



The Influence of Service Quality on Customer Loyalty: Expectancy-Disconfirmation Approach

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ABSTRACT

This study examines the moderating effect of customer value on the indirect relationship between service quality and customer loyalty, with customer satisfaction acting as a mediator. Through an explanatory quantitative approach, data from 240 respondents were collected using purposive sampling and analyzed with PLS-SEM via SmartPLS. The findings align with the Expectancy Disconfirmation Theory (EDT), which says that service quality has a big impact on customer satisfaction, which in turn increases customer loyalty. Customer satisfaction is confirmed as a mediator in the relationship between service quality and loyalty. Notably, perceived value negatively moderates the service quality-satisfaction link, suggesting that higher perceived value diminishes the direct influence of service quality on satisfaction. This finding offers a nuanced perspective within the EDT framework. The study contributes theoretically and practically by highlighting the importance of understanding moderating factors in customer behavior. Future research should explore additional variables influencing this relationship.

INTRODUCTION

Business growth in Indonesia has seen significant acceleration in recent times. As more entrepreneurs enter the market, this development not only opens up a plethora of options but also makes competition between businesses more fierce. To navigate this competitive landscape, businesses must formulate strategic approaches to remain relevant and competitive. This is particularly true in the Food and Beverage sector, including the coffee shop industry. According to the 2023 Indonesia Statistics Report by the Central Statistics Agency (BPS), coffee production in Indonesia rose by approximately 1.1%, reaching 794.8 thousand tons compared to the previous year. This increase presents a valuable opportunity for coffee entrepreneurs to develop coffee-based products and establish coffee shops, especially considering Indonesia's cultural affinity for coffee consumption, with many preferring to enjoy it in cafés as part of a modern lifestyle (Oktafarel et al., 2021).

With the growing presence of coffee shops across the country, including in Bengkulu, business owners must differentiate themselves to compete effectively within the same industry. One key strategy is ensuring customer satisfaction through the delivery of quality services. Fulfilling customer needs, desires, and expectations is critical to achieving satisfaction, particularly in a competitive environment where other businesses also strive to enhance service quality (Aldriyanti & Tjajaningsih, 2022). Delivering high-quality service improves customer experience and can foster loyalty, especially when customers feel their expectations have been met. Generally the better the service quality The higher the level of client satisfaction (Kristiawan et al., 2021).

In the Food and Beverage industry, customer dissatisfaction can lead to switching behavior, making it essential for businesses to provide added value to retain customers (Rohwiyati & Praptiestrini, 2020). Customer expectations play a significant role in perceived value; when actual performance meets or surpasses expectations, perceived value and satisfaction increase. Conversely, unmet expectations can reduce perceived value, ultimately weakening customer loyalty. This is aligned with the Expectancy Disconfirmation Theory, which assesses service performance against expectations (Yuwono et al., 2024). When performance meets or beyond expectations, a positive disconfirmation takes place; when it falls short (Mazhar et al., 2022). Therefore, when the value perceived by customers does not align with the quality received, dissatisfaction may prompt them to seek alternatives.

When service quality is enhanced and added value is consistently delivered, customer satisfaction increases, paving the way for loyalty. Loyalty stems from positive experiences with the service provider (Becker & Jaakkola, 2020), often reflected in customers' ongoing purchases and willingness to recommend the brand to others. Loyal customers tend to remain committed to a product or service and are less susceptible to competitors' offerings (Tanujaya, 2012). A decline in loyalty, however, may indicate decreased satisfaction or perceived value.

Service quality that fails to meet customer expectations can diminish satisfaction. The quality of experience and perceived value significantly influence customer loyalty (Juliana et al., 2022), which can be sustained by continually offering meaningful added value (Hasfar et al., 2020). Thus, positive experiences are crucial for fostering mutually beneficial relationships between businesses and customers.

