
**THE EFFECT OF CORPORATE IMAGE AND PRODUCT QUALITY ON
LOYALTY MEDIATED BY SATISFACTION
CASE STUDY ON SAVINGS CUSTOMERS OF PT. BPR BKK JEPARA
(PERSERODA)**

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Abstract

Customer loyalty is one of the elements to achieve bank profitability. This study aims to analyze the influence of corporate image, product quality and satisfaction on loyalty. The number of samples in this study was 112 respondents in savings products. Sampling used purposive sampling with the criteria being customers at the operational head office, customer age > 17 years, length of service as a customer for more than 2 years and having at least 2 accounts at PT BPR BKK Jepara (Perseroda). Data analysis techniques include descriptive statistics, instrument testing and multiple linear regression analysis tests, mediation tests using the Sobel test. The results of the data analysis obtained that corporate image has a significant positive effect on satisfaction, product quality has a significant positive effect on satisfaction, corporate image does not affect loyalty, product quality has a significant positive effect on loyalty, satisfaction has a significant positive effect on loyalty. The results of the mediation test obtained that although corporate image does not directly affect loyalty, it can affect loyalty through satisfaction mediation. Product quality affects loyalty through satisfaction mediation.

Keywords: Corporate Image, Product Quality, Satisfaction, Loyalty

INTRODUCTION

PT BPR BKK JEPARA (Perseroda) is here to help the economic movement of micro and medium enterprises. One product that is often in demand by customers is a savings product in the form of savings. In the current reality, it is necessary to look at the level of customer loyalty, loyalty is one of the points for banks to measure targets and goals for the future period. In savings products, the level of loyalty can be measured through the number of active accounts and the nominal amount, the greater the number of accounts and nominal indicates that customers are increasingly trusting and loyal to PT BPR BKK JEPARA (Perseroda). Based on existing data, the number of active accounts on average every month has increased by 16.67%, the average nominal amount every month also only experienced the same increase, namely 16.78%. This assumes that there is still a need for improvement in customer loyalty.

To build and increase customer loyalty, the bank's internal role is required, namely to create a company image, where the bank has a positive and trustworthy image. Peter & Olson (2005) states that consumer loyalty reflects a strong consumer behavioral tendency in consistently choosing a particular brand or product, thus setting aside competing products. Furthermore, by providing superior and competitive product quality, it will attract customers. Product quality is something that must be considered considering the increasingly fierce competition between banks both in terms of the amount of interest given and the system used. The role of customers is one indicator of a bank's success, for that reason, an analysis of customer satisfaction levels is also needed, with good customer satisfaction will have an impact on customer loyalty.

According to Kotler & Armstrong (2017) Corporate image is the public's perception of a company or its products. A positive perception will influence loyalty. Yazid et al. (2020) states that corporate image can maintain a solid position for the company. Several studies support this assumption, namely Pramudoyo & Tjahjaningsih (2023), Yazid et al. (2020), Alam & Noor (2020), as well as Dewi & Yasa (2019) where the research results can be concluded that company image has a positive influence on customer loyalty. Meanwhile, the research Deviana & Tjahjaningsih (2022) shows that company image does not influence loyalty.

Product quality, according to Tjiptono (2016), is a combination of properties and characteristics that determine the extent to which a product or service is able to meet customer needs. Abiyyu & Tjahjaningsih (2023) explains that product quality plays a crucial role in product marketing, namely the ability to demonstrate its effectiveness from one party to another. This reflects that good product quality will lead to customer loyalty. This is supported by research by Lina (2022), Tiasanty & Sitio (2019), Fitrajaya & Nurmahdi (2019), as well as Khoironi et al. (2018) which states that product quality has a positive effect on loyalty. The research conducted Arif & Syahputri (2021) shows different results that product quality does not affect loyalty.

