



## Driving Customer Loyalty: Mediating Effect of Customer Satisfaction on Service Quality and Brand Image



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### Abstract

This study investigated the critical roles of service quality and brand image in driving customer loyalty, specifically examining how customer satisfaction mediates these relationships among Indihome users in Denpasar. Grounded in the Stimulus-Organism-Response (S-O-R) theory, this research explores how service quality and brand image, as external stimuli, influence internal consumer satisfaction to foster loyalty. A quantitative approach was employed, collecting data through an online survey from 250 Indihome consumers in Denpasar. Data analysis utilized Structural Equation Modeling–Partial Least Squares (SEM-PLS). Findings confirm that service quality and brand image both positively and significantly influence customer loyalty directly. Additionally, both service quality and brand image positively and significantly impact customer satisfaction. Crucially, customer satisfaction was found to directly and positively affect customer loyalty, and it partially mediates the relationships between service quality, brand image, and customer loyalty. These results highlight that customer satisfaction is a vital internal response, significantly amplifying how service quality and brand image translate into stronger customer loyalty.

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## 1 Introduction

The burgeoning digital era has made stable internet access a fundamental necessity, driving significant growth in Indonesian internet usage, including a rise from 84.51% in 2022 to 87.54% in 2023 for internet users in Denpasar City. This increasing reliance highlights the critical role of internet service providers (ISPs). Despite this growing demand, IndiHome, a major ISP, has experienced a consistent decline in customer satisfaction. As per the Top Brand Index, IndiHome's rating in Indonesia dropped from 40.20% in 2023 to 35.20% in 2024. This decline is echoed by customer complaints, particularly in Denpasar, concerning unstable network quality, slow speeds, which Netflix ranked last among major ISPs at 1 Mbps for streaming, and unsatisfactory customer service due to slow response and inadequate solutions. These issues are directly impacting customer satisfaction and potentially loyalty (Cretu & Brodie, 2007).

Customer loyalty is a crucial long-term commitment where customers consistently choose a company's products or services over competitors. It's evidenced by repeat purchases, a willingness to buy additional offerings, and a strong commitment shown by refusing to switch to rival brands (Singh & Thakur, 2012). This enduring dedication, marked by regular and repeated consumption, directly contributes to a company's profitability and sustained competitive advantage (Yulistiana et al., 2018; Izogo et al., 2017).

Service quality is paramount because when the perceived service matches customer expectations, it's considered good, directly influencing customer loyalty. Research by Omoregie et al. (2018) supports this, finding a significant positive relationship between service quality and customer loyalty. However, some studies, like Musqari & Huda (2018), show conflicting results, indicating that service quality can have a negative and insignificant effect on loyalty. This suggests that if a service falls short of customer expectations, it's perceived as poor, leading to decreased loyalty. IndiHome, like any service provider, strives to maintain its customers, as this secures a competitive edge and fosters long-term relationships. Customers switching to competitors signals a decline in a company's ability to meet customer expectations and deliver desired services.

Consistent, high-quality service is a vital asset for companies, helping them retain customers, boost revenue, and foster loyalty. Many studies, including those by Hanifa et al. (2018), Liang (2021), Asnawi et al. (2019), Basri (2019), and Setiawan et al. (2019), have explored the link between service quality and customer loyalty. However, these studies present mixed findings. Hanifa et al. (2018), for instance, found that service quality didn't significantly impact Gojek customer loyalty, suggesting that customer satisfaction was low and switching barriers were minimal. Similarly, Setiawan et al. (2019) observed no significant effect on Islamic bank customers in West Sumatra, where poor service quality led to decreased satisfaction and, consequently, reduced loyalty. These conflicting results highlight the need for further research to fully understand the relationship between service quality and customer loyalty (Yoo & Bai, 2013).

Brand image is the perception or impression a brand creates in customers' minds. IndiHome, for instance, has established a strong brand image as Indonesia's pioneer and market leader in fixed broadband, with the largest user base (APJII Survey, 2024). A robust brand image can significantly foster customer loyalty (Andreani et al., 2012), as it addresses customers' psychological and social needs (Kotler & Keller, 2016). Research by Violeta & Farida (2023) supports this, showing a positive and significant effect of brand image on customer loyalty, specifically for McDonald's. However, other studies present conflicting results. Irfansius & Firdausy (2021) found that brand image had a positive but insignificant impact on customer loyalty for SiCepat, possibly due to lower brand recognition compared to competitors like JNE, J&T, and Pos Indonesia. These varied findings highlight the complex relationship between brand image and customer loyalty, suggesting further investigation is often warranted.

Customer satisfaction is a key driver of customer loyalty, emerging when a product or service meets or surpasses customer expectations. This satisfaction can directly influence loyalty, particularly through its link with service quality. Numerous studies, including those by Firmansyah et al. (2018), Asnawi et al. (2019), Slack & Singh (2020), and Hartono & Salim (2020), support this, showing that satisfaction positively and significantly mediates the relationship between service quality and customer loyalty. When customers are highly satisfied, they are likely to spread positive word-of-mouth and develop a strong sense of allegiance.

While satisfaction measures feelings and expectations, loyalty reflects actual purchasing behavior and future commitment (Song et al., 2019). Creating satisfied customers is a primary business objective (Semuel, 2019), as satisfaction directly leads to loyalty. Furthermore, a positive brand image also plays a significant role in fostering satisfaction, which in turn impacts loyalty. Research by Tahir et al. (2024), El Moussaoui et al. (2023), and Susanto (2022) confirms that a strong brand image positively and significantly influences customer satisfaction. Based on

existing research gaps, this study will investigate the mediating role of customer satisfaction in the relationship between service quality, brand image, and customer loyalty.

#### *S-O-R Theory*

The Stimulus-Organism-Response (S-O-R) theory, as outlined by [McQuail \(2011\)](#), explains how environmental stimuli (S) influence an individual (O), leading to an approach or avoidance behavioral response (R). This theory is widely applicable for predicting behavior, especially concerning information and communication technology use, positing that an individual's attitude can change based on the quality of the stimulus interacting with the organism. Essentially, for media effects to occur, an individual must first pay attention to or be exposed to a message. This process then potentially leads to long-term changes, often affecting many people. The process of behavioral change within the S-O-R framework involves a sequence: first, a stimulus (S) is presented and must be accepted to gain attention and be effective; second, if accepted, the individual understands it; third, the individual processes this stimulus, leading to a willingness to act, forming an attitude; and finally, with supportive facilities and environmental encouragement, the stimulus results in actual behavioral change (R).

