

Service Quality and Marketing Mix as Determinants of Customer Satisfaction and Loyalty

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Abstract

Customer loyalty is an important factor in sustaining service businesses, as it reflects customers' willingness to repurchase and maintain relationships with service providers. This study investigates the effects of service quality and the marketing mix on customer satisfaction and loyalty, while also examining the influence of customer satisfaction on customer loyalty. A mixed-methods approach was adopted, integrating qualitative and quantitative data obtained through documentation, interviews, and questionnaire surveys. The collected data were analyzed using Structural Equation Modeling (SEM) with LISREL 8.80. The analysis comprised 222 respondents who fulfilled the predetermined research criteria. The findings demonstrate that both service quality and the marketing mix exert positive and statistically significant effects on customer satisfaction. Similarly, these two factors significantly and positively contribute to customer loyalty. In addition, customer satisfaction is found to have a positive and significant effect on customer loyalty. Collectively, the findings underscore the strategic importance of effectively managing service quality and the marketing mix as mechanisms for enhancing customer satisfaction and, ultimately, fostering stronger customer loyalty.

Keywords

Service Quality; Marketing Mix; Customer Satisfaction; Customer Loyalty.

1. Introduction

Customer loyalty is a strategic factor for the sustainability of service companies because it encourages repeat purchases, recommendations, and customer resilience against competitor offers (Agu et al., 2024; Närvänen et al., 2020). In increasingly intense service competition, loyalty is not only determined by service outcomes but also by the experiences and value received by customers. Service quality becomes one of the important factors in shaping that experience because service that can meet customer expectations can enhance positive evaluations and encourage long-term relationships (Misischia et al., 2022; Özkan et al., 2020). Thus, identifying the determinants of satisfaction and loyalty becomes important for service companies that are oriented toward the sustainability of customer relationships.

Customer satisfaction serves as a pivotal mechanism through which positive service experiences are translated into sustained customer loyalty. Satisfaction is formed through customers' evaluation of the alignment between the performance received and their previous expectations (Mugova et al., 2025), and is also related to repurchase, brand choice, and switching behaviour (Sánchez García & Curras-Perez, 2020). Customers who experience higher levels of satisfaction are more likely to sustain their relationships with a company and demonstrate stronger loyalty (Cardoso et al., 2022). Consistent with this perspective, empirical evidence across diverse service contexts indicates that service quality is a significant determinant of customer satisfaction (Marcos & Coelho, 2022; Shokouhyar et al., 2020; Slack et al., 2020). Taken together, these findings suggest that service quality constitutes a fundamental antecedent of customer satisfaction and, consequently, plays an important role in fostering customer loyalty.

In addition to service quality, the marketing mix is an instrument for companies to create value and influence customer responses through the integrated management of product, price, place, and promotion (Yusuf & Matin, 2022). The effectiveness of that combination can shape customer value perception and satisfaction. Saidani & R Sudiarditha (2019) demonstrated that the marketing mix exerts a positive and significant influence on customer satisfaction, whereas Othman et al. (2021) established that the marketing mix positively affects customer loyalty, both directly and indirectly through customer satisfaction. Collectively, these findings suggest that customer loyalty is better understood as the outcome of the interplay between service quality and marketing strategy, rather than as a response to any single determinant considered in isolation.

Nevertheless, empirical evidence concerning these relationships remains inconclusive. Saidani & R Sudiarditha (2019) and Baidun et al. (2022) reported a positive association between service quality and customer loyalty, whereas Lie et al. (2019) found this relationship to be statistically insignificant. Further evidence from Cuong & Khoi (2019) demonstrates the interconnected relationships among service quality, customer satisfaction, trust, and loyalty, while Othman et al. (2021) highlights the pivotal role of customer satisfaction in linking the marketing mix to customer loyalty. Taken together, these divergent findings suggest that the process through which customer loyalty is developed remains theoretically and empirically unresolved. This inconsistency underscores the need for further empirical investigation that simultaneously integrates service quality, the marketing mix, customer satisfaction, and customer loyalty within a unified analytical framework.

The divergent empirical findings suggest that customer loyalty cannot be attributed exclusively to the direct effects of service quality or the marketing mix; rather, it may emerge from customers' evaluations of the overall service experiences they encounter. Against this backdrop, the present study examines the effects of service quality and the marketing mix on customer satisfaction and customer loyalty, while also assessing the effect of customer satisfaction on loyalty within an integrated empirical framework. By considering these relationships simultaneously, the study offers a more comprehensive account of

the mechanisms underlying customer loyalty formation in service contexts. From a theoretical perspective, the study contributes to the existing literature by providing further empirical evidence on the interconnected relationships among service quality, the marketing mix, customer satisfaction, and customer loyalty. From a managerial perspective, the findings provide a basis for service firms to align service delivery and marketing strategies in ways that enhance customer satisfaction and foster sustained customer loyalty.

2. Literature Review

2.1 Service Quality

Service quality refers to customers' overall evaluation of a service's excellence and attributes, which is shaped by the extent to which the service delivered aligns with or differs from their prior expectations (Akdere et al., 2020). From the SERVQUAL perspective, service quality is conceptualized through five core dimensions: reliability, responsiveness, assurance, empathy, and tangibles. These dimensions capture the service provider's capacity to deliver services consistently and dependably, respond promptly to customer needs, instill confidence and trust, provide individualized attention, and offer appropriate physical facilities and service-related resources (Liestyanti & Prawiraatmadja, 2021). Service quality that meets or exceeds customer expectations can create positive experiences and enhance customer evaluations of the service provider.

Empirical research has established a meaningful association between service quality, customer satisfaction, and customer loyalty across a range of service context. Sugiarto & Octaviana (2021) and Bungatang & Reynel (2021) demonstrate that service quality contributes positively to customer satisfaction, although the relative influence of individual service-quality dimensions varies across studies and contexts. Conversely, Lie et al. (2019) reported that service quality does not exert a statistically significant positive effect on customer loyalty. These divergent findings suggest that the relationships between service quality, customer satisfaction, and customer loyalty remain context-dependent and warrant further empirical examination, particularly in service settings characterized by intensive customer-provider interactions.

