



## The Influence of Service Quality on Customer Loyalty through Customer Satisfaction Mediation

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### Abstract

One of the causes of the decline in sales at CitraLand Palu was the earthquake and tsunami of 2018 and the COVID-19 pandemic of 2019. One way to overcome this problem is to provide better quality services. In the context of the housing industry, previous research has been limited to studying the impact of service quality and customer satisfaction on loyalty. In research with campus and bank objects, different research results showed that service quality did not have a significant effect on satisfaction and loyalty. The relationship between existing variables shows that the influence of service quality on customer loyalty is tentatively unlimited, and there are still differences in research results. It needs to be tested in further research and is a gap for research in the context of housing objects. This research examines the influence of service quality in residential facilities on customer satisfaction. This study also examines customer satisfaction as a mediating factor in creating customer loyalty. Based on the type of data obtained, the author uses quantitative methods; a questionnaire is used as a tool for data collection. Data analysis in research uses path analysis, assisted by SPSS software.

## Introduction

Current business developments are growing very rapidly, as are businesses operating in the housing sector, which provide residences with modern designs, complete supporting facilities and maximum service. Firman & Hidayat (2023) stated that the company's ability to provide service to customers is an important part of the company in maintaining the company's business. In general, service quality is a company strategy to survive and achieve success in competition. Service quality has a strong connection to customer satisfaction, Ahmed et al. (2023). Service quality is determined by customer perception, various responses from customers need to be accepted as valuable input for strategy development. The satisfaction experienced by consumers with the quality of a company's service makes consumers transform into customers. Those who are satisfied with the service provided find it difficult to change customer choices, thus creating a loyal attitude towards the company. On the other hand, if they are not satisfied, they will switch to services belonging to other companies. They even share their dissatisfaction with other customers, so it can be said that customer satisfaction plays a role in the existence of a company. Companies need to make every effort to increase customer loyalty by building long-term relationships, growing a positive company image and as a form of effective competitive advantage, Christyawan & Sukresna (2020).

CitraLand Palu Housing is a housing concept built by the Ciputra Group which has been operating in the property sector for more than 40 years. The Ciputra Group through CitraLand Palu Housing targets the upper class consumer segment with the support of the best facilities for families. Therefore, this housing complex is known for its luxurious facilities such as:

swimming pool, children's play area, culinary center (Baywalk), prayer room, Ferris wheel and so on. The background to this research is that maximum sales have not been achieved (average sales achievement of 90 percent, 2017-2022 period). An internal survey conducted proved that several customers who had purchased products at CitraLand Palu were still purchasing products from other competitors and/or recommended not to purchase products at CitraLand Palu.

Companies in the housing business should be aware and pay attention to how to create and improve service quality because the housing market changes rapidly and continuously, Seiler & Reisenwitz (2010). Service quality is guided by the level of service perfection in meeting the needs and demands of each consumer. So it is interpreted as service quality which represents the level of service excellence to create a sense of consumer or customer self-satisfaction (Javed et al., 2021). Customer loyalty is a reflection of the quality of service and the quality of certain products (Rahayu & Yahya, 2019) so that loyalty can be understood as a customer's psychological commitment which then results in the order of purchases, proportion of purchases and probability of purchase, therefore customer loyalty greatly influences the development and income of a company. business, Novianti & D (2018). In research, Du & Tang (2014) found that customer loyalty is much more important than market share in determining profits, when customer loyalty increases by 5%, profits will increase by 25%.

Research on service quality and customer satisfaction has been carried out for more than 30 years in both the banking and education sectors and has been widely carried out in management studies, Ngo & Nguyen (2016). Three major possibilities have been studied regarding this relationship: First, service quality is a factor in customer satisfaction, Brady et al. (2002). Second, customer satisfaction is a cause of service quality, Bitner (1990); and third, there is no significant relationship between service quality and customer satisfaction, Wang & Shieh (2006). These three positions may have varying impacts on research results and other studies, although in general, customer satisfaction tends to have a mediating effect on the relationship between service quality and loyalty, Caruana (2002) as applied to the context of service industries such as the banking sector, Akhtar et al. (2011); Cameran et al. (2010). However, in the context of the housing industry in previous studies, Pandesia et al. (2017); Risnawati & Huda (2016); Hamzah & Sukri (2020) are still limited in studying the impact of service quality and customer satisfaction on loyalty.

