THE IMPACT OF SERVICE QUALITY ON CUSTOMER LOYALTY THROUGH BRAND IMAGE IN MINIMARKETS

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Abstract
Minimarkets are still the primary choice for shopping for daily necessities for all levels of Indonesian society. This study aims to examine the impact of service quality on customer loyalty through brand image at Indomaret minimarkets. The method used in this study is quantitative. Data measurement in this study was carried out by distributing questionnaires online and face-to-face through the Google Form application and distributing questionnaires directly. Respondents in this study were aged 18-50 years and made at least 2 purchases per month. The research sample was taken using a purposive sampling technique, and totaled 174 respondents. The data analysis technique used was Partial LeastMinimarkets are still the primary choice for shopping for daily necessities for all levels of Indonesian society. This study aims to examine the impact of service quality on customer loyalty through brand image at Indomaret minimarkets. The method used in this study is quantitative. Data measurement in this study was carried out by distributing questionnaires online and face-to-face through the Google Form application and distributing questionnaires directly. Respondents in this study were aged 18-50 years and made at least 2 purchases per month. The research sample was taken using a purposive sampling technique, and totaled 174 respondents. The data analysis technique used was Partial Least Square-Structural Equation Modeling (PLS-SEM). The results showed that brand image had a positive effect on customer loyalty, service quality had a positive effect on customer loyalty, and service quality had a positive effect on customer loyalty through brand image Square-Structural Equation Modeling (PLS-SEM). The results showed that brand image had a positive effect on customer loyalty, service quality had a positive effect on customer loyalty, and service quality had a positive effect on customer loyalty through brand image.
Keywords: brand image, customer loyalty, service quality

INTRODUCTION

The retail industry has become a highly competitive and dynamic arena in the global economy. Increasingly fierce competition forces leading retail companies to continuously develop strategies to maintain customer loyalty and enhance their competitive advantage (Nisa et al., 2023). Customer loyalty has attracted the attention of researchers, and many academics have focused on its significant role (Nikou et al., 2016). Therefore, retail companies strive to maintain customer loyalty (Jou et al., 2024). In the retail world, interactions between customers and salespeople are a unique and important dimension of performance. These interactions can have a significant impact on retail customer loyalty (Darian et al., 2001). Frequent customer complaints about service quality and non-transparent product prices are common in retail businesses. Therefore, it is crucial to maintain service quality and consistently address consumer needs and desires, providing services that are more pampering and satisfying than those of competitors. If service quality is good, the company's brand image will also be positive, leading to customer loyalty (Suraharta, 2024).

Brand image is crucial because it shapes how customers perceive a company's brand. This perception is often linked to the brand's reputation and representation (Asgeirsson et al., 2024). A strong brand image helps strengthen brand recognition. When a brand consistently communicates its values and identity, it becomes more memorable to potential customers, making it easier for them to

recall and choose that brand over others (Safari & Moradi, 2025). Brand image plays a crucial role in shaping consumer attitudes and behaviors toward service quality. A positive brand image can lead to increased trust and loyalty among consumers, making them more likely to choose a brand over competitors (Boncyk et al., 2025).

Customers will return in the future and trust a brand when they know their satisfaction is guaranteed (Rodriguez, 2025). Assurance provides customers with a sense of security regarding the perceived quality of their service experience (Rathnasiri et al., 2025). Assurance plays a crucial role in building consumer trust. When customers know a product or service is backed by a guarantee, they are more likely to make a purchase. This guarantee reduces the perceived risk associated with the purchase transaction (Desalegn et al., 2025). A strong guarantee fosters trust between service providers and customers. When customers feel that service quality and their well-being are prioritized, they are more likely to return and recommend the service to others (Alimansyah et al., 2025).

Empathy allows service providers to understand and relate to their customers' feelings and needs. This understanding can lead to better service delivery, as providers can tailor their responses to meet customer expectations (Aprelyani, 2025). When employees demonstrate empathy, it improves the overall shopping experience. Customers feel valued and understood, which can significantly influence their decision to return to the store. This aligns with findings that improving the shopping experience can increase customer loyalty (Irawan & Wabiser, 2025).

Reliability directly influences customer loyalty. When customers experience reliable service, they are more likely to return and recommend the service to others (Ummah, 2019). Reliability also plays a role in gathering customer feedback. When users have a consistent experience, it becomes easier for companies to identify areas for improvement and enhance service quality (Yanti et al., 2017). If a service provider consistently and reliably meets or exceeds customer expectations regarding service quality, price, and amenities, it enhances the overall experience, leading to higher loyalty (Putri, 2025).