Effective communication hinges on the recipient's attention and subsequent understanding, as their ability to process and accept the message is crucial for an attitude shift. The theory assumes that behavioral change depends on the quality of the stimulus communicating with the individual, meaning the quality of the communication source, such as its credibility, leadership, or speaking style, significantly determines the success of influencing individual, group, or societal behavior. In this research, the S-O-R model applies directly to the study's variables: Stimulus encompasses service quality and brand image, acting as active external cues. The Organism is represented by customer satisfaction, illustrating the internal cognitive and affective processing, an emotional state that reflects how well the company meets customer needs. Finally, Response is captured by customer loyalty, which is the behavioral outcome stemming from the customer's satisfaction with IndiHome's service quality and brand image, leading to positive reactions and continued allegiance ([Devi & Yasa, 2021](#)).

#### *Customer Loyalty*

Customer loyalty is a multifaceted concept reflecting a customer's enduring commitment to a company, brand, or supplier. It's characterized by both attitude and repeated purchasing behavior. According to [Singh & Thakur \(2012\)](#), this includes an intention to repurchase or buy additional products/services from the same company, a willingness to recommend it to others, and a strong commitment demonstrated by refusing to switch to competitors. [Tjiptono & Diana \(2016\)](#) emphasizes loyalty as a consistent, positive attitude resulting in repeated purchases, essentially defining it as faithfulness to a specific object.

From a business perspective, customer loyalty is a critical driver of profitability and sustained competitive advantage, as it signifies a customer's continuous commitment to a company over time ([Izogo et al., 2017](#)). [Yulistiana et al. \(2018\)](#) further elaborate that customer loyalty is a long-term commitment manifested through consistent consumption and a positive attitude toward a company and its offerings, making these products an integral part of the customer's consumption phase and influencing the company's very existence. Customer involvement also plays a significant role in fostering loyalty. When customers feel engaged with a brand, they interact consistently, build strong emotional bonds, and exhibit loyal behaviors such as repeat purchases, positive word-of-mouth, and resistance to switching ([Brodie et al., 2011](#)). Essentially, customer loyalty represents a customer's mindset that cultivates a positive attitude toward a company, leading to a commitment to repurchase products or services and recommend them to others.

#### *Service Quality*

Service quality refers to the intangible acts or performances designed to meet and exceed customer expectations ([Kotler & Keller, 2016](#); [Tjiptono, 2014](#)). It's fundamentally shaped by the comparison between expected and perceived service. [Parasuraman et al. \(1988\)](#) identified five key SERVQUAL dimensions: Tangibles (physical appearance of facilities and staff), Reliability (dependable and accurate service delivery), Responsiveness (prompt assistance), Assurance (employee knowledge and trustworthiness), and Empathy (caring, individualized attention). These factors collectively determine whether a service is considered high quality.

Empirical research consistently supports the importance of service quality for customer loyalty. [Omoregie et al. \(2018\)](#) found a significant positive influence of service quality on customer loyalty, a finding echoed by [Zulkarnain et al. \(2020\)](#), who noted that good service significantly boosts loyalty among PT Bank Syariah Mu'amalah Cilegon's

customers. Liang (2021) also observed a positive and significant relationship between high service quality, perceived value, and customer loyalty. Asnawi et al. (2019) specifically stated that higher service quality in Islamic banks leads to greater loyalty among Muslim customers in Indonesia. Further studies reinforce this trend: Basri (2019) found that improved service quality increases loyalty among e-banking users, Pramana & Rastini (2016), Nariswari & Iriawan (2012), and Wilson (2018) similarly conclude that service quality positively influences customer loyalty.

Furthermore, numerous studies consistently demonstrate a significant positive relationship between service quality and customer satisfaction. Research by Lesmana & Ratnasari (2019), Cung (2019), Aulijaafri et al. (2019), and Armanto (2018) all confirm that higher service quality leads to increased customer satisfaction. This finding is further supported by Maramis et al. (2018) and Mahira et al. (2021), specifically noting that service quality significantly influences IndiHome customer satisfaction. These empirical results highlight that delivering excellent service is crucial for fostering satisfied customers. Based on the preceding literature review and empirical findings, the hypotheses proposed for this study are:

*H1: Service Quality positively and significantly impacts Customer Loyalty*

*H3: Service Quality positively and significantly impacts Customer Satisfaction*

### *Brand Image*

Brand image refers to the comprehensive set of beliefs, perceptions, and associations consumers hold regarding a particular brand (Kotler & Armstrong, 2018). It's essentially the impression a brand creates in a customer's mind, shaped by their experiences, information, and personal connections (Shimp, 2014; Krisnawati, 2019). A product effectively becomes a "brand" when consumers perceive it to have functional advantages, evoke desired associations and imagery, and create distinct experiences during interaction.

Numerous studies generally affirm that a strong brand image positively and significantly influences customer loyalty. Research on brands like McDonald's (Violeta & Farida, 2023), Superindo Surabaya (Semuel & Wibisono, 2019), and Samsung smartphones (Marlius & Anwar, 2023) consistently shows that a favorable brand image helps foster and increase customer loyalty (Santana & Keni, 2020; Deby, 2018; Vika, 2019; Ruzikna, 2016; Choi et al., 2017; Subaebasni et al., 2019). These findings suggest that a well-regarded brand image is crucial for retaining customers. However, not all research aligns perfectly. For example, Irfansius & Firdausy (2021) found that while brand image had a positive effect on customer loyalty for SiCepat, this effect was not statistically significant. This outcome might be attributed to lower brand recognition for SiCepat compared to more established competitors in the market. These varied results highlight the complex nature of brand image's impact on loyalty, suggesting that contextual factors like customer satisfaction can play a crucial role.