In research with campus objects, Qomariah (2012), restaurant objects, Alam & Bilal (2021) and banks, Supriyanto et al. (2021), different research results were obtained that service quality did not have a significant effect on satisfaction and loyalty. The relationship between existing variables shows that the influence of service quality on customer loyalty is tentatively unlimited and there are still differences in the research results of Supriyanto et al. (2021). Is service quality able to increase loyalty, or actually increase customer satisfaction, and what is the impact on increasing loyalty? Therefore, as new research, it needs to be tested in further research and is a gap for research in the context of the housing industry. This research examines the influence of service quality in housing facilities on customer loyalty. This study also examines customer satisfaction as a mediating role in creating customer loyalty.

## **Literature Review**

### **Service Quality and Customer Loyalty**

Service Quality (Servqual) according to Parasuraman et al. (1988) is a comparison between two main factors, namely customer perceptions of the real service received/felt and the actual service expected/desired. Service quality is also defined as the level of service delivery based

on customer perceptions, Zeithaml et al. (2018). Parasuraman et al. (1988) stated that if the reality is better than the expected service, then the service can be said to have high quality, whereas if the reality of the expected service is the same, then the service is considered satisfactory. On the other hand, if the existing reality does not meet the expected service, then the service can be said to be of low quality.

The quality of service (services) is difficult to measure objectively compared to the quality of goods, Akbaba (2006). This difficulty is partly caused by the characteristics and nature of services: intangibility, heterogeneity, simultaneous production and consumption and perishability, Kotler et al. (2003); Reid & Bojanic (2009); Zeithaml et al. (2018). These characteristics explain the variability in service delivery which causes difficulties in maintaining high service quality Berezina et al. (2012). In an effort to measure service quality, Parasuraman et al. (1988), have introduced the concept of service into five dimensions consisting of tangible evidence, reliability, responsiveness, assurance and empathy. .

At first, the definition of customer loyalty was assumed to consist of behavioral loyalty only, Rauyruen & Miller (2007). Behavioral loyalty is defined as the desire to make repeat purchases from or maintain a relationship with a company, this relationship also occurs because of the consequences of all the experiences the customer has with the service/product provider, Mascarenhas et al. (2006); Khan (2012). Collected several ideas, the author put forward about attitudinal loyalty, which is defined as emotional attachment to a company, providing positive information through word of mouth, and recommendations to return to using its products/services, Rauyruen & Miller (2007) and Khan (2012). Gremler & Brown (1996) explain another type of loyalty, namely cognitive loyalty which is defined as not making a choice of another product/service when there is a desire to make a decision about what or where to buy the product/service. Rauyruen & Miller (2007) recommend the use of combined loyalty which combines behavioral and attitudinal loyalty. Rauyruen & Miller (2007) argue that when purchasing decisions are made, it is difficult to distinguish whether the decision is supported by behavioral or attitudinal loyalty.

Levesque & McDougall (1992) also call loyal customers if consumers return several times to purchase services and products from the same company. However, customer turnover is also not the opposite of customer loyalty and vice versa for several reasons consumers remain, such as the availability or lack of choice of other products and services. According to Levesque & McDougall (1992), about half of consumers stick with a company's products and services when their problems are not resolved with the company's services. Various reasons such as high switching costs, unavailability of truly different product and service alternatives, choices limited by location, money and time, and habits make customers stay with the same company, Bitner (1990) and Ennew & Binks (1996).

In business, customer loyalty plays an important role in a company because retaining customers means improving financial performance and maintaining the company's survival. The implementation of loyalty strategies has been proven to increase customer retention rates while reducing marketing costs, Stan et al. (2013). This is the main reason for a company to retain its customers.

Previous research by Bell et al. (2005) stated that customer perceptions of service quality tend to be positively related to customer attitudes towards service providers and their likelihood of remaining customers. This assertion is in accordance with previous research which has confirmed a significant positive relationship between service quality and customer loyalty, including Chodzaza & Gombachika (2013); Hartono & Salim, (2020); Rauyruen & Miller (2007); Nyadzayo & Khajehzadeh, (2016). Trust, commitment, communication and conflict

handling are variables that have a significant influence and predict a high proportion of variance in customer loyalty (Oly Ndubisi, 2007). Therefore, the following hypothesis is proposed:

*H1. Service quality has a positive effect on customer loyalty*

### **Service Quality and Customer Satisfaction**

The relationship between service quality variables and customer satisfaction has been widely discussed in various literature. Tse & Wilton (1988) and Kotler (2000) state that customer satisfaction or dissatisfaction is the customer's response to the perceived evaluation between previous expectations and the actual performance of the product after its use. Dissatisfaction arises if the results obtained do not meet customer expectations. Boulding et al. (1993) suggest that customer satisfaction is generated as a specific experience that has occurred (customer assessment of the good service provided) and forms a cumulative experience. Companies and organizations strive to achieve high customer satisfaction, especially companies that consider long-term relationships with customers as assets. Czepiel (1990) states that because satisfaction defines the difference between expectations and perceived reality, a company can change its customer satisfaction without changing its offerings at all.

