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The Influence Of Service Quality And Customer Satisfaction On Customer Loyalty at Bintang Supermarket

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Service Quality, Customer Satisfaction, Customer Loyalty, Supermarket

Abstract

This study aims to analyze the influence of service quality and customer satisfaction on customer loyalty, both partially and simultaneously. This study uses a quantitative approach with a survey method through a questionnaire to 110 respondents who are customers of Bintang Supermarket. The sampling technique uses accidental sampling. Data analysis was carried out using multiple linear regression with hypothesis testing through t-test and F-test, and supported by the classical assumption test and the coefficient of determination (R^2). The results of the study indicate that service quality has a positive and significant effect on customer loyalty with a t-value of 5.321 greater than t-table 1.982. Customer satisfaction is also proven to have a positive and significant effect on customer loyalty with a t-value of 8.094 greater than t-table 1.982. In addition, simultaneously service quality and customer satisfaction have a positive and significant effect on customer loyalty with an F-value of 1618.843 greater than F-table 3.08. This study shows that improving service quality and customer satisfaction are important factors in creating customer loyalty at Bintang Supermarket. This research is expected to provide practical contributions to management in designing service improvement strategies and strengthening long-term relationships with customers, while also contributing theoretically to the development of marketing science, particularly in the local supermarket retail sector.

INTRODUCTION

Competition in modern retail in Indonesia is increasingly fierce due to the rapid growth in the number of stores, making customer retention a major challenge. In this context, the right strategy is needed, as in economics, government spending plays a crucial role in driving activity and well-being (Sihombing & Hutasuhut, 2025). Consumers are now increasingly selective due to the wide range of choices available, considering not only price and product availability but also the shopping experience and service quality. This aligns with Julitawaty et al. (2025), who stated that price is assessed based on perception and comparison with other alternatives, not simply its absolute value. Modern consumers are also no longer loyal solely based on location or price, but expect high-quality service that meets or exceeds expectations. For example, supermarkets like Trader Joe's and Publix excel in customer satisfaction due to consistent service, while poor service can decrease satisfaction and drive customers to defect. Post-pandemic behavioral changes also indicate that convenience and efficiency are top priorities in shopping. The growth of modern retail in Indonesia is supported by a 4.97% increase in household consumption in the second quarter of 2025, according to Statistics Indonesia (BPS), as well as the significant expansion of chains like Indomaret and Alfamart, reaching tens of thousands of outlets. This intensifies competition and makes the shopping experience a key factor in building loyalty. Furthermore, the Medan City BPS Consumer Satisfaction Index reached 97.87, demonstrating the importance of quantitative satisfaction measurement. Meanwhile, the 7.55% increase in online shopping demonstrates shifting consumer preferences toward digital transformation. This requires

supermarkets to improve their service quality, offering fast, responsive, and convenient service to remain competitive.

The Bintang Supermarket, the study's target, is strategically located in Medan and has experienced revenue fluctuations, with significant increases in 2021–2022 due to the pandemic, but declines in 2023 and 2024. This decline indicates a potential decline in customer satisfaction and loyalty. Complaint data from 2024 showed 92 complaints, dominated by unfriendly employee service and long checkout lines, which directly impact customer satisfaction. Customer loyalty itself is not only measured by repeat purchases, but also by recommendations and positive attitudes toward the brand, as explained by Ridwan et al. (2024), who emphasize that loyalty is formed from positive experiences, perceived value, and emotional factors such as trust and satisfaction.

Service quality is a crucial factor in shaping satisfaction and loyalty. According to Saneva & Chortoseva (2020), service quality encompasses aspects of reliability, responsiveness, assurance, empathy, and tangibles in the SERVQUAL model. If service meets or exceeds expectations, satisfaction and loyalty increase, while poor service drives customer turnover. Empirical findings also demonstrate a positive relationship between service quality, satisfaction, and customer loyalty in modern retail, as supported by Hang & Trung (2024). At Bintang Supermarket, manual cashier service results in long queues, which impacts customer perceptions of service efficiency.

Customer satisfaction is an evaluation of the shopping experience, which occurs when service performance meets or exceeds expectations, as explained by Shrestha (2021) and Rayhan et al. (2024). Data shows that the level of customer satisfaction at Bintang Supermarket is quite satisfactory, with advantages in price and ease of access, but shortcomings in store convenience and speed of service. This satisfaction plays a crucial role as a predictor of loyalty because it influences repurchase intentions and recommendations, as found by Subawa & Sulistyawati (2020) and Mardiana (2022), who confirmed that satisfied customers tend to be more loyal.