Research consistently shows that a strong brand image positively and significantly influences customer satisfaction. For example, studies on Samsung (Diputra & Yasa, 2021) demonstrate that a better brand image leads to higher consumer satisfaction. This finding is reinforced by Nawi et al. (2019), Tahir et al. (2024), and El Moussaoui et al. (2023), all concluding that brand image positively affects customer satisfaction. Specifically, Susanto (2022) found this positive and significant relationship holds true for customer satisfaction at PT Telkom Plaza Makassar. These studies underscore the crucial role of customer satisfaction in driving customer loyalty. Based on the preceding literature review and empirical findings, this study proposes the following hypotheses:

*H2: Brand Image positively and significantly impacts Customer Loyalty*

*H4: Brand Image positively and significantly impacts Customer Satisfaction*

### *Customer Satisfaction*

Customer satisfaction is a customer's evaluative judgment of a product or service experience, specifically whether it meets or exceeds their expectations (Wijaya, 2018). As Lie et al. (2019) explain, customers are satisfied if performance surpasses expectations, dissatisfied if it falls short, and experience neutral satisfaction if performance precisely matches expectations. Hasibuan (2023) similarly defines it as the customer's feeling about a service compared to their desires; exceeding expectations leads to satisfaction, while falling below them results in dissatisfaction. Essentially, it's the customer's emotional assessment of whether their experience aligns with or surpasses their anticipated outcome. For this research, customer satisfaction will be measured using indicators derived from Wijaya & Tjahjaningsih (2022) and Indrasari (2019), focusing on: The suitability of the product or service provided; The customer's feelings after using the product, and the customer's emotional response to the experience.

Numerous studies consistently affirm that customer satisfaction significantly and positively influences customer loyalty. For example, [Razzak et al. \(2016\)](#) found this strong relationship, while [Firmansyah et al. \(2018\)](#) specifically observed that loyalty among electric train users at Manggarai Station was a direct continuation of their satisfaction with the service. This suggests that when customer expectations are met, higher satisfaction translates directly into increased loyalty and repeat purchases. Conversely, a lack of satisfaction can easily lead customers to switch to competitors. Research consistently highlights that maximized customer satisfaction directly fosters loyalty. Studies in retail banking ([Omorigie et al., 2019](#)) confirm that heightened satisfaction, confirmed expectations, and repurchase intent boost customer loyalty. This widespread evidence underscores that positive customer experiences and the resulting satisfaction are crucial for repeat business and cultivating long-term customer relationships ([Bahrudin & Zuhro, 2016](#)). Drawing from the preceding literature review and empirical findings, this study postulates the following hypotheses:

*H5: Customer Satisfaction positively and significantly impacts Customer Loyalty*

#### *The Indirect Effect*

Research consistently shows a significant link between service quality and customer loyalty ([Omorigie et al., 2018](#)). Importantly, studies frequently identify customer satisfaction as a crucial mediator in this relationship. For instance, [Slack & Singh \(2020\)](#) found that satisfaction partially mediates how service quality affects loyalty in supermarkets. Similarly, customer satisfaction with Islamic bank services directly correlates with loyalty in Indonesia ([Asnawi et al., 2019](#)). Further evidence confirms that service quality drives loyalty *through* customer satisfaction. [Firmansyah et al. \(2018\)](#) showed that comfort and security in train stations lead to customer satisfaction, which then fosters loyalty. [Hartono & Salim \(2020\)](#) also identified both customer satisfaction and trust as mediators between service quality and loyalty. Additionally, [Gunawan & Kempa \(2016\)](#) demonstrated satisfaction's role as an intervening variable for customer loyalty in a retail context. [Uttami et al. \(2014\)](#), revealed that customer satisfaction partially mediates the influence of service quality on customer loyalty for budget hotels in Kuta. Their findings indicate positive and significant relationships among service quality, customer satisfaction, and loyalty, proving customer satisfaction's role in this indirect pathway.

Customer satisfaction is the feeling of pleasure or disappointment that arises when an individual compares a product's perceived performance to their expectations ([Kotler & Keller, 2016](#)). It's a key driver of consumer behavior, acting as an individual's drive toward achieving contentment. Research consistently demonstrates that customer satisfaction positively and significantly impacts customer loyalty. [Razzak et al. \(2016\)](#) and [Harumi \(2016\)](#) all found that changes in consumer loyalty are directly influenced by their level of satisfaction. This means that when customers are satisfied, they are more likely to remain loyal to a brand or service. Furthermore, [Wijayanti et al. \(2019\)](#) found that customer satisfaction also has a positive and significant effect on brand image. Based on the preceding literature review and empirical findings, this study postulates the following hypotheses:

*H6: Customer Satisfaction mediates the relationship between Service Quality and Customer Loyalty*

*H7: Customer Satisfaction mediates the relationship between Brand Image and Customer Loyalty*

## **2 Materials and Methods**

### *Population and Sample*

The population for this study is defined as all customers residing in Denpasar City who currently use Indihome services. This aligns with [Sugiyono's \(2017\)](#) definition of a population as a generalization region comprising objects or subjects with specific qualities and characteristics determined by the researcher for study and conclusion. The sample for this study was selected using non-probability purposive sampling ([Sugiyono, 2021](#)) to ensure representation of the defined population. Participants were specifically chosen based on three criteria: a minimum education level of high school (SMA/SMK) or equivalent to ensure adequate comprehension for the questionnaire, residency in Denpasar City, and current usage of Indihome services. Given that this is a multivariate analysis, the sample size was determined by multiplying the number of indicators by 5-10. With 25 indicators in this study, a sample size of 250 respondents was targeted to ensure robust results ([Sugiyono, 2021](#)).

