

Research Paper

Customer Loyalty in Government-Owned Hospitality Services: The Roles of Marketing Mix, Service Quality, Image, and Satisfaction

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ARTICLE INFO	ABSTRACT
Keywords Customer Loyalty; Customer Satisfaction; Government-Owned Hospitality; Marketing Mix; Service Quality Article history Received: 11 March 2026 Revised: 21 August 2026 Accepted: 02 September 2026 Available online: 14 September 2026 To cite in APA style Sintani, L., Sukmani, M. & Januardo, P. (2026). Customer loyalty in government-owned hospitality services: The roles of marketing mix, service quality, image, and satisfaction. <i>Shirkah: Journal of Economics and Business</i>, 11(3), 398-419.	Government-owned accommodation facilities face the dual challenge of providing quality public services and optimizing regional assets to generate local revenue. Although customer satisfaction and loyalty have been widely examined in commercial hospitality, less attention has been given to how these relationships operate in government-owned accommodation. This study examines the relationships of marketing mix, service quality, and image with customer satisfaction and loyalty, while assessing the mediating role of satisfaction at Isen Mulang Guesthouse, a government-owned accommodation facility in Jakarta Indonesia. A quantitative cross-sectional survey was conducted among 216 users selected through purposive sampling. Data were collected using a structured questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings show that marketing mix, service quality, and image are positively associated with customer satisfaction. However, only service quality has a significant direct relationship with loyalty, whereas marketing mix and image do not. Customer satisfaction has a strong positive relationship with loyalty and significantly mediates the relationships between marketing mix, service quality, image, and loyalty. These findings indicate that tactical marketing efforts and institutional image contribute to loyalty primarily when they generate satisfying service experiences, while service quality has both direct and indirect relevance to loyalty. The study highlights the importance of prioritizing service quality and satisfaction in managing government-owned hospitality assets and strengthening their service and revenue sustainability.

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Introduction

Regional governments increasingly face the challenge of managing public assets not only as administrative resources but also as service-oriented facilities capable of generating regional economic value. Law Number 23 of 2014 concerning Regional Government provides an important institutional basis for regional autonomy by granting local governments authority to manage resources and implement policies according to regional needs. This responsibility is reinforced by Minister of Home Affairs Regulation Number 19 of 2016 concerning Guidelines for the Management of Regional Property, which emphasizes accountable and productive management of regional assets. Within this framework, accommodation facilities managed by regional governments can serve a dual purpose: providing accessible services to regional constituents while contributing to Regional Own-Source Revenue (PAD). The Kal-Teng Isen Mulang Guesthouse in Jakarta represents this dual role, as it provides accommodation services while functioning as a regional asset expected to generate revenue through accommodation retribution.

The dual function of government-owned accommodation creates a distinctive management challenge because financial performance depends not only on the availability of facilities but also on users' willingness to choose, reuse, and recommend the service. The revenue performance of Isen Mulang Guesthouse indicates that this challenge is substantial, as annual realization has repeatedly remained below the established targets, including a particularly low realization rate in 2020 and continued gaps in subsequent years. Such conditions highlight the need to understand customer-related factors that may strengthen the utilization and sustainability of regional assets. In a competitive accommodation environment, affordable pricing and effective promotion must be balanced with reliable service delivery and a favorable institutional image. Marketing activities can improve perceived value and visibility, while service quality demonstrates the government's commitment to service standards and image shapes users' confidence in the facility (Bueno & Jara, 2024; Hutahaean & Pasaribu, 2022; Santy et al., 2025; Setiawan et al., 2025; Syaifuddin, 2025; Wardani et al., 2025).

