

## Increasing Customer Loyalty Through Service Quality and Perceived Value with Customer Satisfaction as a Mediation Variable

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**Abstract.** *In this dynamic market retaining customers is a strategic priority. Customer loyalty is recognized as an invaluable asset that ensures long-term business sustainability. Loyal customers tend to make repeat purchases, recommend services to others, and have lower price sensitivity. Therefore, a deep understanding of the factors that influence customer loyalty is imperative for companies. One of the most widely studied determinants of customer loyalty is service quality. In the service industry, where products tend to be intangible, service quality is a crucial aspect that shapes customer perceptions and experiences. Positive perceptions of service quality can significantly increase customer satisfaction, which in turn drives loyalty. On the other hand, poor service quality can lead to dissatisfaction and customers switching to competitors. Besides service quality, perceived value also plays a crucial role. Perceived value is a customer's holistic assessment of the benefits received compared to the costs incurred, both financial and non-financial.(Fakhrizadeh et al., 2024)In internet services, perceived value encompasses not only connection speed and stability, but also aspects such as competitive pricing, ease of use, and responsive technical support. When customers perceive high value from the service they receive, they tend to be more satisfied and loyal. The relationship between service quality, perceived value, and customer loyalty is often mediated by customer satisfaction. Customer satisfaction is an affective or cognitive response to the experience of using a product or service, arising from the comparison between expectations and perceived performance. High-quality service and superior value are believed to directly influence satisfaction, which then fosters loyalty. Thus, customer satisfaction is not only the ultimate goal but also a critical mediating variable in the customer value chain. These issues are particularly relevant in the internet service provider industry, given the fundamental importance of internet service to everyday life. Customers need stable, fast, and reliable connections to support work, education, entertainment, and communication. Even the slightest disruption can cause frustration and negatively impact their perception of service quality and the value they receive. West Kalimantan, with its unique geographic and demographic characteristics, offers an interesting research context.*

**Keywords:** Customer; Loyalty; Quality; Service.

## 1. Introduction

The digital era has fundamentally transformed the landscape of modern life, with the internet becoming the backbone of economic, social, and personal activities. Internet access has become an essential need, enabling individuals and organizations to connect, interact, and innovate. (Sinulingga, 2024) The massive development of information technology has driven the growth of the internet service provider industry into a highly competitive sector, characterized by continuous innovation and fierce competition in capturing market share. (Rolando & Mulyono, 2025).

In this dynamic market retaining customers is a strategic priority. (Ramadhani, 2025). Customer loyalty is recognized as an invaluable asset that ensures long-term business sustainability. (Aug, 2024) Loyal customers tend to make repeat purchases, recommend services to others, and have lower price sensitivity. (Berends & Gerpott, 2025) Therefore, a deep understanding of the factors that influence customer loyalty is imperative for companies.

One of the most widely studied determinants of customer loyalty is service quality. In the service industry, where products tend to be intangible, service quality is a crucial aspect that shapes customer perceptions and experiences. (Amerta & Madhavi, 2023). Positive perceptions of service quality can significantly increase customer satisfaction, which in turn drives loyalty. (Singh et al., 2023) On the other hand, poor service quality can lead to dissatisfaction and customers switching to competitors. (Yani, 2022).

Besides service quality, perceived value also plays a crucial role. Perceived value is a customer's holistic assessment of the benefits received compared to the costs incurred, both financial and non-financial. (Fakhrizadeh et al., 2024) In internet services, perceived value encompasses not only connection speed and stability, but also aspects such as competitive pricing, ease of use, and responsive technical support. When customers perceive high value from the service they receive, they tend to be more satisfied and loyal. (Singh et al., 2023).

The relationship between service quality, perceived value, and customer loyalty is often mediated by customer satisfaction. Customer satisfaction is an affective or cognitive response to the experience of using a product or service, arising from the comparison between expectations and perceived performance. (Schiebler et al., 2025) High-quality service and superior value are believed to directly influence satisfaction, which then fosters loyalty. Thus, customer satisfaction is not only the ultimate goal but also a critical mediating variable in the customer value chain.