To thrive in a competitive market, companies must implement effective strategies centered on service quality and a deep understanding of customer needs. A notable example is Fore Coffee—a coffee shop chain that has successfully expanded across Indonesia with 175 outlets, including one in Singapore. According to the Ministry of Tourism and Creative Economy (2023), Fore Coffee became the fifth Indonesian coffee brand to enter the Singaporean market in November 2023. The company adopts a relationship marketing strategy, emphasizing the delivery of superior value to navigate intense competition. Rather than relying on low pricing, Fore Coffee focuses on offering a holistic experience that customers value beyond the product itself.

Dewi (2016) discovered a strong and favorable correlation between loyalty and customer satisfaction. In a similar vein, Kurniati et al. (2023) came to the conclusion that customer loyalty is increased by service quality. Dewi et al. (2018), on the other hand, reported opposing results, showing a negative correlation between loyalty and service quality. Mulyana and Setyono (2019) supported this divergence by claiming that customer satisfaction does not mediate the relationship between service quality and loyalty and does not significantly affect loyalty.

Given these inconsistent research outcomes, this study seeks to explore the role of perceived customer value as a moderating variable in the indirect relationship between service quality and customer loyalty, mediated by customer satisfaction, using the Expectancy Disconfirmation Theory framework.

THEORETICAL REVIEW

Expectancy Disconfirmation Theory

Anticipation A method for evaluating customer happiness is called Disconfirmation Theory (EDT), which compares the gap between what customers expect and the actual experience they have with a product or service. This theory is an extension of the Cognitive Dissonance Theory (CDT), which was initially developed by Leon Festinger in 1957 and later refined by Oliver in 1980. According to EDT, the customer purchasing process involves two primary phases: the pre-purchase phase, where expectations are formed, and the post-purchase phase, where customers evaluate the perceived benefits and the extent to which their expectations were confirmed or disconfirmed. The post-purchase behavior of customers is heavily influenced by their level of satisfaction (Mazhar et al., 2022). This suggests that expectations are key to evaluating whether satisfaction has been achieved, which is ultimately based on perceived

performance and can be reflected in positive or negative feedback in various forms of reviews (Qazi et al., 2017).

EDT is used in service quality research with the assumption that service quality is the difference between what customers expect and what they really think about the service performance (Yuwono et al., 2024). The theory asserts that when a service's performance meets or exceeds customer expectations, the customer perceives that their needs have been fulfilled, resulting in satisfaction. On the other hand, if the service fails to meet expectations, it leads to dissatisfaction, which may cause customers to engage in disloyal behavior.

The Relationship between Service Quality Relationship to Customer Loyalty (H1)

Service quality refers to the ability of a company to deliver performance that satisfies customer needs and expectations. The key question is whether improving service quality is enough to sustain customer loyalty or even attract more customers. According to empirical research by Nurcahyo et al. (2017), Customer loyalty is positively and significantly impacted by service quality. Suwarsito et al. (2020) also discovered a substantial correlation between customer loyalty and service quality. This suggests that offering top-notch customer service might increase a client's loyalty to a specific good or service.

The Relationship between Service Quality to Customer Satisfaction (H2)

Soebandhi et al. (2020) emphasized that service quality plays a important part in determining client satisfaction. In a similar vein, Binaraesa et al. (2021) also found that service quality has a positive impact on customer satisfaction. When customers receive a service, they tend to evaluate their entire experience based on their ideal views and anticipations of the service. According to Pereira et al. (2016), a service is deemed high quality if it meets their expectations. As a result, client happiness increases as service quality improves

The Relationship of Customer Satisfaction to Customer Loyalty (H3)

Customer satisfaction is crucial in determining whether a customer will remain loyal to a service provider (Kotler & Keller, 2016). Satisfaction plays a key role in fostering customer loyalty to the services offered (Pradana, 2020). When client satisfaction levels are greater after using a service, the likelihood of them staying loyal to the company increases. This aligns with earlier research, which found a favorable relationship between client loyalty and satisfaction (Madiawati et al., 2021). Furthermore, a study conducted in 2022 by Naini et al. demonstrates the strong correlation between customer loyalty and customer happiness.