Customer loyalty can also stem from customer satisfaction. According to Kotler & Keller (2016) Satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the performance (results) of a product they are considering with the performance (or results) they expected. Increasing satisfaction will create loyalty. This is in line with research. Lina (2022), Tiasanty & Sitio (2019), Fitrajaya & Nurmahdi (2019), Khoironi et al.

(2018) explains that satisfaction influences loyalty, but Arif & Syahputri (2021) that satisfaction does not affect loyalty.

The role of a company's image will continue to develop over time. A better corporate image will provide customers with the sense of prestige they possess by being a member of the bank. This, in turn, will lead to increased customer satisfaction with the bank's products and services. This aligns with research conducted by Deviana & Tjahjaningsih (2022), Susanto et al. (2022), Arif & Syahputri (2021), as well as Yazid et al. (2020) that company image has a significant positive effect on customer satisfaction. However, Rusmahafi & Wulandari (2020) stated that company image does not influence customer satisfaction.

Good product quality will further increase customer satisfaction, and customers will feel proud of using quality products. This is supported by research conducted by Abiyu & Tjahjaningsih (2023), Arif & Syahputri (2021), Chaerudin & Syafarudin (2021) as well as Diputra & Yasa (2021) that product quality influences customer satisfaction. However, research conducted Mirad & Dora (2022) that product quality does not affect customer satisfaction.

Satisfaction also plays a mediating role in creating loyalty through company image and product quality. This is supported by research from Deviana & Tjahjaningsih (2022) as well as Arif & Syahputri (2021) that satisfaction mediates the influence of corporate image on customer loyalty. However, research Hidayah & Nugroho (2023) shows the opposite. Satisfaction also mediates the influence of product quality on loyalty according to research conducted by Hidayah & Nugroho (2023) as well as Khoironi et al. (2018) but research Arif & Syahputri (2021) shows that satisfaction does not mediate product quality and customer loyalty.

Based on the above assumptions and the support of previous research and the existing research gaps, an analysis will be conducted regarding company image, product quality, and satisfaction with customer loyalty at PT BPR BKK Jepara (Perseroda).

REVIEW OF LITERATURE

Loyalty

Peter & Olson (2005) Consumer loyalty reflects a strong tendency for consumers to consistently choose a particular brand or product, thus overriding competitors' products. Loyalty is not only measured by purchase volume, but more so by the frequency with which consumers make repeat purchases on an ongoing basis, including recommendations to others. (Kotler & Keller, 2016) Loyalty can be measured through repeat purchases, retention, and referrals.

Satisfaction

According to Kotler & Keller (2016) Satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the perceived performance (result) of a product to the expected performance (or result). Satisfaction will encourage consumers to repurchase and consume the product. Conversely, feelings of dissatisfaction will cause consumers to be disappointed and stop repurchasing or consuming the product (Nirwana, 2004). Satisfaction can be measured through repurchases, creating word of mouth, creating an image, and creating purchase satisfaction. (Kotler & Keller, 2016).

Corporate Image

According to Kotler & Armstrong (2017), corporate image is the public's perception of a company or its products. Apriyanti et al. (2017) states that corporate image is a psychological impression and depiction of a company's various activities in the eyes of its public audience based on the knowledge, responses, and experiences it has received. Corporate image can be measured through: the ability to grow progressively over time and business flexibility, stability in the face of economic turmoil, how to build an identity or position itself, service factors provided, employee attitudes, and employee knowledge. (Putra & Tjahjaningsih, 2024).

Product Quality

Tjiptono (2016) adds that quality is a combination of properties and characteristics that determine the extent to which a product or service is able to meet customer needs. Product quality includes interactions between goods, services, people, and the environment that aim to exceed consumer expectations (Supriyadi & Hadijah, 2023). Product quality can be measured through: product performance, accuracy or suitability, reliability, comfort of use, design (Kotler & Keller, 2016).