*Research Framework*

Based on the relationships between service quality, brand image, and customer loyalty, mediated by customer satisfaction, the conceptual framework can be illustrated as Figure 1 follows:

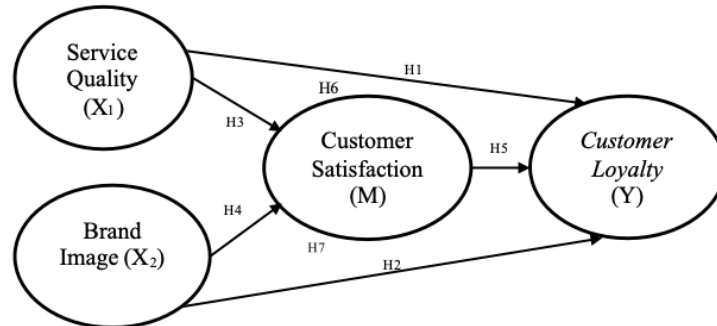


Figure 1. Research Framework

*Data Collection and Analysis Procedure*

Data for this study were collected via an online survey using Google Forms. This questionnaire-based approach was ideal given the large number of dispersed respondents (Sugiyono, 2017). All statements were measured using a Likert scale (Sugiyono, 2017), which gauges attitudes, opinions, and perceptions, with responses ranging from (1) "strongly disagree" to (5) "strongly agree". The indicators and source of each indicator are explained in Table 1 below:

Table 1  
Research Variables and Indicators

Variable	Dimension	Indicator	Source
<b>Customer Loyalty (Y)</b>		Y1 Recommendation Intent	(Puspitasari and Astuti 2019).
		Y2 Continued Usage	
		Y3 Resistance to Switching	
<b>Service Quality (X1)</b>	<i>Tangibles</i> (X <sub>1</sub> )	X <sub>1.1</sub> Equipment and Technology Quality	(Parasuraman <i>et al.</i> , 1988)
		X <sub>1.2</sub> Employee Appearance/Professionalism	
		X <sub>1.3</sub> Cleanliness and Comfort of Facilities	
	<i>Reliability</i> (X <sub>2</sub> )	X <sub>2.1</sub> Reliability in Meeting Commitments	
		X <sub>2.2</sub> Service Delivery Quality	
	<i>Responsiveness</i> (X <sub>3</sub> )	X <sub>2.3</sub> Price	
		X <sub>3.1</sub> Service Speed/Promptness	
		X <sub>3.2</sub> Responsiveness	
	<i>Assurance</i> (X <sub>4</sub> )	X <sub>3.3</sub> Willingness to Help/Assistance	
		X <sub>4.1</sub> Transaction Security	
		X <sub>4.2</sub> Integrity	
	<i>Empathy</i> (X <sub>5</sub> )	X <sub>4.3</sub> Ease of Use	
		X <sub>5.1</sub> Friendliness	
		X <sub>5.2</sub> Service Procedure	
	<b>Brand Image (X2)</b>		
		X2.1 Positive Brand Image	
		X2.2 Uniqueness	
		X2.3 Widespread Brand Recognition	
		X3.4 Favorable	

Variable	Dimension	Indicator	Source
<b>Customer Satisfaction (M)</b>		M1 Alignment of Customer Expectation with Product Performance	(Wijaya and Tjahjaningsih, 2022) and (Indrasari, 2019:92)
		M2 Customer Feelings Post-Usage	
		M3 Customer Pride in Using the Product	

This research analyzes data using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The analysis begins by assessing the validity and reliability of the questionnaire indicators, followed by evaluating the overall model's validity and the structural model, before concluding with hypothesis testing.

### 3 Results and Discussions

#### 3.1 Result

Indihome, a product of PT. Telkom Indonesia is a prominent fixed broadband provider in Indonesia. It offers internet, home phone, and interactive TV services, with options for 2P (Internet & Phone or Internet & TV) and 3P (Internet, Phone, & TV) packages. Indihome boasts extensive coverage, reaching approximately 95% of Indonesia's regencies and cities, underscoring Telkom's commitment to national telecommunications infrastructure. As a market leader in fixed broadband, supported by surveys from APJII, Indihome faces stiff competition from providers like Biznet, XL Home, CBN, First Media, and MyRepublic, all vying for market share with unique offerings. In Denpasar City, Indihome remains a key market leader.

This study included 250 respondents from Denpasar, selected through purposive sampling based on a minimum high school education and current Indihome service usage. The demographic profile showed a slight male majority (55.2%). The dominant age group was 26-35 years (66%), followed by 18-25 years (20.8%). Over half the respondents (56.8%) held a bachelor's degree, with high school graduates making up 20.8%. Private employees (38%) represented the largest occupational group, alongside entrepreneurs (27.6%) and students (20.8%). A significant majority (70.8%) reported monthly incomes between Rp 1,000,000 and Rp 5,000,000. These demographics highlight a well-educated, young-to-middle-aged, working-class customer base for Indihome in Denpasar.

#### Descriptive Analysis

Descriptive analysis was conducted to understand respondents perceptions of the research variables. This involved calculating the mean value for each indicator to represent the overall respondent perception. Categories were established using an interval range, determined by dividing the difference between the highest and lowest possible scores by the total number of scale points ( $(5-1)/5=0.80$ ). The specific measurement criteria used are as follows:

Table 2  
Variable Description Criteria

Average Score	Criteria			
	Service Quality	Brand image	Customer Satisfaction	Customer loyalty
1,00 - 1,80	Very Poor	Very Poor	Very Low	Very Low
1,81 - 2,60	Poor	Poor	Low	Low
2,61 - 3,40	Fair	Fair	Medium	Medium
3,41 - 4,20	Good	Good	High	High
4,21 - 5,00	Very Good	Very Good	Very High	Very High

The average value of each variable is summarized in Table 3 below :

Table 3  
Average of Research Variable Values

Variable	Average Value
Service Quality	3.45
Brand Image	3.59
Customer Satisfaction	3.47
Customer Loyalty	3.66

Table 3 presents respondent perceptions across several key variables. Service quality received an overall average rating of 3.45, falling into the "good" category, indicating favorable views on Indihome's service. Brand image, representing customers' beliefs about Indihome based on their experiences and associations, also scored well with an average of 3.59, categorizing it as "good." This suggests respondents generally perceive Indihome as having a strong brand image. Customer satisfaction, reflecting how Indihome's service meets or exceeds customer expectations, was rated "high", with an average of 3.47. This indicates a significant level of satisfaction among Indihome users. Finally, customer loyalty, encompassing subscription intent, willingness to recommend, and resistance to switching providers, scored an average of 3.66, placing it in the "high" category. This highlights strong customer loyalty towards Indihome.

