

The mediating role of customer satisfaction on the effect of service quality on post-purchase intention

Agus Abdul Aziz

Institut Agama Islam Negeri Palopo, Palopo, Indonesia
azizgejoz03@gmail.com

ARTICLE INFO

Article History

Received: 02-01-2025

Revised: 12-02-2025

Accepted: 17-02-2025

Keywords

Service Quality;

Customer Satisfaction;

Post-Purchase Intention.

Paper Type: Research paper

ABSTRACT

Purpose-This study aims to analyze the relationship between service quality and post-purchase intention, with customer satisfaction as a mediating variable, specifically targeting provider Telkomsel users in Indonesia.

Design/Methodology/Approach-Data were collected from user provider Telkomsel in Indonesia and the number of respondents obtained was 96. This study used Smart PLS for data analysis, examining correlations between variables, and assessing moderation effects.

Findings-This study's findings indicate a positive relationship between service quality and post-purchase intention among provider Telkomsel users in Indonesia. In addition, customer satisfaction is proven to mediate this relationship.

Research limitations/implications-This study still has limitations despite its contributions. The results are based on data collected from Telkomsel provider users in Indonesia, so they cannot be used to describe the consumer behavior of providers other than Telkomsel in Indonesia. Future research can increase the sample size and choose other providers to increase the variation in the results of this study.

Originality/value- This study contributes to previous research by filling the gap and providing new insights into the factors that influence post-purchase intention, especially in the context of Telkomsel provider users in Indonesia. This study considers service quality and customer satisfaction as mediators by uncovering the mechanisms underlying post-purchase intention.

This is an open-access article under the [CC-BY-SA](#) license.



1. The Introduction

The development of the service business is increasingly advanced and diverse, along with changes in lifestyle and consumer demands. This encourages producers to create products with various advantages to meet consumer requirements (Distanont & Khongmalai, 2020). This phenomenon makes providers work more professionally by developing the quality of their products to continue to compete and survive. The telecommunications industry in Indonesia continues to show a positive trend, with cellular operators recording a significant increase in subscribers (Maisyarah, 2018). This growth shows the enthusiasm of the community in adopting

increasingly advanced telecommunications services, along with the rapid development of technology in the digital era. This shows that Indonesians increasingly rely on telecommunications services in their daily lives (Sujarwoto & Tampubolon, 2016), encouraging the development of Indonesia's telecommunications sector.

The intention to repurchase a product and share the experience of purchasing and using it with others is known as post-purchase intention (Bimaruci et al., 2020). Service quality, cost-effectiveness, packaging, benefits, and customer service are the most important post-purchase intention factors, and the majority of these factors can only be evaluated after the purchase. A key component of to survive and thrive in a competitive business environment is post-purchase intention. Businesses must invest resources in determining and applying the variables that predict post-purchase intentions, particularly customer satisfaction and service quality (González, 2015). Since keeping current customers is less expensive than acquiring new ones and can ultimately yield higher profits, post-purchase intention has become a popular marketing strategy.

Post-purchase intention generally describes the likelihood of consumers repurchasing products (Mou et al., 2020). Consumer satisfaction is related to consumer expectation. When consumers' expectations of a purchased product are achieved, they feel satisfied. According to (Donighi & Yousefi, 2015), customer loyalty and post-purchase intention are influenced by customer satisfaction. The idea that satisfied customers will make additional purchases motivates the application of pleasure. Customers who are pleased with a product are more likely to stick with it compared to individuals who are dissatisfied. When customers are satisfied with the things they acquire, they are more likely to develop post-purchase intentions (Lin et al., 2022). Izban et al. (2016) and Mendoza (2021) prove the positive relationship between customer satisfaction and post-purchase intention.

Service quality is important for organizations to gain recognition for their performance and services (Markovic et al., 2018) and is related to sustainable strategies for acquiring and retaining customers. Measuring service quality has become crucial in developing technology and information that can change the business environment of the hospitality industry. Service quality can retain consumers and create a sense of satisfaction with the product (Hoe & Mansori, 2018). Businesses that provide high-quality services make customers feel more satisfied than they could have ever imagined. Effective management requires an understanding of the relationship between customer satisfaction and service quality. Customer satisfaction is positively impacted by service quality, as demonstrated by Blut et al. (2015) and Pereira et al. (2017).

