

# EXPLORING HOW CUSTOMER SATISFACTION MEDIATES THE IMPACT OF SERVICE QUALITY, PRICING, AND PROMOTION ON LOYALTY AMONG PRODUCTIVE-AGE CONSUMERS: A CASE STUDY AT XYZ CLINIC IN BANJARMASIN

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Received : 30 June 2025

Revised : 13 July 2025

Accepted : 28 July 2025

Published : 04 August 2025

DOI : <https://doi.org/10.54443/ijset.v4i9.1005>

Link Publish : <https://www.ijset.org/index.php/ijset/index>

## Abstract

This study aims to examine how service quality, price, and promotion influence customer loyalty, with customer satisfaction acting as a mediating variable at XYZ Beauty Clinic in Banjarmasin. A descriptive quantitative approach was applied, using structured questionnaires distributed to 150 respondents who had received services within the past year. Data were analyzed using Structural Equation Modeling with the Partial Least Squares technique. The results show that service quality significantly influences satisfaction, but does not lead to loyalty through satisfaction. In contrast, price and promotion have direct and significant effects on both satisfaction and loyalty. Customer satisfaction does not statistically mediate the relationship between service quality, price, promotion, and loyalty. These findings indicate that customers in the productive age group at XYZ Clinic are more influenced by economic factors and promotional offers rather than emotional satisfaction in forming brand loyalty. This study contributes to understanding the trend of transactional loyalty and highlights the importance of combining emotional connection with clear value propositions to build sustainable loyalty strategies.

**Keywords:** *Customer Loyalty, Customer Satisfaction, Price, Promotion, Service Quality.*

## INTRODUCTION

Between 2023 and 2025, the beauty clinic industry in Indonesia has seen rapid expansion, driven largely by rising awareness, especially among younger consumers, about skincare and personal appearance. What was once a luxury has now become an essential aspect of everyday life. A survey by ZAP Beauty Index 2024 revealed that most teenage girls and Gen Z women have already visited beauty clinics, with facial treatments becoming their top choice for self-care. This surge in demand has been matched by a wave of new clinics launching in both major and smaller cities. According to BPOM, the number of players in the beauty sector rose by 46% in just three years. As a result, the market has become increasingly competitive, particularly in areas of service quality, pricing, and promotional strategies. XYZ Clinic in Banjarmasin, for example, promotes its edge in advanced technology and skilled staff, even though its treatments are similar to others. Despite these strengths, the clinic has faced a decline in repeat visits since 2023. Many customers do not return for follow-up treatments, suggesting either unmet expectations or the appeal of cheaper prices and aggressive deals elsewhere. In today's saturated market, simply satisfying customers may no longer guarantee loyalty. Customer retention has become a critical objective. Many past studies have evaluated how service quality, price, and promotion relate to loyalty, both directly and through satisfaction. Some found that price and promotion have stronger direct effects than service quality. Others confirmed that satisfaction mediates these relationships. Yet, recent research challenges the assumption that satisfaction is central to loyalty. Findings show that consumers, particularly productive-age adults, may prioritize value-driven factors over emotional fulfillment. Theoretical perspectives also reflect this shift. Shapiro (2016) described a new consumer reality where loyalty is fragile, and brands must offer meaningful, personalized experiences across digital and physical touchpoints to stay relevant. Otherwise, they risk losing customers in a constantly shifting economy. While meeting expectations may once have been enough, today it takes more to secure loyalty. Fleming (2015) stresses the need for businesses to

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balance customer acquisition and retention to remain stable over time. The divergence in research outcomes and emerging perspectives reveals a gap that this study aims to explore. Is satisfaction still the primary force behind loyalty, or have price and promotion taken over? This question is examined in the context of aesthetic services through a case study of XYZ Clinic in Banjarmasin.

