

UDC 332

THE ROLE OF CUSTOMER SATISFACTION TO MEDIATE THE EFFECTS OF PRODUCT QUALITY AND E-WOM ON CUSTOMER LOYALTY: A STUDY ON BHINEKA MUDA COFFEE SHOP CUSTOMERS

Paramarta I Gusti Komang Gede Raditya*, Yasa Ni Nyoman Kerti

Faculty of Economics and Business, University of Udayana, Bali, Indonesia

*E-mail: radityaprmt@gmail.com

ABSTRACT

The purpose of this study was to examine and explain the effect of product quality and E-WOM on customer loyalty and the role of customer satisfaction in mediating the effect of product quality and E-WOM on customer loyalty at Coffee shop Bhineka Muda. This study used a quantitative approach with data collection through questionnaires. The method of determining the sample was purposive sampling with a sample size of 100 people. The analysis technique used is path analysis. The results showed that product quality and E-WOM had a positive effect on customer satisfaction; product quality, E-WOM, and customer satisfaction had a positive effect on customer loyalty; and customer satisfaction was able to mediate the effect of product quality and E-WOM on customer loyalty.

KEY WORDS

Product quality, electronic word of mouth, customer satisfaction, customer satisfaction, coffee shop.

The food and beverages business is one of the many service businesses that are growing rapidly at this time which appears along with creative and innovative ideas that make the marketing concept in this business more developed and on target. Maintaining satisfaction and customer satisfaction is the company's main consideration because it is increasingly expensive to acquire new customers in an increasingly competitive climate, such as in the coffee shop or coffee shop business competition, which is currently experiencing an upward trend in line with the increasing level of public consumption in Indonesia. Research conducted by TOFIN (2020) as a business solution provider in the HORECA industry (Hotels, Restaurants, and Cafes) shows that Indonesia has more than 2,950 coffee outlets in 2019 spread across all provinces. This number is very high compared to 2016, where the increase reached almost three times, namely around 1,950 outlets. The 2019 Indonesian Coffee Consumption Annual Data published by the Global Agricultural Information Network (2020) shows that the projected domestic consumption for the 2019/2020 period reaches 294,000 tons or an increase of about 13.9% compared to consumption in the 2018/2019 period of 258,000 tons.

The existence of a coffee shop in the daily life of the people of Denpasar City, Bali Province has got its position as an alternative to take advantage of free time or more important goals. Bhineka Muda is one of the coffee shops in Denpasar City that has been operating since 2019 and has its address at Jalan Danau Poso No. 115, Sanur. By combining classic and contemporary concepts, the atmosphere in the Bhineka Muda coffee shop can attract customers from various circles to be used as a place to relax and gather. The products offered by the Bhineka Muda coffee shop are not limited to the coffee variant menu, but also a variety of traditional to modern food menus at quite affordable prices. Various coffee shops in Denpasar City with various kinds of offers cause a variety of alternative choices for customers which triggers competition. This is a challenge for the Bhineka Muda coffee shop in winning the competition as well as maintaining and attracting new customers. Data on sales of Bhineka Muda coffee shop for 2021 per month is presented in Table 1 below.

Table 1 shows that the level of sales of the Bhineka Muda coffee shop in 2021 is volatile. The lowest total sales were in February with Rp 49,455,000, while the highest total

sales were in December with Rp 60,953,000. The percentage results of sales growth throughout 2021 show a figure of 13.67%, of which there is a decrease in sales or a negative percentage growth of 5 times. According to Fox and Longart (2016), the ideal food and beverage business growth is 15% to 20% per year in order to survive in the midst of tight competition in the HORECA (Hotel, Restaurant, and Cafe) industry, so that the sales growth of Bhineka Muda coffee shop is still below the ideal standard. Business growth is supported by loyal customers due to the formation of satisfaction which is expected to encourage repeat purchases which also help the development of a business. Loyalty can be reflected in the number of customer visits in a certain period (Meesala and Paul, 2018). The final data in Table 1 shows that the percentage increase in the number of visitors at the Bhineka Muda coffee shop throughout 2021 was only 5.8%, so it is important to know the cause of the relatively low increase in the number of visitors.

