

**THE EFFECT OF PRODUCT QUALITY AND SERVICE QUALITY ON  
CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS AN  
INTERVENING VARIABLE (CASE STUDY ON MUSLIM FASHION STORES IN  
WONOGIRI)**



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**Abstract**

The purpose of this study was to analyze the effect of product quality and service quality on customer loyalty with customer satisfaction as an intervening variable case study at a Muslim fashion store in Wonogiri. The type of research used by researchers is quantitative research. The data source for this research is primary data. The research population is consumers of 3 Muslim Clothing Stores in Wonogiri City, namely Zoya, Rabbani, and Zalfa. The number of samples in this study was 150 respondents. The sampling method in this research uses Non-probability Sampling with the Purposive Sampling technique. In this study, the analytical technique used was Partial Least Square (PLS) with a calculation process using the SmartPLS 3.0 software program. The results of this study show that Product Quality has a negative and insignificant effect on Customer Satisfaction. Service Quality and Product Quality have a significant positive effect on Customer Satisfaction. Service Quality and Customer Satisfaction have a significant positive effect on Customer Loyalty.

**Keywords:** Customer Loyalty, Customer Satisfaction, Product Quality, Service Quality

## INTRODUCTION

Fashion is a style of dress used by a person, either in everyday life or during certain events to support appearance. Fashion is also a tendency to follow a certain style that is in vogue at a certain time and applies within a certain period (Sholahuddin & Saputri, 2020). Fashion is reflected by clothing and accessories that have a certain design that is favored by most people (Kartika Yudha et al., 2019).

Currently, the fashion industry in Indonesia is growing rapidly, especially Muslim fashion. Muslim fashion is clothing that serves to cover the body, obtaining appearance is also a reflection of one's social status. In Islam, it emphasizes the meaning of covering the *aurat* of both men and women which is not transparent and does not resemble the opposite sex (Wajdi et al., 2012).

Indonesia is a country with a majority Muslim population, a country with a majority Muslim population certainly has awareness for every Muslim in Indonesia to follow the rules of Islamic law, especially in terms of dress (Prasetyo, 2022). Islam strongly encourages all Muslims to cover the *'awrah* (Firli & Stiawan, 2021). With the awareness of the teachings of Islam to dress covering the *aurat*, the use of Muslim clothing among the community is increasing, Muslim residents require themselves to wear Muslim clothing because in Islam it is required for women and men to cover their *aurat* and is an obligation as a form of obedience to Allah SWT (Yusnara & Soepatini, 2023).

The increasing number of Muslim fashion wearers in Indonesia is certainly a great opportunity for fashion businesses to fulfill the needs of the community for clothing that covers the *aurat* (Sholahuddin, 2016). Therefore, the Muslim fashion business can be said to be one of the fastest-growing businesses in Indonesia (Sabita & Mardalis, 2023). Besides being supported by a population that is mostly Muslim, it is also supported by developing and varied models (Kartika Yudha et al., 2019). Therefore, there is an increase in businesses engaged in the field of Muslim clothing in cities in Indonesia.

With the increasing number of companies engaged in the provision of Muslim clothing, of course, each company will face intense competition. The increasing intensity of competition and the number of competitors require companies to always pay attention to

customer needs and desires and try to meet customer expectations by providing more satisfying services and better product quality (Jannah et al., 2019). The goal of every business is to create satisfied customers and to build and develop the company's competitiveness, consumer loyalty is built when there is consumer satisfaction and trust in the company (Hakim, 2021).

Customer satisfaction is the result of a comparison between expectations and the reality received by consumers after consuming goods or services (Juniarti et al., 2022; Sibuea et al., 2022). In addition to the quality of service provided by the company to customers, product quality also has the opportunity to achieve satisfaction and create customer satisfaction (Rendiansyah & Putra, 2024). Customer satisfaction is an emotional state, a post-purchase reaction to the extent to which their expectations are met. Customer satisfaction plays a very important role in companies that have. Customer satisfaction will affect the attitude of subsequent consumers after using or experiencing the products or services offered (Ariyanti & Fachrodji, 2021). Therefore, the company should provide good quality so that the number of consumers can be maintained and developed. Experiences that can create a positive attitude towards consumers, will lead to a sense of satisfaction or customer satisfaction. To achieve customer satisfaction, a company must be able to provide maximum service quality, and good product quality in the eyes of customers (Tirtayasa, 2023).