HYPOTHESIS DEVELOPMENT

1. The influence of corporate image on customer satisfaction

A company's image is considered capable of instilling confidence and positive thinking, thus creating an impression on customers, making them feel proud and satisfied with using the product. This is in line with research conducted by Deviana & Tjahjaningsih (2022), Susanto et al. (2022), Arif & Syahputri (2021), as well as Yazid et al. (2020) stated that company image has a significant positive effect on customer satisfaction.

H1: Company image has a significant positive effect on customer satisfaction.

2. The influence of product quality on customer satisfaction

The quality of the product provided projects that the product has advantages over other products and can meet customer needs. This fulfillment results in customer satisfaction because they receive benefits from the product they use. These results align with research by Abiyyu & Tjahjaningsih, (2023), Arif & Syahputri (2021), Chaerudin & Syafarudin (2021) as well as Diputra & Yasa (2021) which states that product quality influences customer satisfaction.

H2: Product quality has a significant positive effect on customer satisfaction.

3. The influence of corporate image on customer loyalty:

With a good company image, it means providing a sense of comfort and trust so that customers will use the service or product repeatedly. Pramudoyo & Tjahjaningsih (2023), Yazid et al. (2020), Alam & Noor (2020), as well as Dewi & Yasa (2019) where the research results can be concluded that company image has a positive influence on customer loyalty.

H3: Company image has a significant positive effect on customer loyalty.

4. The influence of product quality on customer loyalty:

With the quality of the products provided, it will provide positive benefits so that customers want to use the product repeatedly. Lina (2022), Tiasanty & Sitio (2019), Fitrajaya & Nurmahdi (2019), and Khoironi et al. (2018) found that product quality has a positive effect on loyalty.

H4: Product quality has a significant positive effect on customer loyalty.

5. The influence of customer satisfaction on customer loyalty:

Customer satisfaction has an impact on continuously using the service product, including recommending it to other customers. Lina (2022), Tiasanty & Sitio (2019), Fitriajaya & Nurmahdi (2019), as well as Khoironi et al. (2018) explains that satisfaction influences loyalty.

H5: Customer satisfaction has a significant positive effect on customer loyalty.

6. The influence of company image on customer loyalty with the mediation of customer satisfaction:

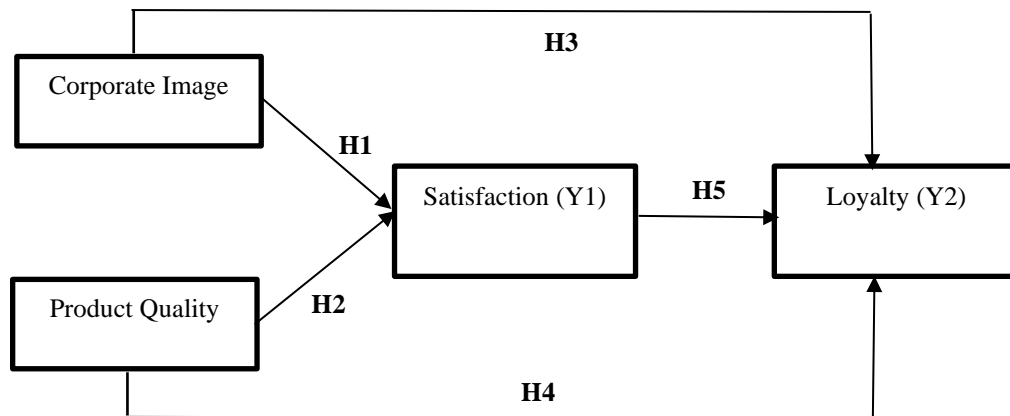
A good reputation will create a sense of pride for customers when using its products and services. This level of satisfaction will foster customer loyalty. Deviana & Tjahjaningsih (2022) as well as Arif & Syahputri (2021) state that satisfaction mediates the influence of company image on customer loyalty.

H6: satisfaction mediates the influence of company image on customer loyalty.