Responsiveness is crucial for building trust between customers and service providers (No et al., 2025). Responsiveness directly impacts customer loyalty. When service providers respond quickly to questions and needs, it creates a positive experience for clients (Magister et al., 2025). When service providers are able to respond to customer complaints and provide timely assistance, customers are more likely to develop customer loyalty (Pajrani et al., 2025). Responsiveness plays a crucial role in fostering customer loyalty. When customers experience fast and effective service, they are more likely to return and recommend the service to others (Nasir et al., 2025).

Price fairness suggests that companies need to manage pricing and product quality holistically in their marketing strategies. This is crucial for maintaining customer satisfaction and increasing loyalty (Putri 2021). Prioritizing price fairness can foster long-term customer loyalty. Satisfied customers are more likely to return and recommend products to others (Village, 2025). Price fairness

influences how consumers perceive the value of the products they purchase. If prices are perceived as fair, consumers are more likely to be satisfied with their purchases, which can increase loyalty (Respati et al., 2025).

Based on previous research, this study focused on PT Indomarco Prismatama, also known as Indomaret, in contrast to the previous study by Almasarweh et al., 2024, which focused on a nature tourism camping company in Jordan. Furthermore, the researchers believe this research is crucial due to the company's declining customer loyalty of 0.53% in the last three months (https://www.idx.co.id/id), which has resulted in losses due to suboptimal service quality standards and non-transparent pricing. They also included a fair pricing variable in the study, arguing that fair pricing is a crucial component in fostering customer loyalty, particularly in competitive retail environments (Gede Marendra et al., 2018).

This study aims to examine the impact of service quality on customer loyalty through brand image in minimarkets in North Jakarta. It is also hoped that this research will provide practical guidance for companies developing strategies to increase customer loyalty, enabling them to achieve their goals and remain competitive.

METHOD

This research method is quantitative and focuses on descriptive analysis. In this study, variable measurements were based on statements adapted from Anabila et al. (2022). The assurance variable was measured using four statements, empathy was measured using four statements, reliability was measured using five statements, responsiveness was measured using four statements, and customer loyalty was measured using four statements. The brand image variable was adapted from Chen & Tseng (2010) with four statements, and the fair price variable with three statements adapted from Ryu et al. (2012); and Xia et al. (2004).

Therefore, the total number of statements used in this questionnaire was 28. The sample for this study was 174 respondents/customers of PT Indomarco Prismatama (Indomaret). This research was conducted at two (2) branches of PT Indomarco Prismatama (Indomaret) operating in the Pantai Indah Kapuk (PIK) area of North Jakarta. This study will use purposive sampling method with the following criteria: (1) Have shopped at Indomaret Pantai Indah Kapuk (2) Customers who purchase products at Indomaret Pantai Indah Kapuk with a minimum shopping limit of 2x in one month, (3) Domiciled in Jakarta or outside Jakarta (4) Aged 18-50 years. Research data was obtained from respondents through questionnaires accessed online through Google Forms and directly providing statement sheets to respondents. This method was chosen because it is effective. This study also involves statements about all variables, as well as information about the demographics of respondents in addition to the research criteria. Furthermore, the questionnaire has answer choices to help participants express their knowledge and experiences when shopping at the Indomaret store PT. Indomarco Prismatama in

North Jakarta, Pantai Indah Kapuk (PIK).

The author planned to collect 174 respondents as this met the minimum requirement (Hair et al., 2019). In studies with more than 20 indicators, the sample size ranges from 100 to 200, calculated as the number of indicators x 5. Therefore, this study had 28 indicators (Number of Indicators) x 5 = 140 samples. This study used the Partial Least Squares – Structural Equation Model (PLS-SEM) to analyze the results. The scale measurement in this study applied a 5-point Likert scale, where respondents were asked to provide responses using the following scale: 1 = Strongly Disagree; 2 = Disagree; 3 = Neutral; 4 = Agree; 5 = Strongly Agree.