These issues are particularly relevant in the internet service provider industry, given the fundamental importance of internet service to everyday life. Customers need stable, fast, and reliable connections to support work, education, entertainment, and communication. Even the slightest disruption can cause frustration and negatively impact their perception of service quality and the value they receive.

West Kalimantan, with its unique geographic and demographic characteristics, offers an interesting research context. The development of digital infrastructure in this region may face different challenges than major cities in Java, such as network availability, accessibility, and market penetration. Therefore, the competitive dynamics and customer expectations in West Kalimantan may have specific nuances that require separate study.

## 2. Research Methods

This research is a type of explanatory research commonly known as explanatory research. Explanatory research aims to test a theory or hypothesis to strengthen or even reject existing theories or hypotheses. Exploratory research is fundamental and aims to obtain information, explanations, and data regarding previously unknown phenomena. Explanatory research aims to explain the relationship between two or more phenomena or variables. This research will then be analyzed quantitatively, where Quantitative research is the chosen research method, where quantitative research produces a series of results obtained using various statistical procedures or measurements. This aims to verify the results by testing several theories using hypothesis testing as an intermediary and available statistical techniques. (Sugiyono, 2017:7). Researchers chose this type of research to get research results that are useful for knowing related matters. The influence of service quality and perceived value on customer loyalty with customer satisfaction as a mediating variable on ISP (internet service provider) customers of PT. Naomi Aurora Teknologi in West Kalimantan.

## 3. Results and Discussion

### 3.1. Description of Research Object

The object of this research is PT. Naomi Aurora Teknologi, a company engaged in the field of internet service providers or Internet Service Providers (ISP). Which serves communities in the Kalimantan region, including West Kalimantan. This company provides a variety of internet services aimed at meeting customer needs, both for household and business use. As a service company, PT. Naomi Aurora Teknologi strives to meet customer needs by providing quality internet access supported by professional service.

Based on information obtained from the company's official media, PT. Naomi Aurora Teknologi provides several types of services, including Home Internet, Dedicated Servers,

People's Internet, WiFi Hotspot Services, Billing Systems, and IT Solutions. The diversity of these services shows that the company is not only focused on providing internet access for individual customers, but also provides information technology solutions for businesses and agencies that require network support and information systems according to their operational needs.

In carrying out its business activities, PT. Naomi Aurora Teknologi is committed to providing fast, friendly, and professional internet services to all customers. This commitment is supported by experienced human resources so that they are able to provide services according to customer needs. In addition, the company provides a Service Level Agreement (SLA) guarantee of 99.5% as a form of commitment to maintaining the stability of the internet connection to remain reliable and minimize disruptions during service use. The company also provides customer support services 24 hours a day (24/7) so that customers can obtain technical assistance and service information anytime when needed.

The selection of PT. Naomi Aurora Teknologi as the research object is based on its suitability with the research objective, which is to analyze the influence of service quality and perceived value with customer satisfaction as a mediating variable on customer loyalty. In the internet service provider industry, service quality and customer perceived value are important factors that can influence the level of customer satisfaction and loyalty. Therefore, PT. Naomi Aurora Teknologi is seen as a relevant object to test the relationship between variables that have been formulated in this study, so that the results of the study are expected to be able to provide an empirical picture of the factors that influence customer loyalty in internet service providers in West Kalimantan.

#### **a. Respondent Characteristics**

Respondent characteristics are used to provide an overview of the customer profile of PT Naomi Aurora Teknologi who participated in the study. amount to 214 individuals met the criteria: being at least 17 years old, active subscribers, primary users of home internet services, and having subscribed for at least six months. Respondent characteristics in this study were grouped by gender, age, highest level of education, occupation, and length of subscription.