Customer satisfaction, according to Pizam et al. (2016), is the emotion that a customer has after comparing the performance of a product with the performance that was expected (results). Another aspect of post-purchase intention taken into consideration in this study is customer satisfaction. Accordingly, a consumer reaction that occurs after a purchase can be regarded as customer satisfaction (González, 2015). Products are more likely to be repurchased by satisfied customers (Liao et al., 2017). Consequently, in order to generate repeat business and establish long-term competitive advantages, companies now place a significant value on customer satisfaction. Therefore, when customers are really satisfied with a product or service, post-purchase intention happens. Donighi and Yousefi (2015) and Ma et al. (2022) demonstrated that post-purchase intention is positively impacted by customer satisfaction.

Previous research on post-purchase intention focused on factors that differed from this study. Donighi and Yousefi (2015) added perceived value to the analysis of post-purchase intention in the pharmaceutical industry sector. Mirzaa and Alic (2020) used switching costs as a moderating variable. Farhan et al. (2020) examined the object of the telecommunications industry in Pakistan. Based on this phenomenon, this study chose a different research object, namely, users of Telkomsel providers in Indonesia. The selection of Telkomsel providers in Indonesia is due to several factors. First, the number of Telkomsel provider users until the end of 2024 will amount to 159.9 million users, an increase of 4.3% from the previous year. Then, the data collected, based on download speed, upload, and quality of user experience, until the end of 2024 shows that Telkomsel is in the first position, followed by XL Axiata, Indosat Ooredoo, Tri, and Smartfren. Based on these factors, this study analyzes service quality and post-purchase intention, with customer satisfaction as a mediator.

2. Literature Review and Hypothesis Development

Service quality is a function of what customers receive directly and how the service is delivered. Consumer satisfaction is related to consumer expectation. When consumers' expectations of a purchased product are achieved, they feel satisfied. Conversely, if consumer expectations are not met, they feel disappointed. Therefore, consumer satisfaction can affect post-purchase intentions for a product. Izbán et al. (2016) and Mendoza (2021) prove a positive relationship between customer satisfaction and post-purchase intention. Satisfied consumers are more likely to continue their relationship with a particular product than dissatisfied consumers. Consumers tend to form post-purchase intentions when they are satisfied with the products they buy (Lin et al., 2022).

H₁: Service Quality Has a Positive Effect on Post-Purchase Intention

Service quality is an important factor to consider as a business foundation (Pakurár et al., 2019). Companies can maintain service quality and retain customers to create a sense of satisfaction with their products. Customer satisfaction must be maintained because customers feel satisfied if the service quality meets their expectations (Arora & Narula, 2018). Service quality leads to customer satisfaction; therefore, companies must implement service quality strategies (Ali et al., 2021). Poor service quality leads to consumer dissatisfaction. Most companies strive to improve their service quality to gain a competitive advantage. The key to competitive market success is maximizing service quality and increasing customer satisfaction. Companies must provide competitive services to satisfy their customers and gain their loyalty. Blut et al. (2015) and Pereira et al. (2017) show that service quality positively affects customer satisfaction.

H₂: Service Quality Has a Positive Effect on Customer Satisfaction

Intention is one of the psychological aspects that majorly influences a person's attitude or behavior (Ajzen et al., 2018). Meanwhile, post-purchase intention is one of the characteristics of consumers who make repeat purchases, and elements of loyalty influence this intention. Post-purchase intention is an action that is carried out more than once and occurs because of satisfaction with a service provided (Zainul, 2019). Satisfaction arises because of consumption by consumers and leads to repurchase. Customer satisfaction increases profitability by developing customer retention and impacting post-purchase intentions. Customer satisfaction is another aspect of post-purchase intention that is considered in this study. Accordingly, a consumer's reaction following a purchase might be considered customer satisfaction (González, 2015). Satisfied customers are more willing to make purchases. To generate repeat business and establish a long-term competitive edge, businesses now place a high premium on customer satisfaction. Therefore, post-purchase intention occurs when consumers are highly satisfied with a product or service provider. Previous research by Donighi and Yousefi (2015) and Ma et al. (2022) proves that customer satisfaction significantly affects post-purchase intentions.