A review of previous research shows that service quality and customer satisfaction consistently have a positive effect on loyalty in various sectors, such as large retail, hospitality, and services, as demonstrated by Ridwan et al. (2024), Damanik et al. (2024), Mardiana (2022), Saneva Dusica (2020), and Shrestha (2021). However, these studies have not specifically examined local, mid-scale supermarkets, characterized by self-service, short interactions, and distinct consumption patterns. Therefore, there is a research gap that requires more specific study within the local context.

This research offers a novelty by focusing on Bintang Supermarket through a quantitative approach to simultaneously examine the influence of service quality and customer satisfaction on loyalty, as well as the role of satisfaction as a mediating variable. It is hoped that the results of this study will provide practical contributions to management in improving service quality and customer satisfaction to create long-term loyalty, while also enriching the retail marketing literature in Indonesia. Based on this background, this study is entitled "The Influence of Service Quality and Customer Satisfaction on Customer Loyalty at Bintang Supermarket."

Based on the above background, this study aims to: (1) Determine whether Service Quality influences Customer Loyalty at Bintang Supermarket. (2) Determine whether Customer Satisfaction influences Customer Loyalty at Bintang Supermarket. (3) Determine whether Service Quality and Customer Satisfaction influence Customer Loyalty at Bintang Supermarket.

Conceptual Framework

A conceptual framework is a conceptual model of how theory relates to various factors or variables that have been recognized or identified as crucial issues. A conceptual framework will provide a tentative explanation of the phenomena that constitute the research problem (object). The following conceptual framework will be used in this research:

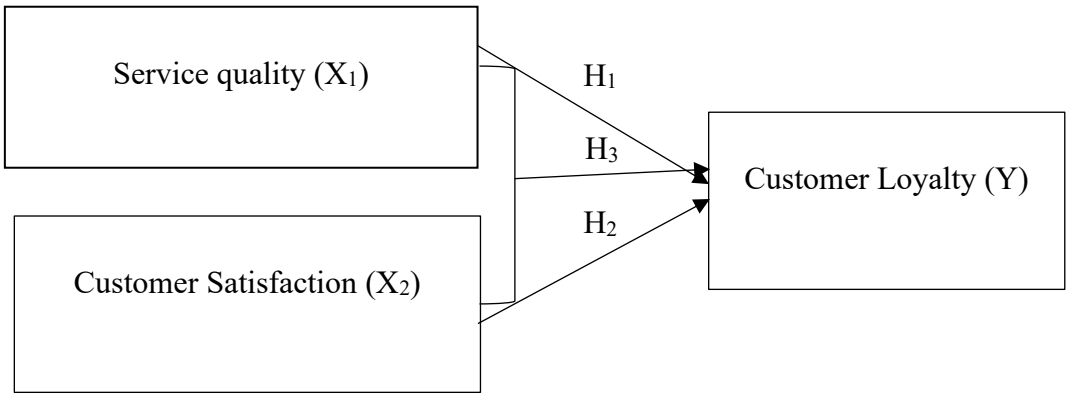

Figure 1. Conceptual Framework

Research Hypothesis

Based on the conceptual framework above, the following research hypotheses can be formulated:

H1: There is an influence of Service Quality on Customer Loyalty at Bintang Supermarket
H2: There is an influence of Customer Satisfaction on Customer Loyalty at Bintang Supermarket
H3: There is an influence of Service Quality and Customer Satisfaction on Customer Loyalty at Bintang Supermarket.

METHODS

Papan, Medan Deli District, Medan City, North Sumatra, with implementation time from February to April 2026. The method used was a quantitative approach, where data was processed and analyzed using statistics to test hypotheses. This is in accordance with Sugiyono's (2022) view that quantitative research is based on the philosophy of positivism and is used to examine specific populations or samples through statistical analysis. The data sources in this study consisted of primary and secondary data, as explained by Sujarweni (2015). Primary data was obtained directly from respondents through questionnaires or interviews and required further processing, while secondary data came from documents such as books, reports, and articles that did not require further processing.

The study population included all active customers of Bintang Supermarket, whose exact number is unknown, in line with Sinaga's (2022) definition that a population is the subject within a specific area and time period targeted by the study. Because the population size was unknown, the sample determination referred to Hair et al. (2017), who recommend a sample size between 5 and 10 times the number of indicators. Using 11 indicators, a sample size of 55 to 110 respondents was obtained. This study used 110 respondents, categorized as customers who had made at least two purchases. The sampling technique used accidental sampling, where respondents encountered by chance were selected.

Data collection was conducted using a questionnaire with a five-point Likert scale, as described by Sinaga (2022), ranging from strongly disagree to strongly agree, to measure respondents' attitudes. The research instrument was tested for validity and reliability. According to Ghozali (2018), validity testing is used to ensure that the questionnaire measures what it is supposed to, with the criterion being that r is greater than r table. Meanwhile, reliability testing uses Cronbach's Alpha to assess response consistency. Reliability is categorized as poor if less than 0.6, acceptable at 0.6–0.79, and good if above 0.8.

