

## THE ROLE OF CUSTOMER SATISFACTION IN MEDIATING SERVICE QUALITY AND CUSTOMER TRUST ON CUSTOMER LOYALTY (CASE STUDY AT MELIA LAUNDRY BALI)



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### Abstract

The increasingly fierce competition in the laundry service industry requires business operators to retain customers by delivering quality service and building relationships based on trust. Customer loyalty is a crucial factor for business sustainability, particularly for laundry businesses that depend on repeat purchases and recommendations from customers. However, loyalty does not form instantly, as it is affected by customer experiences while using the service, including their perception of service quality and level of trust in the service provider. This situation highlights the need for empirical testing of factors that affect customer loyalty at Melia Laundry in Denpasar City. This study uses a quantitative approach with a survey method, distributing questionnaires to customers at three Melia Laundry branches. The data were analyzed using Structural Equation Modeling based on Partial Least Square (SEM-PLS) to test both direct and indirect effects among variables. The results show that service quality has a positive and significant effect on customer satisfaction and customer loyalty. Customer trust is also shown to have a positive and significant effect on customer satisfaction and customer loyalty. In addition, customer satisfaction serves as a partial mediating variable in the relationship between service quality and customer loyalty, and between customer trust and customer loyalty. These findings confirm that enhancing customer loyalty can be achieved by improving service quality and strengthening customer trust, which in turn fosters ongoing customer satisfaction.

**Keywords:** Service Quality, Customer Trust, Customer Satisfaction, Customer Loyalty, SEM-PLS

## INTRODUCTION

The increasingly competitive service industry requires business operators to retain customers through excellent service that focuses on consumer satisfaction. In the context of service business, customers do not only purchase products or services in a physical sense, but also buy into the service experience they perceive during their interaction with the service provider. Therefore, the success of a service company is not only measured by the number of transactions that occur, but also by the company's ability to build long term relationships with customers. One important indicator that shows the success of this relationship is customer loyalty, which refers to the customer's commitment to continue using the service repeatedly and to recommend it to others.

Oliver (1999) defines loyalty as a deep commitment to consistently repurchase despite situational pressures or marketing efforts from competitors. Loyalty also develops through several stages, namely cognitive (based on information), affective (based on emotion), conative (intention to remain loyal), and finally behavioral (engaging in repeat purchases). Each of these stages reflects a strengthening relationship between the customer and the brand.

According to Parasuraman, Zeithaml, and Berry (1988), service quality is a key concept in the service sector that relates to a company's ability to meet customer needs and expectations through service dimensions that include tangibles, reliability, responsiveness, assurance, and empathy. Service quality can be understood as the degree of alignment between the service customers expect and the service they actually receive. When the service quality provided exceeds customer expectations, customers will perceive the service as excellent and tend to feel satisfied. Conversely, if service quality does not meet expectations, customers may feel disappointed and switch to another service provider. Thus, service quality is a dominant factor influencing the formation of customer satisfaction and customer loyalty.

Besides service quality, customer trust is also a crucial factor in building loyalty, particularly in service businesses that involve risk and uncertainty. Morgan and Hunt (1994) explain that trust refers to a customer's belief in a company's integrity, consistency, and ability to deliver services as promised. Asyhari (as cited in Telagawathi et al., 2023) states that customer loyalty will emerge when customers develop long-term trust in a product or service. Trust reflects the perception that the company is reliable and will not disadvantage the customer. In the context of laundry services, trust carries a more specific meaning because customers entrust valuable personal items, namely their clothing, to be processed by another party. When customers feel confident that their items are safe, handled with care, and completed within the promised timeframe, their level of trust increases and has the potential to foster loyalty.

Service quality and customer trust essentially contribute to forming customer satisfaction. As stated by Kotler and Keller (2016), customer satisfaction describes a person's feeling of pleasure or disappointment after comparing the service outcomes received with their expectations. Satisfaction can be viewed as an affective condition that reflects feelings of pleasure or disappointment toward service performance. In service businesses, customer satisfaction becomes an important indicator because it can explain how service experiences are translated into customer behavioral decisions, including the decision to return to using the service and become a loyal customer. This means that customer satisfaction could

potentially act as a mediating variable that bridges the relationship between service quality and trust in customer loyalty.

One laundry service business facing challenges in maintaining customer loyalty is Melia Laundry, located in Denpasar City. Melia Laundry has three branches serving customer needs, namely Workshop Denpasar, Sanur Outlet, and Hayam Wuruk Outlet. As a business that has been operating since 2006, Melia Laundry is required to continuously improve service quality and build customer trust in order to compete with many other laundry businesses offering similar services. This competitive environment gives customers many alternatives, making customer loyalty a key factor in maintaining long-term business stability.

In practice, laundry customer loyalty can be affected by various factors, such as the timeliness of laundry completion, cleanliness of results, convenience of service, employee attitude, and security of customer items. Inconsistency in service or errors in the service process have the potential to reduce customer trust and satisfaction. Therefore, companies need to understand the main factors that affect customer loyalty, so that service improvement strategies can be targeted appropriately and based on data.

Several previous studies have shown that service quality and customer trust affect customer loyalty, both directly and through customer satisfaction as an intervening variable. However, research results in various contexts still show variations, especially in the strength of effect and the role of customer satisfaction as a mediator. Differences in business contexts, customer characteristics, and service standards applied allow for differences in empirical results. In addition, studies on customer loyalty in the laundry business in the Denpasar area are still relatively limited, so more specific research is needed on the context of laundry services as one of the rapidly growing service sectors in urban areas.

Based on these conditions, this study is important to provide empirical evidence regarding the relationship between service quality and customer trust on customer loyalty with customer satisfaction as a mediating variable at Melia Laundry in Denpasar City. This study uses a quantitative approach and is analyzed using the Partial Least Square-based Structural Equation Modeling (SEM-PLS) method, enabling it to test the relationship between variables simultaneously, both directly and indirectly. The results of this study are expected to contribute theoretically to strengthening service marketing studies related to customer loyalty formation, while also providing practical contributions to Melia Laundry's management in formulating strategies to improve service quality, build trust, and maintain customer satisfaction on an ongoing basis.