The Relationship of Service Quality to Customer Loyalty Mediated by Customer Satisfaction (H4)

The relationship between service quality and customer loyalty is strengthened when customer satisfaction serves as an intermediary variable. Rizqiningsih & Widodo (2021) found that customer loyalty can be enhanced by improving service quality, provided that the company first succeeds in creating customer satisfaction after the customer uses the offered product or service. These results are consistent with Kurniati et al.'s research from 2023, which emphasizes how customer pleasure acts as a mediator in the relationship between customer loyalty and service excellence.

Customer Perceived Value Relationship in Moderating the Indirect Relationship of Service Quality to Customer Loyalty through Customer Satisfaction (H5)

Perceived value is a moderation variable that can increase the impact of customer satisfaction on service quality (Rohwiyati & Praptiestrini, 2020). This implies that the impact of service quality on customer satisfaction increases with the level of value that customers perceive, and vice versa. The findings of studies by Ismail et al. (2009), Ryu & Han (2010), and Wibowo (2015), which show that perceived value is a moderating factor that can amplify the impact of service quality on customer satisfaction, further support this claim.

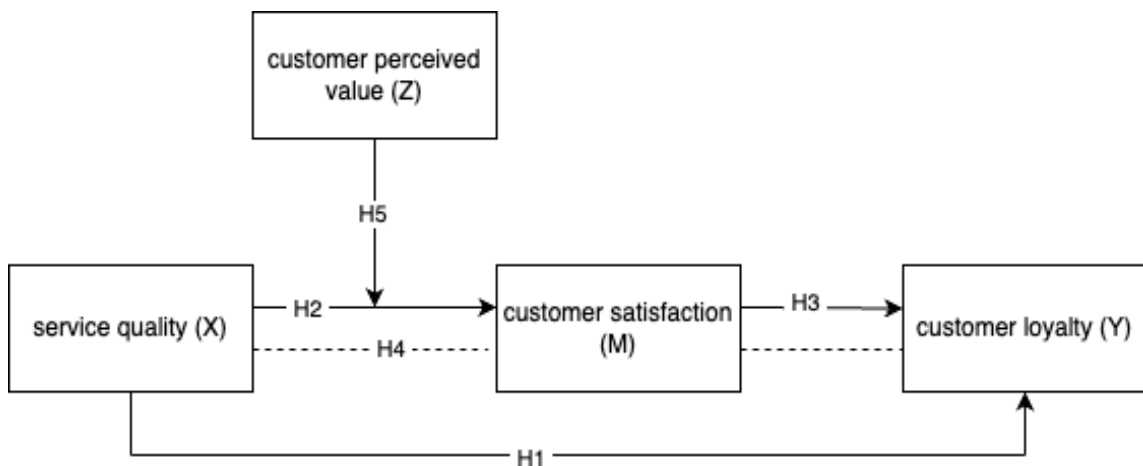


Figure 1. Conceptual Framework

METHODOLOGY

Research Design

This research uses an explanatory quantitative methodology, aimed at generalizing the findings from the sample to the larger population while examining the relationships, differences, and impacts among the variables through research hypotheses. This design allows researchers to explain the "why" and "how" behind a particular phenomenon (Khanday & Khanam, 2019). Thakur (2021) notes that this type of research design is intended to explore the unexplored aspects of a specific topic, clarify unknown elements, and also help in either reinforcing, revising, or discarding irrelevant theories (Mulyadi, 2011).

Data was collected using a survey method to address associative research questions that describe two-way reciprocal relationships or causal connections, achieved through distributing questionnaires based on a Likert scale. The scale, adapted from Jangir et al. (2023), consists of five points: Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), and Strongly Disagree (1).