#### **b. Respondent Characteristics Based on Gender**

Respondents were stratified by gender to determine the composition of male and female customers using PT Naomi Aurora Teknologi's internet services. The distribution of respondents by gender is presented below.

Table Respondent Characteristics Based on Gender

| No. | Gender       | Frequency  | Percentage     |
|-----|--------------|------------|----------------|
| 1   | Man          | 116        | 54.21%         |
| 2   | Woman        | 98         | 45.79%         |
|     | <b>Total</b> | <b>214</b> | <b>100.00%</b> |

Source: Data processed by researchers, 2026.

Based on the table, 116 respondents, or 54.21%, were male, while 98 respondents, or 45.79%, were female. These results indicate that male customers represent a slightly larger proportion than female customers. However, the difference between the two groups is not significant, indicating that the research data depicts a relatively balanced assessment of customers from both genders.

### c. Respondent Characteristics Based on Age

Age characteristics were used to identify the age groups of customers using PT Naomi Aurora Teknologi's internet services. Respondents' age can reflect differences in needs, experience, and abilities in using technology-based services. The distribution of respondents by age is presented below.

Table Respondent Characteristics Based on Age

| No. | Age Group   | Frequency | Percentage |
|-----|-------------|-----------|------------|
| 1   | 17–25 years | 21        | 9.81%      |
| 2   | 26–35 years | 77        | 35.98%     |
| 3   | 36–45 years | 72        | 33.64%     |
| 4   | 46–55 years | 38        | 17.76%     |

|   |               |            |                |
|---|---------------|------------|----------------|
| 5 | Over 55 years | 6          | 2.80%          |
|   | <b>Total</b>  | <b>214</b> | <b>100.00%</b> |

Source: Data processed by researchers, 2026.

Based on the table, the 26–35 age group constituted the largest group of respondents, totaling 77 people (35.98%). The 36–45 age group came in next with 72 people (33.64%), while the 46–55 age group had 38 people (17.76%). Respondents aged 17–25 numbered 21 people (9.81%), while respondents aged 55 and over numbered 6 people (2.80%).

This composition shows that the majority of respondents are of productive age, specifically between 26 and 45 years old. This age group generally has high levels of internet usage for work, business activities, communication, entertainment, and household needs. Therefore, respondents are considered to have sufficient experience to assess service quality, perceived value, satisfaction, and customer loyalty.

### 3.2. Respondent Characteristics Based on Last Education

The highest level of education is used to provide an overview of respondents' educational background. Differences in education can affect customers' ability to understand service information, evaluate network quality, and compare benefits received with costs. The distribution of respondents by highest level of education is presented below.

Table Respondent Characteristics Based on Last Education

| No. | Last education                | Frequency | Percentage |
|-----|-------------------------------|-----------|------------|
| 1   | Junior high school/equivalent | 7         | 3.27%      |
| 2   | High School/Vocational School | 100       | 46.73%     |
| 3   | Diploma                       | 34        | 15.89%     |
| 4   | Bachelor degree)              | 64        | 29.91%     |

|   |                      |            |                |
|---|----------------------|------------|----------------|
| 5 | Postgraduate (S2/S3) | 9          | 4.21%          |
|   | <b>Total</b>         | <b>214</b> | <b>100.00%</b> |

Source: Data processed by researchers, 2026.

Based on the table, the majority of respondents had a high school or vocational high school education, namely 100 people (46.73%). Respondents with a bachelor's degree (64 people) or 29.91%, followed by respondents with a diploma (34 people) or 15.89%. Respondents with a postgraduate education (9 people) or 4.21%, while respondents with a junior high school or equivalent education (7 people) or 3.27%.

These results indicate that respondents were predominantly customers with secondary and higher education. This educational background supported respondents' ability to understand each statement in the questionnaire and provide assessments based on their experience using PT Naomi Aurora Teknologi's services.