Existing hospitality literature generally indicates that users' evaluations of service encounters are central to the formation of satisfaction and subsequent behavioral responses. Service quality encompasses both tangible and intangible elements, including facility conditions, reliability, responsiveness, professionalism, and employees' ability to understand users' needs (Halim et al., 2025; Prasetyo et al., 2026). In public-sector accommodation, these dimensions may carry additional significance because service performance can represent the quality of government-provided services (Handoko et al., 2025; Mallory, 2025). At the same time, institutional or brand image represents accumulated perceptions formed through users' experiences and can strengthen confidence in the organization, differentiate the facility from alternatives, and shape interpretations of subsequent service encounters (Alnawas et al., 2023; Kurniawan et al., 2025; Mustofa & Nuvriasarai, 2024; Orlando & Haryono, 2026; Suyanto et al., 2025). Together, these perspectives suggest that service quality and image may influence satisfaction by shaping users' evaluations of performance, reliability, value, and overall experience rather than functioning merely as independent promotional attributes.

The literature further suggests that customer satisfaction represents an important mechanism through which organizational offerings and service experiences are translated

into loyalty. Satisfaction reflects users' evaluations of whether perceived performance meets or exceeds their expectations (Djajanto et al., 2026; Huang, 2023; Kashif et al., 2026), while its position between antecedent service evaluations and subsequent behavioral responses has been widely recognized in hospitality research (Dedat & Rodrigues, 2025; Rolando, 2025). Empirical evidence has likewise linked service quality with loyalty (Silas et al., 2022), marketing mix with satisfaction and customer responses (Muhamad & Kusuma, 2026; Zakirman & Farlis, 2025), and brand image with satisfaction and loyalty-related outcomes (Kadeni, 2026; Kusumastuti et al., 2025). These relationships indicate that pricing, promotion, service performance, and organizational perceptions may contribute to positive customer evaluations, but their implications for loyalty may depend on how users ultimately assess their experiences. Accordingly, satisfaction is theoretically important because it can transform favorable perceptions of marketing activities, service delivery, and institutional image into stronger intentions to maintain a relationship with the service provider.

While existing research provides substantial evidence on these relationships, their applicability to government-owned accommodation remains insufficiently understood. Much of the existing hospitality literature examines commercially oriented hotels and other private-sector service providers, where marketing decisions, pricing strategies, and organizational objectives are generally more flexible. Government-owned accommodation operates under different institutional conditions because its management must reconcile public-service responsibilities, regulatory constraints, affordability considerations, and regional revenue objectives. Consequently, relationships established in commercial hospitality cannot automatically be assumed to operate in the same way in a public-sector setting. More specifically, limited attention has been given to whether marketing mix, service quality, and image influence loyalty directly or primarily through satisfaction when users evaluate a government-owned accommodation facility. The present study addresses this gap by integrating these three antecedents within a single structural model and examining satisfaction as the mechanism connecting them with loyalty. Its novelty therefore lies in examining customer relationship formation within the distinctive institutional context of a regional government-owned hospitality asset.

Against this background, this study aims to examine the relationships of marketing mix, service quality, and image with customer satisfaction and loyalty at Kal-Teng Isen Mulang Guesthouse in Jakarta, while specifically assessing the mediating role of satisfaction. The study addresses whether marketing mix, service quality, and image are associated with satisfaction; whether these factors and satisfaction are associated with loyalty; and whether satisfaction mediates the relationships between each antecedent and loyalty. The uniqueness of the study lies in connecting conventional hospitality constructs with the management of a government-owned regional asset, where customer experience has implications beyond commercial performance. The findings are expected to contribute theoretically by clarifying whether loyalty is formed directly through marketing and institutional perceptions or primarily through satisfying service experiences. Practically, the results may help guesthouse management identify priorities for improving user retention and service performance, while providing policy-relevant insights into how regional governments can balance asset utilization, public-service quality, and sustainable PAD generation.