Population, Samples, and Sampling Techniques

The study's population is consumers who have been to and made purchases at Fore Coffee Bencoolen Mall whose population is unknown. In this research a non-probability sampling method was applied, wherein not all individuals in the population had an equal chance of selection (Sugiyono, 2013). The specific technique utilized was purposive sampling is the intentional selection of responders according to predetermined standards. This method aims to ensure that the selected sample adequately represents the key characteristics of the population, thereby enhancing the potential for generalization of the research findings (Sugiyono, 2013). The researcher determined several criteria for respondents who became research samples to be researched according to existing phenomena. Among them are the following.

- (1) The respondents were domiciled in Bengkulu province.
- (2) Respondents have visited and made purchases at Fore Coffee Bencoolen Mall at least twice.

In this study, the exact number of populations is not known because the population in this study is all Bengkulu province residents who have been consumers at Fore Coffee Bencoolen Mall. Therefore, this study conducted sampling with the formula Hair et al., (2021):

$$n = \{5 - 10 \times \text{the number of indicators used}\}$$

$$n = 5 - 10 \times 24 \text{ indicators}$$

$$n = 120 - 240 \text{ responses}$$

Thus, the sample in this study is as many as 120 to 240 respondents.

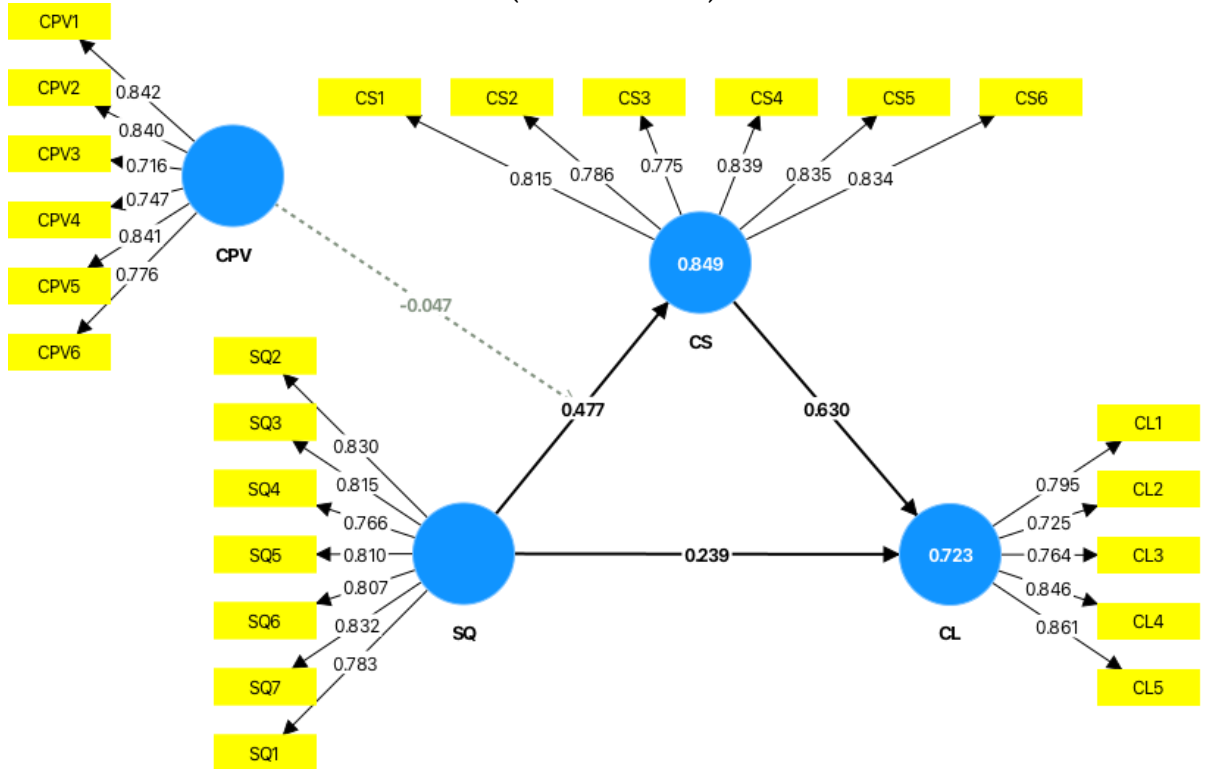
Data Analysis

The study's data analysis employs descriptive statistical methods to provide a clear overview of the variables under investigation, making the data easier to understand through the collection and processing stages (Muslimin et al., 2023). The partial least squares structural equation modeling (PLS-SEM) with the most recent SmartPLS software version was used for the analysis. PLS-SEM was selected because this study because it is particularly effective for small sample sizes and data that are not normally distributed (Hair et al., 2017). As a component-based estimation approach, PLS-SEM uses an iterative regression algorithm based on the smallest squares method (Haider, De-Pablos-Heredero, et al., 2020; Hair & Hult, 2021). This method is ideal for research focused on making predictions and developing theories (Hair & Hult, 2021). Additionally, PLS-SEM is used to Verify the information in the measurement model and

