
**THE INFLUENCE OF BRAND IMAGE AND PRICE PERCEPTION ON
CUSTOMER LOYALTY TO APPLE SMARTPHONES WITH CUSTOMER
SATISFACTION AS MEDIATION**



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Abstract

This study examines how pricing perception and brand image affect customer loyalty among Apple smartphone users, with customer satisfaction as a mediating variable. Data was collected from 100 undergraduate students in Surakarta, aged 18 to 25, who have used or owned an Apple smartphone. While this sample provides insights into a specific demographic, it may limit the study's generalizability. Structural Equation Modeling (SEM) with SmartPLS 3 was used to analyze the data. SEM was chosen due to its ability to model complex relationships and examine direct and indirect effects. The results show that brand image positively influences customer satisfaction but does not directly affect loyalty. Price perception significantly impacts satisfaction, which in turn affects loyalty. Customer satisfaction mediates the relationship between price perception, brand image, and loyalty. The study's limitations include the focus on a specific sample, suggesting future research should compare brands and explore factors like customer experience to deepen understanding of loyalty drivers.

Keywords: Brand Image, Price Perception, Customer Satisfaction, Customer Loyalty, Smartphone

INTRODUCTION

Apple has established itself as a market leader in the smartphone industry, with its iPhone series playing a pivotal role in the company's success. Central to this success are factors such as customer loyalty and satisfaction, which have been the subject of considerable research. However, studies on these factors present mixed and sometimes contradictory results. For instance, several studies (Anggraini & Budiarti, 2020; Yanto & Herman, 2020; Bali, 2022; Winata & Prabowo, 2022) suggest that price has a significant positive effect on customer satisfaction and loyalty. These findings indicate that higher prices, coupled with perceived quality and exclusivity, may increase satisfaction and loyalty. Conversely, other research (Sholikhah & Hadita, 2023; Sajidah & Anggarawati, 2024) questions the role of price, suggesting that while it may influence satisfaction, it does not significantly affect customer loyalty. Additionally, customer satisfaction has been consistently linked to loyalty, as noted by Apriliani et al. (2020) and Rohana (2020), although Sari & Lestariningsih (2021) argue that satisfaction does not always lead to loyalty.

Brand image, too, has been identified as an important factor in building customer loyalty, with studies by Ulfah et al. (2020), Leke et al. (2023), and others indicating that a strong brand image can enhance both satisfaction and loyalty. However, contrary findings from Ramadhani & Nurhadi (2022) and Meisaroh et al. (2023) suggest that brand image does not always significantly impact loyalty when mediated by satisfaction. Despite these conflicting results, a clear gap remains in understanding the precise mechanisms through which price perception and brand image affect customer loyalty in the smartphone market, particularly for Apple.

This study aims to fill this gap by focusing specifically on Apple smartphone users, whose loyalty may be influenced by the brand's unique pricing strategy and image. Apple's pricing strategy, which combines high prices with an image of exclusivity, sets it apart from other smartphone brands. This research investigates how price perception and brand image influence customer loyalty, with customer satisfaction serving as a mediator. The study seeks to clarify whether these relationships hold across all Apple users or if they vary among specific subgroups, such as younger consumers, premium users, or long-term loyal customers. By focusing on Apple's distinct market segment, this study will contribute new

insights into the role of pricing and brand image in shaping customer loyalty. The research also aims to offer a more cohesive understanding of these dynamics, providing valuable implications for marketing strategies within the tech industry.

REVIEW OF LITERATURE

Brand Image

Brand image is a key determinant of consumer perception and plays a critical role in shaping their purchasing decisions. It is the overall impression that customers have of a brand, which is formed through their experiences, expectations, and interactions with the brand over time (Keller, 2003). Brand image can be broken down into several dimensions, such as functional, symbolic, and experiential attributes (Aaker, 1991). The functional dimension relates to the practical benefits a brand offers, the symbolic dimension pertains to the social or emotional value a brand provides, and the experiential dimension focuses on the sensory and affective responses evoked by the brand. These dimensions collectively influence how customers perceive a brand, contributing to its reputation and market positioning.