One aspect that is no less important to keep consumers loyal is trust (Yasmin Widyana Damayanti & Prabowo, 2024). Trust is one of the important elements in consumer loyalty, trust is the basis for building and maintaining long-term relationships. Trust is the belief that companies can use it as a tool to establish long-term relationships to produce positive work with consumers to be served (Pradiani et al., 2022).

Customer loyalty is one of the most important things to ensure business continuity (Sudarso & Sukiman, 2022). This is because customer loyalty to a brand provides many benefits for the company, which include repeated purchases, purchasing products from the same company, recommending other people to use the same product, and the tendency to ignore competitors' products. This is very beneficial for the company because satisfying consumer needs allows consumers not to look at other brands (Setyo Nugroho et al., 2023).

Research conducted by Santoso (2019) product quality has a positive and significant effect on customer satisfaction. Research conducted by Marlina & Wufron (2021) service quality has a positive effect on customer satisfaction. Meanwhile, research conducted by Haris (2019) product quality has a negative and significant effect, while service quality has a positive and significant effect on customer loyalty. Research conducted by Dhisasmito & Kumar (2020) customer satisfaction has a positive effect on customer loyalty.

The purpose of this study was to analyze the effect of product quality and service quality on customer loyalty with customer satisfaction as an intervening variable case study at a Muslim fashion store in Wonogiri.

## **REVIEW OF LITERATURE**

### **Product Quality**

To achieve the desired product quality, quality standardization must be required (Rodríguez-Espíndola et al., 2022). This aims to maintain that the products produced can meet the standards that have been set so that consumers will not lose confidence in the product concerned. Customer experience in buying good or bad products will influence consumers to repurchase or not (Wikantari, 2022).

According to (Valdez-Juárez & Castillo-Vergara, 2021) product quality is an important factor that influences every customer's decision to buy a product. The better the quality of the product, the more consumer interest will increase in wanting to buy the product.

### **Service Quality**

The company must perform the best quality of Service Quality to survive and maintain customer trust (Ryszko & Szafraniec, 2022; Safitri et al, 2023). The creation of customer satisfaction can provide benefits including the relationship between the company and the customer becoming harmonious, the customer making repeat purchases until the creation of customer loyalty, and forming a word-of-mouth recommendation that benefits the company (Arifa & Sholahuddin, 2022).

### **Customer Satisfaction**

Customer satisfaction can be felt after customers compare their experience in purchasing goods/services from sellers or providers of goods/services with the expectations of the buyers themselves (Firli & Stiawan, 2021). These expectations are formed through their first experience of buying a good/ service, comments from friends and acquaintances, as well as promises and information from marketers and competitors. Marketing that wants to excel in competition must of course pay attention to customer expectations and customer satisfaction (Zikri & Harahap, 2022).

### **Customer Loyalty**

Loyal means faithful, or loyalty can be interpreted as loyalty (Ayu Syapriani, 2020). This loyalty is taken without coercion but arises from one's awareness of the past. Efforts made to create customer satisfaction are more likely to affect consumer attitudes. Meanwhile, the concept of consumer loyalty explains more about the buyer's behavior (Saputro & Setyaningrum, 2023).

## **RESEARCH METHOD**

The type of research used by researchers is quantitative research. The data source of this research is direct data by conducting interviews with consumers at the location or using questionnaires given online. The research population is consumers of 3 Muslim Clothing Stores in Wonogiri City, namely Zoya, Rabbani, and Zalfa, then the sample size of this study is 150 respondents. The sampling method in this research uses Non-probability Sampling with a Purposive Sampling technique.

Data is taken based on data on visitors who visit the 3 most crowded Muslim Clothing Stores in Wonogiri, namely Zoya, Rabbani, and Zalfa. In this study, not the entire population was used as respondents or samples. Only part of the existing population is used as a respondent. This is because the population is quite large, so it needs to be limited using a sample.

Sampling is done by Data Sampling. Samples of the total data from the population of 3 Stores are taken for sampling. Because the number of buyers visiting 3 Muslim Clothing Stores in Wonogiri is very large, sampling is done in this study.