Theoretical Foundation and Hypotheses Development

This study is primarily grounded in Expectation-Confirmation Theory (ECT), which explains customer satisfaction as an evaluative outcome arising from the comparison between prior expectations and perceived performance after consumption. [Oliver \(2015\)](#) conceptualizes satisfaction as a post-consumption judgment in which customers evaluate whether the performance of a product or service meets, falls short of, or exceeds their expectations. In hospitality services, this evaluative process is particularly important because customers experience the service directly and form judgments based on multiple attributes, including service performance, facilities, price, accessibility, and the overall experience. [Huang \(2023\)](#) further emphasizes that satisfaction is associated with the relationship between expectation, perceived performance, and confirmation or disconfirmation. Within this perspective, marketing mix, service quality, and image can be understood as important antecedents that shape customers' expectations and evaluations, while satisfaction represents the psychological mechanism through which these evaluations may subsequently be translated into loyalty.

Marketing Mix, Service Quality, and Image as Antecedents of Customer Satisfaction

The marketing mix refers to the set of controllable marketing instruments used by an organization to create and communicate value to its target users. Traditionally, the marketing mix encompasses product, price, place, and promotion, which collectively influence customers' evaluations of an offering ([Kotler & Keller, 2012](#)). In hospitality services, these elements shape customers' perceptions of value before and during consumption. However, the application of the conventional marketing mix in government-owned accommodation differs from that of commercial hotels because pricing, promotional practices, and service offerings may be constrained by public-sector regulations and institutional objectives. In the present context, price and promotion are particularly relevant because affordable prices may strengthen perceived value, while accessible information and promotional communication may reduce uncertainty concerning the facility. Previous studies indicate that marketing mix strategies can contribute to favorable customer evaluations and satisfaction in hospitality settings ([Putri & Akhirruddin, 2025](#); [Zakirman & Farlis, 2025](#)). Accordingly, when the marketing mix provides appropriate value and information, users are more likely to perceive the guesthouse as meeting their expectations, resulting in higher satisfaction.

H₁: Marketing Mix has a positive and significant effect on Customer Satisfaction.

Customer satisfaction, however, is not necessarily generated by marketing instruments alone. Service quality refers to customers' overall evaluation of the excellence of service delivery based on their perceptions of actual performance relative to expectations. The SERVQUAL perspective identifies reliability, assurance, tangibles, empathy, and responsiveness as important dimensions through which customers evaluate service quality ([Parasuraman et al., 1988](#)). In hospitality, these dimensions are reflected in the condition of facilities, employee appearance and professionalism, service reliability, responsiveness to requests, courtesy, and attention to customer needs. [Wilson et al. \(2016\)](#) emphasize that service quality is particularly challenging because services are intangible, heterogeneous, inseparable, and perishable. These characteristics make the actual service encounter

particularly important in shaping customer evaluations. Empirical evidence also demonstrates that service quality is positively associated with customer satisfaction (Silas et al., 2022). In a government-owned guesthouse, consistent and responsive service may further signal institutional competence and commitment to public-service standards, strengthening users' confirmation that their expectations have been fulfilled.

H2: Service Quality has a positive and significant effect on Customer Satisfaction.

The third antecedent is image, which represents the overall beliefs, ideas, impressions, and perceptions that users associate with an organization or service provider (Kotler & Keller, 2012). In hospitality, image can influence how customers interpret an accommodation facility before and during their service experience because a favorable image may reduce uncertainty and establish positive expectations. Putra et al. (2025) emphasize the importance of brand image in shaping customers' decisions, while Kurniawati et al. (2024) demonstrate the relevance of image to customer-related outcomes in hospitality. A positive institutional image may also influence the way customers evaluate employees, facilities, reliability, and service performance. Wu (2025) further indicates that brand-related perceptions can contribute to deeper customer evaluations and relationships. In the context of a government-owned guesthouse, image may encompass perceptions of professionalism, reliability, public-service orientation, and familiarity with the regional institution. When these perceptions are favorable and consistent with the actual experience, customers are more likely to experience positive confirmation and satisfaction. Therefore, image is expected to constitute an important antecedent of customer satisfaction.

H3: Image has a positive and significant effect on Customer Satisfaction.