Data analysis was conducted through several stages, starting with classical assumption tests, which include normality, multicollinearity, and heteroscedasticity. According to Ghozali (2018), the normality test aims to ensure that residuals are normally distributed, which can be seen through graphs and the Kolmogorov-Smirnov statistical test. The multicollinearity test is used to detect correlations between independent variables by examining tolerance values and Variance Inflation Factor (VIF). A tolerance value ≤ 0.10 or VIF ≥ 10 indicates multicollinearity. The heteroscedasticity test aims to determine the equality of residual variances through scatterplot analysis; if there is no specific pattern and the points are randomly distributed, heteroscedasticity is not present.

Next, multiple linear regression analysis is used to determine the effect of service quality and customer satisfaction on customer loyalty, as explained by Sujarweni (2015). Hypothesis testing is conducted using a t-test to determine partial effects and an F-test to determine simultaneous effects, with a significance level of 5%, as explained by Ghozali (2018). The testing criteria are based on the comparison of calculated values with tables, both for the t-test and the F-test. In addition, the coefficient of determination (R^2) test is used to determine the magnitude of the contribution of independent variables to the dependent variable, where the greater the R^2 value, the greater the ability of the independent variable to explain the dependent variable, as stated by Sujarweni (2015). The contribution of variables is also analyzed to see the level of influence of each variable in the model, where according to Kristina & Realize (2025), this contribution can be seen from the value of the regression coefficient, beta, or R^2 which shows the dominance and role of the variable in explaining the research relationship.

RESULTS AND DISCUSSION

Research Results

Respondent Characteristics

The description of the respondents in this study aims to provide a general overview of the characteristics of the 110 consumers who were the subjects of the study based on gender, age, and shopping frequency. This provides a clear understanding of the respondents' backgrounds and aids in the interpretation of the research results.

Based on gender, of the 110 respondents, 63 were female (57.3%) and 47 were male (42.7%). This data indicates that Bintang Supermarket consumers are predominantly female. This indicates that the assessment of service quality and customer satisfaction in this study is more influenced by the female perspective, although the contribution of male respondents remains important in providing a more balanced picture of the overall consumer base.

Based on age, there were no respondents under 17 years old. 27 respondents (24.5%) were in the 17–25 age group, 43 (39.1%) were in the 26–35 age group, and 40 (36.4%) were in the 35–45 age group. This distribution indicates that the majority of respondents are between the ages of 26 and 35, which is within the productive age group. Furthermore, the high number of respondents over 35 indicates that Bintang Supermarket is also popular among adults with more complex household needs. Overall, it is understandable that this supermarket's primary market is the productive adult segment with relatively stable consumption patterns.

Based on shopping frequency, 27 respondents (24.5%) shop once a week, 34 respondents (31%) shop more than once a week, 24 respondents (21.8%) shop once a month, and 25 respondents (22.7%) shop more than once a month. These data indicate that the majority of respondents have a fairly high frequency of visits, especially those who shop more than once a week. This indicates that Bintang Supermarket is often a primary choice for meeting daily needs and reflects a level of consumer trust and comfort with the service provided. Overall, the high frequency of visits indicates that this supermarket has a fairly active customer base.

Validity and Reliability Tests

Validity Test

Table 1. Validity Test for Variable X2 (Service Quality)

Statement	r_{count}	r_{table}	Description
Bintang Supermarket employees are neat and polite.	0,826	0,3610	valid
The merchandise is neatly arranged and easy to reach.	0,734	0,3610	Valid
The temperature at Bintang Supermarket is comfortable while shopping.	0,716	0,3610	Valid
Bintang Supermarket employees provide service as promised.	0,707	0,3610	Valid
Transactions at Bintang Supermarket are processed promptly and accurately.	0,859	0,3610	Valid
Service at Bintang Supermarket is reliable.	0,767	0,3610	Valid
Bintang Supermarket employees are quick to assist customers in need.	0,733	0,3610	Valid
Bintang Supermarket employees are responsive to customer complaints.	0,836	0,3610	Valid
Bintang Supermarket employees serve customers promptly without waiting long.	0,826	0,3610	Valid
Bintang Supermarket employees are polite and friendly to customers.	0,826	0,3610	Valid
Bintang Supermarket employees have good product knowledge.	0,833	0,3610	Valid
I feel safe when transacting at Bintang Supermarket.	0,800	0,3610	Valid
Bintang Supermarket employees provide good attention to customers.	0,836	0,3610	Valid
Bintang Supermarket employees understand customer needs.	0,784	0,3610	Valid
Bintang Supermarket employees serve customers with care.	0,766	0,3610	Valid

Source: Data Processing Results, (2026)

Table 1 shows the results of the validity test for the Service Quality variable (X1), indicating that all corrected item-total correlation values were greater than r, at 0.3610. The item with the highest corrected item-total correlation value was the statement "Transaction processes at Bintang Supermarket are carried out precisely and accurately" with a value of 0.859, while the item with the lowest corrected item-total correlation value was the statement "Star Supermarket employees provide service as promised" with a value of 0.707. Therefore, it can be concluded that all items in the service quality variable (X1) are suitable for use as research instruments because they meet validity requirements.