H₃: Customer Satisfaction Has a Positive Effect on Post-Purchase Intention

If a customer receives service that meets their expectations, they are more likely to stick with that product or service provider (Izogo & Ogba, 2015). Quality thus meets the expectations and experiences of the customer (Afthanorhan et al., 2019). According to Ali et al. (2015), quality is an antecedent of satisfaction and predicts post-purchase intention. When Hussain (2016) and Herawaty et al. (2022) examined how customer satisfaction and service quality affected post-purchase intention, they consistently discovered a significant relationship.

H₄: Service Quality Has a Positive Effect on Post-Purchase Intention Through Customer Satisfaction

Figure 1 shows the research model used to analyze the factors influencing post-purchase intention. This study analyzes the positive influence of service quality on post-purchase intention using customer satisfaction as a mediating variable.

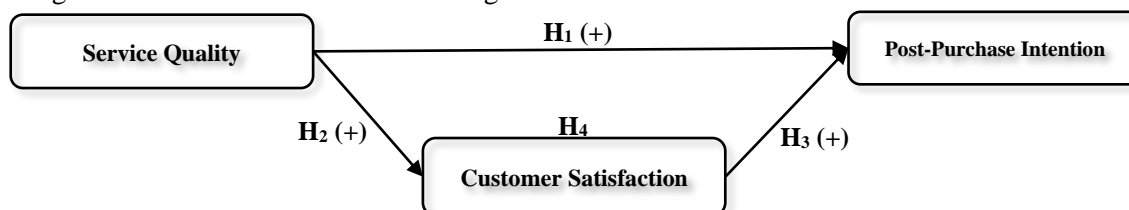


Figure 1. Research Model

3. Research Methodology

All Telkomsel users in Indonesia are included in the study's population. Although the population in this study is either unknown or somewhat huge, a sample must be taken from the population. The researcher used a purposive sampling strategy to choose the sample from a subset of the population based on predetermined features. People that reside in Indonesia, use Telkomsel providers, are at least 17 years old, and have been using Telkomsel services for at least a year were the criteria used to determine the study's sample. The survey comprised 96 respondents based on these criteria. Google Forms was used to distribute questionnaires online in order to collect study data. The questionnaire contained statements representing each research variable. The service quality variables consisted of five indicator items, customer satisfaction consisted of four indicator items, and post-purchase intention consisted of three indicator items. Each indicator was measured using a five-point Likert scale. The data analysis used Smart PLS analysis tools to test data validity, reliability, and the research hypothesis.

Data analysis began with a validity test. The validity test was measured based on the factor loading values of the indicator items of each variable. If the factor loading value exceeds 0.6, the indicator item can be considered valid (Hair et al., 2020). The indicator item must be eliminated and data testing must be repeat, though, if the factor loading value is less than 0.6. Each research variable received a reliability test following the completion of the validity test. The Cronbach's alpha value for every variable was used to evaluate the reliability test. The variable can be deemed reliable if the composite reliability value is greater than 0.7 and the Cronbach's alpha value is greater than 0.6 (Hair et al., 2020). Lastly, a test of the research hypothesis was conducted. If the p-value is less than 0.05, the study hypothesis can be accepted; if it is greater than 0.05, it is rejected (Hair et al., 2020).

4. Result and Discussion

Characteristic Respondent

The characteristics of the respondents is displayed in Table 1. These findings indicate that the study's respondents were mostly female (62 respondents). There were 64 responses, most of them were between the ages of 21 and 24. There were 84 responders, and the majority of them made between Rp1.500.000 and Rp2.999.999 million.