Marketing Mix, Service Quality, Image, and Customer Satisfaction as Determinants of Customer Loyalty

Customer loyalty represents a sustained commitment to repurchase or continue using a preferred service and may include behavioral and attitudinal components such as repeat patronage, recommendation, commitment, and resistance to switching (Kotler & Keller, 2012; Oliver, 2015). In hospitality, loyalty is not simply a consequence of a single transaction but reflects customers' willingness to maintain a relationship with a service provider based on accumulated experiences and evaluations. From the perspective of ECT, customers who perceive that service performance meets or exceeds their expectations are more likely to develop favorable post-consumption evaluations, which can encourage subsequent behavioral intentions. Satisfaction therefore provides a theoretically plausible mechanism linking the attributes of a service offering to loyalty. Previous hospitality research indicates that customer satisfaction plays an important role in translating service experiences and perceived value into loyalty-related outcomes (Dedat & Rodrigues, 2025; Sukarni et al., 2024). Thus, satisfied users of Isen Mulang Guesthouse are expected to be more willing to revisit, recommend the facility, and maintain favorable attitudes toward its services.

H4: Customer Satisfaction has a positive and significant effect on Customer Loyalty.

Although marketing mix elements can create value and satisfaction, their direct contribution to loyalty may depend on whether customers perceive the overall experience as sufficiently valuable to justify continued patronage. Price and promotion can influence customers' initial choices and evaluations, but loyalty generally represents a deeper

commitment than an immediate purchase decision. Effective marketing activities may attract users through affordable prices, appropriate offerings, and accessible information, yet these benefits may not automatically generate repeat patronage when customers encounter alternative accommodation options. [Ismail et al. \(2023\)](#) demonstrate the relevance of marketing mix factors to customer loyalty, while [Zakirman and Farlis \(2025\)](#) identify the importance of marketing mix in hotel customer relationships. From the ECT perspective, marketing activities can influence loyalty when they contribute to favorable post-consumption evaluations. Therefore, although the government-owned context may constrain marketing flexibility, an appropriate marketing mix that provides perceived value and meets user expectations is expected to contribute positively to customer loyalty.

H5: Marketing Mix has a positive and significant effect on Customer Loyalty.

Service quality is expected to have a more immediate connection with loyalty because customers directly experience service delivery throughout their stay. Reliable, responsive, courteous, and professional service can strengthen confidence in the provider and encourage customers to consider the accommodation for future needs. Unlike price or promotional communication, service quality is experienced through repeated interactions between users and employees and through the actual delivery of accommodation services. High-quality service may consequently create favorable memories and reinforce customers' willingness to revisit and recommend the facility. Previous research supports the relationship between service quality and customer loyalty in hospitality contexts ([Silas et al., 2022](#)). Moreover, [Oliver \(2015\)](#) conceptualizes loyalty as a sustained commitment that develops beyond immediate satisfaction, suggesting that consistently favorable service experiences can strengthen such commitment. In a government-owned accommodation facility, reliable service may be particularly important because it can establish trust in the institution and reinforce users' confidence that similar service standards will be maintained during subsequent visits.

H6: Service Quality has a positive and significant effect on Customer Loyalty.

Image may also influence loyalty because a favorable organizational reputation can create trust, reduce perceived risk, and strengthen customers' willingness to maintain a relationship with the service provider. A positive image can differentiate an accommodation facility from competing alternatives and provide customers with a basis for choosing it when they have not yet experienced the service. In hospitality, brand image has been associated with customer evaluations and loyalty-related outcomes ([Kurniawati et al., 2024](#); [Mustofa & Nuvriasari, 2024](#)). [Wu \(2025\)](#) further indicates that brand-related perceptions can contribute to stronger customer relationships. For a government-owned guesthouse, institutional image may extend beyond conventional branding to perceptions of reliability, professionalism, public-service commitment, and regional identity. A positive image may therefore strengthen users' confidence and attachment to the facility, making them more likely to revisit or recommend it. Accordingly, the study proposes that a favorable image is positively associated with customer loyalty.