2.2 Marketing Mix

The marketing mix refers to a set of controllable marketing instruments that firms strategically employ to shape consumer responses and accomplish their marketing objectives (Rachmawati et al., 2021). In its classical formulation, the marketing mix comprises four fundamental elements—product, price, place, and promotion—which should be coordinated and managed cohesively to deliver value and effectively address customer needs (Darmawan & Grenier, 2021). The accuracy of the combination of these elements can shape customer value perception and serve as the foundation for creating a satisfying consumption experience.

Empirical evidence indicates that the effectiveness of the marketing mix is closely associated with customer satisfaction and loyalty. Jermisittiparsert (2019) demonstrated that the dimensions of the service marketing mix exert positive and

statistically significant effects on customer satisfaction, whereas Othman et al. (2021) found that the marketing mix contributes to customer loyalty both directly and indirectly through customer satisfaction. These findings suggest that the marketing mix extends beyond its conventional role as a means of attracting customers, functioning instead as a strategic mechanism for cultivating enduring customer relationships and reinforcing customer loyalty.

2.3 Customer Satisfaction

Customer satisfaction refers to customers' post-consumption evaluation, arising from a comparison between their perceived performance or outcomes and their expectations prior to receiving the product or service (Barusman et al., 2019). Beyond reflecting customers' assessments of service quality, satisfaction may also be shaped by a broader set of factors, including product quality, price, situational conditions, and individual customer characteristics (Albari & Kartikasari, 2019). Thus, satisfaction is a comprehensive evaluation of the consumption experience formed after customers receive and use a product or service.

Satisfaction holds an important position in explaining customer behavior after consumption. Empirical evidence consistently supports a positive association between customer satisfaction and loyalty. Dam & Dam (2021) identified a positive relationship between the two constructs, while Akil & Ungan (2022) similarly demonstrated that customer satisfaction has a positive and statistically significant effect on customer loyalty. Further support is provided by Singh et al. (2023) who confirmed that higher levels of customer satisfaction contribute positively to customer loyalty. Collectively, these findings reinforce the view that customer satisfaction represents a critical determinant in fostering and sustaining customer loyalty. Therefore, satisfaction can be viewed as one of the important mechanisms that transform positive evaluations of service experiences into customers' tendency to maintain relationships with the company.

2.4 Customer Loyalty

Customer loyalty refers to customers' enduring commitment to maintaining a relationship with a particular product or service provider, as reflected in behavioral and attitudinal manifestations such as repeat purchases, continued service usage, positive recommendations to others, and resistance to competing alternatives (Barusman et al., 2020). Accordingly, customer loyalty extends beyond favorable attitudes toward a service provider and is manifested through actual behavioral responses, particularly customers' sustained preference and continued patronage over time. For service companies, loyalty becomes important because loyal customers have the potential to make repeat purchases, provide recommendations, and establish more sustainable business relationships.

The formation of loyalty is influenced by customer experiences and evaluations of the service as well as the value they receive (Kusumawati & Rahayu, 2020). Previous research shows that service quality, marketing mix, and customer satisfaction can be contributing factors to loyalty, although the research results regarding this relationship are not always consistent (Andrianto & Santoso, 2019; Azhar et al., 2019; Elgarhy & Mohamed, 2023). These conditions provide a

compelling basis for empirically examining the interrelationships among service quality, the marketing mix, and customer satisfaction as key determinants of customer loyalty within an integrated framework.

2.5 Research Framework and Hypothesis

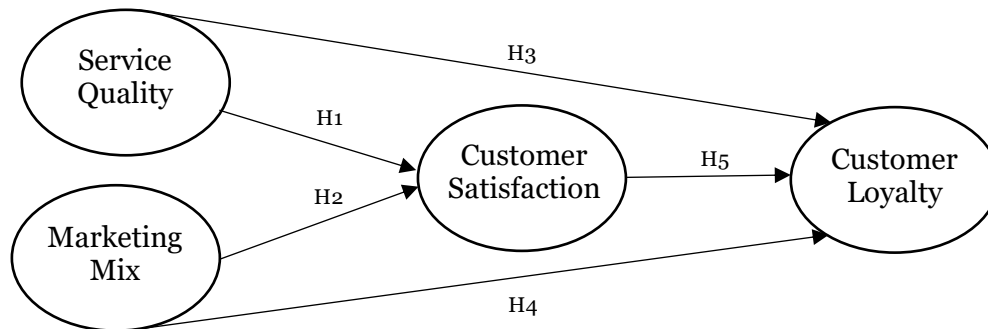


Figure 1. Research Framework

Source: Data Processed, 2026

Based on that framework, the research hypothesis is formulated as follows:

H1: Service quality has a positive effect on customer satisfaction.

H2: The marketing mix has a positive effect on customer satisfaction.

H3: Service quality has a positive effect on customer loyalty.

H4: The marketing mix has a positive effect on customer loyalty.

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

3. Method

The present study was conducted at Ayyas Studio Salon, a beauty care service business that provides nail art, hair treatment, foot spa, manicure, pedicure, and eyebrow embroidery services in Bandar Lampung. Ayyas Studio Salon was selected as the research setting due to the dynamic nature of its customer visits and the ongoing need to strengthen customer retention through effective service quality and marketing mix management. This setting provides a relevant empirical context for examining how service quality and marketing strategies influence customer satisfaction and loyalty within a service industry characterized by intensive customer–provider interaction and experience-based value creation.

3.1 Research Design

This study adopts a quantitative approach within an explanatory research design to investigate the relationships among service quality, the marketing mix, customer satisfaction, and customer loyalty. Primary data were obtained through a structured questionnaire developed based on the established indicators of each construct. Structural Equation Modeling (SEM) was employed to test the proposed research model, as it enables the simultaneous examination of interrelationships among variables while integrating the measurement and structural components of the model (Al-Emran et al., 2019). The analysis was performed using LISREL 8.80 with maximum likelihood estimation based on the covariance matrix.