## REVIEW OF LITERATURE

Service quality is the customer's perception of the extent to which the services provided by a company meet or exceed their expectations. A. Parasuraman, Valarie Zeithaml, and Leonard Berry (1988) define service quality as the gap between customer expectations and perceived service performance. Suarmanayasa, et al. (2025) "Service quality is one of the most critical factors influencing customer satisfaction". Telagawathi et al. (2021) state that the higher the quality of service provided by a company and the more it meets customer expectations, the greater the level of customer satisfaction. I.P. Rahmawati (2020) concludes that service quality is the delivery of products or services in accordance with company standards and is carried out in such a way that the products and services offered match or

exceed customer expectations. In the context of laundry services, service quality is not only measured by the cleanliness of the washed items but also by the overall service process experienced by customers. In this study, service quality is defined as customers' perceptions of the overall quality of services provided by Melia Laundry.

The indicators of service quality in this study refer to Parasuraman et al. (1988) through the SERVQUAL model, namely: reliability, responsiveness, assurance, empathy, and tangibles. Reliability relates to the ability to deliver services as promised accurately and dependably. Responsiveness indicates the willingness of employees to assist customers promptly. Assurance reflects employees' knowledge and courtesy as well as their ability to inspire trust and confidence. Empathy relates to providing individualized attention to customers. Tangibles include facilities, equipment, and the appearance of employees.

Customer trust is the consumer's belief that the service provider will act honestly, consistently, and without harming the customer. Robert M. Morgan and Shelby D. Hunt (1994) define trust as confidence in the reliability and integrity of an exchange partner. In the context of a laundry business, trust is crucial because customers entrust their personal belongings to the service provider. Kotler (as cited in Telagawathi et al., 2024) defines trust as a belief that determines an individual's choices in life, based on expectations of obtaining future benefits. In this study, customer trust is defined as Melia Laundry customers' confidence in the company's ability and integrity to provide safe services in accordance with expectations.

The indicators of customer trust refer to Morgan and Hunt (1994), namely: honesty, consistency, security, and competence. Honesty reflects the company's transparency in providing service information. Consistency indicates the company's ability to maintain service quality over time. Security relates to the assurance that customers' belongings will not be lost or damaged. Competence describes the technical and professional ability to deliver quality services.

Customer satisfaction is the customer's emotional response after comparing initial expectations with the actual service performance received. Philip Kotler and Kevin Lane Keller (2016) state that satisfaction is a person's feeling of pleasure or disappointment that results from comparing perceived performance with expectations. Heryanda et al. (2023) define customer satisfaction as a customer response in the form of a feeling of satisfaction after comparing the expected product with what is actually received. Yudiaatmaja et al. (2025), based on social exchange theory, explain that customers expect to obtain efficient reciprocity in interactions, and that service speed and flexibility have been proven to be key factors influencing satisfaction. Suwena et al. (2018) conclude that satisfaction can be interpreted as the alignment between product performance and service delivery with what consumers expect. In this study, customer satisfaction acts as a mediating variable that bridges the influence of service quality and trust on customer loyalty. Customer satisfaction is defined as the level of satisfaction felt by Melia Laundry customers regarding the service experience received.

The indicators of customer satisfaction in this study refer to Kotler and Keller (2016), namely: conformity of service results, timeliness, staff friendliness, clarity of communication, and complaint handling. Conformity of service results indicates the degree of match between expectations and actual outcomes. Timeliness reflects the ability to complete services as promised. Staff friendliness relates to courteous and helpful attitudes.

Clarity of communication indicates the ability to convey information clearly. Complaint handling reflects prompt responses and satisfactory solutions.

Customer loyalty is a strong commitment to repeatedly use a service over the long term. Richard L. Oliver (1999) defines loyalty as a deeply held commitment to repurchase or reuse a preferred product or service consistently in the future, despite situational influences and marketing efforts from competitors. Trianasari (2020) "Customer loyalty is developed to support a company in increasing the frequency of customer purchases. This certainly creates significant profits for a company. Loyal customers are able to influence the overall success of a company." Khasanah (as cited in Trianasari et al., 2023) "brand loyalty is defined as a form of customer intrinsic commitment to carrying out repeated purchasing activities of a brand". In this study, customer loyalty is defined as the loyalty of Melia Laundry customers to continue using the service and to recommend it to others. The indicators of loyalty refer to Oliver (1999), namely: awareness of service superiority, emotional attachment, strong intention to continue using the service, and repeat usage behavior.

## RESEARCH METHOD

This study was designed to examine the relationship between variables in the context of laundry services. Two constructs were positioned as exogenous variables, namely service quality ( $X_1$ ) and customer trust ( $X_2$ ). The variable that was the focus of the output (endogenous) was customer loyalty ( $Y$ ). Meanwhile, customer satisfaction ( $M$ ) is placed as a mediating variable that explains how service quality and trust can indirectly affect loyalty. This model formulation allows researchers to evaluate both direct and indirect effects through the mechanism of customer satisfaction.

The approach used was quantitative with a survey method, as the study sought to capture customers' perceptions of the services received in a measurable manner. The research locations were three Melia Laundry branches in Denpasar, namely the Denpasar Workshop (Jl. Patimura No. 69/Graha Telesera), the Sanur Outlet (Jl. Danau Toba No. 4), and the Hayam Wuruk Outlet (Jl. Hayam Wuruk No. 127). The research process was carried out from October 2025 to February 2026, covering the preparation of instruments, data collection, and analysis.

The research population included customers who used the services at all three branches. Given that the characteristics of the customer population were variable and the exact number was not recorded consistently, respondents were selected using non-probability sampling with purposive sampling techniques, whereby respondents were selected based on the criteria of having used Melia Laundry services and being willing to answer the questionnaire.