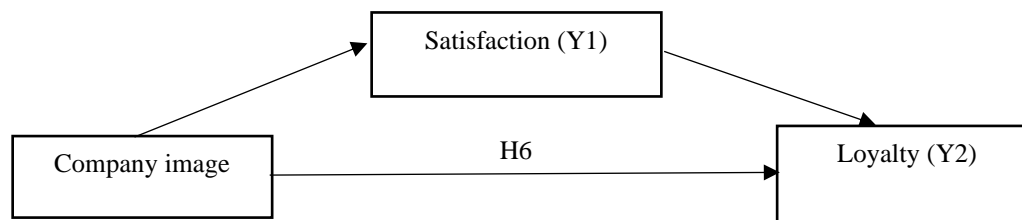
7. The influence of product quality on customer loyalty with the mediation of customer satisfaction:

The various benefits and advantages of using these products will create a sense of satisfaction for customers. This will lead to customers feeling they've benefited, which will lead to them using the product repeatedly (Hidayah & Nugroho, 2023).

H7: satisfaction mediates the influence of product quality on customer loyalty.



**Figure 1
Framework**



**Figure 2
Mediation Test I**

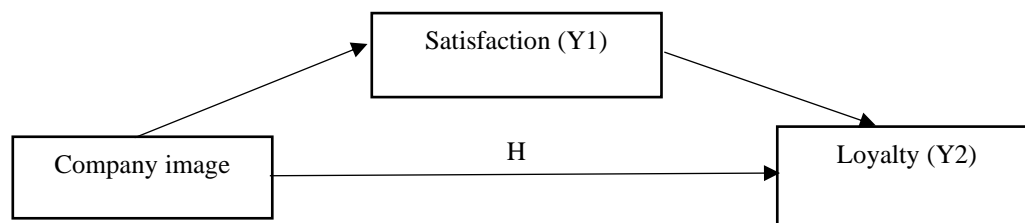


Figure 2
Mediation Test 2

RESEARCH METHOD

This type of research is explanatory research, which is to determine the causality between variables in the study. The population in this study are savings customers of PT BPR BKK Jepara (Perseroda). The number of samples used is 112 respondents. Sampling using purposive sampling technique with the criteria of respondents over 17 years old, being a customer at the operational head office, being a customer for more than 2 years and having at least 2 savings accounts. Data are tabulated using a Likert scale of 1-5. The test tool used is SPSS version 22. Data analysis techniques used include descriptive statistics on respondents and variables, validity tests with KMO criteria > 0.5 and component matrix > 0.4 , reliability tests with alpha cronbach criteria > 0.7 , determination coefficient tests by looking at the value of adjusted R², F tests with sig < 0.05 criteria and t tests by looking at the value of beta and sig < 0.05 . In the mediation test using the Sobel test with sig < 0.05 criteria.

RESULTS AND DISCUSSION

Respondent Description

Based on the results of the respondent description data processing, it can be concluded that 112 respondents consisted of 50 men and 62 women. It can be interpreted that women will prioritize savings in the form of savings that can be withdrawn at any time. The majority of respondents are over 45 years old (45 respondents). This indicates that respondents with mature age have a desire to have savings intended for future needs. The majority of respondents have a bachelor's degree (50 respondents). This proves that respondents with higher education have long-term thinking so they are interested in saving. Regarding the length of time as a customer at PT BPR BKK Jepara (Perseroda), the majority of respondents have been customers for 6 to 10 years. This reflects the high loyalty of customers to PT BPR BKK Jepara (Perseroda). The number of accounts is one of the determinants of the amount of customer participation in the bank. The majority of customer accounts have 2 accounts with a total of 48 and 3 accounts with a total of 34 respondents.