Table 1 – Sales Data of Bhineka Muda Coffee Shop, 2021

Month	Total Visitors	Percentage Increase/ Decrease in Visitors	Total Sales	Percentage Increase/ Decrease in Sales
January	1.084		Rp 55.210.000	-
February	1.004	-7,4%	Rp 49.455.000	-10,42%
March	1.067	6,3%	Rp 53.137.000	7,45%
April	1.075	0,7%	Rp 54.028.000	1,68%
May	1.036	-3,6%	Rp 51.283.000	-5,08%
June	1.100	6,2%	Rp 58.040.000	13,18%
July	1.077	-2,1%	Rp 54.317.000	-6,41%
August	1.058	-1,8%	Rp 53.962.000	-0,65%
September	1.091	3,1%	Rp 56.249.000	4,24%
October	1.099	0,7%	Rp 56.880.000	1,12%
November	1.010	-8,1%	Rp 52.105.500	-8,39%
December	1.128	11,7%	Rp 60.953.000	16,98%
Total	12.829	5,8%	Rp 655.619.000	13,67%

Source: *Bhineka Muda Coffee shop (Data Processed), 2022.*

Product quality is a marketing concept that has been widely implemented by marketers to increase customer satisfaction, so that product quality becomes a factor for the company's competitive advantage (Razak, 2019). Customer satisfaction starts from the consumer's assessment of the product quality they receive as a perception based on the expectations that have been conceptualized in their mind. Customers will feel satisfied if the quality provided has met or even exceeded their expectations, but on the contrary, if the product quality provided is less or below expectations, the customer will be disappointed (Afnina and Hastuti, 2018; Rahmayanti et al., 2021). Research conducted by Evirasanti et al. (2017), Ling and Mansori (2018), Suttikun and Meeprom (2021), Hakim (2021), Diputra and Yasa (2021), and Gok, et al. (2021) prove that product quality has a positive and significant effect on customer satisfaction.

H1: Product quality has a positive and significant effect on customer satisfaction.

The current phenomenon is that customers are more interested in finding information about something they need and have more confidence in the information obtained through the internet and social media. Consumer perceptions of product or service information conveyed through Electronic Word of Mouth or E-WOM can be positive or negative (Tseng et al., 2021). Opinions from online reviews through E-WOM can be used by potential consumers to decide whether or not to buy a particular product. When customers get positive responses about a product, customers will decide to buy the product which ultimately determines their level of satisfaction after making a purchase (Kartika and Ganarsih, 2019). Research conducted by Adnyana and Oka (2020), Ibrahim et al. (2021), and Tseng, et al. (2021) prove that E-WOM has a positive and significant effect on customer satisfaction.

H2: E-WOM has a positive and significant effect on customer satisfaction.

The main key for companies to win the competition is to provide value and satisfaction to customers through the delivery of high-quality products so that the desired customer satisfaction is formed. Achieving this goal can be done by providing products that are more

satisfying than competing products, and if this can be achieved then consumers will be satisfied, and will further lead to consumer loyalty (Suhud et al., 2021). Loyal customers are customers who are willing to come back or make repeat purchases and provide recommendations to others. Therefore, customer satisfaction is very important for entrepreneurs who want to maintain the survival of their company. This makes a brand compete to provide the best product quality because loyalty is closely related to customer experience in previous product purchases (Kusumasasti and Hadiwidjojo, 2017). Research conducted by Cantallops, et al. (2018), Ling and Mansori (2018), Suttikun and Meeprom (2021), and Hakim (2021) prove that product quality has a positive and significant effect on customer satisfaction.

H3: Product quality has a positive and significant effect on customer satisfaction.

The role of E-WOM in increasing customer satisfaction is shown when customers get information about a product on online media in the form of positive reviews from other people regarding their buying experience, then customers who get this information are likely to decide to buy the product and get the expected value when making the purchase process. This will form the loyalty of the customer because the purchase of the product can satisfy them as a consumer in accordance with the positive reviews of the previously obtained E-WOM communication (Fox and Longart, 2016). Research conducted by Prabandari et al. (2018), Temaja and Yasa (2019), Al-Adwan, et al. (2020), Adnyana and Oka (2020), Ibrahim et al. (2021), and Tseng, et al. (2021) prove that E-WOM has a positive and significant effect on customer satisfaction.

H4: E-WOM has a positive and significant effect on customer satisfaction.