3.2 Participants / Sample

The study population comprised 510 customers who had utilized the services of Ayyas Studio Salon between June and October 2022. The sample was selected using a non-probability sampling approach, specifically convenience sampling (Stratton, 2021). To ensure that respondents possessed sufficient experience to evaluate the constructs under investigation, eligibility was restricted to customers who had used the salon's services more than once during the five-month observation period. This criterion was intended to ensure that respondents had adequate exposure to assess service quality, the marketing mix, customer satisfaction, and customer loyalty. Applying these criteria yielded a final sample of 222 eligible respondents, all of whom were included in the subsequent analysis.

3.3 Data Collection

Data were collected using a structured questionnaire developed from the established indicators of the study constructs. The instrument measured service quality through five dimensions—tangibles, reliability, responsiveness, assurance, and empathy—and the marketing mix through four dimensions: product, price, place, and promotion. Customer satisfaction and customer loyalty were also assessed using their respective construct indicators. All measurement items were rated on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was administered to respondents who fulfilled the predefined eligibility criteria. Prior to analysis, the collected responses were screened for completeness and compliance with the established sampling criteria to ensure the quality and suitability of the final dataset.

3.4 Data Analysis

The data were analyzed using Structural Equation Modeling (SEM) implemented in LISREL 8.80. The analysis involved two sequential stages: evaluation of the measurement model and assessment of the structural model. The measurement model was examined to establish the validity of the research instrument and determine whether the observed indicators adequately represented their respective latent constructs, while reliability analysis assessed the internal consistency of the measurement items. Subsequently, the structural model was evaluated to test five hypotheses concerning the effects of service quality and the marketing mix on customer satisfaction and customer loyalty, as well as the effect of customer satisfaction on customer loyalty. Model parameters were estimated using the maximum likelihood method based on the covariance matrix. Hypothesis testing was subsequently performed by assessing the statistical significance of the estimated structural relationships, which served as the basis for determining whether the proposed hypotheses were supported.

3.5 Ethical Considerations

Data collection was conducted in accordance with principles of respondent confidentiality and voluntary participation. Respondents were informed of the purpose and scope of the data collection prior to completing the questionnaire, and their participation was entirely voluntary. All information provided by respondents was treated confidentially and used exclusively for research purposes.

4. Results

4.1 Measurement Instrument Assessment

Prior to model estimation and hypothesis testing, the research instrument was subjected to validity and reliability assessments to establish the adequacy of the measurement items for representing the respective constructs. Construct validity was assessed using the Pearson product–moment correlation, with a critical r -value of 0.361 based on a pilot sample of 30 respondents ($n = 30$). The results of the validity and reliability assessments are presented in Table 1.

Table 1. Results of the Instrument Validity Test

Variable	Item	r-count	r-table	Conclusion
Service Quality (X ₁)	TNG	0.957	0.361	Valid
	RLBTY	0.928	0.361	Valid
	RSPN	0.954	0.361	Valid
	ASS	0.905	0.361	Valid
	EMPT	0.973	0.361	Valid
Marketing Mix (X ₂)	PRC	0.971	0.361	Valid
	PRD	0.965	0.361	Valid
	PLC	0.987	0.361	Valid
	PRMSI	0.930	0.361	Valid
Customer Satisfaction (Y ₁)	KBTHN	0.968	0.361	Valid
	KPSN	0.985	0.361	Valid
	HRPN	0.984	0.361	Valid
	PMB	0.963	0.361	Valid
Customer Loyalty (Y ₂)	KSTAN	0.954	0.361	Valid
	RKMD	0.901	0.361	Valid
	KTHN	0.980	0.361	Valid

Source: Data Processed, 2026

All items have a calculated r value of 0.901–0.987, higher than the table r value of 0.361, so all indicators are declared valid and retained for further analysis. Next, the reliability of the instrument was tested using Cronbach's Alpha with a minimum threshold of 0.70. The results are presented in Table 2.

Table 2. Results of the Instrument Reliability Test

Variable	Reliability Coefficient	Critical r	Conclusion
Service Quality (X ₁)	0.968	0.700	Reliable
Marketing Mix (X ₂)	0.973	0.700	Reliable
Customer Satisfaction (Y ₁)	0.982	0.700	Reliable
Customer Loyalty (Y ₂)	0.916	0.700	Reliable

Source: Data Processed, 2026

All constructs show reliability values between 0.916–0.982, which are above the threshold of 0.70. Thus, the research instrument meets the reliability criteria and is suitable for testing the structural model and research hypotheses.

4.2 Respondent Characteristics

Descriptive analysis was conducted on 222 respondents to describe the sample characteristics based on the highest level of education, age, occupation, frequency of care, and amount of expenditure. The distribution of respondent characteristics is presented in the table below.

Table 3. Respondent Education

Education	Customers Percentage (%)	
Elementary School (SD)	25	11.26
Junior High School (SMP)	30	13.51
Senior High School (SMA)	67	30.18
Bachelor's Degree (S1)	80	36.04
Master's Degree (S2)	20	9.01
Total	222	100.00

Source: Data Processed, 2026

Table 3 shows that the majority of respondents have a final education level of Bachelor's degree (S1), with 80 people (36.04%), while the lowest number comes from respondents with a Master's degree (S2), with 20 people (9.01%). This distribution shows that the majority of customers in the sample have a medium to high level of education.

Table 4. Respondent Age

Age	Customers Percentage (%)	
17–30 years	95	42.79
>30 years	127	57.21
Total	222	100.00

Source: Data Processed, 2026

Based on Table 4, the majority of respondents are over 30 years old, totaling 127 people (57.21%), while respondents aged 17–30 years number 95 people (42.79%). Thus, the age group above 30 years is the most dominant group in this study.