This study used a structural equation model (SEM) as the data analysis method, which is a combination of factor analysis and regression analysis. This study managed and analyzed the data using Smart-Pls software. Data analysis was carried out in two steps. Namely, the external process of the model tests validity by testing convergent validity. The Convergent Validity test is carried out by ensuring the value addition factor is greater than 0.70 and the Average Variance Extracted (AVE) value is greater than 0.50. (Hair et al., 2019). The discriminant validity test is carried out by comparing the strength of the relationship between a construct and its indicators compared to its relationship with other construct indicators. A good construct should have a stronger relationship with its own indicators. Next, reliability is tested using mixed reliability with reliability standards and Cronbach alpha ≥ 0.70 (Hair et al., 2019). The second process is the inner model, where the strength of the model is measured by the R-square value, and the higher the R-squared value, the better the model is in explaining the relationship between the independent variable and the dependent variable. An R-squared value of 0.75 indicates an excellent model, while 0.25 indicates a poor model. It is clear that the scheme in the model is strong, moderate, and weak. The t-test with a critical value of 1.96 (at a significance level of 5%) was used to test the significance of the influence of road factors on the dependent variable (Hair et al., 2022).

RESULTS AND DISCUSSION

Based on the results of an online survey using Google Form, data from 174 respondents with the criteria previously determined in the research method chapter were obtained. Demographic data from the results of the study showed that of the 174 respondents, 86 respondents were female (49.4%) and 88 respondents were male (50.6%). In addition, based on age, there were 73 respondents aged 18-25 years (42%), 55 respondents aged 26-33 (31.6%), 28 respondents aged 34-41 (16.1%), 18 respondents aged 43-50 (10.3%). Based on occupation, there were 130 respondents working as employees (74.7%), 22 respondents working as entrepreneurs (12.6%), 17 respondents working as students (9.8%), and 5 respondents working as civil servants (2.9%). Based on domicile, 142 respondents resided in Jakarta (81.6%), and 32 respondents resided outside Jakarta (18.4%).

The results of the Outer Model Analysis test included convergent validity and discriminant

validity, as well as construct reliability using Cronbach's alpha and composite reliability values. Convergent validity was evaluated based on the outer loading value, which must be above 0.70 to be considered strong in validating the indicators. Furthermore, in this study, the Average Variance Extracted (AVE) value was also used to measure how well the indicators were able to explain the variance of the latent variable (construct) being measured, with a value above 0.50 to be considered adequate.
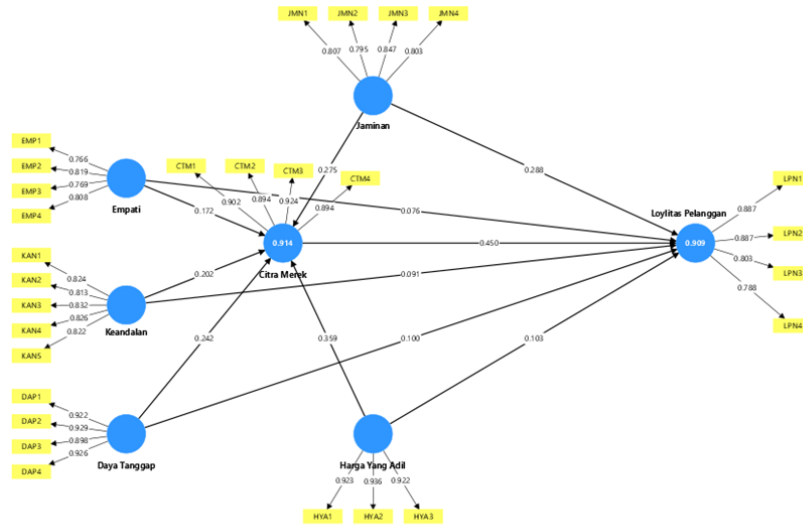

Figure 1 Outer Model Results

Source: Data processed by the researcher (2025)

The processed data, based on the results of the online and face-to-face surveys, yielded the following results:

Table 1 Validity and Reliability Test Results

Variable	Indicator	*Outer Loading > 0,7*	*Cronbach alpha > 0,6*	*Composite Reliability > 0,7*	*AVE > 0,5*
Brand Image	BI 1	0,902	*0,925*	*0,925*	*0,816*
	BI 2	0,894			
	BI 3	0,924			
	BI 4	0,894			
Customer Loyalty	CL 1	0,887	*0,863*	*0,868*	*0,710*
	CL 2	0,887			
	CL 3	0,803			
	CL 4	0,788			
Guarantee	GE 1	0,807	*0,830*	*0,834*	*0,661*
	GE 2	0,795			
	GE 3	0,847			
	GE 4	0,803			
Empathy	EP 1	0,766	*0,801*	*0,805*	*0,626*
	EP 2	0,819			
	EP 3	0,769			
	EP 4	0,808			
Reliability	RL 1	0,824	*0,885*	*0,907*	*0,677*