## LITERATURE REVIEW

### Service Quality

Service quality is a key factor influencing how customers perceive satisfaction and develop brand loyalty, particularly in service-oriented fields like aesthetic clinics. Kotler and Keller (2016) define service quality as the ability to reduce the gap between what customers expect and what they actually experience, across five core dimensions: physical facilities, dependability, promptness, confidence, and empathy. According to Tjiptono and Diana in Vemberain (2016), maintaining consistently high service standards becomes a strong competitive edge that enhances repeat visits when customer expectations are exceeded. Francescucci et al. (2022) further elaborate on this through the Service Quality Gap Model, which outlines five key gaps, related to knowledge, performance standards, service execution, communication, and expectations, that can negatively influence customer satisfaction. Evidence from other industries, such as healthcare and automotive, confirms these ideas. For instance, research by Astarini & Fachrodji (2023) and Nikmah et al. (2022) demonstrated a clear link between service quality, satisfaction, and loyalty. This is also seen in the beauty clinic context, where studies by Ananda & Susila (2024) and Arlan & Idris (2020) show that higher-quality service tends to enhance satisfaction and loyalty either directly or through mediators like satisfaction. However, more recent work by Wijaya et al. (2024) and Subiantoro (2022) suggests that the effect of service quality may diminish when consumers are more motivated by price and promotional deals. This aligns with Shapiro's (2016) idea that in today's "Switching Economy," even happy customers, especially younger ones, are quick to jump to other brands due to an abundance of choices. These mixed findings suggest that service quality's impact may not be uniform across all customer segments, revealing a potential gap in the literature.

**H1:** Service quality positively affects customer satisfaction.

**H2:** Service quality positively influences customer loyalty.

### Price

Pricing is a crucial element that shapes how consumers evaluate services and influences their purchasing behavior, particularly in competitive industries like beauty clinics. Rather than viewing price solely as a financial cost, Francescucci et al. (2022) frame it as part of a broader value exchange that also encompasses the consumer's time, focus, and personal data. According to Kotler and Armstrong (2018), how customers perceive price depends on four dimensions: affordability, alignment between price and quality, competitiveness, and the fairness of benefits received relative to cost. These factors are reflected in pricing tactics like bundled packages and membership programs, such as those implemented at XYZ Clinic in Banjarmasin, which are designed to increase perceived value among price-sensitive, productive-age clients. Numerous studies have highlighted the weight price carries. Research by Vemberain & Rakhman (2024), Nikmah et al. (2022), and Astarini & Fachrodji (2023) indicates that price often exerts a stronger effect on loyalty than service quality, especially when accompanied by compelling promotions. This is reinforced by Arlan & Idris (2020), who found that price can influence loyalty both directly and indirectly through satisfaction. However, findings from Alwinie et al. (2024) reveal that pricing doesn't always affect satisfaction, suggesting that context plays a key role. Shapiro (2016) adds perspective by noting that Millennials and Gen Z, often characterized by tighter budgets and greater price sensitivity, are likely to switch providers regardless of their satisfaction level. These insights underscore the need for pricing strategies to be embedded in a broader value framework, rather than treated as stand-alone tactics.

**H3:** Price positively influences customer satisfaction.

**H4:** Price positively influences customer loyalty.

### Promotion

Promotional efforts are essential in influencing customer choices and fostering brand loyalty, particularly in service sectors where competition is intense, such as beauty clinics. Kotler and Armstrong (2018) describe promotion as the strategic use of tools like advertising, personal selling, public relations, direct marketing, and sales incentives to inform and persuade target audiences. Francescucci et al. (2022) further explain that in the digital age, promotion has evolved into a form of two-way interaction, requiring businesses to actively engage with customers via social media and mobile platforms to encourage participation and value co-creation.

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Evidence from multiple industries underscores promotion's powerful effect on both satisfaction and loyalty. Studies in healthcare, transport, and aesthetics, such as those by Vemberain & Rakhman (2024), Astarini & Fachrodji (2023), Nikmah et al. (2022), and Harris & Soenhadji (2022), show that when promotions are personalized, educational, or offer rewards, they tend to be more effective. Within beauty clinics, younger, digitally-savvy consumers respond especially well to such campaigns. Research by Arlan & Idris (2020) and Alwinie et al. (2024) suggests that promotional efforts significantly enhance satisfaction, which then positively influences loyalty. Moreover, Rosdiana et al. (2024) highlight that content-driven marketing can deepen emotional connections with customers. These findings collectively suggest that innovative, well-targeted promotional strategies can convert occasional buyers into repeat, loyal customers.