Table 5. Respondent Occupation

Occupation	Customers Percentage (%)	
Housewife	97	43.69
Student	40	18.02
Civil Servant	55	24.77
Entrepreneur	30	13.51

Occupation Customers Percentage (%)		
Total	222	100.00

Source: Data Processed, 2026

Table 5 shows that housewives are the largest group of respondents, with 97 people (43.69%). Next, respondents who are civil servants number 55 people (24.77%), students 40 people (18.02%), and entrepreneurs 30 people (13.51%).

Table 6. Treatment Frequency

Treatment Frequency Customers Percentage (%)		
1 time	65	29.28
2 times	70	31.53
3–4 times	37	16.67
>5 times	50	22.52
Total	222	100.00

Source: Data Processed, 2026

Table 6 shows that the most frequent care performed by respondents was twice, with 70 people (31.53%). Conversely, the group with a care frequency of 3–4 times was the smallest, with 37 people (16.67%). This data indicates a variation in the frequency of service usage among respondents.

Table 7. Treatment Expenditure

Treatment Expenditure (IDR) Customers Percentage (%)		
<300,000	55	24.77
300,000–1,000,000	70	31.53
>1,000,000	97	43.69
Total	222	100.00

Source: Data Processed, 2026

Based on Table 7, respondents with expenditures of more than Rp1,000,000 constitute the largest group, with 97 people (43.69%). Meanwhile, 70 respondents (31.53%) spent Rp300,000–Rp1,000,000 and 55 respondents (24.77%) spent less than Rp300,000. These results indicate that the majority of respondents in the sample have relatively high care expenditure levels.

4.3 Descriptive Analysis

Descriptive analysis was conducted to characterize the response patterns of the 222 respondents across the four study variables: Service Quality, Marketing Mix, Customer Satisfaction, and Customer Loyalty. The analysis was based on the mean scores of respondents' ratings measured using a five-point Likert scale. For interpretive purposes, the resulting mean scores were categorized into five levels, as presented in Table 8.

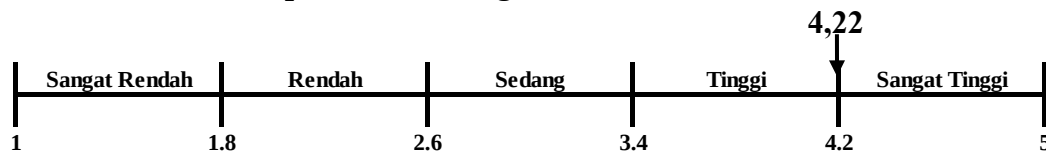
Table 8. Indicator Rating Criteria

No.	Score Range	Criteria
1	1.00–1.79	Strongly Disagree
2	1.80–2.59	Disagree
3	2.60–3.39	Neutral
4	3.40–4.19	Agree
5	4.20–5.00	Strongly Agree

Source: Data Processed, 2026

Based on Table 8, an average score of 1.00–1.79 falls into the Strongly Disagree category, while the ranges of 1.80–2.59, 2.60–3.39, and 3.40–4.19 fall into the Disagree, Neutral, and Agree categories, respectively. A score of 4.20–5.00 falls into the Strongly Agree category. This classification is used as the basis for determining the category of each indicator and research variable.

To visually show the distribution of the assessment range, the continuous scale used in the research is presented in Figure 2.

**Figure 2. Continuum Scale of Respondent Assessment**

Source: Data Processed, 2026

Figure 2 shows the division of the rating scale from 1.00 to 5.00 into five categories. This scale is then used to determine the average value position for each research variable.

The results of the descriptive analysis for Service Quality, Marketing Mix, Customer Satisfaction, and Customer Loyalty are presented sequentially in Tables 9–12.

Table 9. Service Quality Descriptive Statistics

No.	Indicator	5	4	3	2	1	Total Score	Mean	Category
1	Tangibles	93	103	24	2	0	953	4.29	Very High
2	Reliability	98	98	23	3	0	957	4.31	Very High
3	Responsiveness	102	98	20	2	0	966	4.35	Very High
4	Assurance	85	110	25	2	0	944	4.25	Very High
5	Empathy	113	87	21	1	0	978	4.41	Very High
Overall Mean							959.60	4.32	Very High

Source: Data Processed, 2026

Based on Table 9, all Service Quality indicators fall into the very high category. The highest average score is on Empathy at 4.41, while the lowest score is on

Assurance at 4.25. Overall, Service Quality received an average score of 4.32, which falls into the very high category.

The position of the average value on the continuous scale is shown in Figure 3.



Figure 3. Continuum Scale of Service Quality

Source: Data Processed, 2026

Figure 3 shows that the average Service Quality score of 4.32 falls within the range of 4.20–5.00 or the very high category.

Table 10. Marketing Mix Descriptive Statistics

No.	Indicator	5	4	3	2	1	Total Score	Mean	Category
1	Price	108	100	14	0	0	982	4.42	Very High
2	Product	127	78	17	0	0	998	4.50	Very High
3	Place	114	94	14	0	0	988	4.45	Very High
4	Promotion	122	84	16	0	0	994	4.48	Very High
Overall Mean							990.50	4.46	Very High

Source: Data Processed, 2026

Table 10 shows that all Marketing Mix indicators are in the very high category. Product has the highest average value of 4.50, while Price has the lowest value of 4.42. The overall average value of the Marketing Mix is 4.46, which falls into the very high category.

The position of the average value on the continuous scale is shown in Figure 4.

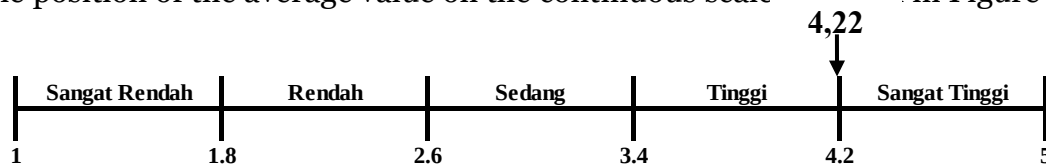


Figure 4. Continuum Scale of Marketing Mix

Source: Data Processed, 2026

Figure 4 shows that the average value of the Marketing Mix is 4.46, which falls within the range of 4.20–5.00 or the very high category.