#### a. Respondent Characteristics Based on Occupation

Job characteristics were used to determine respondents' primary activity background. Job type can be related to the level of internet connection needed, whether for work, education, business, communication, or daily activities. The distribution of respondents by occupation is presented below.

Table Respondent Characteristics Based on Occupation

| No. | Work                    | Frequency | Percentage |
|-----|-------------------------|-----------|------------|
| 1   | Students                | 8         | 3.74%      |
| 2   | Private sector employee | 73        | 34.11%     |
| 3   | Self-employed           | 58        | 27.10%     |
| 4   | Civil Servants/PPPK     | 37        | 17.29%     |
| 5   | <i>Freelancer</i>       | 15        | 7.01%      |

|   |              |            |                |
|---|--------------|------------|----------------|
| 6 | Housewife    | 10         | 4.67%          |
| 7 | Other        | 13         | 6.07%          |
|   | <b>Total</b> | <b>214</b> | <b>100.00%</b> |

Source: Data processed by researchers, 2026.

Based on the table, respondents who work as private employees are the largest group, totaling 73 people or 34.11%. Respondents who work as self-employed number 58 people or 27.10%, while respondents who work as civil servants/PPPK number 37 people or 17.29%. Respondents who work as freelancers number 15 people or 7.01%, other job categories number 13 people or 6.07%, housewives number 10 people or 4.67%, and students number 8 people or 3.74%.

The predominance of private sector employees and self-employed individuals indicates that PT Naomi Aurora Teknologi's internet services are widely used by customers who need connectivity to support their work and business activities. The need for a stable connection gives this group firsthand experience in assessing the reliability, response speed, benefits, and quality of the company's services.

#### b. Respondent Characteristics Based on Subscription Length

Length of subscription was used to determine the length of time respondents spent using PT Naomi Aurora Teknologi's internet services. The longer a customer uses the service, the more experience they have in assessing the consistency of service quality, suitability of benefits, level of satisfaction, and likelihood of continuing to use the service. The distribution of respondents based on length of subscription is presented below.

Table Respondent Characteristics Based on Subscription Length

| No. | Subscription Period | Frequency | Percentage |
|-----|---------------------|-----------|------------|
| 1   | 6–12 months         | 44        | 20.56%     |
| 2   | More than 1–2 years | 78        | 36.45%     |
| 3   | More than 2–3 years | 47        | 21.96%     |

|   |                     |            |                |
|---|---------------------|------------|----------------|
| 4 | More than 3–4 years | 28         | 13.08%         |
| 5 | More than 4 years   | 17         | 7.94%          |
|   | <b>Total</b>        | <b>214</b> | <b>100.00%</b> |

Source: Data processed by researchers, 2026.