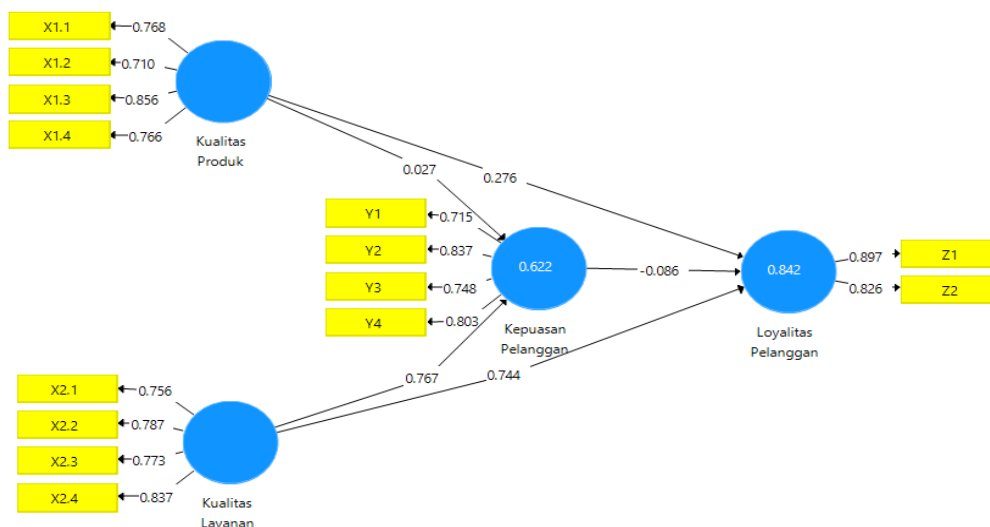
Research sample criteria:

1. Aged more than 17 years
2. Have ever bought a Muslim fashion product
3. Domiciled in Wonogiri

Regarding the size of the sample size determined in this study, it states that a total of between 100 and 150 sample sizes is the right amount for research, both using structural equation modeling and partial least squares structural equation modeling (PLS-SEM) approaches. So this study took a sample of 150 respondents. Sampling in this study used non-probability sampling.

The data source in this study uses primary data. Primary data obtained in this study is through the distribution of questionnaires to customers. The data collection technique in this study uses a closed and direct questionnaire so that the source can only determine the answers that are already available to obtain information and the questionnaire is given directly to the respondent. In this study, the analysis technique used is Partial Least Square (PLS) with a calculation process using the SmartPLS 3.0 software program.

## RESULTS AND DISCUSSION



**Figure 1.**  
**Outer Model**  
**Validity Test**

### Convergent Validity

This test is to identify whether an indicator is feasible or valid in convergent validity if the outer loadings value is  $> 0.7$ . The following are the outer loadings of each indicator of this research variable:

**Table 1.**  
**Outer Loading**

Variable	Indicator	Outer Loading
Product Quality (X1)	X1.1	0.768
	X1.2	0.710
	X1.3	0.856
	X1.4	0.766
Service Quality (X2)	X2.1	0.756
	X2.2	0.787
	X2.3	0.773
	X2.4	0.837
Customer Satisfaction (Z)	Z1	0.715
	Z2	0.837
	Z3	0.748
	Z4	0.803

Customer Loyalty	Y1	0.897
(Y)	Y2	0.826

Source: Primary Analysis Data (2024)

Based on the test results in Table 1, it can be seen that the value of each variable indicator shows outer loading  $> 0.7$ , it can be concluded that each indicator in this study is valid or good in convergent validity.

### Discriminant Validity

This test is carried out to determine whether each indicator is feasible or valid by having a high correlation to the construct in convergent validity with an Average Variance Extracted (AVE) value  $> 0.5$ , the following is the AVE value of each variable:

**Table 2.**  
**Average Variance Extracted**

Variable	Average Variance Extracted
Product Quality (X1)	0.604
Service Quality (X2)	0.622
Customer Satisfaction (Z)	0.603
Customer Loyalty (Y)	0.743

Source: Primary Analysis Data (2024)

Based on the test results in Table 2, it can be seen that the value of each variable indicator shows AVE  $> 0.5$ , with details of Product Quality of 0.604, Service Quality of 0.622, Customer Satisfaction of 0.603, and Customer Loyalty of 0.743, it can be concluded that each variable of this study can be said to be valid or good in discriminant validity.