evaluate the importance and applicability of the suggested connections in the structural model.

RESULTS

Measurement Model Test Results (Outer Model)



Source: primary data processed, 2025

Figure 2. PLS Analysis Results

Table 1. Discriminant Validity Test Results

	CROSS LOADINGS				
	CL	CPV	CS	SQ	CPV x SQ
CL1	0.795	0.704	0.675	0.695	-0.572
CL2	0.725	0.548	0.553	0.499	-0.451
CL3	0.764	0.629	0.616	0.555	-0.480
CL4	0.846	0.722	0.727	0.694	-0.549
CL5	0.861	0.729	0.774	0.732	-0.598
CPV1	0.712	0.842	0.766	0.789	-0.666
CPV2	0.700	0.840	0.737	0.719	-0.650
CPV3	0.565	0.716	0.551	0.486	-0.418
CPV4	0.595	0.747	0.598	0.564	-0.466
CPV5	0.726	0.841	0.767	0.784	-0.640
CPV6	0.679	0.776	0.718	0.699	-0.596
CS1	0.698	0.708	0.815	0.706	-0.634
CS2	0.670	0.690	0.786	0.663	-0.573
CS3	0.675	0.697	0.775	0.706	-0.582
CS4	0.703	0.729	0.839	0.754	-0.632

CS5	0.712	0.710	0.835	0.754	-0.666
CS6	0.664	0.742	0.834	0.788	-0.676
SQ2	0.684	0.723	0.767	0.830	-0.675
SQ3	0.647	0.728	0.720	0.815	-0.646
SQ4	0.621	0.643	0.664	0.766	-0.579
SQ5	0.665	0.694	0.709	0.810	-0.590
SQ6	0.637	0.675	0.736	0.807	-0.647
SQ7	0.686	0.745	0.773	0.832	-0.665
SQ1	0.584	0.635	0.677	0.783	-0.672
CPV x SQ	-0.667	-0.731	-0.771	-0.793	1.000

Source: primary data processed, 2025

Cross-loading is one of the criteria for measuring the validity of discrimination, namely to see the extent to which one construct is completely different from another. Based on the table above, the indicator in each of the main variables has the highest loading value on its own construct compared to other constructs, which is greater than 0.70. Therefore, this model is considered to have met the requirements for the validity of discrimination.

Table 2. Convergent Validity Test Results

	Average variance extracted (AVE)
Customer Loyalty	0.640
Customer Perceived Value	0.632
Customer Satisfaction	0.663
Service Quality	0.650

Source: primary data processed, 2025

Service Quality, Customer Satisfaction, Customer Perceived Value, and Customer Loyalty all have Average Variance Extracted (AVE) values above 0.50, as the above table demonstrates. This indicates that each construct has good convergent validity, which means that each variable can effectively explain its own indicators.