Table 1. Characteristic Respondent

Classification	Description	Total
Gender	Male	34
	Female	62
Age	17 – 20 Years Old	19
	21 – 24 Years Old	64
	25 – 28 Years Old	10
	>= 28 Years Old	3
Salary	Rp 1.500.000 - Rp 2.999.999	84
	Rp 3.000.000 – Rp 4.499.999	11
	>= Rp 4.500.000	1

Source: Primary Data Processed (2024)

Validity Test

The findings of this study's validity test are shown in Table 2. Every indicator item for post-purchase intention (PI), customer satisfaction (CS), and service quality (SQ) was shown to be valid. This is demonstrated by the fact that each indicator item's factor loading value is greater than 0.6.

Table 2. Validity Test Result

Indicator	Service Quality	Customer Satisfaction	Post-Purchase Intention
SQ 1	0.744		
SQ 2	0.732		
SQ 3	0.824		
SQ 4	0.714		
SQ 5	0.827		
CS 1		0.840	
CS 2		0.783	
CS 3		0.727	
CS 4		0.824	
PI 1			0.896
PI 2			0.898
PI 3			0.787

Source: Primary Data Processed (2024)

Figure 2 shows the research model after being tested using Smart PLS and displays the factor loading values of each indicator item. All indicator items representing the research variables were valid based on these results.

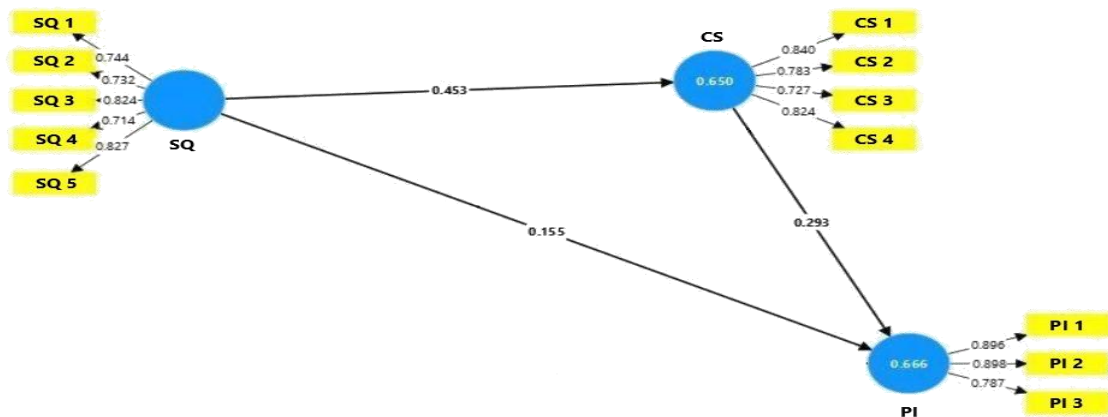


Figure 2. Measurement Model

Reliability Test

The reliability of each variable used in this study is displayed in Table 3. This is demonstrated by the composite reliability being higher than 0.6 and each variable's Cronbach's alpha value above 0.7. The Cronbach's alpha value for the service quality variable was 0.828, and the composite reliability score was 0.878. Cronbach's alpha for the customer satisfaction variable was 0.804, and its composite reliability grade was 0.872. The Cronbach's alpha value for the post-purchase intention variable was 0.825, and its composite reliability score was 0.896.

Table 3. Reliability Test Result

Variable	Cronbach's Alpha	Composite Reliability
Service Quality	0.828	0.878
Customer Satisfaction	0.804	0.872
Post-Purchase Intention	0.825	0.896

Source: Primary Data Processed (2024)

Hypothesis Test

Table 4 indicates that all four of the study's hypotheses are accepted due to their p-values being below 0.05. In this study, post-purchase intention was partially and favorably impacted by customer satisfaction and service quality. Customer happiness is significantly impacted by service quality, and post-purchase intentions are positively impacted by customer quality. Additionally, this study demonstrates that the relationship between service quality and post-purchase intentions is mediated by customer satisfaction.