#### SEM-PLS Analysis

This study employed Structural Equation Modeling–Partial Least Squares (SEM-PLS) 4.1 for inferential statistical analysis. As a variance-based structural equation modeling technique, SEM-PLS allows for the simultaneous testing of both measurement and structural models. The measurement model assesses validity and reliability, while the structural model is used for causality testing and hypothesis prediction. SEM-PLS directly analyzes relationships between multiple endogenous and exogenous variables.

Outer Model (Measurement Model) evaluation defines how each block of indicators relates to its latent variable (Ghozali & Latan, 2015). This evaluation assesses the model's validity and reliability. For reflective indicators, the outer model is evaluated using convergent validity and discriminant validity for individual indicators, and composite reliability for the overall set of indicators. Table 4 below presents the results for convergent and discriminant validity.

Table 4  
Convergent and Discriminant Validity Test

	Variable	Outer Loading	Criteria	Explanation
<b>Convergent Validity</b>	Customer Loyalty (Y)	0.830 - 0.889	> 0.7	Valid
	Service Quality (X1)	0.913 - 0.991	> 0.7	Valid
	Brand Image (X2)	0.919 - 0.963	> 0.7	Valid
	Customer Satisfaction (M1)	0.933 - 0.967	> 0.7	Valid
	Variable	AVE	Criteria	Explanation
<b>Discriminant Validity</b>	Customer Loyalty (Y)	0.741	> 0.5	Valid
	Service Quality (X1)	0.786	> 0.5	Valid
	Brand Image (X2)	0.894	> 0.5	Valid
	Customer Satisfaction (M1)	0.892	> 0.5	Valid

Table 4 shows that all outer loadings for the variables exceed 0.70. This confirms that all research variable indicators are valid and meet the convergent validity criteria, signifying a strong correlation between indicators and their respective latent variables. Furthermore, discriminant validity was assessed by comparing the Average Variance Extracted (AVE) for each variable with its correlations to other variables in the model. A model exhibits sufficient discriminant validity if its AVE value for each variable is greater than 0.50. As presented in Table 4 above, the AVE

values for customer loyalty, service quality, brand image, and customer satisfaction all surpass 0.50, indicating a well-fitting model.

This research also conducted a discriminant validity test by comparing the cross-loading values. This ensured that indicators loaded more strongly onto their intended construct than onto other constructs. Table 5 presents these results.

Table 5  
Discriminant Validity – Cross-Loading

	Service Quality					<i>Brand image</i>	Customer Satisfaction	<i>Customer loyalty</i>
	<i>Tangibles</i>	<i>Reliability</i>	<i>Responsiveness</i>	<i>Assurance</i>	<i>Empathy</i>			
X <sub>1.1.1</sub>	<b>0,913</b>	0,826	0,764	0,785	0,906	0,512	0,603	0,579
X <sub>1.1.2</sub>	<b>0,945</b>	0,785	0,768	0,746	0,783	0,570	0,620	0,683
X <sub>1.1.3</sub>	<b>0,933</b>	0,729	0,755	0,689	0,704	0,558	0,629	0,624
X <sub>1.2.1</sub>	0,807	<b>0,971</b>	0,778	0,853	0,861	0,618	0,657	0,658
X <sub>1.2.2</sub>	0,822	<b>0,969</b>	0,797	0,884	0,883	0,607	0,651	0,667
X <sub>1.2.3</sub>	0,781	<b>0,925</b>	0,814	0,832	0,760	0,606	0,651	0,657
X <sub>1.3.1</sub>	0,769	0,766	<b>0,936</b>	0,741	0,675	0,596	0,639	0,606
X <sub>1.3.2</sub>	0,817	0,830	<b>0,981</b>	0,808	0,731	0,650	0,667	0,667
X <sub>1.3.3</sub>	0,782	0,807	<b>0,970</b>	0,765	0,707	0,628	0,633	0,637
X <sub>1.4.1</sub>	0,733	0,806	0,750	<b>0,952</b>	0,722	0,522	0,575	0,599
X <sub>1.4.2</sub>	0,741	0,865	0,682	<b>0,941</b>	0,812	0,516	0,577	0,580
X <sub>1.4.3</sub>	0,788	0,873	0,841	<b>0,947</b>	0,779	0,587	0,622	0,640
X <sub>1.5.1</sub>	0,827	0,842	0,712	0,793	<b>0,967</b>	0,545	0,613	0,589
X <sub>1.5.2</sub>	0,845	0,861	0,713	0,804	<b>0,986</b>	0,547	0,604	0,577
X <sub>1.5.3</sub>	0,864	0,872	0,731	0,804	<b>0,991</b>	0,544	0,613	0,584
X <sub>2.1</sub>	0,528	0,569	0,618	0,524	0,481	<b>0,938</b>	0,642	0,664
X <sub>2.2</sub>	0,550	0,597	0,590	0,525	0,524	<b>0,962</b>	0,614	0,615
X <sub>2.3</sub>	0,594	0,633	0,668	0,582	0,564	<b>0,919</b>	0,685	0,680
X <sub>2.4</sub>	0,542	0,612	0,572	0,531	0,528	<b>0,963</b>	0,615	0,636
M <sub>1</sub>	0,646	0,661	0,659	0,615	0,601	0,652	<b>0,967</b>	0,746
M <sub>2</sub>	0,595	0,639	0,613	0,564	0,572	0,620	<b>0,933</b>	0,646
M <sub>3</sub>	0,638	0,636	0,630	0,592	0,587	0,648	<b>0,934</b>	0,673
Y <sub>1</sub>	0,578	0,627	0,580	0,560	0,585	0,530	0,562	<b>0,830</b>
Y <sub>2</sub>	0,604	0,629	0,586	0,623	0,512	0,663	0,653	<b>0,889</b>
Y <sub>3</sub>	0,563	0,531	0,545	0,469	0,443	0,577	0,668	<b>0,864</b>

Table 5.8 illustrates the results of the discriminant validity test. For the service quality variable (X1), each of its dimensions—tangibles (X1.1), reliability (X1.2), responsiveness (X1.3), assurance (X1.4), and empathy (X1.5)—demonstrated higher correlations with their respective indicators than with other dimensions or variables. Similarly, the brand image variable (X2), customer satisfaction variable (M), and customer loyalty variable (Y) each showed stronger correlations with their indicators compared to other variables. This consistent pattern across all variables confirms the validity of all indicators within their respective constructs.