The benefits of customer satisfaction are closely related to the formation of loyalty, so the level of customer satisfaction is always a factor that companies pay attention to in formulating the right marketing strategy to make consumers loyal (Juana et al., 2017; Chor, 2020). Satisfied customers will tend to have a commitment to continue using the product or service as a condition that describes the relationship between consumers and the company and has an impact on their decision to remain loyal customers (Aini, 2020). Research conducted by Ganiyu (2017), Riasma et al. (2018), Meesala and Paul (2018), Atmadja and Yasa (2020), Aini (2020), Devi and Yasa (2021), Pramyda and Yasa (2021), and Darmayasa and Yasa (2021), proves that customer satisfaction has a positive and significant effect on customer satisfaction.

H5: Customer satisfaction has a positive and significant effect on customer satisfaction.

Satisfaction is created through customer perceptions which assume that by using a certain high-quality product, their expectations have been met and lead customers to become more loyal (Clifton et al., 2017). Research conducted by Rua, et al. (2020) and Rajab and Nora (2021) obtained the results that customer satisfaction can positively mediate the effect of product quality on customer satisfaction. Activities in E-WOM make customers will get market transparency, so customers have a more active role in the value chain cycle that affects individual preferences and creates satisfaction from these activities, and ultimately forms higher loyalty (Fox and Longart, 2016). Research conducted by Sozer (2019) and Nurittamont (2020) found that customer satisfaction can positively mediate the effect of E-WOM on customer satisfaction.

H6: Customer satisfaction is able to mediate the effect of product quality on customer satisfaction.

H7: Customer satisfaction is able to mediate the effect of E-WOM on customer satisfaction.

METHODS OF RESEARCH

This study uses a quantitative approach and a correlational research design. The research design through a quantitative approach and a correlational research design mean that this research will analyze descriptive and inferential statistical data, interpret statistical data, and test a theory by detailing a specific hypothesis, then collect data to support or refute the hypothesis. The survey method was used in this study because it is one of the

research approaches that are generally used for extensive and large data collection. The study was conducted on respondents who are consumers of the Bhineka Muda Coffee shop in Denpasar City. This study uses four variables which are grouped into independent variables, mediating variables, and dependent variables, namely: the independent variables in this study are product quality (X1) and E-WOM (X2); the mediating variables in this study are customer satisfaction (Y1); The dependent variable in this study is the customer satisfaction variable (Y2).

The population in this study were all people who had visited and made purchases at the Bhineka Muda coffee shop. Based on the Cochran formula, the sample taken was 100 respondents. The sampling technique used in this study is non-probability sampling using the purposive sampling method for sampling data sources with certain considerations. The criteria set for sampling in this study are consumers who have purchased products at the Bhineka Muda Coffee shop at least once. Data collection in this study is through a survey with the type of survey in the form of a sample survey, namely a survey conducted on a portion of the population by referring to the minimum sample size requirement. The instrument in this study uses a questionnaire that will be given to 100 Bhineka Muda Coffee shop customers with a score determination to measure the answers or responses of respondents in the questionnaire in this study using a 1-5 Likert Scale. The analytical technique used in this research is path analysis and the Sobel test. Basic calculation and hypothesis testing using software with SPSS Version 22.0 program.

RESULTS AND DISCUSSION

Testing the data in this study using path analysis. Path analysis is the development of correlation analysis which is built from path diagrams that are hypothesized in explaining the mechanism of causal relationships between variables by breaking down the correlation coefficients into direct and indirect effects. The path analysis coefficient calculation was performed by regression analysis using IBM SPSS Statistics 22.0 software. The results of the partial path coefficient test are shown in Table 2 below.

Table 2 – Partial Path Coefficient Test Results

Model	Beta Coefficient	Value Significance
Product quality (X1) → Customer satisfaction (Y1)	β_1 : 0,179	0,022
E-WOM (X2) → Customer satisfaction (Y1)	β_2 : 0,509	0,000
Product quality (X1) → Customer satisfaction (Y2)	β_3 : 0,388	0,000
E-WOM (X2) → Customer satisfaction (Y2)	β_4 : 0,349	0,000
Customer satisfaction (Y1) → Customer satisfaction (Y2)	β_5 : 0,296	0,000

Source: Research Data, 2022.

Determination of the test results, namely the acceptance or rejection of H0 can be done by comparing the significance value (Sig. t) with a predetermined probability level of 0.05. The test criteria to explain the interpretation of the effect between each variable are as follows: if the significance value is <0.05 , then H0 is rejected and H1/H2/H3/H4/H5 is accepted; if the significance value > 0.05 , then H0 is accepted and H1/H2/H3/H4/H5 is rejected.