A favorable brand image leads to enhanced customer satisfaction and loyalty, as consumers are more likely to trust a brand that meets their expectations in various dimensions (Saputra & Padmanty, 2023). A strong brand image helps create consumer loyalty, as it aligns with consumers' values and needs. Brand image is considered an asset that evolves over time, requiring continuous effort to adapt to consumer demands and maintain competitive advantage.

Price

Price is a crucial element in the consumer decision-making process, as it represents the cost paid for the product or service, influencing both its perceived value and quality. Price is not just an exchange for goods but also a symbol of the product's perceived worth, especially in relation to its quality and the benefits it offers (Zeithaml, 1988). In the context of luxury goods, a higher price often signals superior quality, and consumers may be less price-sensitive when they associate the product with status or prestige (Bali, 2022). Price perception, therefore, refers to how consumers evaluate the fairness of the price, often

considering factors such as competitive pricing, product quality, and overall value for money (Anggraini & Budiarti, 2020).

The Expectancy-Disconfirmation Theory (Oliver, 1980) can help explain how price influences consumer satisfaction. According to this theory, consumers compare their expectations with the actual performance of a product or service. If the product meets or exceeds expectations, customers are more likely to feel satisfied and continue their relationship with the brand.

Customer Satisfaction

Customer satisfaction refers to the emotional response a consumer has after purchasing and using a product or service, based on the comparison between their expectations and the actual performance (Oliver, 1980). Satisfied customers are more likely to become repeat buyers, exhibit positive word-of-mouth behavior, and demonstrate brand loyalty (Sajidah & Anggarawati, 2024). Satisfaction is influenced by various factors, including product quality, customer service, and price fairness, which all contribute to the overall consumer experience.

In the context of brand image, research suggests that a positive brand image significantly enhances customer satisfaction, as customers are more likely to have favorable experiences with brands they trust (Saridewi & Nugroho, 2022). Additionally, customers who perceive a high value for their money are more likely to report higher satisfaction levels, which can lead to stronger customer loyalty (Sari & Lestariningsih, 2021).

Customer Loyalty

Customer loyalty is the degree to which customers continue to support a brand, often demonstrated through repeat purchases and positive word-of-mouth (Ulfah et al., 2020). A strong brand image and positive customer satisfaction are key drivers of loyalty. The Brand Equity Theory (Aaker, 1991) highlights how brand image and customer loyalty are interrelated; a well-established brand image fosters trust and confidence, which in turn strengthens customer loyalty. Moreover, loyal customers are less sensitive to price changes and are more likely to continue purchasing even when alternatives are available (Leke et al., 2023).

Interrelationships Between the Variables

The relationships between brand image, price, customer satisfaction, and loyalty are not independent but interrelated. A strong brand image positively influences customer satisfaction, which then leads to customer loyalty (Leke et al., 2023). The role of price in this relationship is crucial, as it influences both satisfaction and loyalty. Price, when perceived as fair and aligned with product quality, enhances satisfaction, which fosters loyalty (Anggraini & Budiarti, 2020). Price perception, however, varies across consumer segments, with some customers placing more emphasis on value for money, while others may prioritize the symbolic or experiential benefits offered by the brand.

In summary, the literature indicates that the influence of brand image on customer satisfaction and loyalty is well-established, with research confirming that a positive brand image fosters greater satisfaction, which ultimately leads to higher loyalty (Ulfah et al., 2020; Saputra & Padmanty, 2023). Furthermore, price plays a significant role in shaping both satisfaction and loyalty, with fair pricing leading to greater consumer trust and commitment to the brand (Bali, 2022; Winata & Prabowo, 2022). Therefore, the proposed hypotheses are as follows:

1. H1: Brand image is believed to significantly influence customer satisfaction.
2. H2: Price is believed to significantly influence customer satisfaction.
3. H3: Brand image is believed to significantly influence customer loyalty.
4. H4: Price is believed to significantly influence customer loyalty.
5. H5: Brand image is believed to significantly influence customer loyalty through customer satisfaction.
6. H6: Price is believed to significantly influence customer loyalty through customer satisfaction.
7. H7: Customer satisfaction is believed to significantly influence customer loyalty.