The following are the validity test results conducted by the researcher on the items in variable X2 (Customer Satisfaction):

Table 2. Validity Test for Variable X2 (Customer Satisfaction)

Statement	r_{count}	r_{table}	Description
The service at Bintang Supermarket met my expectations.	0,754	0,3610	valid
The quality of service I received met my expectations.	0,651	0,3610	Valid
I am satisfied with the service provided by Bintang Supermarket.	0,810	0,3610	Valid

I am interested in shopping at Bintang Supermarket.	0,771	0,3610	Valid
I intend to continue shopping at Bintang Supermarket.	0,734	0,3610	Valid
I have made Bintang Supermarket my preferred shopping destination.	0,662	0,3610	Valid
I am willing to recommend Bintang Supermarket to others.	0,769	0,3610	Valid
I would recommend Bintang Supermarket to others.	0,831	0,3610	Valid
I feel confident in recommending Bintang Supermarket because I am satisfied with the service.	0,837	0,3610	Valid

Source: Data Processing Results, (2026)

Table 2 shows the results of the validity test on the customer satisfaction variable (X2), indicating that all corrected item-total correlation values were greater than r, at 0.3610. The item with the highest corrected item-total correlation value was the statement "I feel confident in recommending Bintang Supermarket because I am satisfied with the service," with a value of 0.837, while the lowest corrected item-total correlation value was the statement "The quality of service I received met my expectations," at 0.651. These results indicate that all items in the customer satisfaction variable (X2) are valid.

The following are the results of the validity test conducted by the researcher on the items in the Y variable (Customer Loyalty).

Table 3. Validity Test for Variable Y (Customer Loyalty)

Statement	rcount	r_{table}	Description
I make repeat purchases at Bintang Supermarket.	0,774	0,3610	valid
I still choose Bintang Supermarket even though it's available at other supermarkets.	0,664	0,3610	Valid
I shop at Bintang Supermarket regularly.	0,710	0,3610	Valid
I am willing to recommend Bintang Supermarket to my family.	0,641	0,3610	Valid
I am willing to recommend Bintang Supermarket to friends and relatives.	0,789	0,3610	Valid
I recommend others to shop at Bintang Supermarket.	0,674	0,3610	Valid
I am interested in trying other products sold at Bintang Supermarket.	0,864	0,3610	Valid
I am willing to purchase a variety of products available at Bintang Supermarket.	0,719	0,3610	Valid
I have no hesitation in purchasing new products offered at Bintang Supermarket.	0,719	0,3610	Valid

Source: Data Processing Results, (2026)

Table 3 shows the validity test results for the Customer Loyalty (Y) variable, indicating that all corrected item-total correlation values were greater than r, at 0.3610. The item with the highest corrected item-total correlation value was the statement "I am interested in trying other products sold at Bintang Supermarket" at 0.948, while the lowest corrected item-total correlation value was the statement "I am willing to recommend Bintang Supermarket to my family" at 0.641. These results indicate that all items in the customer loyalty (Y) variable are valid and suitable for use as research instruments.

Reliability Test

Table 4. Reliability Test

Variables	*Cronbach's alpha*	N of Item	Description
Service Quality (X1)	0,957	15	Reliable
Customer Satisfaction (X2)	0,907	9	Reliable
Customer Loyalty (Y)	0,888	9	Reliable

Source: Data Processing Results, (2026)

The table above shows that the Cronbach's alpha values for each variable are 0.957 (X1), 0.907 (X2), and 0.888 (Y), indicating that the Cronbach's alpha values for each variable have relatively good reliability.

Classical Assumption Test

Normality Test

According to Ghozali (2018), the normality test aims to determine whether the confounding variables or residuals in a regression model have a normal distribution. For example, the t- and F-tests assume that the residual values follow a normal distribution. If this assumption is violated, the statistical test is invalid for small sample sizes.

The normality test used by the researchers in this study is the one-sample Kolmogorov-Smirnov test. According to this test, data is considered normally distributed if the sig. value is >0.05.

The results of the one-sample Kolmogorov-Smirnov test with an asymp. sig. The 2-tailed value is 0.200 (sig>0.05), indicating that the data used in the study are normally distributed.

In addition to the one-sample Kolmogorov-Smirnov test, the researchers also used the histogram normality test. According to this test, data is considered normal if the histogram is bell-shaped.