**H5:** Promotion has a positive influence on customer satisfaction.

**H6:** Promotion has a positive influence on customer loyalty.

## Customer Satisfaction

Customer satisfaction is widely seen as a core outcome of the service delivery process and a strong indicator of customer loyalty. Weischedel (2022) characterizes it as an emotional reaction when a product or service meets or surpasses customer expectations. This aligns with Cutting (2016), who argues that providing exceptional experiences is essential for businesses to thrive in competitive markets. Tjiptono (2015) frames satisfaction as a comparison between what customers expected before the purchase and the actual outcome they experienced, when aligned, this results in loyalty, return visits, and favorable referrals. From a strategic angle, Fleming (2015) encourages companies to go beyond basic fulfillment and instead aim for emotionally rich experiences that create lasting value. Shapiro (2016) further observes that even satisfied customers still crave emotional engagement, making human interaction a vital bridge from satisfaction to loyalty. A substantial body of research supports the mediating role of satisfaction in the relationship between service elements and loyalty (e.g., Astarini & Fachrodji, 2023; Nikmah et al., 2022). This has also been observed in beauty clinic settings (Ananda & Susila, 2024; Arlan & Idris, 2020), where satisfaction effectively mediates the influence of service quality, price, and promotional efforts. However, more recent studies (Wijaya et al., 2024; Subiantoro, 2022; Alwinie et al., 2024) point out that satisfaction may not consistently serve this role, especially among customers who place greater importance on economic incentives than emotional resonance. These insights suggest a need to delve deeper into how satisfaction impacts loyalty in value-conscious environments such as XYZ Clinic.

**H7:** Customer satisfaction positively influences customer loyalty.

## Customer Loyalty

Customer loyalty plays a vital role in ensuring long-term business success, particularly in industries centered on services like beauty clinics. As defined by Zeithaml et al. (2018), loyalty involves not just frequent patronage but also emotional attachment, reflected through behaviors such as returning customers, increased spending, positive referrals, and resistance to competitors. True loyalty often stems from emotional and relational experiences rather than satisfaction alone. Cutting (2016) emphasizes the power of consistently treating customers with respect and warns that one negative encounter due to the "recency effect", can overshadow a history of positive experiences. Fleming (2015) cautions against focusing too much on attracting new clients, as it can detract from building lasting relationships. He advocates for "evergreen" customer relationships, those founded on emotional engagement, consistent value delivery, and community, which in turn sustain profitability over time. Empirical research has validated that loyalty is influenced by more than just satisfaction; marketing mix strategies also play a major role (Astarini & Fachrodji, 2023; Arlan & Idris, 2020; Ananda & Susila, 2024). Other factors like content-driven marketing and customer experience have also proven to be strong mediators of loyalty (Rosdiana et al., 2024). Still, studies like those by Wijaya et al. (2024) and Subiantoro (2022) caution that satisfaction alone, particularly when functional, may not be enough to retain customers in price-driven markets. These findings point to the importance of emotional connection and personalized strategies in cultivating genuine, lasting customer loyalty.

**H8:** Service quality positively influences customer loyalty through the mediation of satisfaction.

**H9:** Price positively influences customer loyalty through the mediation of satisfaction.

**H10:** Promotion positively influences customer loyalty through the mediation of satisfaction.

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## METHOD

This research adopts a descriptive quantitative approach to examine how customer satisfaction mediates the relationship between service quality, pricing, promotion, and customer loyalty in a beauty clinic based in Banjarmasin. The study targets individuals aged 15 to 64, Indonesia's productive age group, who have utilized the services of XYZ Clinic within the last year. Following guidelines from Hair et al. (2017), which recommend sample sizes to be at least ten times the number of indicators for the most complex variable, and drawing on Chin and Newsted's standards cited in Garson (2016), a total of 150 respondents was considered sufficient to provide statistically meaningful and generalizable insights. Purposive sampling was employed based on the following criteria: participants must fall within the productive age range, have visited the clinic at least once in the past year, and be aware of its promotional efforts. Data were gathered using a structured questionnaire incorporating Likert-scale items adapted from validated previous research.