RESEARCH METHOD

This study employs a quantitative research method to examine the impact of brand image, price, customer loyalty, and customer satisfaction on consumer behavior. The data utilized in this study is primary data, collected through a questionnaire distributed to

undergraduate students in Surakarta aged between 18 and 25 years, who have used or currently own an Apple smartphone. This demographic is selected because it represents a target group that is highly engaged with technology and smartphone brands, particularly Apple, which has a strong presence and loyal customer base among younger consumers. The choice of this age group is based on their significant consumer behavior patterns and their high rate of Apple smartphone usage, making them relevant to the study's focus on brand perception and customer loyalty.

The sampling method used in this study is purposive sampling, which is appropriate for targeting a specific subgroup that can provide relevant insights into the research variables. The sample size is 100 respondents, which was determined based on recommendations for SEM studies, where a minimum of 100 observations is typically considered acceptable for reliable model estimation. While this sample size is not based on a formal power analysis, previous research in similar contexts has indicated that 100 respondents is sufficient for testing the hypothesized relationships in SEM models.

The data collection tool is a structured questionnaire containing a mix of closed-ended questions. The questionnaire includes validated scales, such as Likert scales, to measure constructs including brand image, price perception, customer loyalty, and satisfaction. These scales have been used in prior studies to assess the same constructs, ensuring reliability and validity in capturing the intended dimensions of each variable. The closed-ended questions focus on respondents' attitudes, perceptions, and experiences related to Apple smartphones, while the structure allows for ease of data analysis.

For data analysis, Structural Equation Modeling (SEM) using SmartPLS 3 software is employed. SEM is chosen for its ability to assess complex relationships between latent variables and to test causal links between the constructs in the model. Unlike traditional regression analysis, SEM allows for the simultaneous examination of multiple dependent and independent variables, making it more suitable for modeling the intricate relationships among brand image, price, customer loyalty, and customer satisfaction.

The evaluation of the model consists of two main parts: the outer model and the inner model. The outer model assessment tests the validity and reliability of the measurement instrument through validity tests, reliability tests, and the Heterotrait-Monotrait (HTMT)

ratio. The validity test ensures that the questionnaire indicators measure what they are intended to measure, with values above 0.7 considered valid. The reliability test evaluates the consistency of the measurement tool over time, while the HTMT ratio checks the discriminant validity between constructs, with values below 0.9 indicating sufficient discriminant validity.

The inner model evaluation focuses on assessing the causal relationships between latent variables using the R-Square (R^2) test and hypothesis testing. The R^2 value indicates the extent to which exogenous variables influence endogenous variables, with higher values reflecting stronger models. Hypothesis testing is conducted to examine the direct and indirect effects of independent, dependent, and mediating variables. A hypothesis is considered significant if the P-value is below 0.05.

RESULTS AND DISCUSSION

Respondent Description

The respondents in this study consist of university students in Surakarta, chosen due to their relevance as a target group for technology products, such as smartphones. Students represent an active consumer segment frequently involved in purchasing these products. Surakarta, with its large student population from various universities, offers a homogenous and specific market segment for this research. By focusing on this group, the study aims to explore how perceptions of price and brand image affect customer loyalty within this demographic.

Questionnaires were distributed directly from May 8 to May 17, 2024, to 122 students in Surakarta. After re-screening, 100 responses were deemed suitable for analysis. Table 1 provides a breakdown of the data collection process:

Table 1.
Data Collection

Day, Date	Number of Responses
Wednesday, May 8, 2024	47 responses
Thursday, May 9, 2024	29 responses
Friday, May 10, 2024	7 responses
Saturday, May 11, 2024	36 responses
Monday, May 13, 2024	2 responses

Friday, May 17, 2024

1 response

Source: Processed primary data, 2024

Table 2 illustrates the respondent characteristics based on gender, age, usage duration, and monthly income.