Primary data was collected through questionnaires designed based on indicators for each construct and measured using a 5-point Likert scale (strongly disagree to strongly agree). The questionnaire contained statements regarding:

1. Service quality, including timeliness, cleanliness of results, responsiveness, employee attitude and professionalism, and facility comfort;
2. Customer trust, which represents customer confidence in service consistency, information transparency, clothing security, and employee competence;
3. Customer satisfaction, which describes the level of service suitability with expectations;

and

4. Customer loyalty, which reflects the intention to repurchase and the tendency to recommend the service.

The analysis technique used is Partial Least Square-based Structural Equation Modeling (SEM-PLS) with the help of SmartPLS software. This method was chosen because it is capable of testing models involving several constructs simultaneously, including mediation paths, and is suitable for predictive-oriented research and perception-based data. The analysis procedure was carried out in two main stages, namely evaluation of the measurement model (outer model) and evaluation of the structural model (inner model).

The outer model evaluation was conducted to ensure that the indicators used were appropriate in representing the research construct. The appropriateness of the indicators was determined through:

1. Convergent validity is considered fulfilled if the loading factor value is within the recommended range ( $\geq 0.70$ ) and the Average Variance Extracted (AVE) value exceeds 0.50;
2. Discriminant validity is assessed by looking at cross loading, where each indicator should have the highest correlation with the construct it measures compared to other constructs; and
3. Reliability, which indicates the consistency of construct measurement through Cronbach's Alpha and Composite Reliability values with a minimum criterion of  $> 0.70$ .

Furthermore, inner model evaluation is used to assess the strength of relationships among latent variables and the model's ability to explain endogenous variables. The main measure used is the coefficient of determination ( $R^2$ ) to determine how much of the variation in customer loyalty can be explained by service quality, trust, and customer satisfaction. In addition, the contribution of each construct in the model is also analyzed using effect size ( $f^2$ ) to identify the magnitude of the impact of exogenous variables on endogenous variables.  $Q^2$  predictive relevance is used to represent a synthetic measure of cross validation and model fitting based on predictions from observed variables and estimates of construct parameters.

Hypothesis testing was carried out using the bootstrapping procedure to obtain t-statistic and p-value. The relationship between variables is considered significant if the t-statistic is greater than 1.96 and the p-value is less than 0.05. To test the mediation effect, this study analyzes the significance of the indirect effect and calculates the Variance Accounted For (VAF) value to determine the type of mediation, namely full mediation (VAF  $\geq 80\%$ ), partial mediation (VAF 20%–80%), or no mediation (VAF  $< 20\%$ ).

### Research Hypothesis

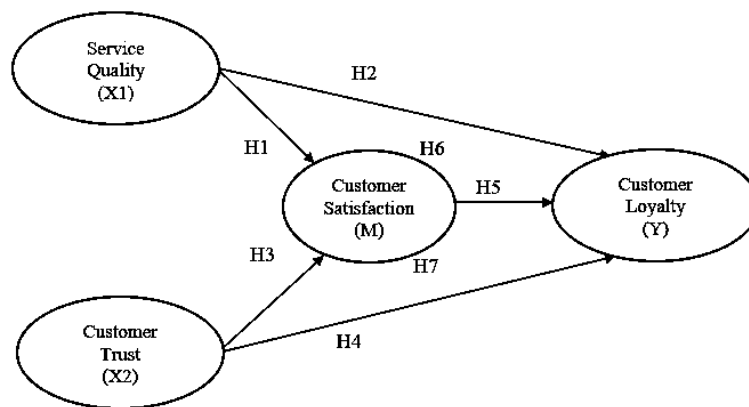
This study aims to analyze the role of customer satisfaction in mediating service quality and customer trust on customer loyalty. Based on the review of the literature and previous research, the hypothesis proposed in this study is as follows:

- H1: Service quality has a positive and significant effect on customer satisfaction in laundry services.
- H2: Service quality has a positive and significant effect on customer loyalty in laundry services.
- H3: Customer trust has a positive and significant effect on customer satisfaction in laundry services.

- H4: Customer trust has a positive and significant effect on customer loyalty in laundry services.
- H5: Customer satisfaction has a positive and significant effect on customer loyalty in laundry services.
- H6: Service quality mediated by customer satisfaction has a positive and significant effect on customer loyalty in laundry services.
- H7: Customer trust mediated by customer satisfaction has a positive and significant effect on customer loyalty in laundry services.

### Research Model

This research model describes the relationship between independent variables (work ability, workload) to dependent variables (Account Representative performance). This model can be illustrated as follows:



This study examines the effect of service quality and trust on customer loyalty, with customer satisfaction as a mediating variable. This approach was selected to test the hypotheses using quantitative data obtained from respondents who served as the research sample. It is used to analyze the influence of the independent variables, namely service quality (X1) and customer trust (X2), on customer loyalty (Y), with customer satisfaction (M) acting as the mediating variable.

Data collections were carried out by distributing questionnaires online using Google Form. The research instrument was developed based on indicators for each variable, namely service quality, customer trust, customer loyalty, and customer satisfaction. Data processing and analysis were performed using the Partial Least Squares method with the aid of SmartPLS software. This method is one of the approaches within Structural Equation Modeling that is suitable for analyzing complex relationships among variables, particularly in research with a limited number of samples. Additionally, PLS can be applied to data that does not necessarily meet the assumption of normal distribution.

The model evaluation criteria in this study follow the guidelines proposed by Hair et al. (2019), which include testing the outer model and inner model. The outer model test is conducted to assess the quality of indicators in measuring research constructs. Convergent validity is considered satisfied when indicators have a factor loading value of 0.70 or higher, although in exploratory research, loading values in the range of 0.50 to 0.60 are still

acceptable. Additionally, the Average Variance Extracted (AVE) value must exceed 0.50 as an indicator that the construct adequately explains the variance of its indicators. Discriminant validity is evaluated by comparing cross-loading values, where an indicator must show the highest correlation with its own construct compared to other constructs. Besides, construct reliability is considered good when Cronbach's Alpha and Composite Reliability values are above 0.70, while advanced research is recommended to achieve values above 0.80.