Table 4. Hypothesis Test Result

Hypothesis	Original Sample	Sample Mean	Standard Deviation	T Statistics	P-Value
Service Quality → Post-Purchase Intention	0.287	0.293	0.099	2.906	0.000
Service Quality → Customer Satisfaction	0.453	0.440	0.123	3.694	0.000
Customer Satisfaction → Post-Purchase Intention	0.293	0.285	0.097	3.025	0.003
Service Quality → Customer Satisfaction → Post-Purchase Intention	0.133	0.125	0.057	2.311	0.021

Source: Primary Data Processed (2024)

Discussion

The Effect of Service Quality on Post-Purchase Intention

Service quality has a positive effect on post-purchase intentions. The results of this study align with those of Ibzan et al. (2016) and Mendoza (2021), proving that service quality positively affects post-purchase intentions. The quality of service that customers receive directly and how the service is carried out can affect their post-purchase intentions. Customer expectations and satisfaction are interrelated. Customers feel satisfied when a purchased product meets their expectations. However, customers will be dissatisfied if their expectations are not met. As a result, post-purchase intention for a product may be influenced by consumer satisfaction. Compared to dissatisfied customers, satisfied customers are more likely to stick with a specific product. When customers are satisfied with what they acquire, they are more likely to make post-purchase intentions (Lin et al., 2022).

The Effect of Service Quality on Customer Satisfaction

Customer satisfaction is positively impacted by service quality. The study's findings support those of Blut et al. (2015) and Pereira et al. (2017), who claimed that customer satisfaction is positively impacted by service quality. Customer satisfaction is impacted by service quality through the company's performance and services. There are many benefits to customer satisfaction, including developing a solid relationship between the business and its clients and encouraging repeat engagement. Service quality may guarantee customer satisfaction and is a strategy to increase a business's efficacy, competitiveness, and adaptability (Ali et al., 2021). According to Zameer et al. (2015), providing high-quality services that satisfy customers is essential to preserving a competitive edge.

The Effect of Customer Satisfaction on Post-Purchase Intention

Customer satisfaction has a positive influence on post-purchase intentions. This study's results align with Donighi and Yousefi (2015) and Ma et al. (2022), which state that customer satisfaction positively affects post-purchase intention. Customer satisfaction is the feeling that a customer experiences after comparing a product's performance with the expected performance (results). Customer satisfaction is another aspect of post-purchase intention that is considered in this study. When the observed results satisfy expectations and wishes, a consumer's sense of pleasure is known as satisfaction. Accordingly, a consumer's reaction following a purchase might be considered customer satisfaction (González, 2015). Satisfied customers are more willing to make purchases. To generate repeat business and establish a long-term competitive edge,

businesses now place a high premium on consumer satisfaction. Therefore, post-purchase intention occurs when consumers are highly satisfied with a product or service provider.

The Effect of Service Quality on Post-Purchase Intention Through Customer Satisfaction

Customers are more likely to remain loyal to a product or service provider if they obtain service quality that satisfies their expectations (Izogo & Ogba, 2015). Accordingly, the alignment of customer expectations and perceptions is the definition of quality (Afthanorhan et al., 2019). Quality is a predictor of post-purchase intentions and an antecedent of satisfaction, claim Ali et al. (2015). The impact of customer satisfaction and service quality on post-purchase intention was studied by Hussain (2016) and Herawaty et al. (2022), and their findings consistently showed a significant relationship.

5. Conclusion

This study shows that post-purchase intention is favorably and partially influenced by customer satisfaction and service quality. Customer satisfaction has also been shown to be positively impacted by service quality. It has been shown that the favorable impact of service quality on post-purchase intention is mediated by customer satisfaction. These findings suggest that businesses should focus on the aspects of customer service quality in order to boost post-purchase intention. Maximum service quality can encourage feelings of satisfaction in consumers and ultimately impact post-purchase intention. This study has several limitations, including the number of respondents, which is still too small and limited to users of Telkomsel providers. Therefore, the results of this study cannot be said to describe the behavior of providers other than Telkomsel. Therefore, future research should expand the number of samples or use objects for users of providers other than Telkomsel or, more specifically, for provider users in certain regions in Indonesia.