Table 2.
Respondent Characteristics Based on Gender, Age, Usage Duration, and Monthly Income

Category	Sub-Category	Number of Responses	Percentage
Gender	Male	22	23%
	Female	78	77%
Age	< 18 years	1	1%
	18-21 years	55	55%
	21-25 years	44	44%
Usage Duration	Less than 1 year	30	30%
	More than 1 year	70	70%
Monthly Income	< 1 million IDR	45	45%
	1-2 million IDR	30	30%
	3-5 million IDR	18	18%
	> 5 million IDR	7	7%
Total		100	100%

Source: Processed primary data, 2024

The demographic breakdown highlights that most respondents are female (77%) and aged 18-21 years (55%), followed by 21-25 years (44%). Most respondents have been using Apple products for over a year (70%), while a smaller group has used them for less than a year (30%). Income disparities are also evident, with the majority earning less than 1 million IDR (45%), and smaller proportions earning higher amounts. These characteristics provide a relevant context for studying the influence of brand image and price perception on loyalty, as gender distribution, income levels, and usage duration could impact consumer attitudes and behaviors. For example, the predominance of female respondents may influence brand image perceptions, while income disparities could affect price sensitivity.

Outer Model Evaluation

Validity Test

Table 3.
Results of the Validity Test

Variable	Indicator	Outer Loading	Average Variance Extracted (AVE)
Brand Image	X1.1	0,782	0,687
	X1.2	0,856	
	X1.3	0,816	
	X1.4	0,864	
	X1.5	0,824	
Price Perception	X2.1	0,857	0,630
	X2.2	0,788	
	X2.3	0,728	
	X2.4	0,754	
	X2.5	0,839	
Customer Loyalty	Y1	0,821	0,662
	Y2	0,849	
	Y3	0,764	
	Y4	0,794	
	Y5	0,736	
Customer Satisfaction	Z1	0,799	0,632
	Z2	0,707	
	Z3	0,862	
	Z4	0,787	
	Z5	0,898	

Source: Primary Data Processed (2024)

The results show that all indicators have outer loadings exceeding 0.7, confirming their validity. Additionally, the AVE values for all variables exceed 0.5, indicating strong discriminant validity. However, potential measurement errors should be acknowledged. For instance, while indicators were pre-tested, further refinements might have been necessary to ensure a comprehensive capture of constructs such as price perception and brand image. This limitation could affect the precision of the findings.

Reliability Test

Table 4.
Results of the Reliability Test

No	Variable	Composite Reliability	Cronbach's Alpha	Decision
1	Brand Image (X1)	0,913	0,881	Reliable
2	Price Perception (X2)	0,895	0,853	Reliable
3	Customer Loyalty (Y)	0,895	0,854	Reliable
4	Customer Satisfaction (Z)	0,907	0,870	Reliable

Source: Primary Data Processed (2024)

The reliability results confirm that all variables exceed the threshold of 0.7 for both Cronbach's Alpha and composite reliability, ensuring internal consistency. Nonetheless, the possibility of response bias or unaccounted external factors affecting reliability cannot be entirely ruled out.

Rasio Heterotrait-Monotrait (HTMT)

Table 5.
Results of the Heterotrait-Monotrait Ratio (HTMT)

	Brand Image	Customer Loyalty	Customer Satisfaction	Price Perception
Brand Image				
Customer Loyalty	0,588			
Customer Satisfaction	0,640	0,891		
Price Perception	0,648	0,756	0,834	

Source: Primary Data Processed (2024)

The HTMT ratio must be below a specific threshold to indicate discriminant validity, with HTMT values < 0.9. The results presented in the table demonstrate that all constructs show both convergence and strong discriminant validity.