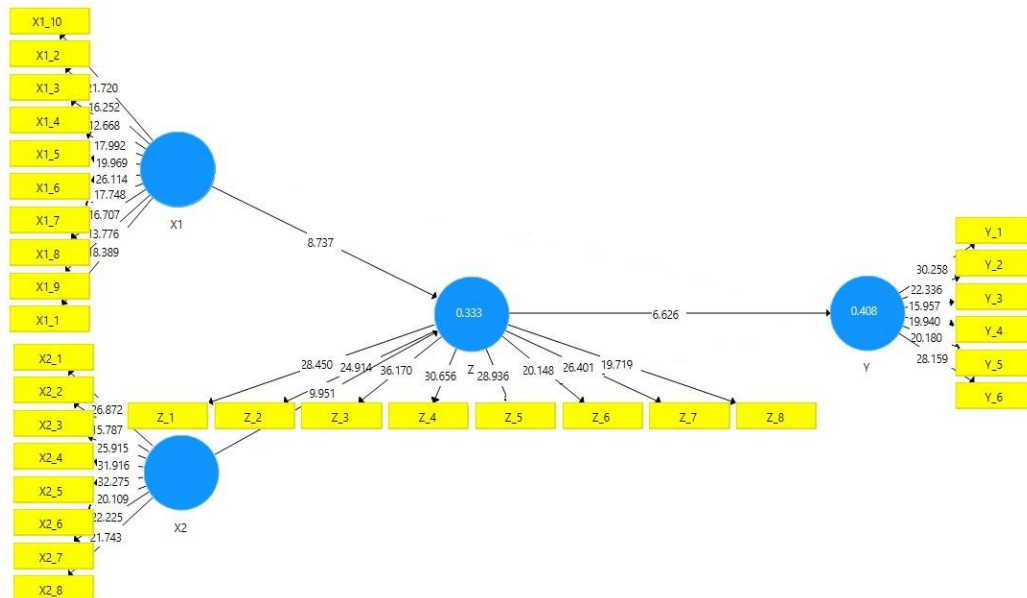
Based on the table, the group of respondents with a subscription period of more than one to two years is the largest group, totaling 78 people or 36.45%. Respondents who have subscribed for more than two to three years numbered 47 people or 21.96%, while respondents with a subscription period of 6–12 months numbered 44 people or 20.56%. Respondents who have subscribed for more than three to four years numbered 28 people or 13.08%, while customers who have subscribed for more than four years numbered 17 people or 7.94%.

The data shows that most respondents have used PT Naomi Aurora Teknologi's services for more than a year. This duration of use provides respondents with sufficient experience to evaluate the company's performance on an ongoing basis. Respondents assess services not only based on a single use, but also on the experience they develop over the subscription period, so their responses can reflect customer perceptions of service quality, perceived value, satisfaction, and loyalty.

### c. Research result

Data analysis in this study was conducted using the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method with the help of SmartPLS 4 software. This approach is used to analyze the relationship between service quality, perceived value, customer satisfaction, and customer loyalty in accordance with the conceptual model formulated in the previous chapter. Through SEM-PLS analysis, the quality of the measurement model (outer model) and the structural model (inner model) can be determined, so that the relationship between variables can be evaluated comprehensively.

The initial stage of the analysis was carried out by running the SmartPLS algorithm to obtain a research model and the relationships between the latent variables and their constituent indicators. The results of this processing produced a structural model that illustrates the relationships between exogenous variables, mediating variables, and endogenous variables, as shown in the following figure.



**Figure SmartPLS Processing Results Research Model**

*Source: Data processed using SmartPLS 4, 2026.*

The figure shows a research model consisting of two exogenous variables: service quality and perceived value, one mediating variable: customer satisfaction, and one endogenous variable: customer loyalty. Each variable is measured using several indicators that have met the SmartPLS estimation process. In addition to displaying the relationships between variables, the figure also shows the statistical values for each relationship path as a result of the bootstrapping process, as well as the coefficient of determination (R-square) for the endogenous variable.

### 3.3. Outer Model Analysis

Outer model analysis is conducted to evaluate the quality of the research instruments used to measure each latent construct. This stage aims to ensure that all indicatorable to represent the measured variables validly and reliably. Evaluation of the outer model includes testing convergent validity, discriminant validity, construct reliability, and testing for collinearity between indicators. An instrument that meets all these criteria indicates that the data obtained is suitable for analyzing structural relationships between variables in the next stage.

#### a. Convergent Validity

Convergent validity testing aims to determine the extent to which each indicator is able to explain the construct it represents. This test is conducted by examining the outer loading

value of each indicator on the latent variable. A high outer loading value indicates a strong relationship between the indicator and the construct being measured. According to Hair et al. (2022), an indicator is considered to meet convergent validity if its loading factor value is above 0.70. However, values between 0.60 and 0.70 can still be maintained as long as the Average Variance Extracted value and construct reliability meet the established criteria.