Table 11. Customer Satisfaction Descriptive Statistics

No.	Indicator	5	4	3	2	1	Total Score	Mean	Category
1	Needs	134	75	13	0	0	1009	4.55	Very High
2	Satisfaction	175	38	9	0	0	1054	4.75	Very High
3	Expectations	158	54	10	0	0	1036	4.67	Very High

No.	Indicator	5	4	3	2	1	Total Score	Mean	Category
4	Repeat Treatment	158	56	8	0	0	1038	4.68	Very High
	Overall Mean						1034.25	4.66	Very High

Source: Data Processed, 2026

Based on Table 11, all Customer Satisfaction indicators fall into the very high category. The highest average score is in Satisfaction at 4.75, while the lowest score is in Needs at 4.55. Overall, Customer Satisfaction has an average of 4.66, which falls into the very high category.

The position of the average Customer Satisfaction value on a continuous scale is shown in Figure 5.

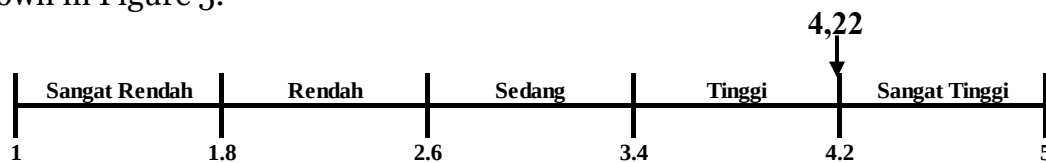


Figure 5. Continuum Scale of Customer Satisfaction

Source: Data Processed, 2026

Figure 5 shows that the average Customer Satisfaction score of 4.66 falls within the range of 4.20–5.00 or the very high category.

Table 12. Customer Loyalty Descriptive Statistics

No.	Indicator	5	4	3	2	1	Total Score	Mean	Category
1	Repeat Treatment	102	78	41	1	0	947	4.27	Very High
2	Recommendation	84	130	8	0	0	964	4.34	Very High
3	Resistance to Alternatives	68	101	52	1	0	902	4.06	High
	Overall Mean						937.67	4.22	Very High

Source: Data Processed, 2026

Table 12 shows that Recommendation received the highest average score of 4.34, while Resistance to Alternatives received the lowest score of 4.06, which falls into the high category. Overall, Customer Loyalty has an average score of 4.22, which falls into the very high category.

The position of the average Customer Loyalty value on a continuous scale is presented in Figure 6.



Figure 6. Continuum Scale of Customer Loyalty

Source: Data Processed, 2026

Figure 5 shows that the average Customer Loyalty score of 4.22 falls within the range of 4.20–5.00 or the very high category.

4.4 Multivariate Normality Assessment

Before estimating the structural model, data normality is tested to ensure the compatibility of the data distribution characteristics with the estimation method used in SEM. The testing is conducted using the Test of Multivariate Normality for Continuous Variables in LISREL, considering the values of Skewness, Kurtosis, and their combination.

Table 13. Multivariate Normality Test

Variable	Skewness Z-Score	P-Value	Kurtosis Z-Score	P-Value	Chi-Square	P-Value
TNG	-2.674	0.007	-2.180	0.029	11.901	0.003
RLBTY	-2.989	0.003	-2.163	0.031	13.610	0.001
RSPN	-3.106	0.002	-2.116	0.034	14.123	0.001
ASS	-2.281	0.023	-1.874	0.061	8.716	0.013
EMPT	-3.637	0.000	-2.488	0.013	19.417	0.000
PRC	-2.942	0.003	-3.587	0.000	21.523	0.000
PRD	-4.198	0.000	-3.261	0.001	28.255	0.000
PLC	-3.327	0.001	-3.568	0.000	23.795	0.000
PRMSI	-3.874	0.000	-3.480	0.001	27.121	0.000
KBTHN	-4.614	0.000	-2.276	0.023	26.468	0.000
KPSN	-7.613	0.000	2.851	0.004	66.079	0.000
HRPN	-6.263	0.000	0.641	0.522	39.630	0.000
PMB	-6.231	0.000	0.659	0.510	39.262	0.000
KSTAN	-2.865	0.004	-5.084	0.000	34.056	0.000
RKMD	-0.806	0.420	-1.822	0.068	3.970	0.137
KTHN	-1.081	0.280	-4.215	0.000	18.934	0.000
Multivariate	61.966	0.000	350.305	0.000	746.491	0.000

Note: Relative Multivariate Kurtosis = 1.216.

Source: Data Processed, 2026

The results in Table 13 indicate that the research data do not meet the assumption of multivariate normality, as shown by the P-Value of 0.000 for Skewness, Kurtosis, and Skewness and Kurtosis, which are below the significance threshold of 0.05. The Relative Multivariate Kurtosis value of 1.216 also indicates a deviation from multivariate normal distribution. Therefore, the model estimation needs to consider the characteristics of the data that do not follow a normal distribution.

In the context of covariance-based SEM, this condition is addressed by using an appropriate estimation approach for data non-normality, namely by utilizing the Asymptotic Covariance Matrix (ACM) in LISREL. This approach allows

parameter estimation and goodness-of-fit statistics to consider non-normal data distribution, so that the model testing results are not solely based on the assumption of multivariate normality.

4.5 Measurement Model Assessment

Following the normality assessment, the measurement model was evaluated to establish the validity and reliability of the indicators in measuring their respective latent constructs. The evaluation considered the standardized loading factor (SLF), construct reliability (CR), and average variance extracted (AVE) as key criteria for assessing the adequacy of the measurement model. The estimated standardized loading factors for the respective indicators are presented in Figure 7.