REFERENCES

- Afthanorhan, A., Awang, Z., Rashid, N., Foziah, H., & Ghazali, P. L. (2019). Assessing the effects of service quality on customer satisfaction. *Management Science Letters*, 9(1). <https://doi.org/10.5267/j.msl.2018.11.004>
- Ajzen, I., Fishbein, M., Lohmann, S., & Albarracín, D. (2018). *The influence of attitudes on behavior*. Routledge.
- Ali, B. J., Gardi, B., Othman, B. J., Ahmed, S. A., Ismael, N. B., Hamza, P. A., Aziz, H. M., Sabir, B. Y., Sorguli, S., & Anwar, G. (2021). Hotel service quality: The impact of service quality on customer satisfaction in hospitality. *International Journal of Engineering, Business and Management*, 5(3). <https://doi.org/10.22161/ijebm.5.3.2>
- Ali, F., Dey, B. L., & Filieri, R. (2015). An assessment of service quality and resulting customer satisfaction in Pakistan international airlines: Findings from foreigners and overseas Pakistani customers. *International Journal of Quality and Reliability Management*, 32(5). <https://doi.org/10.1108/IJQRM-07-2013-0110>
- Arora, P., & Narula, S. (2018). Linkages between service quality, customer satisfaction, and customer loyalty: A literature review. *IUP Journal of Marketing Management*, 17(4).
- Bimaruci, H., Hudaya, A., & Ali, H. (2020). Model of consumer trust on travel agent online: Analysis of perceived usefulness and security on re-purchase interest (Case study Tiket.com). *Dinasti International Journal of Economics, Finance & Accounting*, 1(1). <https://doi.org/10.38035/dijefa.v1i1.227>
- Blut, M., Chowdhry, N., Mittal, V., & Brock, C. (2015). E-service quality: A meta-analytic review. *Journal of Retailing*, 91(4). <https://doi.org/10.1016/j.jretai.2015.05.004>
- Distanont, A., & Khongmalai, O. (2020). The role of innovation in creating a competitive advantage. *Kasetsart Journal of Social Sciences*, 41(1). <https://doi.org/10.1016/j.kjss.2018.07.009>
- Donighi, S. S., & Yousefi, M. (2015). Impact of service quality and perceived value on post-purchase intention with mediation of customer satisfaction (Case study: Pharmacies in Tehran, Iran). *European Online Journal of Natural and Social Sciences Special Issue on New Dimensions in Economics*, 4(1).