### Reliability Test

Variables can be said to be reliable if they have Cronbach's alpha and composite reliability values for each of the variables in this study:

**Table 3.**  
**Cronbach's Alpha and Composite Reliability**

Variable	Cronbach's Alpha	Composite Reliability
Product Quality (X1)	0.784	0.859
Service Quality (X2)	0.798	0.868
Customer Satisfaction (Z)	0.784	0.858

Customer Loyalty (Y)	0.659	0.852
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Source: Primary Analysis Data (2024)

Based on the test results in Table 3, each variable has a Cronbach's alpha value > 0.6 and composite reliability > 0.7. Details of the Cronbach's alpha value and composite reliability of the Product Quality variable of 0.784 and 0.859, the Cronbach's alpha value and composite reliability of the Service Quality variable of 0.798 and 0.868, the Cronbach's alpha value and composite reliability of the Customer Satisfaction variable of 0.784 and 0.858, and the Cronbach's alpha value and composite reliability of the Customer Loyalty variable of 0.659 and 0.852. It can be concluded that each variable of this study is reliable.

### Multicollinearity Test

The Multicollinearity Test has criteria with the inner Variance Inflation Factor (VIF) value to say the regression model is free from multicollinearity. The following is the inner value (VIF) of this study:

**Table 4.**  
**Multicollinearity Test**

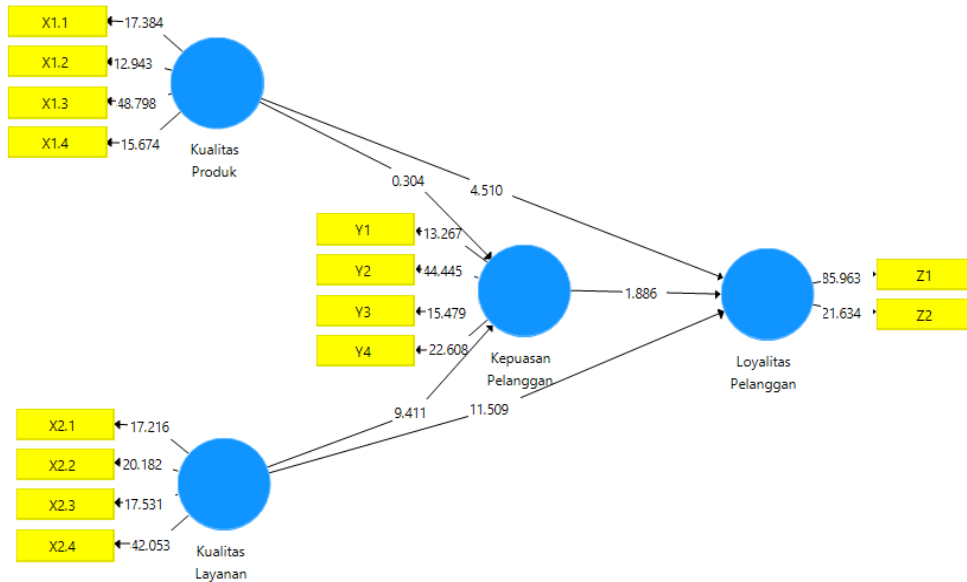
Variable	Product Quality	Service Quality	Customer Satisfaction	Customer Loyalty
Product Quality				2.657
Service Quality	3.086			4.641
Customer Satisfaction	3.086			3.088
Customer Loyalty				

Source: Primary Analysis Data (2024)

Based on the test results in Table 4, the correlation value between the variables shows  $VIF < 5$ , with details of the Service Quality Variable on Product Quality of 3.086, Customer Satisfaction on Product Quality of 3.086, Product Quality on Customer Loyalty of 2.657, Service Quality on Customer Loyalty of 4.641, and Customer Satisfaction on Customer Loyalty of 3,088. It can be concluded that this research regression model is free from multicollinearity or non-multicollinearity.