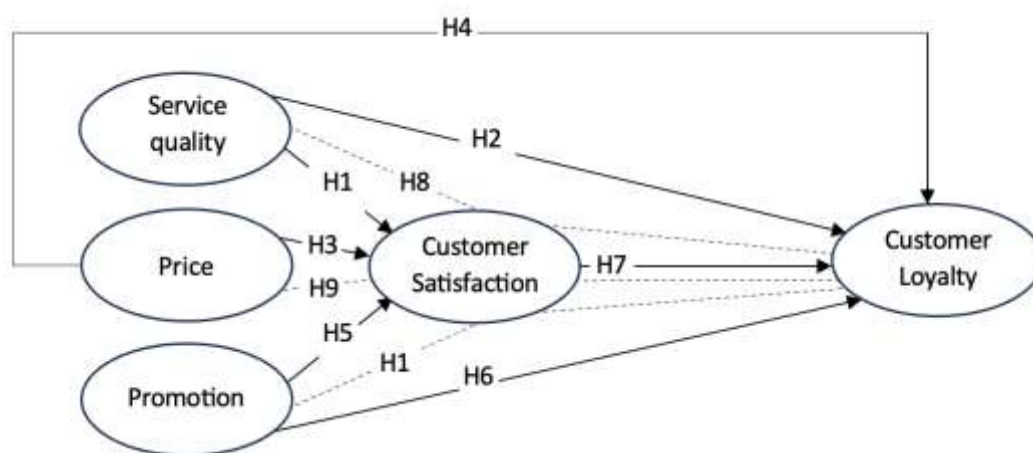


Figure 1. Research Framework

To process the data, Partial Least Squares Structural Equation Modeling (PLS-SEM) was conducted using SmartPLS 4.0. This technique is well-suited for predictive research with relatively small samples and non-normally distributed data (Hair et al., 2017). The measurement model showed robust reliability, with strong composite reliability scores ( $\rho_C$ ), Cronbach's alpha values confirming internal consistency, and Average Variance Extracted (AVE) scores above 0.60, confirming convergent validity. Additionally, outer loadings exceeded the minimum 0.60 threshold, indicating reliable indicators. The structural model demonstrated moderate to high predictive power through its R-square values. Moreover, the model yielded a Goodness of Fit (GoF) score of 0.708, indicating strong overall model quality. These results confirm that the model meets reliability and validity standards, providing a solid basis for hypothesis testing and structural interpretation.

## RESULTS AND DISCUSSION

### Measurement Model Evaluation

Referring to Table 1 and following the guidelines outlined by Garson (2016), the measurement model demonstrates robust internal consistency and strong convergent validity. All constructs have Cronbach's alpha scores above 0.88, with many exceeding 0.90, indicating a high degree of reliability across items. Additionally, the composite reliability metrics ( $\rho_A$  and  $\rho_C$ ) for each construct surpass the commonly accepted threshold of 0.70, confirming that the indicators consistently reflect their underlying variables.

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Tabel 1. Validity and Reliability Test Result

	Cronbach's alpha	Composite reliability (rho a)	Composite reliability (rho c)	AVE
CustomerLoyalty	0.900	0.905	0.923	0.668
Service quality	0.953	0.955	0.960	0.728
Price	0.915	0.930	0.933	0.699
Promotion	0.883	0.903	0.912	0.634
Customer satisfaction	0.922	0.922	0.945	0.811

Source : Smart PLS 4.0 Data Processing Results (2025)

For convergent validity, assessed via Average Variance Extracted (AVE), each construct meets the recommended benchmark of 0.50. The AVE values range from 0.634 (for Promotion) to 0.811 (for Satisfaction), signifying that over half of the indicator variance is explained by the latent constructs. These findings affirm that all constructs within the model are both statistically sound and valid, making the model suitable for further structural testing, such as hypothesis evaluation and mediation analysis.