H7: Image has a positive and significant effect on Customer Loyalty.

Customer Satisfaction as a Mediator

The relationships proposed above suggest that customer satisfaction may function as the central mechanism through which marketing mix, service quality, and image are translated into loyalty. Marketing activities can create perceived value, service quality can shape evaluations of actual performance, and image can influence expectations and confidence. However, these antecedents may not necessarily produce loyalty unless customers ultimately evaluate their experience favorably. Expectation-Confirmation Theory provides a basis for understanding this process because satisfaction emerges from the comparison between expectations and perceived performance and subsequently influences post-consumption behavioral responses (Huang, 2023; Oliver, 2015). In hospitality, satisfaction has been identified as an important mechanism connecting service-related attributes with loyalty (Sukarni et al., 2024). Thus, users who perceive favorable pricing and promotion, receive high-quality services, and hold a positive image of the guesthouse are expected to become more satisfied, and this satisfaction should subsequently strengthen their loyalty. This reasoning leads to the following mediation hypotheses.

H8: Customer Satisfaction mediates the effect of Marketing Mix on Customer Loyalty.

H9: Customer Satisfaction mediates the effect of Service Quality on Customer Loyalty.

H10: Customer Satisfaction mediates the effect of Image on Customer Loyalty.

Based on the preceding theoretical arguments, the proposed relationships among marketing mix, service quality, image, satisfaction, and loyalty are integrated into a single conceptual framework. The framework positions satisfaction as the central mechanism through which the three antecedent factors may contribute to loyalty, while also recognizing their potential direct relationships with loyalty. Accordingly, the conceptual model specifies seven direct-effect relationships and three indirect relationships through satisfaction, as summarized in Figure 1.