**Table Outer Loading Values**

| Indicator | Loading | Indicator | Loading |
|-----------|---------|-----------|---------|
| X1.1      | 0.722   | Z7        | 0.769   |
| X1.2      | 0.699   | Z8        | 0.707   |
| X1.3      | 0.652   | X2.1      | 0.785   |
| X1.4      | 0.711   | X2.2      | 0.710   |
| X1.5      | 0.716   | X2.3      | 0.785   |
| X1.6      | 0.797   | X2.4      | 0.812   |
| X1.7      | 0.696   | X2.5      | 0.803   |
| X1.8      | 0.703   | X2.6      | 0.735   |
| X1.9      | 0.662   | X2.7      | 0.752   |
| X1.10     | 0.758   | X2.8      | 0.748   |
| Z1        | 0.754   | Y1        | 0.805   |
| Z2        | 0.758   | Y2        | 0.743   |
| Z3        | 0.804   | Y3        | 0.689   |

|    |       |    |       |
|----|-------|----|-------|
| Z4 | 0.774 | Y4 | 0.741 |
| Z5 | 0.775 | Y5 | 0.734 |
| Z6 | 0.703 | Y6 | 0.787 |

Source: Data processed using SmartPLS 4, 2026.

The test results show that all indicators have outer loading values above 0.60. The highest value is found in indicator X2.4 at 0.812, while the lowest value is obtained by indicator X1.3 at 0.652. All indicators in the service quality, perceived value, customer satisfaction, and customer loyalty variables are still within the recommended acceptance limits in the Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis.

The obtained loading factor values indicate that each indicator adequately explains the construct it represents. Although several indicators had values below 0.70, these indicators were retained because they did not fall below the minimum threshold of 0.60. This will be confirmed through construct reliability testing and the Average Variance Extracted value. This indicates that each indicator still makes an adequate contribution to forming the measured latent variable.

## b. Construct Reliability

In addition to testing validity, an instrument must also have a good level of reliability to produce consistent measurements. Construct reliability is evaluated through Cronbach's Alpha, Composite Reliability, and Average Variance Extracted values. Cronbach's Alpha and Composite Reliability values exceeding 0.70 indicate that the indicators within a construct have good internal consistency. Meanwhile, an Average Variance Extracted value of at least 0.50 indicates that the construct is able to explain more than half of the variance in its indicators.

Table Results of Construct Reliability Test

| Variables            | Cronbach's Alpha | Composite Reliability | AVE   |
|----------------------|------------------|-----------------------|-------|
| Service Quality (X1) | 0.892            | 0.911                 | 0.508 |
| Perceived Value (X2) | 0.900            | 0.919                 | 0.588 |

|                           |       |       |       |
|---------------------------|-------|-------|-------|
| Customer Loyalty (Y)      | 0.845 | 0.885 | 0.563 |
| Customer Satisfaction (Z) | 0.893 | 0.914 | 0.572 |

Source: Data processed using SmartPLS 4, 2026.

The test results show that all variables have Cronbach's Alpha values above 0.80. This value indicates that the indicators comprising each construct have excellent internal consistency. The perceived value variable achieved the highest Cronbach's Alpha value of 0.900, while the customer loyalty variable achieved the lowest value at 0.845. However, all values exceeded the minimum required limit.

The Composite Reliability value also showed excellent results, ranging from 0.885 to 0.919. This condition indicates that all constructs have high reliability in explaining their constituent indicators. Meanwhile, the Average Variance Extracted value ranged from 0.508 to 0.588, indicating that all variables met the requirements for convergent validity. These results indicate that more than 50% of the indicator variation can be explained by each construct.

### c. Discriminant Validity

Discriminant validity testing was conducted to ensure that each construct has distinct characteristics from the others. Testing was conducted using the Fornell-Larcker Criterion and the Heterotrait-Monotrait Ratio (HTMT). The use of these two approaches aims to ensure that each latent variable truly measures a distinct concept, thus eliminating overlap between research variables.