## Structural Model Evaluation

Tabel 2. R-Square Test Result

	R-square	R-square adjusted
Customer satisfaction	0.776	0.771
Customer Loyalty	0.640	0.630

Source : Smart PLS 4.0 Data Processing Results (2025)

According to Table 2 and Garson's (2016) theoretical guidance in PLS-SEM, the  $R^2$  values reveal how much variance in each endogenous variable is explained by its predictors. Customer satisfaction has an  $R^2$  of 0.776, categorized as "substantial", indicating that 77.6% of its variance is accounted for by factors like service quality, price, and promotion. This demonstrates strong predictive capability. Customer loyalty achieves an  $R^2$  of 0.640, categorized as "moderate," meaning 64% of its variation is explained by predictors such as satisfaction and other influences. These figures confirm good explanatory power and support proceeding with structural analysis.

Table 3. Direct Effect Test Results (Path Coefficients)

Table 5: Direct Effect Test Results (Path Coefficients)					
Hypothesis	Path Coefficient	p-value	95% Confidence Intervals		f square
			Path Coefficient		
			Lower Limit	Upper Limit	
Price -> Loyalty	0.235	0.001	0.093	0.380	0.080
Price -> Satisfaction	0.114	0.043	0.002	0.220	0.031
Promotion -> Loyalty	0.338	0.002	0.136	0.558	0.084
Promotion -> Satisfaction	0.368	0.000	0.192	0.549	0.191
Satisfaction -> Loyalty	0.242	0.086	-0.015	0.533	0.036
Service Quality -> Loyalty	0.076	0.509	-0.167	0.282	0.004
Service Quality -> Satisfaction	0.481	0.000	0.301	0.654	0.400

Source : Smart PLS 4.0 Data Processing Results (2025)

The results of hypothesis testing obtained through bootstrapping analysis using SmartPLS 4.0 are presented as follows:



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**H1 accepted**, Service quality significantly impacts satisfaction (path coefficient = 0.481,  $p = 0.000$ ). The 95% confidence interval (0.301–0.654) and a large effect size ( $f^2 = 0.400$ ) indicate meaningful impact. This aligns with previous research by Astarini & Fachrodji (2023) and Nikmah et al. (2022).

**H2 rejected**, Service quality does not significantly influence loyalty directly (coefficient = 0.076,  $p = 0.509$ ,  $f^2 = 0.004$ ). The confidence interval overlaps zero (–0.167 to 0.282), consistent with findings from Wijaya et al. (2024) and Subiantoro (2022).

**H3 accepted**, Price modestly improves satisfaction (coefficient = 0.114,  $p = 0.043$ ,  $f^2 = 0.031$ ). The confidence interval (0.002–0.220) suggests that pricing tactics such as bundles or memberships can boost perceived value, especially among Millennials and Gen Z.

**H4 accepted**, Price has a direct positive effect on loyalty (coefficient = 0.235,  $p = 0.001$ ,  $f^2 = 0.080$ ; CI = 0.093–0.380), supporting Vemberain & Rakhman's (2024) observations of price's strong role in loyal behavior.

**H5 accepted**, Promotion strongly influences satisfaction (coefficient = 0.368,  $p = 0.000$ ,  $f^2 = 0.191$ ; CI = 0.192–0.549), in line with Harris & Soenhadji (2022) and Nikmah et al. (2022).

**H6 accepted**, Promotion also boosts loyalty (coefficient = 0.338,  $p = 0.002$ ,  $f^2 = 0.084$ ; CI = 0.136–0.558), reinforcing findings by Astarini & Fachrodji (2023).

**H7 rejected**, Satisfaction does not significantly drive loyalty (coefficient = 0.242,  $p = 0.086$ ,  $f^2 = 0.036$ ). The confidence range (–0.015 to 0.533) crosses zero, reflecting the view of Wijaya et al. (2024) that emotional satisfaction alone may not be enough to secure loyalty in rational consumer segments.