Inner Model Evaluation

Coefficient of Determination (R²) Test

Table 6.
Results of the Coefficient of Determination (R²) Test

Variable	R-Square	Adjusted R-Square
Customer Loyalty	0.641	0.630
Customer Satisfaction	0.565	0.556

Source: Primary Data Processed (2024)

The R² value for customer loyalty indicates that 64.1% of its variation is explained by brand image and price perception, while 35.9% remains unexplained. Similarly, 56.5% of the variation in customer satisfaction is explained. These moderate R² values suggest opportunities for future research to explore additional factors, such as product quality or peer influence, that might impact customer loyalty.

Hypothesis Test

Direct Effects (Path Coefficients)

Table 7.
Results of the Hypothesis Test (Path Coefficients)

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviasi (STDEV)	T Statistik (O/STDEV)	P Values	Decision
Brand Image -> Customer Loyalty	0,088	0,084	0,086	1,019	0,309	Not Support
Brand Image -> Customer Satisfaction	0,219	0,219	0,086	2,549	0,011	Support
Customer Satisfaction -> Customer Loyalty	0,614	0,613	0,099	6,192	0,000	Support
Price Perception -> Customer Loyalty	0,168	0,171	0,114	1,480	0,140	Not Support
Price Perception -> Customer Satisfaction	0,605	0,611	0,080	7,597	0,000	Support

Source: Primary Data Processed (2024)

The findings show that brand image significantly affects customer satisfaction (O = 0.219, T = 2.549, P = 0.011) but not customer loyalty (O = 0.088, T = 1.019, P = 0.309). Customer satisfaction significantly influences loyalty (O = 0.614, T = 6.192, P = 0.000). Price perception impacts customer satisfaction significantly (O = 0.605, T = 7.597, P = 0.000) but does not directly affect loyalty (O = 0.168, T = 1.480, P = 0.140).

Indirect Effect Test

Table 7.
Results of the Hypothesis Test (Indirect Effect)

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviasi (STDEV)	T Statistik (O/STDEV)	P Values	Decision
Brand Image -> Customer Satisfaction -> Customer Loyalty	0,135	0,136	0,062	2,181	0,030	Support
Price Perception -> Customer Satisfaction -> Customer Loyalty	0,371	0,373	0,074	5,036	0,000	Support

Source: Primary Data Processed (2024)

Brand image has a beneficial impact on customer loyalty through customer satisfaction, according to the results of the hypothesis test. The original sample value was 0.135, and the p-value was significant at 0.030 (<0.05). Similarly, pricing perception has a favorable impact on customer satisfaction, which in turn influences customer loyalty (original sample value: 0.371; p-value: 0.000 (<0.05))

The Effect of Brand Image on Customer Satisfaction

The analysis shows that brand image positively and significantly enhances customer satisfaction. A strong brand image, such as that of Apple, can enhance customer satisfaction. Users who have a positive perception of Apple tend to feel more satisfied after purchasing and using its products. A good brand image influences customer expectations and experiences, ultimately increasing their satisfaction levels. This finding is supported by research from Ulfah et al. (2020) and Meisaroh et al. (2023), which also state that brand image affects customer satisfaction.

The Effect of Price Perception on Customer Satisfaction

According to this study, consumer satisfaction is highly impacted by price perception. Despite the relatively high price of Apple products, consumers who believe the price is justified by the quality and brand image offered feel satisfied. If customers perceive that Apple products provide added value, they will feel content even if the price is higher

compared to other smartphone brands. These results align with the study by Sajidah & Anggarawati (2024), which claims that consumer happiness is positively and significantly impacted by price.

The Effect of Brand Image on Customer Loyalty

Customer loyalty is not directly impacted by brand image, according to the analysis. While theory suggests that a positive brand image, such as that of Apple, should enhance customer loyalty, the data in this study show that despite Apple's strong and positive brand image, it does not directly influence customer loyalty. One possible explanation is that loyalty in the context of Apple products may be driven more by functional factors, such as product quality or the integration within the Apple ecosystem, rather than by the brand image alone. This is further supported by the research of Ramadhani & Nurhadi (2022) and Meisaroh et al. (2023), who also found that brand image does not significantly affect customer loyalty. Future research could explore whether factors such as perceived value or emotional attachment act as moderators in this relationship.