Service quality has emerged as an important determinant of customer satisfaction and word of mouth. The increase in the number of customers and the growth of new customers is greatly influenced by service quality. According to (Seiler & Reisenwitz, 2010), service quality is an important issue for an organization that recognizes its important role in acquiring and retaining customers through continuous improvement strategies. Parasuraman et al. (1988) have explained that customer needs need to be researched to have customer satisfaction, namely the company understands what customers want and the company has the ability and willingness to deliver it. Previous research Olorunniwo et al. (2006); Naik et al. (2010); Priyo et al. (2019); and Satti et al. (2020) obtained results that service quality has a positive effect on customer satisfaction. Based on the discussion above, we develop the following hypothesis:

*H2. Service quality has a positive effect on customer satisfaction*

### **Customer Satisfaction and Customer Loyalty**

The relationship between producers and customers will influence whether or not the level of customer loyalty will last. The higher the level of customer satisfaction, the longer the relationship will be. Aktepe et al. (2015) claim that highly satisfied customers are the best customer group and potential customer group because they share their satisfaction with other customers. These findings support the claims of several previous studies such as Lin & Wang (2006); Rauyruen & Miller (2007); Bodet (2008); Khan (2012); and Gorondutse & Hilman (2014) that there is a positive relationship between customer satisfaction and customer loyalty. We developed the following hypothesis:

*H3. Customer satisfaction has a positive effect on customer loyalty*

The relationship between service quality, customer satisfaction and customer loyalty has been widely confirmed through research in areas such as the telecommunications industry, aviation services, automobile manufacturing, hospitality services and healthcare. However, few people know the relationship between service quality, customers and customer loyalty in the housing industry. This research aims to find out whether service also provides advantages as claimed in other industrial sectors and whether service quality has a strong influence on customer loyalty, both directly and indirectly through customer satisfaction. Zeithaml et al. (1996) identified direct and indirect relationships between service quality and customer loyalty, while

Gorondutse & Hilman (2014) and Parasuraman et al. (1991) only found an indirect impact of service quality on customer loyalty through customer satisfaction, they did not find a direct relationship between service quality and customer loyalty.

In this research, based on previous research, research results have been obtained that there is a positive relationship between service quality and customer loyalty and customer satisfaction is used as mediation between the two, Chu et al. (2012); Chodzaza & Gombachika (2013); Hassan et al. (2013); and Peng & Moghavvemi (2015). As a form of our innovation in the housing industry sector, this research will examine customer satisfaction as a mediating influence on service quality on customer loyalty.

H4. Customer satisfaction acts as a mediating influence on service quality on customer loyalty

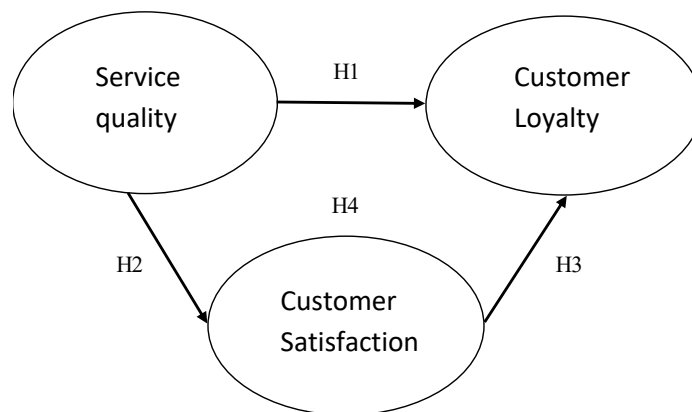


Figure 1. Research Framework.

## Methods

### Types of research

Based on the type of data obtained by the author in this research, the author used quantitative methods using descriptive research methods to describe the results of the research conducted. A quantitative approach is applied to assess the relationship between service quality, customer satisfaction and customer loyalty. In this research the author used a questionnaire as a tool to collect data.