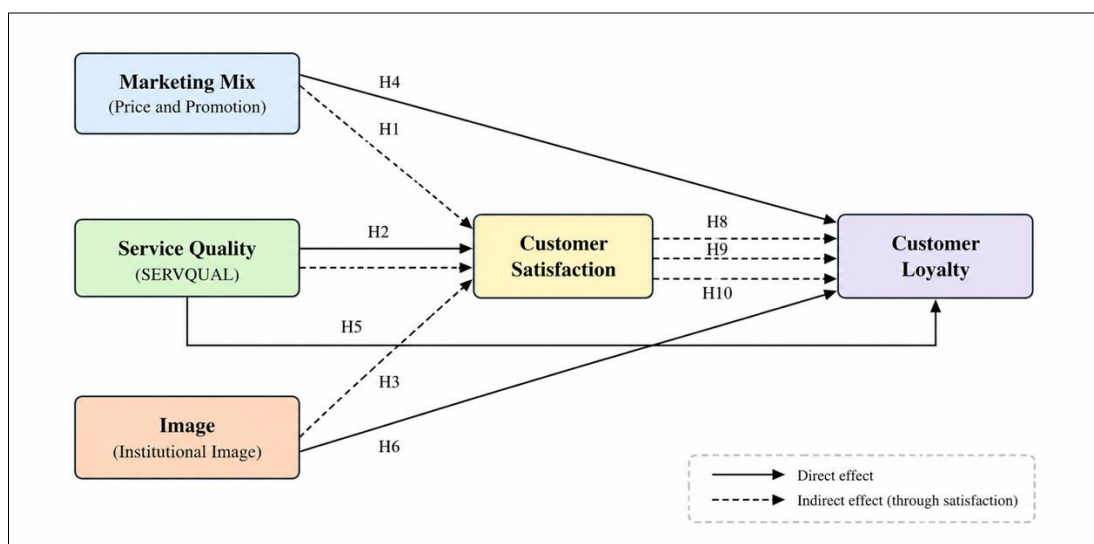


Figure 1. Research Model

Method

Research Design, Setting, and Rationale

This study employed a quantitative cross-sectional research design to examine the relationships among marketing mix, service quality, image, customer satisfaction, and customer loyalty at the Kal-Teng Isen Mulang Guesthouse in Jakarta. The guesthouse is a regional asset managed by the Central Kalimantan Provincial Government and serves accommodation needs while also supporting the utilization of regional property and the generation of Regional Own-Source Revenue (*PAD*). The setting was selected because government-owned accommodation operates under institutional and regulatory conditions that differ from those of commercially managed hotels, particularly in relation to pricing, promotion, service objectives, and asset-management responsibilities. A quantitative design was considered appropriate because the study sought to empirically assess the proposed relationships among the constructs and to examine the mediating role of customer satisfaction. The analysis was therefore structured to estimate both direct relationships between the variables and indirect relationships through satisfaction using a structural model.

Sample and Respondents

The study involved 216 respondents who had previously stayed at the Kal-Teng Isen Mulang Guesthouse in Jakarta. The unit of analysis was the individual guest, and respondents were selected using purposive sampling based on the criterion that they were between 18 and 60 years old and had direct experience using the guesthouse's accommodation services. The sample size was determined using the SEM guideline of five times the number of indicators. The respondent profile indicates relatively balanced participation by gender, with 110 males (50.93%) and 106 females (49.07%). The largest age group was 26–35 years (36.57%), while Bachelor's degree holders represented the largest educational group (61.11%). Civil servants constituted the largest occupational group (45.37%), and 78.24% of respondents learned about the guesthouse through friends, relatives, or family. Regarding usage experience, 41.67% had stayed once, while 25.46% had stayed more than three times.

Instrument and Data Collection

Data were collected using a structured questionnaire administered electronically through Google Forms. The questionnaire was designed to measure marketing mix, service quality, image, customer satisfaction, and customer loyalty using indicators representing respondents' perceptions of their experience with the guesthouse. The data-collection process began by preparing the questionnaire based on the operationalization of the study variables, followed by distributing the electronic questionnaire link to potential respondents. To facilitate access among users of the facility, the questionnaire link was made available at the guesthouse reception area. Respondents who met the sampling criteria were invited to complete the questionnaire based on their experience of staying at the guesthouse. In addition to the survey, the researchers conducted light observations and contextual exploration of the guesthouse's services to complement the quantitative information and provide contextual understanding of the service environment.

Data Analysis and Ethical Considerations

The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 3.0. The analysis proceeded in two stages. First, the measurement model was evaluated through convergent validity, discriminant validity, and construct reliability using outer loadings, Average Variance Extracted (AVE), Cronbach's Alpha, rho_A, Composite Reliability, and discriminant-validity assessment. Indicators with insufficient outer loadings were reviewed and removed before the measurement model was reassessed. Second, the structural model was evaluated using path coefficients, R², effect sizes, and bootstrapping to assess the significance of the hypothesized direct and indirect relationships. The mediation analysis examined whether customer satisfaction transmitted the relationships between marketing mix, service quality, image, and loyalty. The manuscript should also explicitly report the ethical procedures followed during data collection, particularly respondent informed consent, voluntary participation, confidentiality/anonymity, and the protection of questionnaire data. These procedures are not currently documented in the original Method section and should be added only after confirmation of the actual procedures implemented by the researchers.

Results

Respondents' Demographic Profile

The respondent profile provides an overview of the demographic characteristics and prior experience of the 216 users included in the study. As presented in [Table 1](#), the gender distribution was relatively balanced, with 110 male respondents (50.93%) and 106 female respondents (49.07%). The largest age group was 26–35 years, accounting for 79 respondents (36.57%), followed by respondents aged 18–25 years (25.00%) and 36–45 years (20.37%). In terms of income, the largest proportion reported monthly income between Rp3,500,000 and Rp5,000,000 (33.33%). Educational attainment was predominantly at the bachelor's degree level (61.11%), indicating that most respondents had relatively high formal educational backgrounds. Occupationally, civil servants represented the largest group (45.37%), followed by contract staff (16.20%) and private employees (13.89%).