Based on the results of the test of the effect of product quality (X1) on customer satisfaction (Y1), the beta coefficient value is 0.179 which means there is a positive direction and a significance value of 0.022 which is smaller than 0.05 ($0.022 < 0.05$) which means that there is a significant effect. These results indicate that H1 is accepted, so that product quality has a positive and significant effect on customer satisfaction. Based on the test results of the effect of E-WOM (X2) on customer satisfaction (Y1), the beta coefficient value is 0.509 which means there is a positive direction and a significance value of 0.000 which is smaller than 0.05 ($0.000 < 0.05$) which means that there is a significant effect. These results indicate that and H2 is accepted, so that E-WOM has a positive and significant effect on customer satisfaction.

Based on the results of the test of the effect of product quality (X1) on customer satisfaction (Y2), the beta coefficient value is 0.388 which means there is a positive direction and a significance value of 0.000 which is smaller than 0.05 ($0.000 < 0.05$) which means that there is a significant effect. These results indicate that H3 is accepted, so that product quality has a positive and significant effect on customer satisfaction. Based on the test results of the effect of E-WOM (X2) on customer satisfaction (Y2), the beta coefficient value is 0.349, which means that there is a positive direction and a significance value of 0.000 which is smaller than 0.05 ($0.000 < 0.05$) which means that there is a significant effect. These results indicate that H4 is accepted, so that E-WOM has a positive and significant effect on customer satisfaction. Based on the test results of the effect of customer satisfaction (Y1) on customer satisfaction (Y2), the beta coefficient value is 0.296 which means there is a positive direction and a significance value of 0.000 which is smaller than 0.05 ($0.000 < 0.05$) which means that there is a significant effect. These results indicate that H5 is accepted, so that customer satisfaction has a positive and significant effect on customer satisfaction.

Testing the significance of the indirect effect between the independent variable and the dependent variable mediated by the mediating variable can use an analytical tool in the form of the Sobel test. Acceptance or rejection of the indirect effect hypothesis is done by comparing the calculated z values and z tables. The determination of the z table is through the df value and the number of samples, so that the z table in this model is 1,985. The criteria for testing the Sobel test are as follows: if z count < z table, then H0 is accepted and H6/H7 is rejected, which means Y1 is not a mediating variable; if z count > z table, then H0 is rejected and H6/H7 is accepted, which means Y1 is a mediating variable.

The indirect effect of product quality (X1) on customer satisfaction (Y2) through customer satisfaction (Y1) is calculated by the Sobel formula above. Based on the calculation of the Sobel test to test the sixth hypothesis, the calculated z-value is 2.017 which is greater than the z-table value ($2.017 > 1.985$). This result means that customer satisfaction is able to mediate the effect of product quality on customer satisfaction. Therefore, H6 is accepted. The indirect effect of E-WOM (X2) on customer satisfaction (Y2) through customer satisfaction (Y1) is calculated by the Sobel formula above. Based on the calculation of the Sobel test to test the sixth hypothesis, the z-count value was 3.016 which was greater than the z-table value ($3.016 > 1.985$). This result means that customer satisfaction is able to mediate the effect of E-WOM on customer satisfaction. Therefore, H7 is accepted.

The Effect of Product Quality on Customer Satisfaction

Based on the results of testing the first hypothesis, the results obtained that product quality has a positive and significant effect on customer satisfaction. This result means that the higher the product quality of food and beverages offered by the Bhineka Muda Coffee shop, the more customer satisfaction will increase. On the other hand, the lower the product quality of food and beverages offered by the Bhineka Muda Coffee shop, the lower customer satisfaction. The results of this study strengthen previous research, namely Ling and Mansori (2018), Suttikun and Meeprom (2021), Hakim (2021), and Gok, et al. (2021) which proves that product quality has a positive and significant effect on customer satisfaction. The results are also in accordance with the opinion of Song, et al. (2019) which states that the ability of a coffee shop business to offer a product with a certain level of quality will determine whether or not customer expectations are met for the product from the coffee shop, and will then lead to the satisfaction felt by the customer.