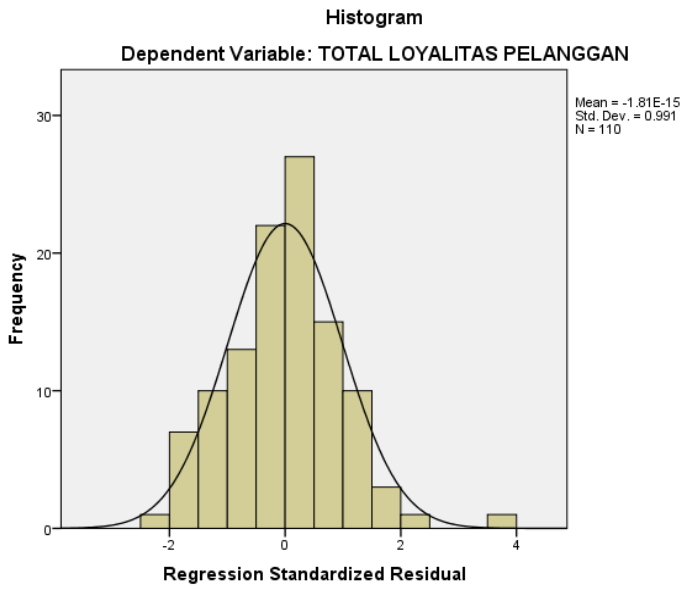

Figure 2. Histogram Normality Test

Source: Data processing results, (2026)

Figure 1 shows that the data are distributed around the diagonal line and follow the direction

of the line. The histogram graph shows a normal distribution pattern, thus confirming that the regression model meets the normality assumption.

In addition to these two tests, the researchers also tested the normality of the data using a normal probability plot. Data are considered normally distributed if the points on the graph lie along the line.

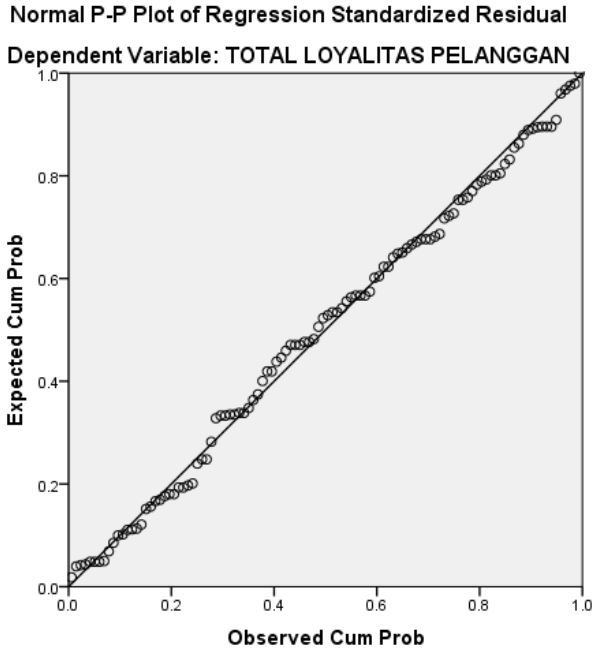

Figure 3. Normal Probability Plot
Source: Data processing results, (2026)

Figure 2 shows that the data points are distributed around the diagonal line and follow the direction of the line. Furthermore, the histogram graph shows a pattern approaching a normal distribution. Therefore, it can be concluded that the regression model meets the assumption of normality.

Multicollinearity Test

According to Ghozali (2018), the multicollinearity test aims to test whether a regression model detects correlation between independent variables. A good regression model should not show any correlation between independent variables. If independent variables are correlated with each other, then they are not orthogonal. Orthogonal variables are independent variables that have no correlation with each other or have a correlation value of zero.

Detecting the presence or absence of multicollinearity in a regression model can be done by examining two measures: the tolerance value and its inverse, the Variance Inflation Factor (VIF). These two measures indicate the extent to which an independent variable can be explained by other independent variables. Simply put, each independent variable is treated as a dependent variable and is regressed against the other independent variables. The tolerance value describes the proportion of variability in an independent variable that cannot be explained by other independent variables. Therefore, a low tolerance value indicates multicollinearity, which is consistent with a high VIF value (since VIF = 1/tolerance). Commonly used thresholds for multicollinearity are a tolerance value ≤ 0.10 or a VIF value ≥ 10. The following are the results of the multicollinearity test conducted by the researcher:

Table 5. Multicollinearity Test

Variables	Tolerance	VIF
Service Quality (X1)	0,055	18,235

Customer (X2)	Satisfaction	0,055	18,235

Source: Data processing results, (2026)

The table above shows that the tolerance value for each variable is 0.055 (X1 and X2), while the VIF value for each variable is 18.235 (X1 and X2). These results indicate that the tolerance value is >0.10 and the VIF value is <10, so it can be concluded that multicollinearity does not occur in this study.