Variable Description

The description of the research variables can be explained as follows: The corporate image variable with 4 indicators obtained an average value of 5.54, meaning that respondents agreed with the statement given. The product quality variable with 5 indicators obtained an average value of 5.58, meaning respondents agreed with the statement given. The customer satisfaction variable with 4 indicators obtained an average value of 5.94,

meaning respondents agreed with the statement item given. The loyalty variable with 3 indicators obtained an average value of 5.78, meaning respondents agreed with the statement item given.

Validity Test Results

Based on the results of the validity test, it is known that the corporate image variable obtained a KMO value of 0.749, the product quality variable obtained a KMO value of 0.685, the satisfaction variable obtained a KMO value of 0.722, and the loyalty variable obtained a KMO value of 0.670. It was concluded that all research variables had a KMO value > 0.05, which means that they met the sample adequacy. Furthermore, all research variables obtained a component matrix value on each statement item of more than > 0.4 so that the corporate image, product quality, satisfaction, and loyalty variables were declared valid.

Reliability Test Results

Based on the reliability test, the Cronbach's alpha value for company image was 0.791, product quality with a Cronbach's alpha value of 0.764, customer satisfaction variable with a Cronbach's alpha value of 0.714 and loyalty variable with a Cronbach's alpha value of 0.716. Thus, all variables had a Cronbach's alpha value > 0.7 so that the variables were declared reliable.

Results of Multiple Linear Regression Analysis

The results of the regression analysis show that:

Table 1

Results of multiple linear regression analysis

The influence of corporate image and product quality on customer satisfaction						
$Y = 0.267X_1 + 0.633X_2 + e$						
Independent variables	Adj R2	Anova		Standardized Coefficients		Information
		F	Sig	Beta	Sig	
Corporate image	0.532	64,121	0,000	0.267	0,000	H1 accepted
Product quality				0.633	0,000	H2 accepted
The influence of company image, product quality, and satisfaction on loyalty						
$Y = 0.115X_1 + 0.181X_2 + 0.595Y_1 + e$						
Independent variables	Adj R2	Anova		Standardized Coefficients		Information
		F	Sig	Beta	Sig	
Corporate image	0.600	56,441	0,000	0.115	0.084	H3 is rejected
Product quality				0.181	0.032	H4 accepted
Satisfaction				0.595	0,000	H5 is accepted

Source: processed data 2025

Model I Test

- The results of the coefficient of determination test were 0.532, which means that the company image and product quality variables simultaneously contributed 53.2% to satisfaction, while 46.8% was influenced by other variables outside the model.
- The results of the F test obtained a calculated F value of 64.121 and sig 0.000 < 0.05, which means that the company image and product quality variables simultaneously influence satisfaction and fulfill the feasibility of the model.
- The t-test results obtained that the corporate image variable on satisfaction with a beta of 0.267 and a sig value of 0.000 < 0.05, which means that corporate image has a significant positive effect on satisfaction, so that H1 is accepted. Furthermore, the product quality variable on satisfaction with a beta of 0.633 and a sig value of 0.000 < 0.05, which means that product quality has a significant positive effect on satisfaction, so that H2 is accepted.

Model II Test

- The results of the coefficient of determination test were 0.600, which means that the variables of company image, product quality and satisfaction simultaneously contributed 60% to loyalty, while 40% was influenced by other variables outside the model.
- The results of the F test obtained a calculated F value of 56,441 and sig 0.000 < 0.05, which means that the variables of company image, product quality and satisfaction simultaneously influence loyalty and fulfill the feasibility of the model.
- The t-test results obtained that the corporate image variable on loyalty with a beta of 0.115 and a sig value of 0.085 > 0.05, which means that corporate image does not affect loyalty, so H3 is rejected. The product quality variable on loyalty with a beta of 0.181 and a sig value of 0.032 < 0.05, which means that product quality has a significant positive effect on loyalty, so H4 is accepted. Furthermore, the satisfaction variable on loyalty with a beta of 0.595 and a sig value of 0.000 < 0.05, which means that satisfaction has a significant effect on loyalty, so H5 is accepted.