Outer model reliability was assessed using composite reliability. As per Ghozali (2008), a composite reliability value above 0.70 indicates good reliability for an indicator group measuring a variable. The results of the composite reliability test are presented in Table 6 below:

Table 6  
Composite Reliability Test

Composite Reliability	Variable	Composite Reliability	Criteria	Explanation
		Customer Loyalty (Y)	0.896	> 0.7
	Service Quality (X1)	0.982	> 0.7	Valid
	Brand Image (X2)	0.971	> 0.7	Valid
	Customer Satisfaction (M1)	0.961	> 0.7	Valid
Composite Reliability	Variable	Cronbachs Alpha	Criteria	Explanation
		Customer Loyalty (Y)	0.825	> 0.7
	Service Quality (X1)	0.980	> 0.7	Valid
	Brand Image (X2)	0.960	> 0.7	Valid
	Customer Satisfaction (M1)	0.940	> 0.7	Valid

As presented in Table 6, the composite reliability and Cronbach's Alpha values for all variables exceeded 0.70. This confirms that all variables demonstrate good reliability.

The inner model is evaluated using the R<sup>2</sup> (coefficient of determination), which serves as a measure of the model's goodness-of-fit and its predictive relevance. R<sup>2</sup> quantifies how well the model's observed values and parameter estimations are reproduced. Additionally, the Q<sup>2</sup> (predictive relevance) value is calculated to assess the model's ability to predict observed data points, particularly because the PLS approach integrates essential elements of the path and structural models to forecast omitted data.

Table 7  
Evaluation Result of Goodness of Fit Model

Structure Model	Endogen Variable	R <sup>2</sup>
1	Customer Satisfaction	0.580
2	Customer Loyalty	0.639
<b>Qualification:</b>	$Q^2 = 1 - (1 - R_1^2)(1 - R_2^2)(1 - R_3^2)$ $Q^2 = 1 - (1 - 0.580)(1 - 0.639)$ $Q^2 = 1 - (0.420)(0.361)$ $Q^2 = 0.848$	

Table 7 presents the R<sup>2</sup> values for each variable. The customer satisfaction variable has an R<sup>2</sup> of 0.580, indicating that 58% of its variance can be explained by the service quality and brand image variables, while the remaining 42% is attributable to factors outside the model. Similarly, the customer loyalty variable exhibits an R<sup>2</sup> of 0.639. This means 63.9% of the variance in customer loyalty is explained by service quality, brand image, and customer satisfaction, with the remaining 36.1% influenced by unexamined variables.

The calculated Q<sup>2</sup> value of 0.848 indicates that the model, which examines the impact of service quality and brand image on customer loyalty, mediated by customer satisfaction, demonstrates very strong predictive relevance. This means the model explains 84.8% of the information within this study's context, confirming its substantial ability to predict customer loyalty among Indihome users in Denpasar.

### Hypothesis Testing

Hypothesis testing was conducted using p-statistics (p-value). A test result is considered statistically significant if its p-value is less than 0.05 or its T-statistic exceeds 1.96. The empirical model analysis, performed with PLS software, yielded the following results:

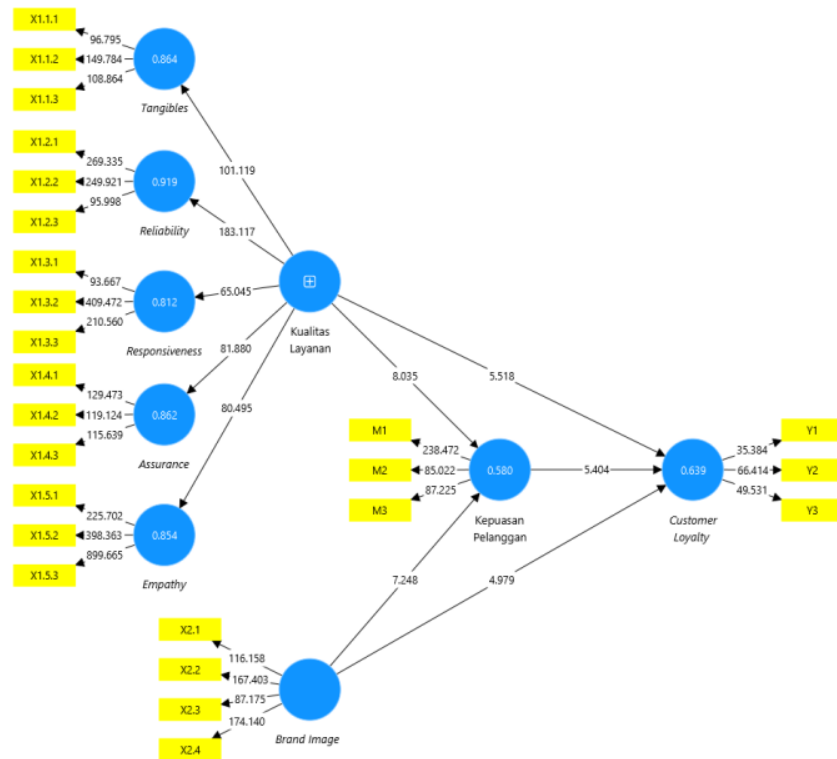


Figure 3. Outer Model

The summary of the hypothesis test result can be shown in Table 8 below:

Table 8  
Summary of Hypothesis Testing

Hypothesis	Original Sample	t-statistics	p values	Conclusion
Direct Effect				
X1 -> Y	0,285	5,518	0,000	Accepted
X2 -> Y	0,267	4,979	0,000	Accepted
X1 -> M	0,456	8,035	0,000	Accepted
X2 -> M	0,383	7,248	0,000	Accepted
M -> Y	0,349	5,404	0,000	Accepted
Indirect Effect				
X1 -> M -> Y	0,159	4,421	0,000	Accepted
X2 -> M -> Y	0,134	4,798	0,000	Accepted

Table 7 shows that the p-value of the seven hypotheses is less than 0.05 and its T-statistic exceeds 1.96. This result shows that all the hypotheses are accepted.