Heteroscedasticity Test

The heteroscedasticity test tests whether the data is spread out. According to (Ghozali, 2018), the heteroscedasticity test aims to test whether there is inequality in the variance of the residuals from one observation to another in the regression model. If the variance from the residuals from one observation to another remains constant, it is called homoscedasticity, and if it differs, it is called heteroscedasticity.

There are several ways to detect the presence or absence of heteroscedasticity. Look at the plot graph between the predicted values of the dependent variable, ZPRED, and the residuals, SRESID. Detect the presence of a specific pattern in the scatterplot graph between SRESID and ZPRED, where the Y-axis represents the predicted Y and the X-axis represents the studentized residual (predicted Y – actual Y). The analysis is based on the following:

The heteroscedasticity test has the following analysis:

1. If a specific pattern is present, such as the points forming a regular pattern (wavy, widening, then narrowing), this indicates heteroscedasticity.
2. If there is no clear pattern, and the points are spread above and below zero (0) on the Y-axis, heteroscedasticity is not present.

The following is a scatterplot diagram generated through the test conducted by the researcher in SPSS:

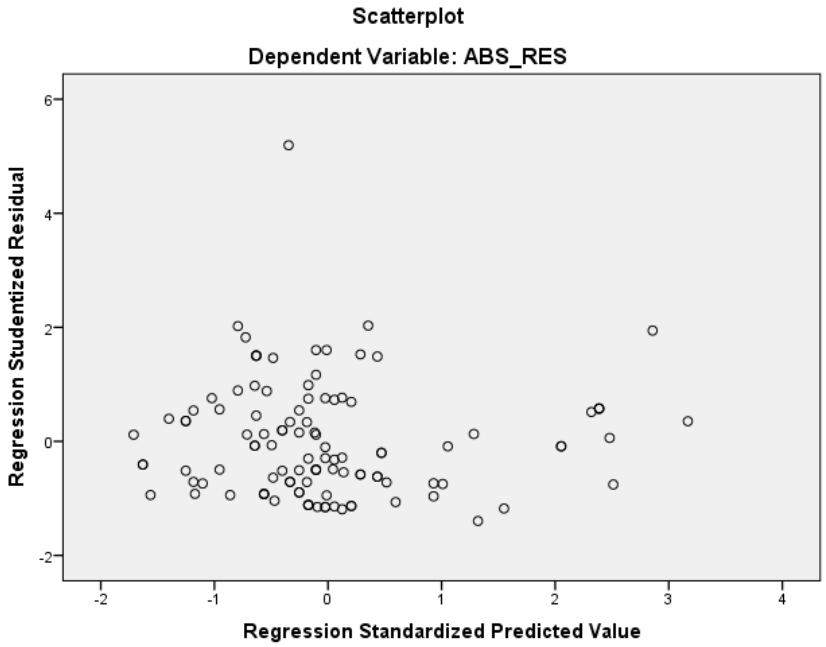

Figure 4. Scatterplot Diagram
Source: Data processing results, (2026)

Figure 3 shows that the points in the scatterplot are randomly distributed and do not form a clear pattern. This indicates that there are no symptoms of heteroscedasticity in this study.

Multiple Linear Regression Test

Table 6. Multiple Linear Regression Test
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.338	.627		3.726	.000
	Total Service Quality	.224	.042	.393	5.321	.000
	Total Customer Satisfaction	.575	.071	.598	8.094	.000

Source: Processed data results, (2026)

The following is the regression equation formed based on the table above:

Customer Loyalty = 2.338 + 0.224 Customer Quality + 0.575 Customer Satisfaction + e

Based on the equation above, the following is an explanation:

1. The constant value of 2.338 indicates a constant value. If the values of variables X1 (Service Quality) and X2 (Customer Satisfaction) are zero, then the value of the dependent variable (Y), namely customer loyalty, remains at 2.338.
2. The coefficient value of variable X1 is 0.224. This result indicates that service quality has a positive effect on the dependent variable (Y), namely Customer Loyalty. This result explains that a 1 point increase in variable X1 will increase variable Y by 0.224.
3. The coefficient value of variable X2 is 0.575. This result indicates that customer satisfaction has a positive effect on the dependent variable (Y), namely customer loyalty. These results indicate that a 1-point increase in variable X2 will result in a 0.575 increase in variable Y.