Mediation Test Results

Table 2
 Mediation Test

	Value	se	LL95CI	UL95CI	Z	Sig (two)
Mediation effect 1	0.1832	0.441	0.0967	0.2697	4,1507	0,000
Mediation effect 2	0.3292	0.539	0.2237	0.4348	6,1128	0,000

Source: processed data 2025

Based on the Sobel test in the first mediation test, namely company image on loyalty with customer satisfaction mediation, it shows a sig value on the indirect effect of 0.000 < 0.05. This means that customer satisfaction can mediate the influence of company image on loyalty.

Based on the Sobel test in the second mediation test, namely product quality on loyalty with customer satisfaction as the mediator, the sig value for the indirect effect was 0.000 < 0.05. This means that customer satisfaction can mediate the effect of product quality on loyalty.

Corporate image has a positive and significant influence on customer satisfaction

Corporate image is a valuable asset for a bank, contributing to positive perceptions among customers and employees. This perception fosters synergy between customers and employees, reflecting the bank's credibility in operating the company. A positive corporate image fosters trust, comfort, and appropriate expectations among consumers and employees, ultimately leading to increased satisfaction. Therefore, building and maintaining a positive image is a crucial strategy for enhancing satisfaction. In other words, if a company's image is perceived as instilling confidence and positive thinking, it will create a positive impression on customers, leading to pride and satisfaction in using the product. Research conducted by Pramudoyo & Tjahjaningsih (2023), Deviana & Tjahjaningsih (2022), Susanto et al. (2022), Arif & Syahputri (2021), Diputra & Yasa (2021) well as Yazid et al. (2020) stated that corporate image has a positive and significant influence on satisfaction.

Product quality has a positive and significant effect on customer satisfaction.

The use of a product is inseparable from the quality of the product provided. In other words, a product provided is of quality if it has features based on meeting consumer needs. The quality of the product provided suggests that it has advantages over other products and can effectively meet customer needs. It can also be explained that product quality is a crucial factor in determining the level of customer satisfaction. High-quality products are able to provide maximum benefits to users, reduce the risk of dissatisfaction, and create a positive perception of the company as a whole. This fulfillment makes customers satisfied because they receive benefits from the product they use. The above explanation is supported by research conducted by Abiyyu & Tjahjaningsih (2023), Arif & Syahputri (2021), Diputra & Yasa (2021), Chaerudin & Syafarudin (2021), Mahsyar & Surapati (2020), Lina (2022) as well as Susanto et al. (2022) that product quality has a significant positive effect on satisfaction.

Company image does not affect customer loyalty

Corporate image creates a psychological impression and provides a compelling argument for users or customers, as evidenced by observations. Consumer loyalty also explains the tendency to continue using a product or service. This study found that corporate image is not the primary factor in determining customer loyalty. A positive corporate image does not automatically guarantee customer loyalty, especially if it is not accompanied by consistent product quality, satisfactory service, and a tangible experience that meets expectations. Therefore, to create strong loyalty, companies must not only build an image but also maintain satisfaction and long-term relationships with customers. It can also be concluded that corporate image can be viewed by customers as a means to convince them to save, but it is not a determining factor in customer loyalty to the bank. This aligns with research conducted by Deviana & Tjahjaningsih (2022) This study shows that corporate image has no effect on loyalty. It was explained that corporate image plays a role in determining satisfaction, but it turns out that corporate image does not significantly influence customer loyalty.

Product quality has a positive and significant effect on customer loyalty

Good product quality includes durability and functionality. Product quality is a combination of properties and characteristics that determine the extent to which a product is able to meet customer needs and provide benefits. The benefits received by customers will be a consideration for customers in using the service or product repeatedly. It was concluded

that the quality of the product provided will provide positive benefits that make customers want to use the product repeatedly. This also shows that the higher the customer's perception of the product quality provided, the higher their tendency to remain loyal, not switch to competitors, and even recommend the product to others. Research conducted Lina (2022), Tiasanty & Sitio (2019), Fitrajaya & Nurmahdi (2019), as well as Khoironi et al. (2018) that product quality has a positive effect on loyalty. Thus, the hypothesis in this study is:

Customer satisfaction has a positive and significant effect on customer loyalty.