Meanwhile, the inner model test aims to evaluate the relationships among latent variables in the structural model. One of the main indicators used is the coefficient of determination ( $R^2$ ) for the endogenous variable, which indicates the extent to which independent variables can explain the dependent variable. An  $R^2$  value of 0.67 indicates strong explanatory power, a value of 0.33 is categorized as mediation, and a value of 0.19 indicates relatively weak explanatory power.

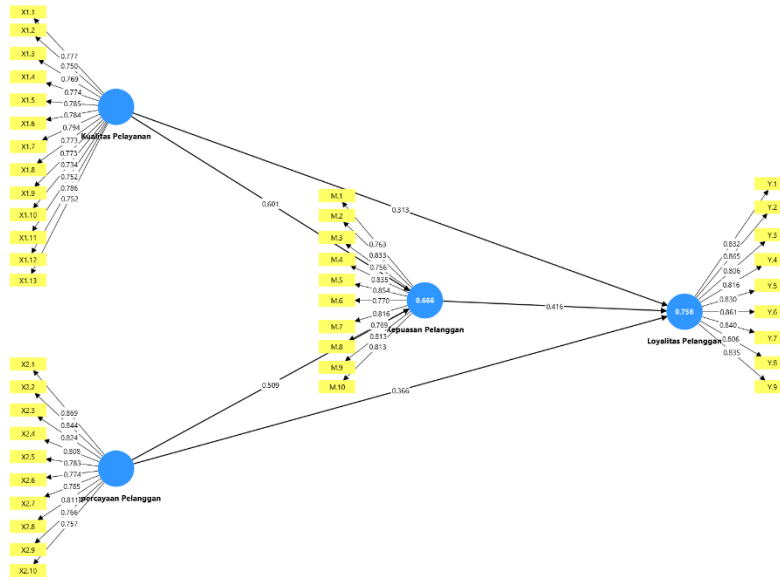
Predictive Relevance testing is also conducted to evaluate the model's predictive ability. The Q-square value for predictive relevance in the structural model is used to measure how well the observations generated by the model and its parameter estimates correspond to actual data. A Q-square value greater than 0 indicates that the model possesses predictive relevance, whereas a Q-square value less than or equal to 0 suggests the model lacks sufficient predictive relevance. According to Hair et al. (2014), a Q-square value of 0.35 indicates a strong model, 0.15 indicates a mediation model, and 0.02 indicates a weak model.

The final step is hypothesis testing. To analyze the effect of exogenous variables on the endogenous variable through a mediation variable, bootstrapping is performed. Hypothesis testing is conducted by examining the T-statistic and P-values in the Path Coefficient test. A hypothesis is accepted when P-values  $< 0.05$  and T-statistic  $> 1.96$  for a two-tailed test.

## RESULTS AND DISCUSSION

This study was analyzed using Structural Equation Modeling (SEM) based on Partial Least Square (PLS) to address the research questions and test the proposed hypotheses. Data processing was carried out using SmartPLS 4.0 software. The analysis stages in PLS-SEM consist of two main parts, namely (1) evaluation of the measurement model (outer model) to assess indicator quality, and (2) evaluation of the structural model (inner model) to examine model strength and the significance of relationships among latent variables. The tested model was developed based on the research theme, which focuses on the role of customer satisfaction in mediating the effects of service quality and customer trust on customer loyalty at Melia Laundry.

**Outer Model Analysis**



**Figure 1.**  
**Research Model**

Outer model evaluation is conducted to ensure that each indicator used truly represents the construct being measured. The outer model test in this study focuses on examining the validity and reliability of the instrument, so that the structural model built can be interpreted more accurately.

a) **Convergent Validity Test**

Convergent validity is used to examine how strongly indicators form their latent variable. The test results show that most indicators have outer loading values within acceptable limits, indicating that the indicators used for the variables of service quality, customer trust, customer satisfaction, and customer loyalty have met the requirements for convergent validity.

**Table 1.**  
**Loading Factor Assessment**

Indicator	Outer loading	Decision	
Service Quality	X1.1	0.777	Valid
	X1.2	0.750	Valid
	X1.3	0.769	Valid
	X1.4	0.774	Valid
	X1.5	0.785	Valid
	X1.6	0.784	Valid
	X1.7	0.794	Valid
	X1.8	0.773	Valid
	X1.9	0.773	Valid

<b>Indicator</b>	<b>Outer loading</b>	<b>Decision</b>	
	X1.10	0.734	Valid
	X1.11	0.752	Valid
	X1.12	0.786	Valid
	X1.13	0.752	Valid
Customer Trust	X2.1	0.869	Valid
	X2.2	0.757	Valid
	X2.3	0.844	Valid
	X2.4	0.824	Valid
	X2.5	0.808	Valid
	X2.6	0.783	Valid
	X2.7	0.774	Valid
	X2.8	0.785	Valid
	X2.9	0.811	Valid
	X2.10	0.766	Valid
Customer Loyalty	Y.1	0.832	Valid
	Y.2	0.865	Valid
	Y.3	0.806	Valid
	Y.4	0.816	Valid
	Y.5	0.830	Valid
	Y.6	0.861	Valid
	Y.7	0.840	Valid
	Y.8	0.806	Valid
	Y.9	0.835	Valid
Customer Satisfaction	M.1	0.763	Valid
	M.2	0.833	Valid
	M.3	0.756	Valid
	M.4	0.835	Valid
	M.5	0.854	Valid
	M.6	0.770	Valid
	M.7	0.816	Valid
	M.8	0.769	Valid
	M.9	0.813	Valid
	M.10	0.813	Valid

Source: Data processed (2025)

Table 1 shows that all indicators for each variable have outer loading values greater than 0.70, in line with the established criteria. Based on Table 1, all indicators for the variables of service quality, customer trust, customer satisfaction, and customer loyalty have outer loading values above 0.70. These results indicate that each indicator is able to adequately represent the latent construct being measured. The relatively high loading values

suggest a strong correlation between the indicators and the latent variables, so measurement error can be minimized.