### Variables and Measurement

In this research, service quality is measured by the SERVQUAL indicator, which focuses on how to measure the extent to which service quality has been achieved for actual performance and expected performance provided to customers, based on five factors: tangible, reliability, responsiveness, assurance and empathy, Parasuraman et al. (1991). Tangibles are about the appearance of physical facilities, equipment, staff and communication materials. Reliability represents the capacity to fulfill stated services responsibly and with confidence. Responsiveness describes staff readiness to help customers and offer reliable service. Assurance measures staff competence and courtesy as well as the ability to create trust and confidence. Empathy shows attentive and personal care for customers, Parasuraman et al. (1991).

Customer satisfaction in this research adopts the six scale construct proposed by Fornell et al. (2011), namely perceived quality, customer expectations, perceived value, overall customer satisfaction, customer complaints and customer loyalty. Customer loyalty in research is measured by indicators such as willingness to recommend the company's products/services,

considering purchasing products/services from the company as the first choice, price tolerance, desire to build long-term relationships with the company, willingness to provide feedback to the company, adapted from Gorondutse & Hilman (2014).

### **Population and Sampling Techniques**

Based on the phenomena described in the reasons for conducting this research, this research was therefore carried out using a quantitative approach. Quantitative is a research method that is based on concrete data, numerical research data that will be measured using statistics as a calculation test tool, which is related to the problem being studied to produce a conclusion (Sugiyono, 2013). Sampling technique is a way to determine a sample whose number corresponds to the sample size which will be used as the actual data source, taking into account the characteristics and distribution of the population in order to obtain a representative sample (Margono, 2005).

Respondents' responses in this observation will be measured using a 5 (five) point Likert scale which is classified into the categories of strongly disagree (1) to strongly agree (5). So the data obtained is quantitative data. The population of this research includes all CitraLand Palu property consumers in the city of Palu. It is known that the number of houses and shophouses handed over was 198 units. If calculated using the Slovin formula with a significance level of 0.05 (5%), a sample of 132 respondents is obtained. The determination uses the Slovin formula because it is easy and practical. Apart from that, the Slovin formula is usually used to calculate and determine samples precisely when conducting research in any field. The existence of this sample does not mean all the subjects or targets in the research, but only a representative that provides a general picture of the population to be observed. The sampling method the author uses is a simple random sampling method. Simple random sampling is the most basic and commonly used type of sampling method in quantitative social science research and scientific research in general. The main benefit of a simple random sample is that every member of the population has an equal chance of being selected for research. This means ensuring that the sample selected is representative of the population and that the sample is selected in an unbiased manner. In turn, statistical conclusions drawn from sample analysis will be valid.

### **Data Analysis Techniques**

Data analysis in research uses Path Analysis, assisted by SPSS software. Path analysis is an extension of multiple linear regression, and allows the analysis of more complex models (Streiner, 2005). The stages in conducting Path Analysis are as follows: 1) Designing a model based on theory 2) Creating a hypothesized model 3) Determining the path diagram model based on the variables being studied 4) Creating a path diagram 5) Carrying out calculations according to the procedures in path analysis.

## **Result and Discussion**

### **Variable Description**

The Service Quality variable is measured by the indicators Reliability, Responsiveness, Assurance, Empathy and Tangibility. The question with the highest mean is in the Tangibility indicator with a mean of 3.933, while the thing that is less supportive of the Service Quality variable is in the Assurance indicator with a mean of 3.503. Based on customer assessments, the Tangibility indicator shows that the environment and facilities at CitraLand Palu have good advantages, while the Assurance indicator relating to CitraLand Palu employees being alert in serving consumers is considered lacking by customers..

The Customer Satisfaction variable is measured by indicators of Product Quality, Price, Service Quality and Emotional Factors. The indicator with the highest average was obtained at Emotional Factor 3,940, while the indicator with the lowest average was obtained at Price 3,659. The emotional factor of having bought a house in CitraLand Palu is an advantage felt by customers, while for the price given customers feel less satisfied. The Customer Loyalty variable is measured by the question Emotional trust in the CitraLand Palu brand, recommending CitraLand Palu products to others and the final question Communication and providing solutions from CitraLand Palu employees to a problem that occurs. As a result, the question with the highest mean was recommending CitraLand Palu products to others, 3,770, while the lowest mean was obtained in the question Communication and providing solutions from CitraLand Palu employees to a problem that occurred, 3,600.

## Analysis Results

### Classical Assumption Test

Normality testing aims to test whether in a regression model the dependent variable (Customer Loyalty) and the independent variables Service Quality and Customer Satisfaction) in CitraLand Palu housing have a normal distribution or not. The plotting data (Figure 3) shows that it meets the assumption of normality or has a normal distribution because it follows a diagonal line.