Variable	Indicator	*Outer Loading > 0,7*	*Cronbach alpha > 0,6*	*Composite Reliability > 0,7*	*AVE > 0,5*
	RL 2	0,813			
	RL 3	0,832			
	RL 4	0,826			
	RL 5	0,822			
Responsiveness	RS 1	0,922	*0,936*	*0,941*	*0,844*
	RS 2	0,929			
	RS 3	0,898			
	RS 4	0,926			
Fair Price	FP 1	0,923	*0,918*	*0,920*	*0,859*
	FP 2	0,936			
	FP 3	0,922			

Source: Data processed by the researcher (2025)

As stated by Hair et al., (2022), indicators with an outer loading value ≥ 0.7 and an AVE value > 0.5 are considered valid. Meanwhile, variable reliability can be measured using Cronbach's alpha and a composite reliability value > 0.6. Based on Table 1, all variable indicators are declared valid and reliable because the outer loading, AVE, Cronbach's alpha, and composite reliability values meet the criteria. This can be seen that the brand image variable has an AVE value = 0.816, Cronbach's alpha = 0.925, and composite reliability = 0.925. Then the customer loyalty variable has an AVE value = 0.710, Cronbach's alpha = 0.863 and composite reliability = 0.868. Then the assurance variable has an AVE value = 0.661, Cronbach's alpha = 0.830 and composite reliability = 0.834. Furthermore, the empathy variable has an AVE value of 0.629, Cronbach's alpha = 0.801 and composite reliability = 0.805. Then the reliability variable has an AVE value of 0.677, Cronbach's alpha = 0.855 and composite reliability = 0.907. Next, the responsiveness variable has an AVE value of 0.844, Cronbach's alpha = 0.996 and composite reliability = 0.941. And the last variable, fair price, has an AVE value of 0.859, Cronbach's alpha = 0.918 and composite reliability = 0.920.

Table 2 R-Square Test Results

Variabel	R-Square	R-Square Adjusted	Kesimpulan
Brand Image	**0,914**	**0,911**	Strong
Customer Loyalty	**0,909**	**0,905**	Strong

Source: Data processed by the researcher (2025)

According to Hair et al., (2022) the R2 value ranges from 0-1, where the higher the value, the stronger the influence. Hair et al., (2022) also grouped the R2 value into 3 categories, namely the R2 value = 0.75 for the strong category, R2 = 0.50 for the moderate category, and R2 = 0.25 for the weak category. Based on the research that has been done, it can be seen that the R-Squared value of brand image is 0.914 and the R-Squared Adjusted is 0.911, which means that 9.14% of the brand image variable can be explained by the independent variables in the model. The customer loyalty variable shows an R-Squared of 0.909 and an R-Squared Adjusted of 0.905, which indicates that 0.909% of the customer loyalty variable can be explained by the independent variables.
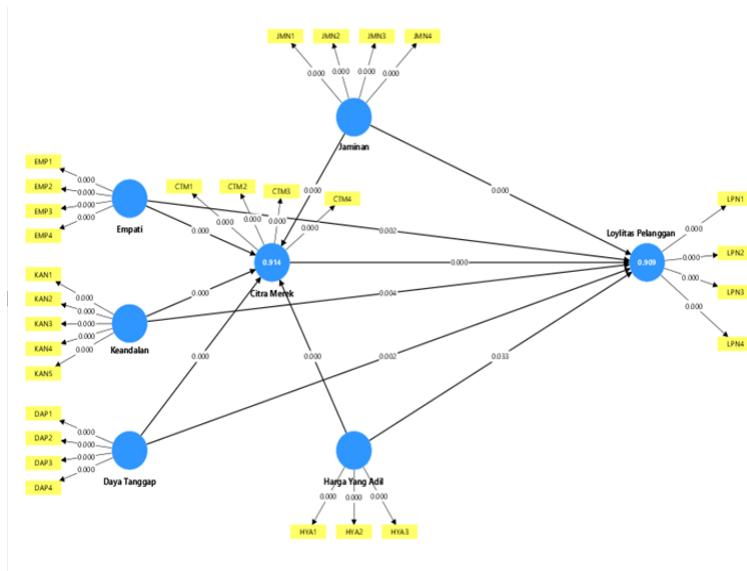
Figure 2 Bootstrapping Test Results

Source: Data processed by the researcher (2025)