Specifically, the indicators for the service quality variable show good consistency in reflecting customer perceptions of service aspects at Melia Laundry, such as timeliness, cleanliness of results, and employee attitude. Similarly, for the customer trust variable, the high loading values indicate that customer confidence in the security and reliability of the service is a well measured construct. With convergent validity satisfied, all indicators are deemed suitable for use in the structural analysis stage.

With these criteria met, the research constructs are considered to have good validity. Meanwhile, the AVE values in this study are as follows.

**Table 2.**  
**AVE Values**

Variable	AVE Value
Service Quality	0.592
Customer Trust	0.645
Customer Loyalty	0.693
Customer Satisfaction	0.645

Source: Data processed (2025)

Based on Table 2, all latent variables have Average Variance Extracted (AVE) values exceeding 0.50. These results indicate that the constructed model has met the convergent validity criteria, meaning that more than 50% of the indicator variance can be explained by the corresponding latent construct. In other words, the constructs of service quality, customer trust, customer satisfaction, and customer loyalty demonstrate good ability in explaining their respective forming indicators.

The highest AVE value is found in the customer loyalty variable, indicating that the loyalty indicators strongly capture repeat purchase behavior and customers' tendency to recommend the service. This result reinforces the findings from the loading factor test, confirming that the measurement model has overall met the convergent validity criteria.

b) Discriminant Validity Test

Discriminant validity aims to ensure that indicators of a construct have the strongest correlation with their own construct compared to other constructs. Based on the cross loading evaluation results, each indicator has the highest loading value on the variable being measured, so it can be concluded that the model has met discriminant validity and there is no measurement overlap among variables.

**Table 3.**  
**Cross Loading Values**

Indicator	Service Quality	Customer Trust	Customer Loyalty	Customer Satisfaction
X1.1	0.777	0.109	0.544	0.561
X1.2	0.750	0.007	0.462	0.496
X1.3	0.769	-0.003	0.452	0.451
X1.4	0.774	0.073	0.459	0.430

<b>Indicator</b>	<b>Service Quality</b>	<b>Customer Trust</b>	<b>Customer Loyalty</b>	<b>Customer Satisfaction</b>
X1.5	0.785	0.031	0.408	0.511
X1.6	0.784	0.117	0.576	0.581
X1.7	0.794	0.079	0.471	0.521
X1.8	0.773	0.058	0.441	0.471
X1.9	0.773	0.022	0.444	0.484
X1.10	0.734	0.083	0.422	0.457
X1.11	0.752	0.059	0.442	0.399
X1.12	0.786	0.066	0.460	0.546
X1.13	0.752	0.034	0.446	0.438
X2.1	0.183	0.869	0.638	0.557
X2.2	0.105	0.844	0.516	0.483
X2.3	0.059	0.824	0.514	0.446
X2.4	0.074	0.808	0.459	0.453
X2.5	-0.035	0.783	0.434	0.363
X2.6	0.145	0.774	0.550	0.517
X2.7	-0.012	0.785	0.442	0.397
X2.8	-0.033	0.811	0.467	0.370
X2.9	-0.030	0.766	0.383	0.339
X2.10	0.054	0.757	0.498	0.444
Y.1	0.531	0.522	0.832	0.668
Y.2	0.480	0.567	0.865	0.738
Y.3	0.411	0.546	0.806	0.608
Y.4	0.560	0.470	0.816	0.680
Y.5	0.566	0.476	0.830	0.702
Y.6	0.546	0.480	0.861	0.693
Y.7	0.470	0.556	0.840	0.716
Y.8	0.445	0.530	0.806	0.675
Y.9	0.530	0.505	0.835	0.647
M.1	0.462	0.444	0.594	0.763
M.2	0.469	0.415	0.680	0.833
M.3	0.475	0.453	0.634	0.756
M.4	0.597	0.460	0.671	0.835
M.5	0.514	0.517	0.698	0.854
M.6	0.487	0.422	0.619	0.770
M.7	0.501	0.470	0.641	0.816
M.8	0.594	0.341	0.650	0.769
M.9	0.507	0.499	0.678	0.813
M.10	0.519	0.421	0.702	0.813

Source: Data processed (2025)

Based on Table 3, each indicator has the highest cross loading value on its corresponding construct compared to other constructs. This condition indicates that each latent variable has distinct characteristics and there is no measurement overlap among variables.

This result is important because it ensures that the constructs of service quality, customer trust, customer satisfaction, and customer loyalty truly measure distinct concepts, even though they are theoretically related. With discriminant validity satisfied, the interpretation of relationships among variables in the structural model can be carried out more accurately without bias caused by indicator overlap.

c) Reliability Test

Internal consistency of the instrument was tested using Cronbach's Alpha and Composite Reliability values. The results show that all constructs have Cronbach's Alpha and Composite Reliability values exceeding the minimum threshold of 0.70. Thus, all variables are considered reliable and suitable for use in structural model testing. In this study, the reliability test calculation results are presented as follows.

**Table 4.**  
**Reliability Test**

Variable	Cronbach's Alpha	Composite Reability
Service Quality	0.943	0.945
Customer Trust	0.939	0.945
Customer Loyalty	0.945	0.945
Customer Satisfaction	0.939	0.940

Source: Data processed (2025)

Table 4 shows that all four variables have a Composite Reliability > 0.6 and Cronbach's alpha > 0.7, so it can be concluded that the data in the questionnaire is suitable for further analysis and shows that the research instrument has good internal consistency and is stable in measuring the construct being studied. High reliability values indicate that respondents' answers to the questionnaire items are relatively consistent and not random. Thus, the data obtained from the questionnaire can be trusted and are suitable for further analysis in structural models.

**Inner Model Analysis**

After the measurement model meets the requirements, the next step is to evaluate the inner model to determine the model's predictive capability and test the causal relationships among latent variables. Inner model assessment is conducted through R-Square values, effect size ( $f^2$ ), and significance testing of path coefficients using bootstrapping.

a) Coefficient of Determination (R-Square)

The  $R^2$  value is used to describe how much the exogenous variables in the model are able to explain the endogenous variables. The R-Square values in this research model are summarized in Table 5.