The Effect of E-WOM on Customer Satisfaction

Based on the results of testing the second hypothesis, the results obtained that E-WOM has a positive and significant effect on customer satisfaction. This result means that the better the customer's perception of information related to the Bhineka Muda Coffee shop that is conveyed through E-WOM, then the more customer satisfaction will increase. On the other hand, the worse the customer's perception of information related to the Bhineka Muda Coffee shop that is conveyed through E-WOM, the more customer satisfaction will decrease. The results of this study strengthen previous research, namely Adnyana and Oka (2020),

Ibrahim et al. (2021), and Tseng, et al. (2021) which proves that E-WOM has a positive and significant effect on customer satisfaction. The results are also in accordance with the opinion of Park and Namkung (2022) which state that there is a tendency to share recommendations through E-WOM able to effect customers in making decisions to seek further information, visit, and even make purchases at coffee shops, which in turn will also have an impact on the level of customer satisfaction because there is a match between the perception of E-WOM and the realization of expectations after purchase.

The Effect of Product Quality on Customer Satisfaction

Based on the results of testing the third hypothesis, the results obtained that product quality has a positive and significant effect on customer satisfaction. This result means that the higher the product quality of food and beverages offered by the Bhineka Muda Coffee shop, the more customer satisfaction will increase. On the other hand, the lower the product quality of food and beverages offered by the Bhineka Muda Coffee shop, the lower customer satisfaction. The results of this study strengthen previous research, namely Cantalops, et al. (2018), Ling and Mansori (2018), Suttikun and Meeprom (2021), and Hakim (2021) who prove that product quality has a positive and significant effect on customer loyalty. The results are also in accordance with the opinion of Kim (2018) which states that product quality with a high value can form loyalty because coffee shop customers have characteristics such as being able to be loyal to one coffee brand or even exploring various types of coffee in one producer if the quality offered can meet customer expectations that can describe their loyal attitude.

The Effect of E-WOM on Customer Satisfaction

Based on the results of testing the fourth hypothesis, the results obtained that E-WOM has a positive and significant effect on customer satisfaction. This result means that the better the customer's perception of information related to the Bhineka Muda Coffee shop that is conveyed through E-WOM, the more customer satisfaction will increase. On the other hand, the worse the customer's perception of the information related to the Bhineka Muda Coffee shop that is conveyed through E-WOM, the more customer satisfaction will decrease. The results of this study strengthen previous research, namely Al-Adwan, et al. (2020), Adnyana and Oka (2020), Ibrahim et al. (2021), and Tseng, et al. (2021) which proves that E-WOM has a positive and significant effect on customer satisfaction. The results are also in accordance with the opinion of Fox and Longart (2016) which states that the role of E-WOM in increasing customer satisfaction for the food and beverages business including coffee shops, which are indicated when customers obtain information about food and beverage products on online media in the form of positive reviews from other people regarding their purchasing experience, then the customer who obtains this information is likely to decide to buy the product and get the expected value during the buying process.

The Effect of Customer Satisfaction on Customer Satisfaction

Based on the results of testing the fifth hypothesis, the results obtained that customer satisfaction has a positive and significant effect on customer satisfaction. This result means that the higher the satisfaction felt by Bhineka Muda Coffee shop customers, the more customer satisfaction will increase. On the other hand, the lower the satisfaction felt by Bhineka Muda Coffee shop customers, the lower customer satisfaction. The results of this study strengthen previous research, namely Ganiyu (2017), Meesala and Paul (2018), Carolina and Yasa (2019), Rasmiati and Yasa (2019), Muderawan et al. (2020), Aini (2020), Hermawan and Yasa (2021), Putri and Yasa (2022) who proved that customer satisfaction has a positive and significant effect on customer satisfaction. The results are also in accordance with the opinion of Recamadas (2018) which states that coffee shop customer satisfaction is formed through a learning process, where customers try to find the most suitable product or brand for themselves through purchase experiences that can provide satisfaction in accordance with their expectations and needs. If the customer feels satisfied with their purchase at a coffee shop based on a personal assessment of the aspects that

make them satisfied, then the customer will repeat buying and recommend buying from the coffee shop.

The Role of Customer Satisfaction in Mediating the Effect of Product Quality on Customer Satisfaction

Based on the results of testing the sixth hypothesis, the results obtained that customer satisfaction is able to mediate the effect of product quality on customer satisfaction. These results indicate that the high product quality of the Bhineka Muda Coffee shop will have an impact on high customer satisfaction, so that in the end it will lead to a higher level of customer satisfaction. The results of this study strengthen the previous research, namely Rua, et al. (2020) and Rajab and Nora (2021). The results are also in accordance with the opinion of Clifton, et al. (2017) which states that customer satisfaction is created through customer perceptions which assume that using a certain high-quality product will meet their expectations and lead customers to become more loyal.