Table Results of the Fornell-Larcker Criterion

| Variables | X1     | X2    | Y     | Z     |
|-----------|--------|-------|-------|-------|
| X1        | 0.713  |       |       |       |
| X2        | -0.226 | 0.767 |       |       |
| Y         | 0.296  | 0.369 | 0.751 |       |
| Z         | 0.312  | 0.402 | 0.593 | 0.756 |

Source: Data processed using SmartPLS 4, 2026.

The square root of the Average Variance Extracted for each construct is higher than its correlation value with other constructs. These results indicate that each variable has a better ability to explain its own indicators than it does the indicators in other constructs. Thus, each latent variable has a good level of discrimination.

The test is also strengthened using the Heterotrait-Monotrait Ratio value.

**Table Heterotrait-Monotrait Ratio (HTMT) Results**

| Variables | X1    | X2    | Y     | Z |
|-----------|-------|-------|-------|---|
| X1        |       |       |       |   |
| X2        | 0.262 |       |       |   |
| Y         | 0.327 | 0.401 |       |   |
| Z         | 0.338 | 0.436 | 0.672 |   |

Source: Data processed using SmartPLS 4, 2026.

All HTMT values were well below the maximum limit of 0.90. The highest value was found in the relationship between customer satisfaction and customer loyalty, at 0.672. This value is still within the recommended limit, indicating that each construct has a good level of discrimination. These test results confirm that each variable in the study is capable of measuring different concepts according to the formulated conceptual framework.

#### **d. Multicollinearity Test**

Collinearity testing is performed to determine whether there is an excessively strong correlation between indicators within a construct. Evaluation is performed using the Variance Inflation Factor (VIF) value. A low VIF value indicates that the indicators do not exhibit multicollinearity and therefore provide independent information in forming the latent construct.

Table Outer VIF Test Results

| Variables             | VIF Value Range |
|-----------------------|-----------------|
| Service Quality       | 1,536 – 2,115   |
| Perceived Value       | 1,750 – 2,300   |
| Customer Satisfaction | 1,589 – 2,158   |
| Customer Loyalty      | 1,513 – 2,030   |

Source: Data processed using SmartPLS 4, 2026.

The test results show that all indicators have VIF values below 5. The highest value is found in indicator X2.4 at 2.300, while the lowest value is found in indicator Y3 at 1.513. These values indicate that the relationship between indicators is still within acceptable limits so that no symptoms of multicollinearity are found.

This condition indicates that each indicator contributes differently to the construct it represents. With no collinearity issues found, the parameter estimation process in the measurement model can be carried out optimally, resulting in a high level of reliability in the analysis. Based on all the outer model tests conducted, the research instrument has met validity and reliability requirements, making it suitable for use in further testing the inner model.

#### 4. Conclusion

M Based on the results of research on the influence of service quality and perceived value on customer loyalty with customer satisfaction as a mediating variable on customers of the Internet Service Provider PT. Naomi Aurora Teknologi in West Kalimantan, the following conclusions can be drawn.

1. *Customer satisfaction* able to mediate the influence of service quality on customer loyalty among Internet Service Provider customers of PT. Naomi Aurora Teknologi in West Kalimantan. The results of the study indicate that good service quality will increase customer satisfaction, which then strengthens customer loyalty. The form of mediation that occurs is partial mediation.

2. *Customer satisfaction* is able to mediate the influence of perceived value on customer loyalty among Internet Service Provider PT. Naomi Aurora Teknologi customers in West Kalimantan. The higher the perceived value of the company's services, the higher the satisfaction formed, thus increasing customer loyalty. The form of mediation that occurs is partial mediation, the influence becomes stronger through increased customer satisfaction.
3. *Customer satisfaction* has a positive and significant effect on customer loyalty among Internet Service Provider PT. Naomi Aurora Teknologi customers in West Kalimantan. Customer satisfaction after using the service is an important factor that drives loyalty through repeat purchases, resistance to competitors' offers, and willingness to recommend the service to others.

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