**Table 5.**  
**R-Square Values**

Variable	R Square	R Square Adjusted
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Customer Loyalty	0.758	0.750
Customer Satisfaction	0.666	0.659

Source: Data processed (2025)

The customer satisfaction variable obtained an  $R^2$  value of 0.666 (Adjusted  $R^2$  0.659). This means that service quality and customer trust are able to explain approximately 65.9% of the variation in customer satisfaction. The customer loyalty variable obtained an  $R^2$  value of 0.758 (Adjusted  $R^2$  0.750). This means that service quality, customer trust, and customer satisfaction are able to explain 75.0% of the variation in customer loyalty. These values indicate that the model has strong explanatory power because the majority of variation in the endogenous variables can be explained by the constructs in the model.

The relatively high  $R^2$  values indicate that the research model has strong explanatory power. This means that the constructs used in this study are relevant and capable of substantially explaining customer behavior at Melia Laundry, particularly regarding the formation of customer satisfaction and loyalty.

b) Effect Size (f-square)

Effect size ( $f^2$ ) is used to determine the magnitude of contribution from each exogenous variable to the endogenous variable. The Effect Size (f-square) values in this research model are summarized in Table 6.

**Table 6.**  
**Effect Size Value (f-square)**

Variable	f-square
Customer Trust → Customer Satisfaction	0.770
Customer Trust → Customer Loyalty	0.311
Customer Satisfaction → Customer Loyalty	0.238
Service Quality → Customer Satisfaction	1.075
Service Quality → Customer Loyalty	0.194

Source: Data processed (2025)

Based on the f-square ( $f^2$ ) values, it is evident that the contribution of Customer Trust and Service Quality to Customer Satisfaction is classified as very strong. This is shown by the  $f^2$  value for Customer Trust → Customer Satisfaction of 0.770 and Service Quality → Customer Satisfaction of 1.075, both of which fall into the large effect category. This means that customer satisfaction is strongly affected by customer trust and the quality of service provided.

Furthermore, customer loyalty is affected quite significantly by several variables, but with different levels of contribution. Customer Trust → Customer Loyalty has an  $f^2$  value of 0.311 (medium effect), while Customer Satisfaction → Customer Loyalty has a value of 0.238 (medium effect). In addition, Service Quality → Customer Loyalty obtained an  $f^2$  value of 0.194, which also falls into the medium effect category. These findings indicate that enhancing loyalty will be more optimal if service quality and customer trust are able to drive satisfaction first, since their strongest effect is observed in shaping customer satisfaction.

**Predictive Relevance Test**

Evaluation of the model's predictive capability was conducted using the PLS-Predict procedure with a multivariate (MV) approach. This analysis aims to assess the extent to which the constructed SEM-PLS model has predictive ability for indicators of endogenous variables, particularly customer satisfaction and customer loyalty. The assessment is carried out by examining the Q<sup>2</sup> predict value and comparing prediction errors between the PLS-SEM model and the benchmark model.

**Table 7.**  
**PLS-Predictive Values**

Indicator	Q <sup>2</sup> predict	PLS-SEM_RMSE	PLS-SEM_MAE	LM_RMSE	LM_MAE
M.1	0.364	0.683	0.553	0.787	0.626
M.2	0.334	0.709	0.567	0.863	0.687
M.3	0.382	0.655	0.547	0.772	0.618
M.4	0.511	0.640	0.528	0.764	0.601
M.5	0.473	0.639	0.515	0.711	0.584
M.6	0.374	0.624	0.490	0.722	0.556
M.7	0.418	0.662	0.517	0.824	0.633
M.8	0.405	0.646	0.510	0.693	0.567
M.9	0.450	0.644	0.537	0.753	0.613
M.10	0.394	0.645	0.530	0.748	0.615
Y.1	0.497	0.663	0.524	0.796	0.631
Y.2	0.487	0.673	0.536	0.723	0.573
Y.3	0.411	0.730	0.585	0.801	0.626
Y.4	0.470	0.687	0.544	0.877	0.683
Y.5	0.487	0.706	0.549	0.837	0.676
Y.6	0.465	0.742	0.570	0.876	0.702
Y.7	0.471	0.702	0.562	0.872	0.705
Y.8	0.425	0.696	0.555	0.788	0.623
Y.9	0.481	0.648	0.498	0.792	0.612

Source: Data processed (2025)

The PLS-Predict evaluation results show that all indicators have Q<sup>2</sup> predict values greater than 0, indicating that the model has good predictive relevance. In addition, the RMSE and MAE values in the PLS-SEM model are consistently lower than those of the benchmark Linear Model (LM) across all indicators. These findings suggest that the proposed PLS-SEM model has more accurate and stable predictive ability compared to the linear model, so it can be concluded that the model's predictive strength is high.

**Hypothesis Testing (Direct Effect)**

Hypothesis testing was carried out using the bootstrapping procedure to obtain t-statistic and p-value. The relationship between variables is considered significant if the t-statistic value is greater than 1.96 and the p-value is less than 0.05. The test results show that all direct effect paths in the model are positive and significant, namely:

**Table 8.**  
**Hypothesis Testing**

Relationship Between Variables	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
Customer Trust → Customer Satisfaction	0.509	0.511	0.058	8.702	0.000
Customer Trust → Customer Loyalty	0.366	0.370	0.071	5.159	0.000
Customer Satisfaction → Customer Loyalty	0.416	0.410	0.095	4.389	0.000
Service Quality → Customer Satisfaction	0.601	0.598	0.055	10.918	0.000
Service Quality → Customer Loyalty	0.313	0.314	0.075	4.189	0.000

Source: Data processed (2025)

Based on the path coefficient, all relationships between variables in the research model proved to be significant because each path had a t-statistic value > 1.96 and p-values < 0.05. This shows that customer trust and service quality have a real effect on customer satisfaction and customer loyalty.

