenced by other factors such as price, brand image, and long-term benefits.

CONCLUSION

Based on the research findings and the discussion presented, this study can draw the following conclusions: Service quality has a significant influence on customer loyalty. This finding indicates that the better the service quality provided by PT. WOM Finance, the more likely customers are to remain loyal. Service quality dimensions such as reliability, responsiveness, empathy, and assurance have been shown to build positive customer perceptions, thereby strengthening long-term relationships with the company.

Customer satisfaction has a significant influence on customer loyalty. This means that customers who are satisfied with the service at PT. WOM Finance are more likely to make repeat purchases, provide positive recommendations, and remain loyal despite offers from competitors. This confirms that satisfaction is a key factor driving customer loyalty.

Service quality has a significant influence on customer satisfaction. This finding indicates that the better the service quality provided, the higher the level of customer satisfaction. Aspects of friendliness, speed of service, and the ability of staff to provide solutions are dominant factors that create a sense of comfort and customer trust in the company.

Service quality, mediated by customer satisfaction, does not have a significant influence on customer loyalty. This suggests that while service quality can increase satisfaction, its role as a mediator is not strong enough to drive loyalty. Other factors such as price, brand image, and emotional attachment play a greater role in shaping customer loyalty at PT. WOM Finance, Medan 1 Branch.

Furthermore, although customer satisfaction does not significantly moderate the relationship between service quality and loyalty, companies still need to manage customer satisfaction continuously to maintain positive perceptions of service. This can include improving communication effectiveness, tailoring service procedures to customer needs, and adding value to the services provided. With these steps, companies are expected to retain existing customers and increase the potential for acquiring new ones amidst the increasingly competitive financing industry.

ACKNOWLEDGEMENTS

On this occasion the author expresses his deepest gratitude and highest appreciation to those involved in this research. Co-authors and customers who have provided a lot of assistance have played a role in facilitating the research and writing of this thesis.

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