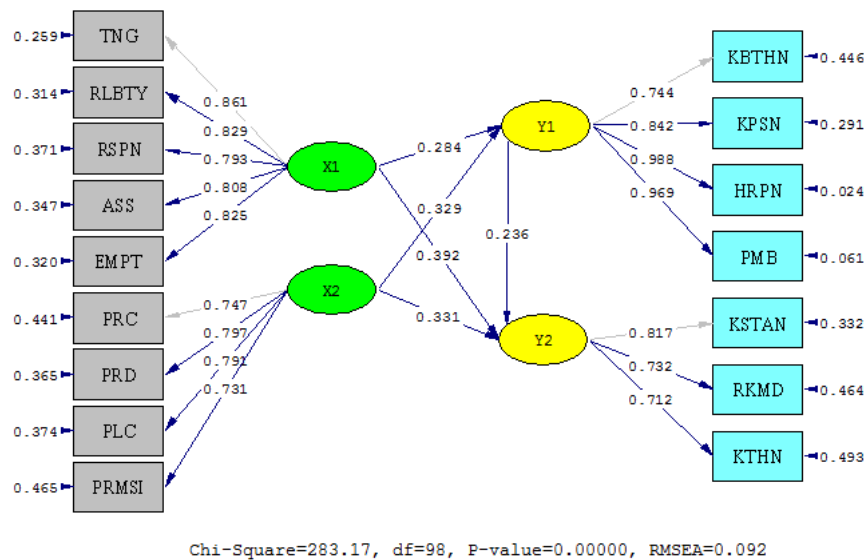


Figure 7. Standardized Loading Factors

Source: Data Processed, 2026

As shown in Figure 2, all indicators exhibit standardized loading factor (SLF) values exceeding the recommended threshold of 0.50, ranging from 0.712 to 0.988. These results provide evidence of adequate convergent validity, indicating that the measurement indicators demonstrate sufficient associations with their respective latent constructs and are therefore suitable for subsequent analysis.

Next, the CR and AVE values are used to further evaluate construct reliability and convergent validity. The test results are presented in Table 14.

Table 14. Standardized Loadings and Construct Reliability

Construct	Indicator	Standardized Loading	CR	AVE
Service Quality (X1)	TNG	0.861	0.913	0.678
	RLBTY	0.829		
	RSPN	0.793		
	ASS	0.808		

Construct	Indicator	Standardized Loading	CR	AVE
Marketing Mix (X2)	EMPT	0.825	0.851	0.588
	PRC	0.747		
	PRD	0.797		
	PLC	0.791		
	PRMSI	0.731		
Customer Satisfaction (Y1)	KBTHN	0.744	0.939	0.794
	KPSN	0.842		
	HRPN	0.988		
	PMB	0.969		
	KSTAN	0.817		
Customer Loyalty (Y2)	RKMD	0.732	0.799	0.570
	KTHN	0.712		

Note: CR = Construct Reliability; AVE = Average Variance Extracted.

Source: Data Processed, 2026

As reported in Table 14, the composite reliability (CR) values across all constructs range from 0.799 to 0.939, exceeding the recommended threshold of 0.70 and thereby demonstrating satisfactory internal consistency. In addition, the average variance extracted (AVE) values range from 0.570 to 0.794, with all values exceeding the minimum criterion of 0.50. Collectively, these results confirm that the measurement model demonstrates adequate construct reliability and convergent validity.

4.6 Structural Model

The structural model was evaluated to examine the hypothesized relationships among the latent variables specified in the research framework. The assessment focused on the *t*-value, standardized path coefficient, and coefficient of determination (R^2). The *t*-value was used to determine the statistical significance of the hypothesized relationships, whereas the standardized path coefficient indicated the direction and magnitude of the effects among constructs. For the two-tailed hypothesis tests conducted at a 5% significance level, the critical *t*-value was set at 1.96. Accordingly, a structural parameter was considered statistically significant when its *t*-value was ≥ 1.96 .

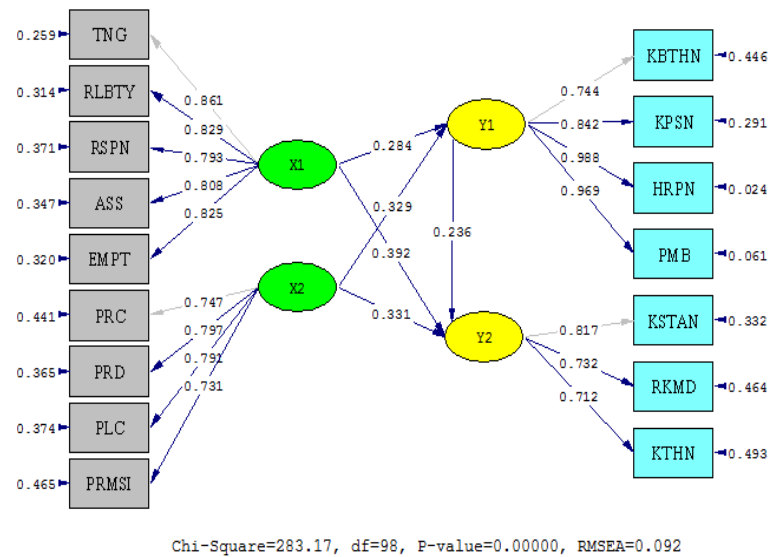


Figure 8. Standardized Coefficient Estimation Results
Source: Data Processed, 2026

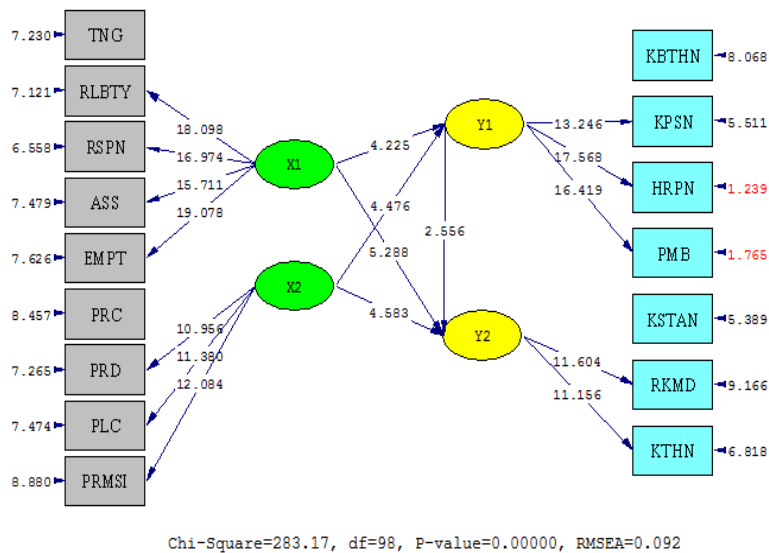


Figure 9. Standardized Coefficient Estimation Results
Source: Data Processed, 2026

Based on Figure 8 and Figure 9, all structural relationships in the model have t-values greater than 1.96. The results of the path coefficient estimation and the overall R² value are presented in Table 15.