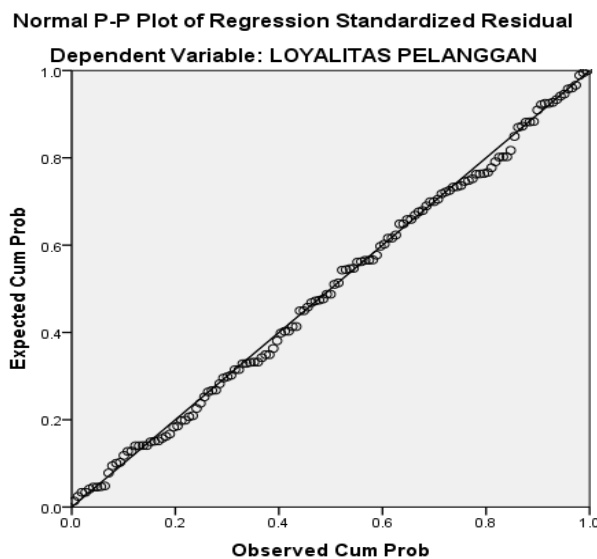


Figure 2. Normality Test Results

### Multicollinearity Test

Testing whether there are symptoms of multicollinearity is carried out by paying attention to the correlation matrix values produced during data processing as well as the VIF (Variance Inflation Factor) and Tolerance values.

Table 2. Multicollinearity Test

Model	Beta Coefficient		Information
	Tolerance	VIF	
Quality of Service (X1)	0.751	1.332	Multicollinearity-Free
Customer Satisfaction (X2)	0.751	1.332	Multicollinearity-Free

Source: SPSS version 23 processed output (2024)

Based on the table above, it can be seen that each variable has a tolerance value  $>0.1$  and a VIF value  $<10$ , so it can be concluded that there is no multicollinearity between the independent variables in this regression model.

### Heteroscedasticity Test

Table 3. Heteroscedasticity Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.144a	.021	.006	2.31301

Source: SPSS output version 23 processed (2024)

Based on the table above, the calculated Chi Square value is  $2.835 <$  Table Chi Square value is  $3.841$ , so there are no symptoms of heteroscedasticity. The results of path analysis using 2 regression analysis models are presented in table 4.

Table 4. Regression Analysis Results

Causal Relationship	Koefisien Beta	Sig
Quality of Service $\rightarrow$ Customer Loyalty	0,157	0,048
Customer Satisfaction $\rightarrow$ Customer Loyalty	0,526	0,000
Quality of Service $\rightarrow$ Customer Satisfaction	0,499	0,000

Regression analysis of mediating variables was tested based on the causal method, obtained the following path results:

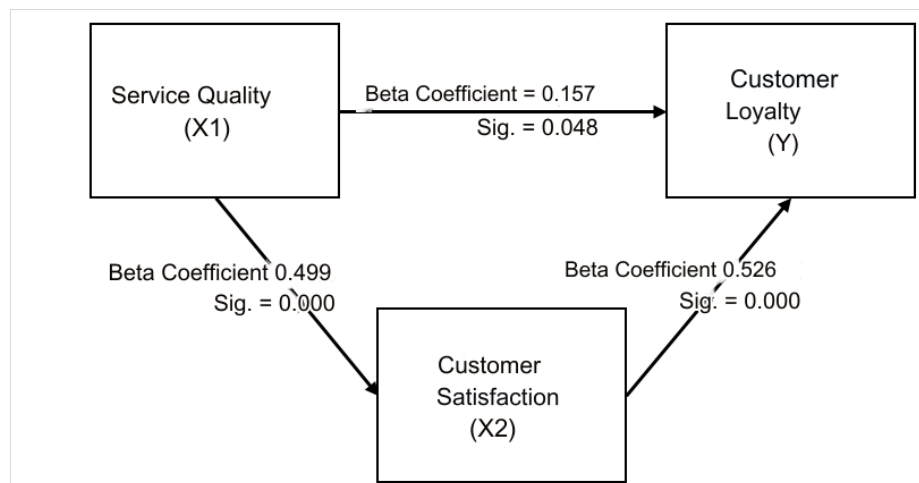


Figure 3. Path Analysis Results

From the results of the path analysis above, it is obtained:

#### ***Service Quality has a direct influence on Customer Loyalty***

Service Quality has an indirect effect on Customer Loyalty through the mediation of Customer Satisfaction with path coefficient =  $0.499 \times 0.526 = 0.262$

#### ***Hypothesis 1***

The Service Quality variable has a significant influence on the customer loyalty variable sig.  $0.048 < 0.05$ , the first hypothesis is "accepted".