### Inner Model Evaluation

The inner model is a structural to predict the quality relationship between variables. The following is an image of the inner model evaluation using Smart-PLS 3.0 software:



**Figure 2.**  
**Inner Model**

This model evaluation is carried out using coefficient determination ( $R^2$ ), Goodness of Fit test, effect size test ( $F^2$ ), Normated Fit Index (NFI), and hypothesis testing (t-test, direct effect, and indirect effect).

### Coefficient of Determination ( $R^2$ )

The coefficient of determination ( $R^2$ ) is expected to be between 0 and 1 with the criteria that  $R$  square  $< 0.33$  is weak,  $0.33 < R$  square  $< 0.67$  is moderate or moderate, and  $R$  square  $> 0.67$  is strong. The following is the value of the coefficient of determination ( $R^2$ ) from this study:

**Table 5.**  
**R-square ( $R^2$ )**

	R-square	R-square Adjusted
Customer Satisfaction	0.622	0.617
Customer Loyalty	0.842	0.839

Source: Primary Analysis Data (2024)

Based on the test results in Table 5, the R Square value is used to see the magnitude of the effect of Service Quality and Product Quality on Customer Satisfaction with a value of 0.622 and is declared moderate or moderate. The value of R Square is then used to see the magnitude of the effect of Service Quality and Product Quality on Customer Loyalty with a value of 0.842 and is declared strong.

This means that 62.2% of the Customer Satisfaction variable can be explained by the Service Quality and Product Quality variables and the remaining 37.8% is explained by causes or variables outside the model studied. Furthermore, 84.2% of the Customer Loyalty variable can be explained by the Service Quality and Product Quality variables, and the remaining 15.8% is explained by causes or variables outside the model studied.

**Effect Size Test  $f^2$**

The Effect Size test was conducted to assess the magnitude of the influence between variables with the criteria that the f square value of 0.02 was declared small, 0.15 was declared medium, and  $f > 0.35$  was declared large. The following is the effect size  $f^2$  value of this study:

**Table 6.**  
**F square**

	F square
X1-Z	0.001
X1-Y	0.156
X2-Z	0.506
X2-Y	0.755
Z-Y	0.018

Source: Primary Analysis Data (2024)

Based on the test results in 6, the f Square value is used to see the magnitude of the influence between variables. The value of the effect of the Product Quality variable (X1) on the Customer Satisfaction variable (Z) has a value of 0.001 which is stated to be small, the value of the effect of the Product Quality variable (X1) on the Customer Loyalty variable (Y) has a value of 0.156 which is stated to be medium, the value of the effect of the Service Quality variable (X2) on the Customer Satisfaction variable (Z) has a value of 0.506 is declared large, the value of the effect of the Service Quality variable (X2) on the Customer Loyalty variable (Y) has a value of 0.755 is declared large, and the value of the effect of the Customer Satisfaction variable (Z) on the Customer Loyalty variable (Y) has a value of 0.018 is declared small.

### Hypothesis Test

This research hypothesis test uses the t-test and direct effect.

### T-test

The t-test results are declared to have a significant effect if the T-statistic value  $> 1.96$  and vice versa if the T-statistic value  $< 1.96$ , then it does not have a significant effect. The following is the T-statistic value of this study:

**Table 7.**  
**T-test**

Path Coefficients	T-Statistic
Product Quality (X1) - Customer Satisfaction (Y)	0.304
Service Quality (X2) - Customer Satisfaction (Y)	9.411
Product Quality (X1) - Customer Loyalty (Z)	4.510
Service Quality (X2) - Customer Loyalty (Z)	11.509
Customer Satisfaction (Y) - Customer Loyalty (Z)	1.886

Source: Primary Analysis Data (2024)

Based on the test results in Table 7, the T-statistic value shows the significance of the influence between variables:

1. Details of the value show that the Product Quality variable (X1) has no significant effect on the Customer Satisfaction variable (Y), namely with a T-Statistic value of  $0.304 > 1.96$ .