In detail, customer trust has a positive and significant effect on customer satisfaction (original sample 0.509; t-statistic 8.702; p-value 0.000) as well as on customer loyalty (original sample 0.366; t-statistic 5.159; p-value 0.000). Service quality also shows a very strong effect on customer satisfaction (original sample 0.601; t-statistic 10.918; p-value 0.000) and has a positive significant effect on customer loyalty (original sample 0.313; t-statistic 4.189; p-value 0.000). Thus, improving service quality and customer trust can drive both customer satisfaction and loyalty more effectively.

**Indirect Effect Testing (Mediation)**

In addition to direct effects, this study also assesses indirect effects to examine whether customer satisfaction serves as a mediator. The indirect effect test results show that:

**Table 9.**  
**Indirect Hypothesis Testing**

Relationship Between Variables	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
Customer Trust → Customer Loyalty	0.211	0.210	0.055	3.873	0.000

Relationship Between Variables	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
Service Quality → Customer Loyalty	0.250	0.245	0.061	4.065	0.000

Source: Data processed (2025)

Based on the results of indirect effect testing in Table 4.12, it is known that there is a significant mediating effect on customer loyalty. This is evidenced by all indirect paths having t-statistic values > 1.645 and p-values < 0.05, so it can be concluded that customer satisfaction plays an important role as an intermediary variable in the research model.

In more detail, customer trust has a positive and significant effect on customer loyalty through customer satisfaction with a coefficient of 0.211, t-statistic of 3.873, and p-value of 0.000. In addition, service quality also has a positive and significant effect on customer loyalty through customer satisfaction with a coefficient of 0.250, t-statistic of 4.065, and p-value of 0.000. Thus, customer satisfaction is proven to mediate the relationship between customer trust and service quality on customer loyalty.

#### Uji Variance Accounted For (VAF)

VAF calculation refers to the formula proposed by Hair et al. (2017), namely:

$$VAF = \frac{\text{Indirect Effect}}{\text{Direct Effect} + \text{Indirect Effect}}$$

The interpretation of VAF values is divided into three categories: if  $VAF \geq 80\%$ , the mediation is considered full mediation; if VAF falls within the range of 20%–80%, it is classified as partial mediation; whereas if  $VAF < 20\%$ , it indicates no mediation effect. In this study, the mediation testing of the effect of service quality on customer loyalty through customer satisfaction has met the criteria, namely the direct effect is significant when the customer satisfaction variable is not yet included in the model, and the indirect effect remains significant after the customer satisfaction variable is included. Furthermore, the VAF calculation is performed using the formula  $VAF = 0.250 / (0.313 + 0.250) = 0.250 / 0.563 = 0.444$  or 44.4%. This result indicates that 44.4% of the effect of service quality on customer loyalty is explained through customer satisfaction, so since it falls within the 20%–80% range, it can be concluded that partial mediation occurs in the relationship between these variables.

In addition, the mediation testing of the effect of customer trust on customer loyalty through customer satisfaction also shows results that meet the criteria. The direct effect is proven to be significant before the customer satisfaction variable is included in the model, and the indirect effect is also significant after the mediating variable is included. To determine the type of mediation, a VAF calculation is performed using the formula  $VAF = 0.211 / (0.366 + 0.211) = 0.211 / 0.577 = 0.365$  or 36.5%. Based on these results, it can be seen that 36.5% of the effect of customer trust on customer loyalty is explained through customer satisfaction. Since the VAF value falls within the 20%–80% range, it can be concluded that customer satisfaction serves as a partial mediator in the relationship between customer trust and customer loyalty.

### **The Effect of Service Quality on Customer Satisfaction in Laundry Services**

Based on the bootstrapping analysis results, service quality is proven to have a positive and significant effect on customer satisfaction at Melia Laundry, as indicated by an original sample value of 0.601, a t-statistic value of 10.918 (greater than 1.96), and a p-value of 0.000 (less than 0.05), thus supporting the acceptance of hypothesis H1. This finding indicates that the better the service quality perceived by customers, the higher their level of satisfaction. Conceptually, customer satisfaction is formed when the service received meets or exceeds expectations, which in the context of laundry services is reflected in the timeliness of laundry completion, cleanliness and neatness of results, freshness of clothing scent, and the friendly and responsive attitude of employees. Consistency in delivering quality service will create a sense of comfort and positive service experience for customers. Thus, service quality becomes a dominant factor in shaping customer satisfaction, considering that laundry customers have high expectations regarding the handling of their personal items, so improving service quality is the key to maintaining customer satisfaction and trust in Melia Laundry.

H1: Service quality has a positive and significant effect on customer satisfaction in laundry services.

### **The Effect of Service Quality on Customer Loyalty in Laundry Services**

The bootstrapping test results show that service quality has a positive and significant effect on customer loyalty at Melia Laundry, as indicated by an original sample value of 0.313, a t-statistic value of 4.189 (greater than 1.96), and a p-value of 0.000 (less than 0.05), thus supporting the acceptance of hypothesis H2. This finding confirms that service quality not only creates momentary satisfaction but also encourages customers to continue using Melia Laundry's services repeatedly. Customer loyalty is reflected in customers' tendency to consistently choose Melia Laundry, their reluctance to switch to other service providers, and their willingness to recommend the service to others. In the context of laundry services, customers are not only purchasing the end result of clean clothing but also the service experience, ranging from the neatness of the reception process, timeliness of completion, to clean and fresh-smelling laundry results. Consistency in delivering reliable and expectation-meeting service experiences builds customer attachment, making service quality the primary added value that distinguishes Melia Laundry from its competitors.

H2: Service quality has a positive and significant effect on customer loyalty in laundry services.

### **The Effect of Customer Trust on Customer Satisfaction in Laundry Services**

Customer trust is proven to have a positive and significant effect on customer satisfaction, as indicated by an original sample value of 0.509, a t-statistic value of 8.702, and a p-value of 0.000, thus supporting the acceptance of hypothesis H3. This finding indicates that the higher the level of customer trust in Melia Laundry, the higher the satisfaction perceived. In the context of laundry services, trust becomes a crucial factor because customers entrust personal items that carry high risks, such as the possibility of damaged, mixed-up, or lost clothing, or laundry results that do not meet expectations. When customers believe that Melia Laundry is capable of safeguarding their clothing and delivering consistent results, a sense of security and comfort is established, which directly enhances satisfaction. This trust also develops through repeated positive experiences, where customers

encounter no issues and consistently receive satisfactory laundry results, thereby reinforcing their belief that Melia Laundry is a reliable service provider worthy of continuous selection. H3: Customer trust has a positive and significant effect on customer satisfaction in laundry services.