### 3.2 Discussion

#### H1: Service Quality positively and significantly impacts Customer Loyalty

As shown in Table 8, service quality significantly and positively influences customer loyalty among Indihome subscribers in Denpasar City. With a T-statistic of 5.518 (>1.96) and a p-value of 0.000 (<0.05), H1 was accepted. This finding suggests that improving Indihome's service quality in Denpasar directly leads to a noticeable increase in customer loyalty. Service quality, measured by dimensions such as tangibles, reliability, responsiveness, assurance, and empathy, is crucial. When Indihome customers perceive that the service they receive meets or exceeds their expectations, they are more likely to remain subscribers, recommend the service, and resist switching to competitors.

This result aligns with the Stimulus-Organism-Response (S-O-R) theory. A positive stimulus, such as high service quality, elicits an internal response in the customer (organism) characterized by satisfaction, comfort, and trust in Indihome's service. This psychological state then drives their loyalty (response), encouraging continued usage and resilience against tempting competitor offers.

This study's findings align with prior research confirming a positive and significant influence of service quality on customer loyalty. This consistency is observed across various studies, including those by [Omoregie et al. \(2018\)](#), [Zulkarnain et al. \(2020\)](#), and [Liang \(2021\)](#). Further corroboration comes from [Basri \(2019\)](#) and [Wilson \(2018\)](#), all of whom report a similar positive and significant relationship between service quality and customer loyalty.

#### *H2: Brand Image positively and significantly impacts Customer Loyalty*

As presented in Table 8, the analysis reveals that brand image significantly and positively influences customer loyalty among Indihome subscribers in Denpasar City. With a T-statistic of 4.979 ( $>1.96$ ) and a p-value of 0.000 ( $<0.05$ ), it leads to the acceptance of H2. This finding suggests that an enhanced brand image for Indihome in Denpasar directly and tangibly contributes to increased customer loyalty. Brand image, reflecting consumers' perceptions formed through direct experience, marketing communications, and public opinion, is crucial. A strong brand image for Indihome, characterized by its reputation as Indonesia's largest internet provider, product innovation, network quality, and public trust, cultivates higher loyalty. Customers with a positive brand perception tend to exhibit greater tolerance for temporary service disruptions and are more likely to recommend Indihome to others.

This aligns with the Stimulus-Organism-Response (S-O-R) theory. A positive brand image acts as a stimulus, fostering positive perceptions within the customer (organism). This leads customers to believe they have chosen a reliable service provider that aligns with their values and lifestyle, consequently shaping customer loyalty (response). This results in customers showing commitment and remaining loyal to Indihome's services.

This study's findings are consistent with extensive prior research indicating that brand image significantly and positively influences customer loyalty. This aligns with studies by [Violeta & Farida \(2023\)](#), [Semuel & Wibisono \(2019\)](#), and [Santana & Keni \(2020\)](#). Further corroboration comes from [Marlius & Anwar \(2023\)](#), [Deby \(2018\)](#), [Vika \(2019\)](#), and [Irfansius & Firdausy \(2021\)](#), all of whom report a similar positive and significant relationship between brand image and customer loyalty.

#### *H3: Service Quality positively and significantly impacts Customer Satisfaction*

As shown in Table 8, service quality significantly and positively influences customer satisfaction among Indihome subscribers in Denpasar. With a T-statistic of 8.035 ( $>1.96$ ) and a p-value of 0.000 ( $<0.05$ ), the hypothesis (H2) was accepted. This means that improvements in Indihome's service quality directly and substantially lead to increased customer satisfaction in Denpasar.

This aligns with the Stimulus-Organism-Response (S-O-R) theory. When customers experience high-quality service—encompassing tangibles, reliability, responsiveness, assurance, and empathy—it acts as a positive stimulus. Specifically, timely service, responsive and polite staff, and reliable equipment (modems, installations) contribute to this. This positive stimulus elicits a favorable internal response (organism), making customers feel satisfied and valued, ultimately translating into high satisfaction with Indihome's services. When their needs are met effectively, customers are more likely to remain satisfied with Indihome.

This study's findings align with extensive prior research indicating that service quality significantly and positively influences customer satisfaction. This consistency is observed across numerous studies, including those by [Lesmana & Ratnasari \(2019\)](#), [Cung \(2019\)](#), [Aulijaafar et al. \(2019\)](#), [Armanto \(2018\)](#), [Maramis et al. \(2018\)](#), and [Mahira et al. \(2021\)](#). All these studies corroborate the strong positive relationship between service quality and customer satisfaction.

#### *H4: Brand Image positively and significantly impacts Customer Satisfaction*

As presented in Table 8, the analysis reveals that brand image significantly and positively influences customer satisfaction among Indihome subscribers in Denpasar. With a T-statistic of 7.248 ( $>1.96$ ) and a p-value of 0.000 ( $<0.05$ ), hypothesis H4 was accepted. This indicates that an improved brand image for Indihome in Denpasar directly and substantially contributes to increased customer satisfaction.

Brand image encompasses customers' overall perceptions of the Indihome brand. A strong and positive brand image can shape customer expectations, leading to satisfaction. Indihome's widespread recognition as part of Telkom Indonesia contributes to a robust brand image, instilling customer confidence in its quality and reliability, thus becoming a significant driver of customer satisfaction in Denpasar.

This finding aligns with the Stimulus-Organism-Response (S-O-R) theory. When customers receive a positive stimulus in the form of a strong brand image—such as a reputation as the largest internet provider, technological innovation, and extensive national coverage—it cultivates positive perceptions of Indihome (organism). This perception creates an expectation that the service provided will align with the brand's image. When these customer expectations are met or exceeded, they experience satisfaction with Indihome's services (response).

This study's findings are consistent with extensive prior research indicating that brand image significantly and positively influences customer satisfaction. This aligns with studies by [Diputra & Yasa \(2021\)](#), [Nawi et al. \(2019\)](#), and [Tahir et al. \(2024\)](#). Further corroboration comes from [El Moussaoui et al. \(2023\)](#) and [Susanto \(2022\)](#), all of whom report a similarly positive and significant relationship between brand image and customer satisfaction.