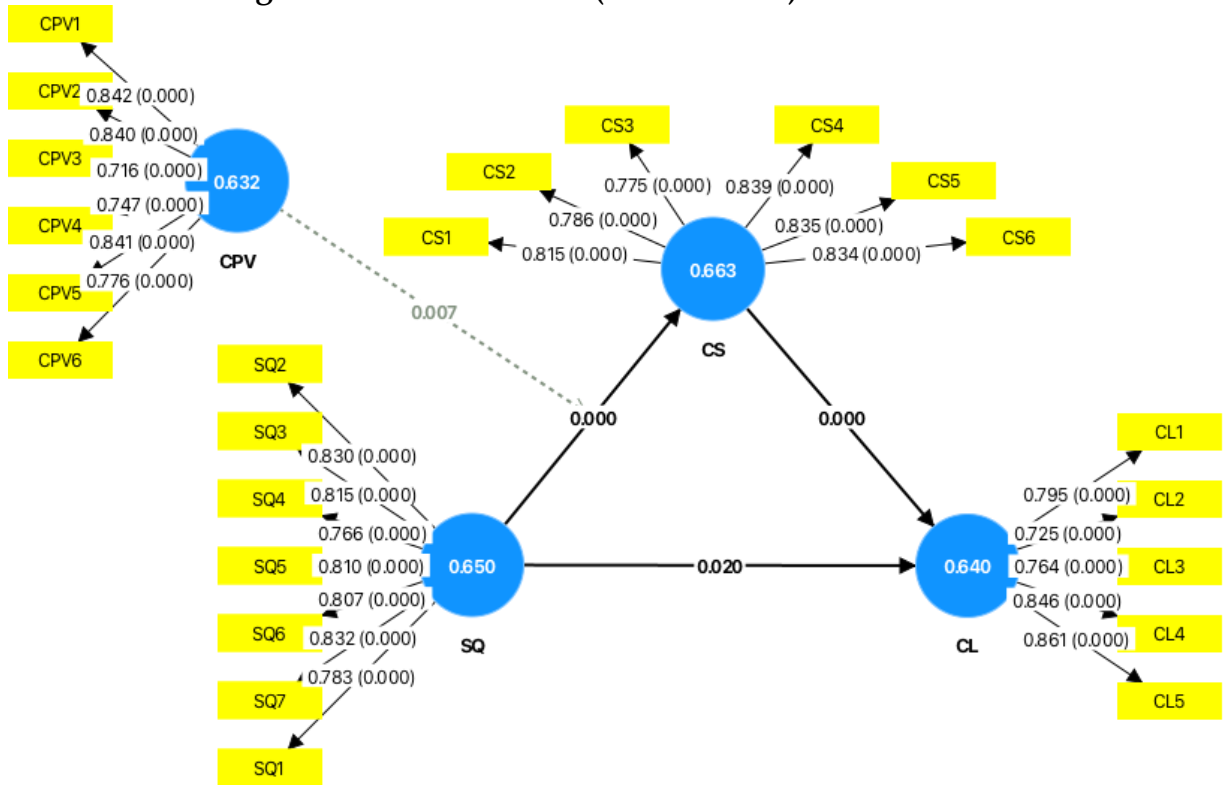
Table 3. Composite Reliability Test Results

	Cronbach's alpha	Composite reliability
Customer Loyalty	0.859	0.870
Customer Perceived Value	0.883	0.892
Customer Satisfaction	0.898	0.899
Service Quality	0.910	0.912

Source: primary data processed, 2025

According to the above table's findings, every variable has a Cronbach's Alpha and Composite Reliability score more than 0.70. which indicates that each construct has good reliability and consistency in measuring its variables. These results show that all the variables in this study are reliable and reliable and are used for further analysis.