#### **The Effect of Customer Trust on Customer Loyalty in Laundry Services**

Customer trust has a positive and significant effect on customer loyalty at Melia Laundry, as indicated by an original sample value of 0.366, a t-statistic value of 5.159, and a p-value of 0.000, thus supporting the acceptance of hypothesis H4. This unidirectional relationship confirms that the higher the level of customer trust, the higher the loyalty formed. In the laundry service business, trust becomes a key factor because customers tend to return to services they consider safe, consistent, and reliable, making them less susceptible to promotions from other service providers. In addition to encouraging service reuse, trust also triggers customers' willingness to recommend Melia Laundry to others. Such recommendations are generally based on positive experiences and confidence in the service's reputation, meaning that trust not only builds individual loyalty but also expands the customer base through word-of-mouth promotion.

H4: Customer trust has a positive and significant effect on customer loyalty in laundry services.

#### **The Effect of Customer Satisfaction on Customer Loyalty in Laundry Services**

Customer satisfaction is proven to have a positive and significant effect on customer loyalty, as indicated by an original sample value of 0.416, a t-statistic value of 4.389, and a p-value of 0.000, thus supporting the acceptance of hypothesis H5. This finding confirms that the higher the level of customer satisfaction, the stronger the loyalty formed. In the context of laundry services, customer satisfaction arises from service experiences that meet or exceed expectations, such as clean and neatly folded laundry, fresh-smelling clothing, timely completion, and friendly and responsive employee attitudes. Such satisfaction not only encourages customers to make repeat purchases but also forms an emotional bond that makes customers more tolerant of minor shortcomings that may occur. Therefore, maintaining and enhancing customer satisfaction becomes an important strategy for Melia Laundry to sustain customer loyalty in the long term.

H5: Customer satisfaction has a positive and significant effect on customer loyalty in laundry services.

#### **The Effect of Service Quality on Customer Loyalty Mediated by Customer Satisfaction in Laundry Services**

Service quality is proven to have a positive and significant effect on customer loyalty through customer satisfaction, as indicated by an indirect effect coefficient value of 0.250, a t-statistic value of 4.065, and a p-value of 0.000, thus supporting the acceptance of hypothesis H6. This finding shows that service quality not only has a direct impact on customer loyalty but also builds loyalty indirectly by first enhancing customer satisfaction. In the context of laundry services, quality service such as timely completion, clean and neatly folded laundry results, well-ironed garments, and friendly and responsive employee attitudes creates positive experiences that foster satisfaction. This satisfaction then serves as the primary bridge that encourages customers to remain loyal and make repeat purchases. Furthermore, the VAF test result of 44.4% indicates that customer satisfaction mediates the relationship between service quality and customer loyalty in the form of partial mediation, meaning that part of the effect

of service quality on loyalty is channeled through customer satisfaction, while the remaining portion continues to exert a direct effect. This finding underscores the importance for Melia Laundry to consistently maintain service quality while simultaneously ensuring high levels of customer satisfaction so that customer loyalty can be effectively formed and sustained.

H6: Service quality mediated by customer satisfaction has a positive and significant effect on customer loyalty in laundry services.

### **The Effect of Customer Trust on Customer Loyalty Mediated by Customer Satisfaction in Laundry Services**

Customer trust is proven to have a positive and significant effect on customer loyalty through customer satisfaction, as indicated by an indirect effect coefficient value of 0.211, a t-statistic value of 3.873, and a p-value of 0.000, thus supporting the acceptance of hypothesis H7. This finding shows that customer satisfaction serves as a significant intervening variable that bridges the relationship between customer trust and customer loyalty. When customers have a high level of trust in Melia Laundry, they feel safe and comfortable using the services offered, as they are confident that their clothing will be processed professionally, securely, and consistently. This sense of security then builds customer satisfaction, which subsequently encourages customers to continue using Melia Laundry's services repeatedly and not easily switch to other service providers. Furthermore, the VAF test result of 36.3% indicates that customer satisfaction mediates the relationship between trust and loyalty in the form of partial mediation, meaning that customer trust still has a direct effect on loyalty, but part of its effect is also channeled through customer satisfaction. This finding underscores that Melia Laundry's efforts to maintain and enhance customer trust through consistent service quality, clothing security, and accountability in service delivery will simultaneously increase satisfaction and strengthen customer loyalty in the long term.

H7: Customer trust mediated by customer satisfaction has a positive and significant effect on customer loyalty in laundry services.

## **CONCLUSION**

Based on the analysis results using SEM-PLS on Melia Laundry customers in Denpasar City, it can be concluded that service quality and customer trust play important roles in shaping both customer satisfaction and loyalty. Service quality shows a positive and significant effect on customer satisfaction, meaning that the better the service provided, the higher the level of satisfaction perceived by customers. In addition, customer trust also has a positive and significant effect on customer satisfaction, which confirms that customers' confidence in the consistency and security of the service is an important factor in enhancing satisfaction.

This study also proves that service quality and customer trust have a positive and significant direct effect on customer loyalty. This finding indicates that customer loyalty can be enhanced through improving service quality and strengthening customer trust in the company. Furthermore, customer satisfaction is proven to have a positive and significant effect on customer loyalty, meaning that satisfied customers tend to make repeat purchases and recommend Melia Laundry to others.

Customer satisfaction is proven to mediate the relationship between service quality and customer trust on customer loyalty. The mediation that occurs is partial, indicating that customer loyalty is not only affected directly by service quality and trust but also through

customer satisfaction as an intervening mechanism. Thus, efforts to enhance customer loyalty will be more effective when carried out in an integrated manner through improving service quality, strengthening trust, and managing customer satisfaction on a sustainable basis.

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