The Effect of Price Perception on Customer Loyalty

The data demonstrates that consumer loyalty is not directly impacted by price perception. While Apple products are priced higher than other brands, consumers may have a positive perception of the value they receive for the price. Many loyal Apple customers are not driven by price perception but by their attachment to the Apple ecosystem. As a premium product, Apple maintains customer loyalty through the quality and features it offers, not just the price. Sholikhah & Hadita (2023) share the same view, asserting that price does not influence customer loyalty. This suggests that in the case of premium brands like Apple, loyalty may stem from experiential and functional benefits rather than cost considerations.

The Effect of Brand Image on Customer Loyalty Mediated by Customer Satisfaction

This study shows that customer satisfaction largely mediates the relationship between brand image and customer loyalty. A positive brand image boosts customer satisfaction, which in turn strengthens loyalty to Apple. Satisfied customers are more likely to remain devoted. This indicates that while brand image alone may not directly influence loyalty, its impact on satisfaction plays a critical role. Saridewi & Nugroho (2022) also suggest that brand image impacts customer loyalty through customer satisfaction.

The Effect of Price Perception on Customer Loyalty Mediated by Customer Satisfaction

The study demonstrates that customer satisfaction strongly mediates the link between price perception and customer loyalty. The perception that the price paid aligns with the quality and features of Apple products increases customer satisfaction, which strengthens their loyalty to the brand. These results are consistent with the research by Anggraini & Budiarti (2020), Bali (2022), and Winata & Probowo (2022), which also state that price influences customer loyalty through customer satisfaction.

The Effect of Customer Satisfaction on Customer Loyalty

This research indicates that customer satisfaction directly and significantly impacts customer loyalty. Customers who are satisfied with their products and experiences are more likely to continue purchasing from Apple in the future, even if competitors offer lower-priced alternatives. This finding highlights the importance of customer satisfaction as a key driver of loyalty, as satisfied customers are more likely to develop long-term relationships with the brand. The findings of Apriliani et al. (2020), Sari & Lestariningsih (2021), and Rohana (2020) also confirm that customer satisfaction influences customer loyalty.

Additional Analysis and Recommendations

The study finds that brand image does not directly influence customer loyalty, which contrasts with much of the existing literature. One possible reason is that loyalty to Apple products may be more influenced by functional and experiential factors, such as product quality, innovation, and ecosystem integration, rather than by brand image alone. Future research could examine whether these factors act as mediators or moderators.

The nature of customer loyalty in the context of Apple products should also be explored in greater detail. For instance, are customers driven by emotional attachment, repeat purchase behavior, or attitudinal loyalty? A clearer definition and exploration of the type of loyalty (e.g., attitudinal vs. behavioral) would enhance the understanding of these dynamics. Additionally, considering potential moderating factors, such as customer demographics or usage patterns, could provide further insight into the findings.

CONCLUSION

This study reveals that while brand image significantly enhances customer satisfaction, it does not directly impact customer loyalty, suggesting that a positive brand image alone is insufficient to ensure loyalty. Price perception also influences customer satisfaction significantly, as fair pricing aligned with perceived value increases satisfaction, which in turn indirectly fosters loyalty. Customer satisfaction acts as a mediator, linking brand image and price perception to loyalty. For businesses like Apple, this highlights the importance of not only cultivating a strong brand image and aligning pricing strategies with perceived value but also implementing additional measures such as personalized experiences and consistent innovation to build and sustain loyalty.

This study has several limitations. It focuses solely on Apple, which may not be applicable to other brands or industries. The sample does not represent a broad range of demographic or geographic segments, potentially affecting the external validity of the results. Additionally, factors like service quality, product innovation, or social influence were not considered. Future research should include other brands for comparison and explore additional variables, such as customer experience or emotional loyalty, to provide a more comprehensive understanding of the factors that drive customer loyalty, to offer a deeper insight into the factors that influence customer loyalty.

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