2. Furthermore, the Service Quality variable (X2) has a significant effect on the Customer Satisfaction variable (Y), namely with a T-Statistic value of  $9.411 > 1.96$ .
3. Furthermore, the Product Quality variable (X1) has a significant effect on the Customer Loyalty variable (Z), namely with a T-Statistic value of  $4.510 > 1.96$ .
4. Furthermore, the Service Quality variable (X2) has a significant effect on the Customer Loyalty variable (Z), namely with a T-Statistic value of  $11.509 > 1.96$ .
5. The details of the last value show that the Customer Satisfaction variable (Y) has no significant effect on the Customer Loyalty variable (Z), namely with a T-Statistic value of  $1.886 > 1.96$ .

### Direct Effect

The criteria for analyzing the direct effect is to see the positive or negative value. If the probability value (P-values)  $< 0.05$ , it is significant, and if the P-values  $> 0.05$ , it is not significant. The following is the analysis of the direct effects of this study:

**Table 8.**  
**Direct Effect**

Path Coefficients	Original Sample	P-Values	Description
Product Quality (X1) - Customer Satisfaction (Y)	0.027	0.381	Not Significant
Service Quality (X2) - Customer Satisfaction (Y)	0.767	0.000	Positive, Significant
Product Quality (X1) - Customer Loyalty (Z)	0.276	0.000	Positive, Significant
Service Quality (X2) - Customer Loyalty (Z)	0.744	0.000	Positive, Significant
Customer Satisfaction (Y) - Customer Loyalty (Z)	0.086	0.030	Positive, Significant

Source: Primary Analysis Data (2024)

Based on the test results in Table 8, the original sample value and P-Values show the direct effect between variables:

1. The results of the first hypothesis show that Product Quality has a negative and insignificant effect on Customer Satisfaction. From table 8, it shows a value with a magnitude of 0.027 and a p-value of 0.381. With a p-value  $< 0.05$ , it can be concluded

- that hypothesis one is not accepted where there is a negative and insignificant influence between product quality on customer satisfaction.
2. The results of the second hypothesis show that Service Quality has a positive and significant effect on Customer Satisfaction. From table 8, it shows a value with a magnitude of 0.767 and a p-value of 0.000. With a p-value  $<0.05$ , it can be concluded that hypothesis two is accepted where there is a positive and significant influence between service quality on customer satisfaction.
  3. The results of the third hypothesis show that Product Quality has a positive and significant effect on Customer Loyalty. From table 8, it shows a value with a magnitude of 0.276 and a p-value of 0.000. With a p-value  $<0.05$ , it can be concluded that hypothesis three is accepted where there is a positive and significant influence between product quality on customer loyalty.
  4. The results of the fourth hypothesis show that Service Quality has a positive and significant effect on Customer Loyalty. From table 8, it shows a value with a magnitude of 0.744 and a p-value of 0.000. With a p-value  $<0.05$ , it can be concluded that hypothesis four is accepted where there is a positive and significant influence between service quality on customer loyalty.
  5. The results of the fifth hypothesis show that Customer Satisfaction has a positive and significant effect on Consumer Loyalty. The table above shows a value with a magnitude of influence of 0.086 and a p-value of 0.030. With a p-value  $<0.05$ , it can be concluded that hypothesis five is accepted where there is a positive and significant influence between customer satisfaction on customer loyalty.

### **Product Quality with Customer Satisfaction**

The analysis results show that Product Quality has a negative and insignificant effect on Customer Satisfaction. The results of the hypothesis test show the results of a t-statistic value of 0.304 with a magnitude of influence of 0.027 and a p-value of 0.381. With a t-statistic value  $> 1.96$  and a p-value  $< 0.05$  the results of the direct effect analysis are stated to have an insignificant negative effect. This illustrates that Product Quality has not been accepted, so it does not affect Customer Satisfaction.

Most customers are looking for products that can meet or even exceed their expectations in terms of quality. However, there are some situations where product quality may not be a major factor in determining customer satisfaction such as Low Prices, Sometimes, customers may prefer a lower price over very high quality. They may realize that they get what they pay for and do not have too high expectations of product quality. In general, product quality remains an important factor that can affect customer satisfaction. Companies that want to increase customer satisfaction must pay attention to the quality of a product.

This research is in line with the research (Albari, 2019) and (Septiano & Sari, 2021) which explains that product quality does not affect customer satisfaction.