Table 3 Results of Hypothesis Testing of Direct Influence Research Model

Hypothesis	Hypothesis Statement	*Original Simple*	T- *Statistic*	P-*values*	Conclusion
H1	Brand image has a positive effect on customer loyalty	0,450	5,582	0,000	H1 Accepted
H2	Guarantee has a positive effect on customer loyalty	0,288	4,158	0,000	H2 Accepted
H3	Empathy has a positive effect on customer loyalty	0,076	3,114	0,002	H3 Accepted
H4	Reliability has a positive effect on customer loyalty	0,091	2,908	0,004	H4 Accepted
H5	Responsiveness has a positive effect on customer loyalty	0,100	3,033	0,002	H5 Accepted
H6	Fair price has a positive effect on customer loyalty	0,103	2,131	0,033	H6 Accepted

Source: Data processed by the researcher (2025)

Hypothesis testing with a significance level of 5%, where the hypothesis will be accepted if the T-statistic >1.96 and P-value <0.05 (Haryono, 2016). Based on the results of the hypothesis test, it can be seen that all 6 hypotheses in this study are accepted. In the first hypothesis, the T-statistic value = 5.582 and P-value = 0.00 means there is a positive relationship between brand image and customer loyalty. The second hypothesis has a T-statistic value = 4.158 and P-value = 0.002 meaning there is a positive relationship between assurance and customer loyalty. The third hypothesis has a T-statistic value = 3.114 and P-value = 0.002 meaning there is a positive relationship between empathy and customer loyalty. The fourth hypothesis with a T-statistic value = 2.908 and P-value = 0.004 means there is a positive relationship between reliability and customer loyalty. The fifth hypothesis has a T-statistic value of 3.033 and a P-value of 0.002, which can be interpreted as a positive relationship between responsiveness and customer loyalty. The sixth hypothesis has a T-statistic value of 2.131

and a P-value of 0.033, which means there is a positive relationship between fair prices and customer loyalty.

Table 4: Results of Hypothesis Testing of Research Model Through Mediation

Hypothesis	Hypothesis Statement	*Original Simple*	T- *Statistic*	P-*values*	Conclusion
H7	Guarantee has a positive effect on customer loyalty through brand image	0,124	4,742	0,000	H7 Accepted
H8	Empathy has a positive effect on customer loyalty through brand image	0,078	3,478	0,001	H8 Accepted
H9	Reliability has a positive effect on customer loyalty through brand image	0,091	4,032	0,000	H9 Accepted
H10	Responsiveness has a positive effect on customer loyalty through brand image	0,109	4,016	0,000	H10 Accepted
H11	Fair price has a positive effect on customer loyalty through brand image	0,162	4,452	0,000	H11 Accepted

Source: Data processed by the researcher (2025)

In addition to the direct effect, indirect effects were also found. The seventh hypothesis has a T-statistic value of 4.742 and a P-value of 0.000, meaning there is a positive relationship between assurance and customer loyalty through brand image. The eighth hypothesis has a T-statistic value of 3.478 and a P-value of 0.001, meaning there is a positive relationship between empathy and customer loyalty through brand image. The ninth hypothesis has a T-statistic value of 4.032 and a P-value of 0.000, meaning there is a positive relationship between reliability and customer loyalty through brand image. The tenth hypothesis has a T-statistic value of 4.016 and a P-value of 0.000, meaning there is a positive relationship between responsiveness and customer loyalty through brand image. The eleventh hypothesis has a T-statistic value of 4.452 and a P-value of 0.000, meaning there is a positive relationship between fair pricing and customer loyalty through brand image. Of the five hypotheses, the indirect relationship in the study was accepted.

CONCLUSION

Based on the results of the research that has been done that brand image, assurance, empathy, reliability, and responsiveness play an important role in influencing customer loyalty of PT Indomarco Prismatama (Indomaret). Data analysis shows a positive relationship between brand image and customer loyalty, then a positive relationship between assurance and customer loyalty, then a positive relationship between empathy and customer loyalty, there is a relationship between reliability and customer loyalty, there is a relationship between responsiveness and customer loyalty, there is a positive relationship between fair prices and customer loyalty, then a positive relationship between assurance has a positive effect on customer loyalty through brand image, there is a relationship

between empathy has a positive effect on customer loyalty through brand image, there is a relationship between reliability has a positive effect on customer loyalty through brand image, there is a relationship between responsiveness has a positive effect on customer loyalty through brand image, and finally there is a positive relationship between fair prices and customer loyalty through brand image. This data supports all the hypotheses proposed.

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