Table 15. t-Values, Standardized Path Coefficients, and R-Square

Structural Equation	Effect	t-Value	Path Coefficient	R ²
$\eta_1 = (\gamma_{11} \times \xi_1) + (\gamma_{12} \times \xi_2) + \zeta_1$	$\xi_1 \rightarrow \eta_1$	4,225	0,284	0,215
	$\xi_2 \rightarrow \eta_1$	4,476	0,329	

Structural Equation	Effect	t-Value	Path Coefficient	R ²
$\eta_2 = (\gamma_{21} \times \xi_1) + (\gamma_{22} \times \xi_2) + (\gamma_{23} \times \eta_1) + \zeta_2$	$\xi_1 \rightarrow \eta_2$	5,288	0,392	0,474
	$\xi_2 \rightarrow \eta_2$	4,583	0,331	
	$\eta_1 \rightarrow \eta_2$	2,556	0,236	

Source: Data Processed, 2026

As reported in Table 15, Service Quality (X1) and Marketing Mix (X2) exert positive and statistically significant effects on Customer Satisfaction (Y1), with standardized path coefficients of 0.284 and 0.329 and corresponding t-values of 4.225 and 4.476, respectively. The coefficient of determination (R²) for Customer Satisfaction is 0.215, indicating that Service Quality and Marketing Mix jointly account for 21.5% of the variance in Customer Satisfaction.

For Customer Loyalty (Y2), Service Quality, Marketing Mix, and Customer Satisfaction likewise demonstrate positive and statistically significant effects, with standardized path coefficients of 0.392, 0.331, and 0.236, respectively. The R² value of 0.474 indicates that the three predictors collectively explain 47.4% of the variance in Customer Loyalty.

Subsequently, each hypothesized relationship was assessed based on the standardized path coefficient and corresponding t-value. The results of the analysis examining the effect of Service Quality on Customer Satisfaction are presented in Table 16.

Table 16. Path Coefficient and t-value for X1 → Y1

Relationship	Path Coefficient	t-value	t-critical	Decision
X1 → Y1	0.284	4.225	1.96	Reject Ho

Source: Data Processed, 2026

As shown in Table 16, Service Quality exhibits a positive standardized path coefficient of 0.284, indicating a positive direction of effect on Customer Satisfaction. The corresponding t-value of 4.225 exceeds the critical value of 1.96, confirming that the relationship is statistically significant. Accordingly, Service Quality (X1) has a positive and statistically significant effect on Customer Satisfaction (Y1), thereby supporting the proposed hypothesis.

The subsequent analysis examined the effect of the Marketing Mix on Customer Satisfaction, with the corresponding results presented in Table 17.

Table 17. Path Coefficient and t-value for X2 → Y1

Relationship	Path Coefficient	t-value	t-critical	Decision
X2 → Y1	0.329	4.476	1.96	Reject Ho

Source: Data Processed, 2026

As reported in Table 17, the Marketing Mix exhibits a positive standardized path coefficient of 0.329, indicating a positive effect on Customer Satisfaction. The corresponding *t*-value of 4.476 exceeds the critical threshold of 1.96, indicating that the effect is statistically significant. Therefore, the Marketing Mix (X2) has a positive and statistically significant effect on Customer Satisfaction (Y1), providing support for the proposed hypothesis.

Next, the influence of Service Quality on Customer Loyalty was tested to determine whether the improvement in service quality is also related to the increase in customer loyalty. The test results are presented in Table 18.

Table 18. Path Coefficient and *t*-value for X1 → Y2

Relationship	Path Coefficient	<i>t</i> -value	<i>t</i> -critical	Decision
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X1 → Y2	0.392	5.288	1.96	Reject Ho
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Source: Data Processed, 2026

Based on Table 18, Service Quality has a path coefficient of 0.392 with a positive direction. The *t*-value of 5.288 is greater than 1.96, making the influence significant. Thus, Service Quality (X1) has a positive and significant effect on Customer Loyalty (Y2).

The next test was conducted on the relationship between the Marketing Mix and Customer Loyalty. The estimation results are presented in Table 19.

Table 19. Path Coefficient and *t*-value for X2 → Y2

Relationship	Path Coefficient	<i>t</i> -value	<i>t</i> -critical	Decision
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X2 → Y2	0.331	4.583	1.96	Reject Ho
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Source: Data Processed, 2026

Table 19 shows that the Marketing Mix has a path coefficient of 0.331 with a positive direction. The *t*-value of 4.583 is greater than 1.96, making the influence significant. Thus, the Marketing Mix (X2) has a positive and significant effect on Customer Loyalty (Y2).

The last relationship tested in the structural model is the influence of Customer Satisfaction on Customer Loyalty. The test results are presented in Table 20.

Table 20. Path Coefficient and *t*-value for Y1 → Y2

Relationship	Path Coefficient	<i>t</i> -value	<i>t</i> -critical	Decision
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Y1 → Y2	0.236	2.556	1.96	Reject Ho
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Source: Data Processed, 2026

Based on Table 20, Customer Satisfaction has a path coefficient of 0.236 with a positive direction. The *t*-value of 2.556 is greater than 1.96, making the influence significant. Thus, Customer Satisfaction (Y1) has a positive and significant effect on Customer Loyalty (Y2).