- Farhan, F. M., Waheed, N. A., & Younis, S. (2020). Impact of service quality and perceived value on the post-purchase intention with the moderating effect of switching cost. *Pakistan Journal of Multidisciplinary Research*, 1(1), 65–83.
- González, A. G. (2015). Service quality and repurchase behaviour in the Spanish automotive after sales business. *Journal of Relationship Marketing*, 14(3). <https://doi.org/10.1080/15332667.2015.1069456>
- Hair, J. F., Howard, M. C., & Nitzl, C. (2020). Assessing measurement model quality in PLS-SEM using confirmatory composite analysis. *Journal of Business Research*, 109. <https://doi.org/10.1016/j.jbusres.2019.11.069>
- Herawaty, M. T., Aprillia, Rahman, A., Rohimah, L., Taruna, H. I., Styaningrum, E. D., & Suleman, D. (2022). The influence of service quality and price on Alfamart consumer loyalty with customer satisfaction as mediation variables. *International Journal Of Social And Management Studies (IJOSMAS)*, 3(2).
- Hoe, L. C., & Mansori, S. (2018). The effects of product quality on customer satisfaction and loyalty: Evidence from Malaysian engineering industry. *International Journal of Industrial Marketing*, 3(1). <https://doi.org/10.5296/ijim.v3i1.13959>
- Hussain, R. (2016). The mediating role of customer satisfaction: Evidence from the airline industry. *Asia Pacific Journal of Marketing and Logistics*, 28(2). <https://doi.org/10.1108/APJML-01-2015-0001>
- Ibzan, E., Balarabe, F., & Jakada, B. (2016). Consumer satisfaction and repurchase intentions. *Developing Country Studies*, 6(2).
- Izogo, E. E., & Ogba, I. E. (2015). Service quality, customer satisfaction and loyalty in automobile repair services sector. *International Journal of Quality and Reliability Management*, 32(3). <https://doi.org/10.1108/IJQRM-05-2013-0075>
- Liao, C., Lin, H. N., Luo, M. M., & Chea, S. (2017). Factors influencing online shoppers' repurchase intentions: The roles of satisfaction and regret. *Information and Management*, 54(5). <https://doi.org/10.1016/j.im.2016.12.005>
- Lin, B., Chen, Y., & Zhang, L. (2022). Research on the factors influencing the repurchase intention on short video platforms: A case of China. *PLoS ONE*, 17(3). <https://doi.org/10.1371/journal.pone.0265090>
- Ma, K. X., Mather, D. W., Ott, D. L., Fang, E., Bremer, P., & Miroso, M. (2022). Fresh food online shopping repurchase intention: The role of post-purchase customer experience and corporate image. *International Journal of Retail and Distribution Management*, 50(2). <https://doi.org/10.1108/IJRDM-04-2021-0184>
- Maisyarah, R. (2018). Analysis of the determinants competition oligopoly market telecommunication industry in Indonesia. *KnE Social Sciences*, 3(10). <https://doi.org/10.18502/kss.v3i10.3170>
- Markovic, S., Iglesias, O., Singh, J. J., & Sierra, V. (2018). How does the perceived ethicality of corporate services brands influence loyalty and positive word-of-mouth? Analyzing the roles of empathy, affective commitment, and perceived quality. *Journal of Business Ethics*, 148(4). <https://doi.org/10.1007/s10551-015-2985-6>
- Mendoza, E. C. (2021). A study of online customers repurchase intention using the 4RS of marketing framework. *International Review of Management and Marketing*, 11(2). <https://doi.org/10.32479/irmm.11009>
- Mirzaa, F., & Alic, N. A. W. S. Y. (2020). Impact of service quality and perceived value on the post-purchase intention with the moderating effect of switching cost: An evidence from Pakistan telecom industry. *Pakistan Journal of Multidisciplinary Research*, 1(1).
- Mou, J., Cohen, J., Dou, Y., & Zhang, B. (2020). International buyers' repurchase intentions in a Chinese cross-border e-commerce platform: A valence framework perspective. *Internet Research*, 30(2). <https://doi.org/10.1108/INTR-06-2018-0259>
- Pakurár, M., Haddad, H., Nagy, J., Popp, J., & Oláh, J. (2019). The service quality dimensions that affect customer satisfaction in the Jordanian banking sector. *Sustainability (Switzerland)*, 11(4). <https://doi.org/10.3390/su11041113>

- Pereira, H. G., de Fátima Salgueiro, M., & Rita, P. (2017). Online determinants of e-customer satisfaction: Application to website purchases in tourism. *Service Business*, 11(2). <https://doi.org/10.1007/s11628-016-0313-6>
- Pizam, A., Shapoval, V., & Ellis, T. (2016). Customer satisfaction and its measurement in hospitality enterprises: A revisit and update. *International Journal of Contemporary Hospitality Management*, 28(1). <https://doi.org/10.1108/IJCHM-04-2015-0167>
- Sujarwoto, S., & Tampubolon, G. (2016). Spatial inequality and the Internet divide in Indonesia 2010–2012. *Telecommunications Policy*, 40(7). <https://doi.org/10.1016/j.telpol.2015.08.008>
- Zainul, A. (2019). The influence of e-service quality toward e-satisfaction, e-trust, e-word of mouth and online repurchase intention: A study on the consumers of the three star hotels in Lampung. *Russian Journal of Agricultural and Socio-Economic Sciences*, 93(9), 27–38.
- Zameer, H., Tara, A., Kausar, U., & Mohsin, A. (2015). Impact of service quality, corporate image and customer satisfaction towards customers' perceived value in the banking sector in Pakistan. *International Journal of Bank Marketing*, 33(4). <https://doi.org/10.1108/IJBM-01-2014-0015>