Hypothesis Testing
T-Test (Partial Test)

Table 7. t-Test (Partial Test Results)

Model		**t**	**Sig.**
1	(Constant)	3,726	0,000
	Service Quality	5,321	0,000
	Customer Satisfaction	8,094	0,000

Source: Data processing results, (2026)

1. The t_{test} results above show that the calculated t_{value} for the service quality variable (X1) is 5.321, while the t_{value} obtained from the t_{table} is 1.982. The results indicate that the calculated t-value is greater than the t_{table}, while the sig. value is 0.000 (sig<0.05), indicating that service quality has a significant effect on customer loyalty. Therefore, H1 is accepted.
2. The t_{test} results above show that the calculated t_{value} for the customer satisfaction variable (X2) is 8.094, while the t_{value} obtained from the t-table is 1.982. The results indicate that the calculated t-value is greater than the t_{table}, while the sig. value is 0.000 (sig<0.05), indicating that customer satisfaction has a significant effect on customer loyalty. Therefore, H2 is accepted.

F Test (Simultaneous Test)

Table 8. F Test
ANOVA[a]

Model		F	Sig.
1	Regression Residual Total	1618,843	0,000[b]

Source: Data Processing Results, (2026)

Table 8 shows that the calculated F value is 1618.843, while the F value obtained from the f-table is 3.08. The results indicate that the calculated F value is greater than the F value, indicating that service quality and customer satisfaction simultaneously influence customer loyalty. Therefore, H3 is accepted.

Coefficient of Determination Test (R^2)

Table 9. Coefficient of Determination Test (R^2)
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std.Error of the Estimate
1	0,984[a]	0,968	0,967	1.544

a. Predictors: (Constant), Total Customer Satisfaction, Total Service Quality
b. Dependent Variable: Total Customer Loyalty

Source: Data Processing Results, (2026)

Table 9 shows that the adjusted R Square value is 0.967, meaning that service quality and customer satisfaction have a 96.7 percent influence on customer loyalty. The remaining 3.3 percent (100-96.7) is influenced by variables other than those used in this study.

Variable Contribution

According to Kristina & Realize (2025), variable contribution is a measure that describes the level of influence of a variable in explaining variation in other variables in a study. In quantitative research, this contribution is reflected in the regression coefficient, beta, or R^2 value, which indicates the extent to which the independent variable is able to predict the dependent variable. The contribution value provides information regarding the dominance and role of each variable in the model, allowing researchers to identify the variables that have the most significant influence on the aspects being studied. Therefore, variable contribution analysis is a crucial element in understanding the strength of the relationship between variables and their significance in empirical research. The test is as follows:

Table 10. Results of the Dominant Role of Independent Variables
Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Total Customer Satisfaction (X2)	.	Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).

2	Total Service Quality (X1)	.	Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).

a. Dependent Variable: Total Customer Loyalty
Source: Research Results, 2026 (processed data)

The test results indicate that the Customer Satisfaction variable (X2) exerts a more dominant influence on customer loyalty due to its position at the top of the list after the Service Quality variable. Next, it is necessary to determine the extent of each independent variable's contribution to explaining the influence on Customer Loyalty. To determine the contribution of each independent variable, its correlation value must first be determined. The following are the test results:

Table 11. Variable Contribution Test

Variables	Standardized Coefficient Beta	Correlation Coefficient
Service Quality (X1)	0,393	0,974
Customer Satisfaction (X2)	0,598	0,980

Source: Data processing results, (2026)

Based on these results, the next step is to calculate the contribution of service quality and customer satisfaction to customer loyalty. The formula used to determine the contribution of variable X to variable Y is as follows:

Contribution of Variable X = Standardized Coefficient × Correlation Coefficient

Based on this formula, the following is the calculation to determine the partial contribution of Service Quality and Customer Satisfaction to Customer Loyalty:

1. Contribution of Service Quality = 0.393 × 0.974 = 0.382782
2. Contribution of Customer Satisfaction = 0.598 × 0.980 = 0.58604
3. Simultaneous contribution = 0.382782 + 0.58604 = 0.968822, which is equal to R2.

Based on these calculations, several points can be explained as follows:

1. The contribution of Service Quality to Service Loyalty is 0.382782, meaning that Service Quality partially explains 38.2% of its influence on Customer Loyalty.
2. The contribution of Customer Satisfaction to Customer Loyalty is 0.58604, meaning that Customer Satisfaction partially explains 58.6% of its influence on Customer Loyalty.
3. The simultaneous contribution of Service Quality to Service Loyalty is 0.968822, meaning that Service Quality and Customer Satisfaction together explain 96.8% of their influence on Customer Loyalty.

Discussion

The Effect of Service Quality on Customer Loyalty at Bintang Supermarket

The results of the t-test conducted by the researcher indicate that the Service Quality variable has a calculated t-value (5.321) > t-table (1.982) with a significance level of 0.000 < 0.05, indicating that service quality has a positive and significant influence on customer loyalty at Bintang Supermarket. These results indicate that the better the quality of service provided to customers, the higher the customer loyalty. Conversely, if the service quality provided is poor, the level of customer loyalty will tend to decrease.