The Role of Customer Satisfaction in Mediating the Effect of E-WOM on Customer Satisfaction

Based on the results of testing the seventh hypothesis, the results obtained that customer satisfaction is able to mediate the effect of E-WOM on customer satisfaction. These results indicate that a good customer perception regarding information related to the Bhineka Muda Coffee shop through E-WOM will have an impact on high customer satisfaction, so that it will eventually lead to a higher level of customer satisfaction. The results of this study strengthen previous research, namely Sozer (2019) and Nurittamont (2020) which obtained the results that customer satisfaction can positively mediate the effect of E-WOM on customer satisfaction. The results are also in accordance with the opinion of Fox and Longart (2016) which states that activities in E-WOM make customers will get market transparency, so that customers have a more active role in the value chain cycle that affects individual preferences and creates satisfaction from these activities, and ultimately forms higher loyalty.

CONCLUSION

Based on the results and discussion of the research, it can be concluded as follows: (1) product quality has a positive and significant effect on customer satisfaction; (2) E-WOM has a positive and significant effect on customer satisfaction; (3) product quality has a positive and significant effect on customer satisfaction; (4) E-WOM has a positive and significant effect on customer satisfaction; (5) customer satisfaction has a positive and significant effect on customer satisfaction; (6) customer satisfaction is able to mediate the effect of product quality on customer satisfaction; (7) customer satisfaction is able to mediate the effect of E-WOM on customer satisfaction. It is recommended that Bhineka Muda Coffee shop management be able to increase satisfaction and customer satisfaction through evaluating the provision of product quality that is appropriate and of higher quality in terms of consistency, formulation, taste balance, and presentable appearance. The Bhineka Muda Coffee shop management is also advised to increase attention to interactions between customers through E-WOM on the internet and social media. Further research should be able to develop this research by incorporating other factors that in theory also affect satisfaction and customer satisfaction with a mediation model that is adapted to the phenomenon that occurs. Further research can use the credibility factor, the quality of the argument, as well as the type and distribution of reviews as dimensions in the E-WOM variable.

REFERENCES

1. Afnina & Hastuti, Y. (2019). Pengaruh Product quality Terhadap Customer satisfaction. *Jurnal Samudra Ekonomi and Bisnis*, 9 (1), pp. 21-30.