##### *H5: Customer Satisfaction positively and significantly impacts Customer Loyalty*

As shown in Table 8, customer satisfaction significantly and positively influences customer loyalty (H5 accepted). With a T-statistic of 5.404 ( $>1.96$ ) and a p-value of 0.000 ( $<0.05$ ), this indicates that higher customer satisfaction with Indihome in Denpasar directly leads to a substantial increase in customer loyalty.

Indihome customers in Denpasar compare their service expectations with their experience. When the service meets or exceeds these expectations, customers become satisfied, which in turn fosters loyalty. Satisfied customers are more likely to continue using Indihome, recommend it to others, and resist switching to competitors. This finding aligns with the Stimulus-Organism-Response (S-O-R) theory, where a positive service experience (stimulus) creates satisfaction (organism) within the customer, ultimately driving loyal behavior towards Indihome (response).

This study's findings are consistent with extensive prior research indicating that customer satisfaction significantly and positively influences customer loyalty. This aligns with studies by [Razzak et al. \(2016\)](#), [Firmansyah et al. \(2018\)](#), and [Slack & Singh \(2020\)](#). Further corroboration comes from [Omorigie et al. \(2019\)](#), who report a similar positive and significant relationship between customer satisfaction and customer loyalty.

##### *H6: Customer Satisfaction mediates the relationship between Service Quality and Customer Loyalty*

As presented in Table 8, customer satisfaction significantly mediates the positive effect of service quality on customer loyalty (H6 accepted). With a T-statistic of 4.421 ( $>1.96$ ) and a p-value of 0.000 ( $<0.05$ ), this indicates a partial complementary mediation among Indihome subscribers in Denpasar. This means that as Indihome's service quality improves, customer satisfaction increases, which in turn leads to a greater indirect boost in customer loyalty.

Service quality, encompassing tangibles, reliability, responsiveness, assurance, and empathy, is critical. When Indihome customers in Denpasar experience timely service, responsive and courteous staff, and reliable infrastructure, their needs are well met, leading to satisfaction and fostering loyalty. They are then more likely to continue using the service, recommend it, and resist switching providers. This aligns with the Stimulus-Organism-Response (S-O-R) theory: high-quality service acts as a stimulus, generating high satisfaction (organism), which subsequently drives loyal customer behavior (response) towards Indihome.

This study's findings align with various prior research exploring the relationship between service quality, customer satisfaction, and customer loyalty. Specifically, these findings are consistent with [Omorigie et al. \(2018\)](#), who reported a significant influence of service quality on customer loyalty. Furthermore, the research by [Slack & Singh \(2020\)](#) supports the role of customer satisfaction as a partial mediator in the relationship between service quality and loyalty. [Firmansyah et al. \(2018\)](#) also found that service quality positively affects customer loyalty through customer satisfaction. Additionally, a study by [Hartono & Salim \(2020\)](#) indicated that service quality influences customer loyalty, mediated by both customer satisfaction and trust.

##### *H7: Customer Satisfaction mediates the relationship between Brand Image and Customer Loyalty*

As shown in Table 8, customer satisfaction significantly and partially mediates the influence of brand image on customer loyalty (H7 accepted). With an indirect effect of 0.134, a T-statistic of 4.798 ( $>1.96$ ), and a p-value of 0.000 ( $<0.05$ ), the findings confirm this partial complementary mediation among Indihome subscribers in Denpasar. This means that as Indihome's brand image improves, it enhances customer satisfaction, which, in turn, indirectly boosts customer loyalty.

A strong and positive brand image shapes customer expectations and satisfaction. Indihome's robust brand image, derived from its reputation as a major internet provider, technological innovation, and extensive national reach, instills confidence in its quality and reliability. This confidence is a key driver of customer satisfaction in Denpasar.

This aligns with the Stimulus-Organism-Response (S-O-R) theory. A positive brand image acts as a stimulus, leading to increased customer satisfaction (organism). This heightened satisfaction then drives loyal customer behavior (response) towards Indihome.

This study's findings align with research conducted by Razzak et al. (2016), which states that customer satisfaction positively and significantly influences customer loyalty. Results from Wijayanti et al. (2019) indicate that customer satisfaction has a positive and significant effect on brand image. This study's findings are also consistent with research from Harumi (2016), who found that consumer satisfaction positively and significantly influences consumer loyalty.

## 4 Conclusion

This study investigated the critical roles of service quality and brand image in driving customer loyalty, specifically examining how customer satisfaction mediates these relationships among Indihome users in Denpasar. This research aimed to provide a comprehensive understanding of these dynamics within the established framework of the Stimulus-Organism-Response (S-O-R) theory. The hypothesis testing results consistently confirmed all proposed relationships. This research also found that both service quality and brand image positively and significantly influence customer loyalty directly. Furthermore, both service quality and brand image also positively and significantly impact customer satisfaction. Importantly, customer satisfaction was confirmed to directly and positively affect customer loyalty. Finally, this analysis revealed that customer satisfaction partially mediates the relationships between both service quality and brand image on customer loyalty. This indicates that while direct effects exist, customer satisfaction plays a crucial role in amplifying how service quality and brand image translate into stronger customer loyalty.

The theoretical implications of these findings strongly support the S-O-R theory, demonstrating how external stimuli (service quality and brand image) lead to an internal state (customer satisfaction) which, in turn, drives behavioral responses (customer loyalty). This reinforces the understanding that satisfying customer experiences are central to cultivating lasting loyalty. From a practical standpoint, these results offer clear guidance for Indihome and similar service providers. To enhance customer loyalty, companies should not only focus on delivering high-quality services and building a strong brand image but also ensure these efforts consistently translate into high customer satisfaction. Prioritizing responsive service, efficient problem resolution, and maintaining a positive brand perception are key to fostering customer contentment, which then directly and indirectly strengthens their loyalty. While this study provides valuable insights, its reliance on a cross-sectional design and a single-provider focusses in Denpasar limits generalizability, suggesting avenues for broader, longitudinal future research.

### *Conflict of interest statement*

The authors declared that they have no competing interests.

### *Statement of authorship*

The authors have a responsibility for the conception and design of the study. The authors have approved the final article.

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