Results of Testing the Structural Model (Inner Model)



Source: primary data processed, 2025

Figure 3. Results of bootstrapping PLS analysis

Tabel 4. R-Square

	R-square
Customer Loyalty	0.723
Customer Satisfaction	0.849

Source: primary data processed, 2025

The degree to which an independent variable can explain changes in the dependent variable is measured by the R-Square (R^2) statistic. It is clear from the table's data that the customer loyalty variable's R-Square value is 0.723, meaning that the variables of service quality, customer happiness, and customer perceived value account for 72.3% of the variation in customer loyalty. Other factors are responsible for the remaining 27.7%. Furthermore, the customer satisfaction variable's R-Square value is 0.849. Meaning that service quality and customer perceived value together account for 84.9% of the variation in customer satisfaction, with the remaining 15.1% influenced by external factors.

Table 5. Results of Hypothesis Testing (Path Coefficients)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
SQ → CL	0.239	0.245	0.116	2.055	0.020
SQ → CS	0.477	0.478	0.077	6.172	0.000
CS → CL	0.630	0.623	0.113	5.590	0.000

Source: primary data processed, 2025

Based on the results of the data processing above, it can be seen that:

H1: Service quality for customer loyalty has a t-statistic value of 2,055 > 1.64 and the the p-value of 0.020 < 0.05 indicates that the influence is significant.

H2: Service quality to The p-value of 0.000 < 0.05 and the t-statistic value of 6,172 > 1.64 for customer satisfaction show that the influence is substantial.

H3: Customer happiness for customer loyalty has a considerable impact, as indicated by the t-statistic value of 5,590 > 1.64 and the p-value of 0.000 < 0.05.

Table 6. Results of Mediation Variable Testing (Specific Indirect Effects)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T Statistics (O/STDEV)	P values
SQ → CS → CL	0.301	0.295	0.063	4.783	0.000

Source: primary data processed, 2025

Based on the results of the data processing above, it can be seen that:

H4: Service quality for customer loyalty mediated by customer satisfaction has a t-statistic value of 4,783 > 1.64 and the p-value of 0.000 < 0.05 confirms that the influence is statistically significant.

Table 7. Results of Testing Moderation Variables on Mediation Relationships

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
CPV x SQ → CS → CL	-0.030	-0.030	0.013	2.339	0.010

Source: primary data processed, 2025

Based on the results of the data processing above, it can be seen that:

H5: The original sample value of -0.030 shows that the link between service quality and customer pleasure is weakened by the moderator of customer perceived value, which eventually has a detrimental effect on customer loyalty. This moderation effect is significant with a p-value of 0.010 < 0.05 and a t-statistic value of 2.339 > 1.64.

DISCUSSION

Based on the data analysis results above, the following conclusions can be drawn:

1. The Relationship between Service Quality and Customer Loyalty (H1)

The t-statistic value for the relationship between service quality and customer loyalty is 2.055, which is greater than 1.64, indicating a significant influence. Additionally, the The statistical significance of this influence is confirmed by the p-value of 0.020, which is less than 0.05. Customer loyalty is positively impacted by service quality, as seen by the positive original sample value of 0.239. This is consistent with earlier research by Suwarsito et al. (2020) and Nurcahyo et al. (2017), which also discovered a substantial relationship between customer loyalty and service quality.

2. The Relationship between Service Quality and Customer Satisfaction (H2)

Customer happiness and service quality have a substantial link, as indicated by the t-statistic value of 6.172, which is higher than the cutoff of 1.64. The significance of this link is further supported by the p-value of 0.000, which is less than 0.05. Customer satisfaction is positively and significantly impacted by service quality, as seen by the positive original sample value of 0.477. These findings align with the research by Soebandhi et al. (2020), which indicates that consumer satisfaction is greatly impacted by service quality, while Binaraesa et al. (2021) likewise discovered that service quality has a favorable impact on customer satisfaction.

3. The Relationship between Customer Satisfaction and Customer Loyalty (H3)

The t-statistic value for the relationship between customer satisfaction and customer loyalty is 5.590, which is greater than 1.64, indicating a significant influence. Additionally, the statistical significance of this effect is confirmed by the p-value of 0.000, which is less than 0.05. Customer loyalty is positively and significantly impacted by customer satisfaction, as seen by the positive original sample value of 0.630. This result is in line with study by Madiawati et al. (2021), which demonstrates a favorable correlation between customer loyalty and customer happiness. Similarly, Naini et al. (2022) also found a significant relationship between customer satisfaction and customer loyalty.