### **Service Quality with Customer Satisfaction**

The analysis results show that Service Quality has a positive and significant effect on Customer Satisfaction. The results of hypothesis testing show a t-statistic value of 9.411 with an effect of 0.767 and a p-value of 0.000. With a t-statistic value  $> 1.96$  and a p-value  $< 0.05$  the results of the direct effect analysis are stated to have a significant positive effect. This illustrates that the better the Service Quality, the better the Customer Satisfaction.

Service quality affects customer satisfaction because service is one of the main aspects of the overall customer experience. Here are some reasons why service quality affects customer satisfaction, Direct Interaction, Customers often interact directly with waiters or company staff when they buy products or use services. The quality of these interactions, including speed, friendliness, and the ability to solve customer problems, can significantly affect customers' perceptions of the company. Customer loyalty, Customers tend to become more loyal to companies that provide good service. When customers feel that their needs and wants are taken care of and prioritized, they are more likely to keep choosing that company in the future.

This research is in line with the research (Nazelina et al., 2020) and (Eskiler & Safak, 2022) which explains that service quality has a positive and significant effect on customer satisfaction.

### **Product Quality with Customer Loyalty**

The analysis results show that Product Quality has a positive and significant effect on Customer Loyalty. The results of hypothesis testing show a t-statistic value of 4.510 with a magnitude of influence of 0.276 and a p-value of 0.000. With a t-statistic value  $> 1.96$  and a p-value  $< 0.05$  the results of the direct effect analysis stated to have a significant positive effect. This illustrates that the better the Product Quality, the better the Customer Loyalty.

Product quality has a big influence on customer loyalty. The reason why product quality affects customer loyalty is because of customer satisfaction, high product quality tends to meet or even exceed customer expectations. When customers are satisfied with the quality of the products they receive, they tend to feel more satisfied overall with their purchasing experience. This can lead to more loyal customers.

This research is in line with the research (Jonathan et al., 2022) and (Amron, 2018) which explains that product quality has a positive and significant effect on customer loyalty.

### **Service Quality with Customer Loyalty**

The results of the analysis show that Service Quality has a positive and significant effect on Customer Loyalty. The results of the hypothesis test show a t-statistic value of 11.509 with a magnitude of influence of 0.744 and a p-value of 0.000. With a t-statistic value  $> 1.96$  and a p-value  $< 0.05$ , the results of the direct effect analysis are stated to have a significant positive effect. This illustrates that the better the Service Quality, the better the Customer Loyalty.

Good and responsive service tends to increase customer satisfaction. When customers get the help they need quickly and effectively, they feel valued and recognized. This can strengthen the relationship between customers and companies, making customers more likely to remain loyal. Good service can help retain customers in the future. Customers who feel satisfied with the service they receive are likely to not only remain loyal but also less likely to switch to a competitor. This can help increase customer retention and extend customer life.

This research is in line with the research (Bungatang & Reynel, 2021) and (Balinado et al., 2021) which explains that service quality has a positive and significant effect on customer loyalty.

### **Customer Satisfaction with Consumer Loyalty**

The analysis results show that Customer Satisfaction has a positive and significant effect on Consumer Loyalty. The results of the hypothesis test show a t-statistic value of 1.886 with an effect of 0.086 and a p-value of 0.030. With a t-statistic value  $> 1.96$  and a p-value  $< 0.05$ , the results of the direct effect analysis are stated to have a significant positive effect.

This illustrates that the better the Customer Satisfaction, the better the Customer Loyalty. Customers who are satisfied with their purchase experience are more likely to become loyal customers. A positive experience includes all aspects of the customer's interaction with the brand, including product or service quality, the buying process, and customer service. Satisfied customers tend to have higher levels of loyalty in the long run. They may be more willing to spend more money with the brand and remain loyal even if there are disruptions or changes in the market. This can help increase brand revenue and profitability in the long run.

This research is in line with the research (Jamshidi & Roustana, 2021) and (Wattoo & Iqbal, 2022) explaining that service quality has a positive and significant effect on customer loyalty.

### **CONCLUSION**

Based on the results and discussion, it is found that Product Quality has a negative and insignificant effect on Customer Satisfaction. Service Quality and Product Quality have a significant positive effect on Customer Satisfaction. Service Quality and Customer Satisfaction have a significant positive effect on Customer Loyalty.

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