2. Atmadja, GKK and Yasa, N.N.K. (2020), The Role of Customer Satisfaction in Mediating the Influence of Price Fairness and Service Quality on the Loyalty of Low Cost Carriers Customers in Indonesia, *International Research Journal of Management, IT & Social Sciences*, 7 (5), pp. 149-159.
3. Boavida, A. (2017). Pengaruh Kualitas Pelayanan Terhadap Kepuasan and Loyalitas Nasabah Banco Nacional Comercio Timor Leste (BNCTL). *E-Jurnal Ekonomi and Bisnis Universitas Udayana*, 6 (9), h. 3235-3258.
4. Cantalops, A., Cardona, J., Salvi, F. (2018). The Impact of Positive Emotional Experiences on E-WOM Generation and Loyalty. *Spanish Journal of Marketing – ESIC*, 22 (2), pp. 142-162.
5. Carolina, D and Yasa, N.N.K. (2019), The Effect of Customer Relationship Management on the Satisfaction to Build Customers' Loyalty (Study Case of Go-Jek's Transportation Service Users), *Economic Research*, 3 (5), pp. 9-20.
6. Chor, M. L. E. (2020). Examination of Antecedents To Consumer Satisfaction and Loyalty: Airbnb Malaysia. *International Journal of Business and Technology Management*, 2 (3), pp. 129-143.
7. Clifton, J., Gutiérrez, M., Olalla, M. (2017) Including Vulnerable Groups in Financial Services: Insights from Consumer Satisfaction. *Journal of Economic Policy Reform*, 20 (3), pp. 214-237.
8. Darmayasa, GNAR and Yasa, N.N.K. (2021), The Influence of Relationship Marketing on Customer Loyalty: Customer Satisfaction as a Mediation Variable, *International Research Journal of Management, IT & Social Sciences*, 8 (6), 648-660.
9. Devi, AADT and Yasa, N.N.K. (2021), The role of customer satisfaction in mediating the influence of service quality and perceived value on brand loyalty, *International Research Journal of Management, IT and Social Sciences*, 8 (3), pp. 315-328.
10. Diputra IGNAW Maha and Yasa, N.N.K. (2021), The Influence of Product Quality, Brand Image, Brand Trust on Customer Satisfaction and Loyalty, *American International Journal of Business Management*, 4 (1), pp. 25-34.
11. Evirasanti, M., Rahyuda, K., and Yasa, N.N.K. (2016), Pengaruh Kualitas Makanan, Kualitas Layanan and Lingkungan Fisik Terhadap Kepuasan and Behavioral Intentions (Studi Di Métis Restaurant), *E-Jurnal Ekonomi and Bisnis Universitas Udayana*, 5 (12), pp. 4331-4358.
12. Fox, G., & Longart, P. (2016). Electronic Word of Mouth: Successful Communication Strategies for Restaurants. *Tourism and Hospitality Management*, 22 (2), pp. 211-223.
13. Ganiyu, R. A. (2017). Customer Satisfaction and Loyalty: A Study of Interrelationships and Effects in Nigerian Domestic Airline Industry. *Oradea Journal of Business and Economics*, 2 (1), pp. 7-20.
14. Gok, O., Ersoy, P., Boruhan, G. (2019) The Effect of User Manual Quality on Customer Satisfaction: The Mediating Effect of Perceived Product Quality. *Journal of Product & Brand Management*, 7 (9), pp. 1-15.
15. Haris, D. (2019). Kualitas and Desain Produk dalam Meningkatkan Kepuasan and Loyalitas Konsumen. *Jurnal Universitas Sarjanawiyata Tamansiswa Yogyakarta*, h. 21-41.
16. Hermawan, A. and Yasa, N.N.K. (2021), The Effect Of Store Atmosphere, Promotion, And Retail Service On Customer Satisfaction And Repurchase Intention, *European Journal of Business and Management*, 13 (8), 160-169.
17. Ibrahim, B., Aljarah, A., Sawaftah, D. (2021). Linking Social Media Marketing Activities to Revisit Intention through Brand Trust and Brand Loyalty on the Coffee Shop Facebook Pages: Exploring Sequential Mediation Mechanism. *Sustainability Journal*, 1 (3), pp. 1-15.
18. Juana, I, Sukaatmadja, IPG, Yasa, N.N.K. (2017), Peran Persepsi Switching Cost Memoderasi Customer Satisfaction Terhadap Customer Loyalty Studi Pelanggan PT. Bank Mandiri (Persero), Tbk., *E-Jurnal Ekonomi and Bisnis Universitas Udayana*, 6 (02).
19. Kartika, M., & Ganarsih, R. (2019). Analisis E-WOM, Online Shopping Experience and Trust Terhadap Keputusan Pembelian and Kepuasan Konsumen E-Commerce Shopee