## Mediation Analysis

Table 4. Indirect Effect Test Result (Specific Indirect Effects)

Hypothesis	Path Coefficient	p-value	95% Confidence Intervals		Variance Accounted For (VAF)
			Lower Limit	Upper Limit	
Service Quality -> Satisfaction -> Loyalty	0.116	0.138	-0.006	0.297	0.60
Price -> Satisfaction -> Loyalty	0.027	0.235	-0.002	0.083	0.10
Promotion -> Satisfaction -> Loyalty	0.089	0.093	-0.006	0.202	0.21

Source : Smart PLS 4.0 Data Processing Results (2025)

The eighth hypothesis (**H8**) is rejected as its p-value (0.138) exceeds the 0.05 threshold and the confidence interval (–0.006 to 0.297) includes zero, indicating no statistical significance. Despite a pathway coefficient of 0.116 and a VAF of 0.60, suggesting a moderate mediating role of satisfaction, the effect lacks statistical validation. This implies service quality may boost satisfaction but doesn't significantly convert into loyalty through satisfaction, aligning with Wijaya et al. (2024), which asserts that highly competitive environments driven by rational, price-sensitive behavior limit loyalty, regardless of satisfaction gains. The ninth hypothesis (**H9**) is also rejected due to a p-value of 0.235 and a confidence interval covering zero (–0.002 to 0.083), meaning the indirect path is not significant. The path coefficient is minimal (0.027) and VAF stands at just 0.10, suggesting satisfaction accounts for only 10% of the total effect, considered negligible. Although price positively influences satisfaction and loyalty directly, its mediating role through satisfaction is weak. This supports Vemberain & Rakhman (2024) and Shapiro (2016), who argue that price-driven consumers in a "Switching Economy" respond to value-based loyalty without needing emotional satisfaction. Likewise, the tenth hypothesis (**H10**) is rejected because the p-value of 0.093 and confidence interval spanning from –0.006 to 0.202 include zero. With a path coefficient of 0.089 and VAF of 0.21, the indirect effect via satisfaction is small. Although promotion exerts significant direct impacts on satisfaction and loyalty, its indirect influence through satisfaction lacks statistical strength. This finding supports Harris & Soenhadji (2022) and Nikmah et al. (2022), who highlighted that younger, digitally native consumers gravitate more toward immediate, personalized promotions rather than the delayed emotional satisfaction that could arise afterward.

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## CONCLUSION

This study examined whether customer satisfaction acts as a mediator between service quality, price, and promotion in shaping loyalty among productive-age customers at XYZ Clinic in Banjarmasin. Findings show that although service quality enhances customer satisfaction significantly, it does not effectively convert into loyalty through that satisfaction. Instead, loyalty is primarily driven by price and promotion strategies. These results align with Rai and Srivastava's (2014) perspective that loyalty is complex and not simply a result of satisfaction. In highly competitive markets, many consumers, especially Millennials and Gen Z, exhibit transactional loyalty, making decisions based on practical assessments of value and cost rather than emotional bonds. This reflects their observed "value-maximizing behavior," where consumers constantly evaluate whether they're getting the best deal. In such environments, price and promotions become key drivers of loyalty. However, this doesn't mean service quality or emotional satisfaction can be dismissed. Incentive-based loyalty is fragile. Cutting (2016) reminds us that customers remember their last experience most vividly, the "recency effect". Even a strong first interaction can be undone by a poor ending. This highlights a clear opportunity for XYZ Clinic to build loyalty not just with discounts but through consistently excellent service from start to finish.

Fleming's (2015) supports this view with the concept of "Evergreen Marketing Equilibrium", recommends balancing customer acquisition and retention through emotionally engaging, personalized, and memorable experiences. This not only strengthens marketing effectiveness but also boosts loyalty, reduces churn, encourages referrals, and improves long-term profitability. Shapiro (2016) further adds that customers want human connection, they want to feel seen, welcomed, and valued beyond good service and fair pricing. Viewed this way, XYZ Clinic's mostly rational loyalty is not a limitation but a transitional phase. There is strong potential to deepen loyalty by fostering emotional engagement, ensuring positive last impressions, and delivering service that makes customers feel truly valued. By integrating smart pricing and promotion with human-centered service, the clinic could achieve more sustainable loyalty, even in a "switching" economy.

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**EXPLORING HOW CUSTOMER SATISFACTION MEDIATES THE IMPACT OF SERVICE QUALITY, PRICING, AND PROMOTION ON LOYALTY AMONG PRODUCTIVE-AGE CONSUMERS: A CASE STUDY AT XYZ CLINIC IN BANJARMASIN**

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