Customer satisfaction provides the argument that what they receive meets their expectations. Consumer loyalty reflects a consumer's tendency to consistently use a product. Therefore, greater customer satisfaction impacts their continued use of the product or service, including recommending it to other customers. This is based on the psychological relationship and experiences that occur in the interaction between the customer and the company. Perceived satisfaction is the primary basis that encourages customers to remain loyal, recommend the product to others, and avoid switching to other service or product providers. It was concluded that the higher the level of satisfaction, the greater the likelihood of customer loyalty. Therefore, satisfaction is the primary foundation in building long-term customer loyalty. Research conducted by Lina (2022), Tiasanty & Sitio (2019), Fitrajaya & Nurmahdi (2019), as well as Khoironi et al. (2018) explains that satisfaction influences loyalty.

Corporate image influences customer loyalty through customer satisfaction mediation.

Corporate image is not only important in forming loyalty directly, but its influence becomes stronger when customers are satisfied. Satisfaction acts as a psychological mechanism that bridges the gap between initial perception (image) and long-term decisions (loyalty). It can also be explained that customers will judge a bank based on the image they perceive among themselves and the public. A company's image is crucial in building a business. Building a positive image requires a foundation for building a name and reputation, with the goal of strengthening its competency (Deviana & Tjahjaningsih, 2022). With such a good reputation, customers will be proud to use its products and services. Therefore, the level of satisfaction felt will shape customer loyalty. Although corporate image does not directly influence loyalty, it is interpreted that corporate image is responded to by customers as a form of creating satisfaction with customer savings products, which can then create loyalty. In other words, a good image does not necessarily result in loyalty if customers are not satisfied. Satisfaction is a key element that bridges perception (image) and behavior (loyalty). This is in line with research conducted by Deviana & Tjahjaningsih (2022) as well as Arif & Syahputri (2021).

Product quality influences customer loyalty through the mediation of customer satisfaction.

Product quality not only has a direct impact on customer loyalty, but its influence will be much stronger if customers are satisfied. Product quality is a key factor for consumers or customers in deciding to use a product. Good product quality, as a savings product, will ultimately benefit customers. The various benefits and advantages of using the product's facilities will foster customer satisfaction. In this case, customers feel they've benefited, which will lead to arguments that they will use the product repeatedly. Furthermore, satisfied customers are likely to recommend the product to the public. This means that with good product quality, customers will feel satisfied, which in turn will foster customer loyalty.

Therefore, it can be concluded that companies need to focus on improving product quality while ensuring a truly satisfying customer experience to achieve long-term loyalty. This also indicates that high product quality will increase loyalty more strongly if customers are satisfied. This aligns with research conducted by Hidayah & Nugroho (2023) as well as Khoironi et al. (2018).

CONCLUSION

Based on the research results, it can be concluded that company image has a positive and significant effect on satisfaction, product quality has a positive and significant effect on satisfaction, company image does not affect loyalty, product quality has a positive and significant effect on loyalty, satisfaction has a positive and significant effect on loyalty, satisfaction mediates the influence of company image and product quality on loyalty.

This study is expected to provide implications for future research regarding the relationships between variables. Furthermore, based on the adjusted R² values in models 1 and 2, there are still research variables that can be used to assess and analyze satisfaction and loyalty, such as promotions, service quality, and customer interest. Practically, this research can serve as analytical material for companies striving to increase customer loyalty. Furthermore, it is expected to provide insight for employees regarding the importance of customer relationships, which will impact bank productivity and profitability.

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