- pada Mahasiswa Pascasarjana Universitas Riau. *Jurnal Tepak Manajemen Bisnis*, 11 (2), h. 289-307.
20. Khan, M., Hashmi, Azam, H. (2016): Impact of Interactivity of Electronic Word of Mouth Systems and Website Quality on Customer E-Loyalty. *Pakistan Journal of Commerce and Social Sciences (PJCSS)*, 10 (3), pp. 486-504.
 21. Kotler, Philip, & Keller, Kevin Lane. (2016). *Marketing Management*. New Jersey: Pearson Prentice Hall, Inc. Buchari Alma.
 22. Ling, 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), pp. 20-35.
 23. Marchand, A., Thurau, T., Wiertz, C. (2017). Not All Digital Word of Mouth is Created Equal: Understanding The Respective Impact of Consumer Reviews and Microblogs on New Product Success. *International Journal of Research in Marketing*, 34 (2), pp. 336-354.
 24. Meesala, A., & Paul, J. (2018). Service Quality, Consumer Satisfaction and Loyalty in Hospitals: Thinking for the Future. *Journal of Retailing and Consumer Services*, 4 (1), pp. 261-269.
 25. Muderawan, MANW, Rahanatha, GB, and Yasa, N.N.K. (2020), Building Customer Loyalty Through Customer Satisfaction that Influenced by Promotion, Trust and Perceived Ease of Use, *American Journal of Humanities and Social Sciences Research*, 4 (11), pp. 102-112.
 26. Perera, C., Nayak, R., Nguyen, V. (2019). The Impact of Electronic-Word-of Mouth on e-Loyalty and Consumers' e-Purchase Decision Making. *International Journal of Trade, Economics and Finance*, 10 (4), pp. 85-91.
 27. Prabandari, AAMP, Sukaatmadja, IPG., Yasa, N.N.K. (2018), The Role of Brand Image in Mediating The Influence of Positive Word of Mouth on Consumer's Purchase Intention, *International Journal of Economics, Commerce & Management*, VI (2), pp. 86 – 103.
 28. Pradinata, C. (2017). Analisis Kepuasan and Customer satisfaction Kopi AAA di Kabupaten Kerinci. *Jurnal Ekonomi Islam*, 8 (2), h. 168-182.
 29. Pramyda, BA., and Yasa, N.N.K. (2021), The Effect of Servicescape on Customer Satisfaction and Repurchasing Intentions in Millenials (Study at the Bali Branch of Simpang Raya Restaurant), *SSRG - International Journal of Economics and Management Studies*, 8 (10), pp. 115-125.
 30. Putri, KAMA and Yasa, N.N.K. (2022), The Role of Customer Satisfaction as mediating variable on The Effect of Brand Image towards Coffee Shop Customer's Repurchase Intention, *European Journal of Business and Management Research*. 7 (2), pp. 149-154
 31. Rahmayanti, PLD., Adnyani, IGAD. and Yasa, N.N.K. (2021), Analysis Of Student Satisfaction Level On Service Quality: Importance-Performance Analysis Approach, *International Journal of Advance Research and Innovative Ideas in Education*, 7 (4), pp. 2416-2425.
 32. Rasmiati D. and Yasa, N.N.K. (2019), The Effect of Retail Service and Store Image on Customer Satisfaction and Loyalty in Nirmala Supermarket Jimbaran-Bali, *European Journal of Business, Economics and Accountancy*, 7 (3), pp. 38-52.
 33. Riasma, DKP, Rahyuda, K. and Yasa, N.N.K. (2018), The Role Of Satisfaction and Trust in Mediating The Relationship of Brand Experience and Loyalty, *International Journal of Economic, Commerce and Management*, 1 (2), pp. 66-77.
 34. Rua, S., Saldanha, E., & Amaral, A. (2020). Examining the Relationships between Product Quality, Customer Satisfaction and Loyalty in the Bamboo Institute, Dili, Timor-Leste. *Timor-Leste Journal of Business and Management*, 2 (1), pp. 33-44.
 35. Santoso, J. B. (2019). Pengaruh Product quality, Kualitas Pelayanan, and Harga Terhadap Kepuasan and Customer satisfaction (Studi pada Konsumen Geprek Bensu Rawamangun). *Jurnal Akuntansi and Manajemen*, 16 (1), h. 127-146.
 36. Shankar, A. & Charles, Jebarajakirthy. (2019). The Influence of E-Banking E-WOM on Customer Loyalty: A Moderated Mediation Approach. *International Journal of Bank Marketing*, 3 (1), 1-25.

37. Shinde, R., Chavan, P., Ali, M. (2018). Assessing The Role Of Customer Satisfaction In Attaining Customer Loyalty: A Study Of Fast Food Restaurant In Kolhapur City. *Research Expo International Multidisciplinary Research Journal*, 8 (4), pp. 30-40.
38. Suhud, U., Puter, C., Wibowo, S. (2021). Measuring Brand Loyalty of Coffee Shop Visitors in Jakarta. *ASEAN Marketing Journal*, 9 (1), pp. 28-39.
39. Suttikun, C., & Meeprom, S. (2021). Examining The Effect of Perceived Quality of Authentic Souvenir Product, Perceived Value, and Satisfaction on Customer Loyalty. *Cogent Business & Management*, 8 (1), pp. 1-19.
40. Temaja, G.A. and Yasa, N.N.K. (2019), The Influence of Word of Mouth on Brand Image and Purchase Intention (A study on the potential customers of Kakiang Garden Cafe Ubud), *International Journal of Business Management and Economic Research*, 10 (2), pp. 1552-1560.
41. Tseng, T., Chang, S., Wang, Y., Lin, S. (2021). An Empirical Investigation of the Longitudinal Effect of Online Consumer Reviews on Hotel Accommodation Performance. *Sustainability Journal*, 9 (3), pp. 1-16.