### ***Hypothesis 2***

The Service Quality variable has a significant influence on customer satisfaction sig.  $0.000 < 0.05$ , the second hypothesis is "accepted".

### ***Hypothesis 3***

The Customer Satisfaction variable has a significant influence on Customer Loyalty sig.  $0.000 < 0.05$ , the third hypothesis is "accepted".

### ***Hypothesis 4***

There is a significant relationship between variables, namely Service Quality influences Customer Loyalty, Service Quality influences Customer Satisfaction and Customer Satisfaction influences Customer Loyalty, the fourth hypothesis is "accepted".

### **The Effect of Service Quality on Customer Loyalty**

This research shows that path analysis results show that there is a positive relationship between Service Quality and Customer Loyalty, which means that the higher the Service Quality, the higher the Customer Loyalty will be. Service quality in this research is measured by indicators of Reliability, Responsiveness, Assurance, Empathy and Tangibility. Of the five indicators measured, it was found that the Tangibility indicator was the indicator with the highest average value.

The results of this research are in accordance with previous research by Bell et al. (2005) which stated that customer perceptions of service quality tend to be positively related to customer attitudes towards service providers and their possibility of remaining customers. This assertion is in accordance with previous research which has confirmed a significant positive relationship between service quality and customer loyalty, including Chodzaza & Gombachika (2013); Hartono & Salim, (2020); Rauyruen & Miller (2007); Nyadzayo & Khajehzadeh, (2016).

Based on this research, customers tend to have the courage to recommend relationships, this shows that customers are loyal to CitraLand Palu.

### **The Effect of Service Quality on Customer Satisfaction**

This research shows that path analysis results show that there is a positive relationship between Service Quality and Customer Satisfaction, which means

that service quality has a significant influence on consumer satisfaction at CitraLand Palu, with the professionalism of the service provided to consumers having a positive impact and consumer satisfaction can be increased and maintained. Customer satisfaction in this research is measured by indicators of product quality, price, service quality and emotional factors. This research is in line with previous research by Olorunniwo et al. (2006); Naik et al. (2010); Priyo et al. (2019); and Satti et al. (2020) that service quality has a positive effect on customer satisfaction.

### **The Influence of Customer Satisfaction on Customer Loyalty**

This research shows that path analysis results show that there is a positive relationship between Customer Satisfaction and Customer Loyalty. Aktepe et al. (2015) claim that highly satisfied customers are the best customer group and potential customer group because they share their satisfaction with other customers. These findings support the claims of several previous studies such as Lin & Wang (2006); Rauyruen & Miller (2007); Bodet (2008); Khan (2012); and Gorondutse & Hilman (2014) that there is a positive relationship between customer satisfaction and customer loyalty.

## **The Effect of Service Quality on Customer Loyalty through Customer Satisfaction as a mediating variable**

The results of this research show that there is a positive relationship between Service Quality, Customer Satisfaction and Customer Loyalty and there is a direct influence between Service Quality on Customer Loyalty as well as an indirect influence through the mediation of Customer Satisfaction. If the service quality is good and professional, it will increase customer satisfaction. Customer satisfaction will encourage the formation of customer loyalty.

The findings in this research are in accordance with previous research findings that there is a positive relationship between service quality and customer loyalty and customer satisfaction is used as a mediator between the two, Chu et al. (2012); Chodzaza & Gombachika (2013); Hassan et al. (2013); and Peng & Moghavvemi (2015). Good quality in CitraLand Palu housing will encourage the formation of customer loyalty and will make it easier to increase sales of houses and shophouses in CitraLand Palu.

### **Conclusion**

The results of the research that has been carried out show that the level of significance of the influence between variables is quite high to see the influence that arises between one variable and another variable. The Service Quality variable (X1) has a significant effect on the Customer Loyalty variable (Y), the Service Quality Variable (X1) has a significant effect on Customer Satisfaction (X2), and the Customer Satisfaction variable (X2) has a significant effect on Customer Loyalty (Y). In building customer loyalty, the role of service quality and consumer satisfaction will have an impact on sales of houses and shophouses in CitraLand Palu. Suggestions for future researchers are to involve and combine other variables apart from service quality and consumer satisfaction variables to see the influence of loyalty more optimally.

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