4. The Relationship between Service Quality and Customer Loyalty Mediated by Customer Satisfaction (H4)

The t-statistic value for the relationship between service quality and customer loyalty mediated by customer satisfaction is 4.783, exceeding the 1.64 threshold and indicating a significant influence. A p-value of 0.000, which is less than 0.05, further supports the statistical importance of this link. The study's positive original sample value of 0.301 suggests that customer satisfaction, which in turn influences customer loyalty, is influenced indirectly by service quality. Therefore, it can be concluded that customer pleasure plays a positive and significant mediating role in the link between service quality and customer loyalty. This aligns with the findings of Rizqiningsih & Widodo (2021), who stated that improving Customer loyalty can be raised by providing high-quality services and guaranteeing client happiness. This result is further supported by the study by Kurniati et al. (2023), which emphasizes that the relationship between service quality and customer loyalty is mediated by customer satisfaction.

5. The Role of Customer Perceived Value in Moderating the Indirect Relationship between Service Quality and Customer Loyalty via Customer Satisfaction (H5)

The original sample value of -0.030 indicates that The relationship between service quality and customer happiness is moderated by consumer perceived value, which lessens the impact and eventually has a negative impact on customer loyalty. This moderating effect is statistically significant with a p-value of 0.010, which is less than 0.05, and a t-statistic value of 2.339, which is more than 1.64. This implies that a higher perceived value for customers lessens the beneficial impact of service quality on customer satisfaction, which subsequently lessens the impact of customer satisfaction as a mediator of customer loyalty. The Expectancy-Disconfirmation Theory, which holds that increased value and better service quality should result in happier customers and eventually more devoted ones, is in conflict with these findings. A possible explanation for this is that customers may perceive the service as not worth the cost or effort they invest. Even if they are satisfied with the service quality, a low customer perceived value may cause them to seek similar services elsewhere at a lower cost. In such cases, when customer perceived value is low results in a negative moderating effect when the relationship between customer satisfaction and customer loyalty deteriorates.

CONCLUSIONS AND RECOMMENDATIONS

This study shows that customer loyalty at Fore Coffee Bencoolen Mall is positively and significantly impacted by service quality. The Expectancy Disconfirmation Theory (EDT), which contends that customer pleasure arises when the service meets or surpasses expectations (positive disconfirmation), is consistent with this finding. Additionally, the relationship between service quality and client loyalty is mediated by customer satisfaction. This suggests that although providing excellent customer service might encourage loyalty, a key element that fortifies this bond is customer satisfaction. Customers are more likely to return and refer friends to Fore Coffee Bencoolen Mall when they believe their experience there has lived up to their expectations.

However, the study also revealed that customer perceived value actually weakens the relationship between service quality and customer satisfaction. This indicates that even if customers receive high-quality service, if they feel the price paid does not correspond to the value received, their satisfaction may diminish. A decrease in satisfaction subsequently leads to a negative impact on customer loyalty. This highlights that customers assess service quality not only based on the experience but also by evaluating the balance between the benefits they receive and the costs incurred.

Therefore, in addition to focusing on improving service quality, Fore Coffee Bencoolen Mall should also implement strategies to manage customer perceived value. By ensuring that customers feel they are receiving value equivalent to the cost they incur, the company can mitigate the negative effects of low customer perceived value on both customer satisfaction and loyalty.

FURTHER STUDY

This research has limitations that need to be considered. The study was conducted in only one location, Fore Coffee Bencoolen Mall, so the results may not fully reflect customer behavior in other locations more broadly. Therefore, future research is recommended to expand the scope of locations so that the results can be more generalized, so that it is hoped that more effective strategies can be found in building customer loyalty in the increasingly competitive coffee industry.

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