These results align with research by Ridwan et al. (2024), which showed that service quality has a positive and significant influence on customer loyalty. These results demonstrate that good service quality is important in increasing customer loyalty. Friendly, responsive, and personalized service will create a positive impression, encouraging customers to continue shopping and building long-term relationships with the retailer. These results align with the findings of Damanik et al. (2024), who stated that to increase customer loyalty through service quality, management needs to

improve employee skills and knowledge, design effective service processes, maintain effective communication, utilize information technology systems, and build a positive organizational culture.

Another study by Mardiana (2022) showed that service quality has a positive and significant effect on customer loyalty, both directly and through customer satisfaction, with a greater indirect effect. This means that the better the service quality, the higher the customer loyalty. Overall, the research results indicate that service quality plays a significant role in increasing customer loyalty, both directly and through customer satisfaction as a supporting factor.

CONCLUSION

Based on the test results, ESG disclosure and the presence of an Independent Board of Commissioners were shown to have a positive and significant impact on financial performance (ROA). However, oversight by Independent Commissioners actually weakened the effect of ESG disclosure on ROA, due to high ESG-related compliance and oversight costs that burden net income in the short term. Conversely, ESG disclosure, the Independent Board of Commissioners, and the interaction between the two were shown to have no significant impact on firm value (Tobin's Q). This indicates that capital market investors have not yet responded to ESG disclosure or internal governance mechanisms as determinants of firm value, as investors still focus on financial information that provides short-term financial benefits rather than costly non-financial information.

The implication of this study is that companies implementing ESG disclosure should focus not only on meeting sustainability standards but also on operational cost efficiency to avoid eroding financial performance. Furthermore, companies need to improve strategic communication with investors and optimize the role of independent boards of commissioners so that oversight goes beyond administrative compliance and can encourage ESG disclosure to become a positive signal that the market responds to, increasing firm value.

The sample size in this study was limited to companies observed during the 2022–2024 period. This is expected to inform future research by expanding the sample size for comparison, allowing for broader research results. This study is also expected to serve as a reference for future research using ESG disclosure indicators or ratings officially published by authorities such as the Indonesia Stock Exchange (IDX), in line with the implementation of regulations for issuers requiring ESG disclosure, allowing for more accurate measurement of sustainability variables.

The Influence of Customer Satisfaction on Customer Loyalty at Bintang Supermarket

The results of the t-test conducted by the researcher showed that the customer satisfaction variable had a calculated t-value (8.094) > t-table (1.982) with a significance level of 0.000 < 0.05, indicating that customer satisfaction has a positive and significant influence on customer loyalty at Bintang Supermarket. These results indicate that aspects of customer satisfaction such as shopping convenience, cashier speed, employee service, product availability, affordable prices, and ease of shopping can increase customer satisfaction at Bintang Supermarket. If customers do not experience these aspects of customer satisfaction, customer satisfaction levels at Bintang Supermarket will decline.

This research aligns with research by Damanik et al. (2024), which shows that customer satisfaction has a positive influence on customer loyalty. The more satisfied customers are, the more likely they are to remain loyal, make repeat purchases, and recommend customers to others. Therefore, customer satisfaction is a crucial factor in maintaining and enhancing long-term customer loyalty.

The Effect of Service Quality and Customer Satisfaction on Customer Loyalty

The results of the F-test conducted by the researcher indicate that the service quality and customer satisfaction variables have a calculated F value (1618.843) > F table (3.08) with a

significance level of 0.000 < 0.05, indicating that service quality and customer satisfaction simultaneously have a significant effect on customer loyalty at Bintang Supermarket.

Furthermore, the Adjusted R Square (R2) value, or coefficient of determination, is 0.968, meaning that 96.8% of the customer loyalty variable can be explained by service quality and customer satisfaction, while the remaining 3.2% is influenced by variables other than those used in this study.

The results of this study align with previous research by Damanik et al. (2024), which concluded that service quality and customer satisfaction simultaneously have a positive and significant effect on customer loyalty. This indicates that both variables play a crucial role in increasing loyalty. Good service can provide a pleasant experience for customers, while perceived satisfaction will encourage customers to continue using the product or service. Therefore, the better the quality of service and the higher customer satisfaction simultaneously, the more customer loyalty will increase.

CONCLUSION

Based on the research conducted by the researcher, the following conclusions can be drawn:

1. The t-test results show a calculated t value (5.321) > t table (1.982), indicating that service quality has a positive and significant effect on customer loyalty at Bintang Supermarket.
2. The t-test results show a calculated t value (8.094) > t table (1.982), indicating that customer satisfaction has a positive and significant effect on customer loyalty at Bintang Supermarket.
3. The F-test results show a calculated F value (1618.843) > F table (3.08), indicating that service quality and customer satisfaction simultaneously have a positive and significant effect on customer loyalty at Bintang Supermarket.

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