Overall, the structural model results show that all tested relationships have a positive and significant direction. These findings support all the research hypotheses and indicate that Service Quality and the Marketing Mix play a role in enhancing Customer Satisfaction and Customer Loyalty, while Customer Satisfaction also positively contributes to Customer Loyalty.

4.7 Goodness of Fit Evaluation

Goodness of Fit evaluation is conducted to assess the extent to which the estimated model can represent the relationships between variables based on empirical data. In Structural Equation Modeling (SEM), model evaluation is not based on a single fit index, but rather uses a number of Goodness of Fit Indices (GOFI) together. Therefore, the assessment is conducted by considering several measures of absolute fit, incremental fit, and parsimony fit as presented in Table 21.

Table 21. Goodness of Fit Evaluation after Model Respecification

No.	Goodness of Fit Measure	Target Fit Level	Estimated Result	Fit Level
1	Satorra-Bentler Scaled Chi-Square	p-value > 0.05	0.000	Bad fit
2	RMSEA	RMSEA < 0.05	0.0925	Bad fit
3	ECVI	ECVI	1.625	Good fit
	ECVI Saturated		1.231	
	ECVI Independence		18.938	
4	AIC	AIC	359.168	Good fit
	AIC Saturated		272.000	
	AIC Independence		4185.203	
5	CAIC	CAIC	526.470	Good fit
	CAIC Saturated		870.764	
	CAIC Independence		4255.646	
6	NFI	NFI ≥ 0.90	0.932	Good fit
7	CFI	CFI ≥ 0.90	0.954	Good fit
8	NNFI	NNFI ≥ 0.90	0.944	Good fit
9	IFI	IFI ≥ 0.90	0.954	Good fit
10	RFI	RFI ≥ 0.90	0.917	Good fit
11	GFI	GFI ≥ 0.90	0.854	Marginal fit
12	AGFI	AGFI ≥ 0.90	0.797	Bad fit
13	PGFI	PGFI ≥ 0.60	0.615	Good fit
14	PNFI	PNFI > 0.09	0.761	Good fit
15	RMR	Standardized RMR < 0.05	0.0649	Marginal fit

No.	Goodness of Fit Measure	Target Fit Level	Estimated Result	Fit Level
16	Critical N	CN $\geq$ 200	105.175	Bad fit

Source: Data Processed, 2026

Based on 21, out of the 16 Goodness of Fit measures evaluated, 10 measures showed good fit, namely ECVI, AIC, CAIC, NFI, CFI, NNFI, IFI, RFI, PGFI, and PNFI. Meanwhile, 2 measures showed marginal fit, namely GFI and RMR, while 4 measures showed bad fit, namely Satorra-Bentler Scaled Chi-Square, RMSEA, AGFI, and Critical N.

Although some indices have not yet met the established criteria, most indices show a good level of fit. Specifically, the NFI value of 0.932, CFI of 0.954, NNFI of 0.944, IFI of 0.954, and RFI of 0.917 indicate that the model has good incremental fit. By considering all of these indices simultaneously, the structural model is deemed to have an adequate fit with the empirical data and can be used for testing structural relationships in this research.

5. Discussion

The research results show that Service Quality has a positive and significant effect on Customer Satisfaction ($\beta = 0.284$; $t = 4.225$). These findings indicate that better service improves customers' positive evaluations of the experiences received. The results are consistent with previous research that shows service quality affects customer satisfaction (Bungatang & Reynel, 2021; Sugiarto & Octaviana, 2021).

The Marketing Mix has a positive and significant effect on Customer Satisfaction ($\beta = 0.329$; $t = 4.476$). This indicates that the integrated management of marketing elements can enhance the value perceived by customers and ultimately create satisfaction. This finding is consistent with the research. Jermstiparsert (2019) which shows that the marketing mix has a positive effect on customer satisfaction.

Furthermore, Service Quality has a positive and significant effect on Customer Loyalty ($\beta = 0.392$; $t = 5.288$). This coefficient represents the largest direct influence in the model, making service quality an important factor in maintaining long-term relationships with customers. These findings support previous research that shows a positive relationship between service quality and loyalty (Andrianto & Santoso, 2019; Azhar et al., 2019; Elgarhy & Mohamed, 2023).

The Marketing Mix has a positive and significant effect on Customer Loyalty ($\beta = 0.331$; $t = 4.583$). This means that the right marketing strategy not only creates satisfaction but also encourages customers to maintain their relationship with the company. This result is in line with the research by Othman et al. (2021) which found that the marketing mix can enhance customer loyalty both directly and through satisfaction.

Lastly, Customer Satisfaction has a positive and significant effect on Customer Loyalty ($\beta = 0.236$; $t = 2.556$). These findings affirm that a satisfying experience is one of the important mechanisms in retaining customers. Overall, the research findings reinforce the perspective that service quality and the Marketing Mix are strategic factors in shaping customer satisfaction and loyalty, with practical implications that companies need to maintain consistent service quality while optimizing marketing strategies to build long-term customer relationships.

6. Conclusion

This research shows that Service Quality and Marketing Mix have a positive and significant impact on Customer Satisfaction and Customer Loyalty, while Customer Satisfaction has a positive and significant impact on Customer Loyalty. These findings strengthen the relationship between service quality, marketing mix, customer satisfaction, and customer loyalty, and indicate that improving service quality and consistent marketing strategies play an important role in building customer loyalty. Practically, managers need to improve service aspects, particularly assurance, maintain product quality and variety, optimize promotions, and respond to customer feedback. This research is limited to one business object and the constructs studied, so it is recommended that future research expand the research object and consider other factors, such as customer experience, perceived value, and trust, to obtain a more comprehensive understanding of customer loyalty.

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Data Availability Statement

The data supporting the findings of this study are available from the corresponding author upon reasonable request. The dataset is not publicly accessible due to privacy and confidentiality considerations concerning the respondents.

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