The respondents' experience with the guesthouse also provides important contextual information for interpreting the subsequent structural relationships. As shown in [Table 1](#), most respondents (78.24%) learned about the guesthouse through friends, relatives, or family, whereas only 15.74% obtained information through the internet and 1.85% through brochures or pamphlets. This distribution suggests that interpersonal communication was the dominant source of awareness among the surveyed users. Regarding usage frequency, 41.67% had stayed at the guesthouse once, 27.31% twice, and 25.46% more than three times, while only 5.56% had stayed three times. Thus, although first-time users constituted the largest single group, a substantial proportion had previous experience with the facility, providing respondents with a basis for evaluating its services, image, satisfaction, and loyalty.

Table 1. Respondent Characteristics (n = 216)

Characteristics	Sub-characteristics	Frequency	Percentage (%)
Gender	Male	110	50.93
	Female	106	49.07
Age	18 - 25	54	25.00
	26 – 35	79	36.57
	36 – 45	44	20.37
	46 - 55	29	13.43
	above 55	10	4.63
Income	Rp2,000,000 and below	30	13.89
	Rp2,000,000–Rp3,500,000	49	22.69
	Rp3,500,000–Rp5,000,000	72	33.33
	Rp5,000,000–Rp6,500,000	34	15.74
	Above Rp6,500,000	31	14.35
Education	Senior High School/Vocational School	28	12.96
	Diploma (D3)	29	13.43
	Bachelor's Degree	132	61.11
	Postgraduate	27	12.50
Occupation	Civil servant	98	45.37
	Non-civil servant (contract staff)	35	16.20
	Student	27	12.50
	Entrepreneur	23	10.65
	Private employee	30	13.89
	Retired	1	0.46
	Unemployed	2	0.93
Source of information	Brochure or pamphlet	4	1.85
	Internet	34	15.74
	Friends, relatives, family	169	78.24
	Work assignment	9	4.17
Number of stays	1 time	90	41.67
	2 times	59	27.31
	3 times	12	5.56
	More than 3 times	55	25.46

Measurement Model Assessment

The measurement model was assessed to establish whether the indicators adequately represented their respective latent constructs. The evaluation focused on convergent validity and internal consistency reliability, using outer loading, Average Variance Extracted (AVE), Cronbach's Alpha, rho_A, and Composite Reliability. The study used an outer-loading threshold of 0.70 and an AVE threshold of 0.50, while reliability values above

0.70 were considered acceptable. In the first assessment, BP11 (0.656) and BP9 (0.687) did not meet the loading criterion and were subsequently removed before the model was reassessed. Following this adjustment, all retained indicators demonstrated outer loadings above 0.70.

As shown in Table 2, the outer loadings of all retained indicators range from 0.708 to 0.942, exceeding the minimum criterion of 0.70. The AVE values range from 0.615 for Image to 0.812 for Loyalty, indicating that each construct explains more than half of the variance in its retained indicators. The reliability coefficients are also above the required threshold, with Cronbach's Alpha ranging from 0.895 to 0.961, rho_A from 0.897 to 0.963, and Composite Reliability from 0.918 to 0.966. These results provide evidence of satisfactory convergent validity and internal consistency for the measurement constructs.

The magnitude of the reliability coefficients also indicates that the retained indicators consistently represent their respective constructs. Nevertheless, the particularly high reliability values for Service Quality and Satisfaction should be interpreted with some caution because coefficients approaching 0.95 may indicate that several indicators capture highly similar aspects of the construct. This does not invalidate the measurement model, but it suggests that future research could consider whether some indicators are conceptually redundant. The first-stage deletion of BP11 and BP9 also indicates that the final measurement model was obtained after an indicator refinement process rather than directly from the initial specification.

Table 2. Validity and Reliability

Construct	Indicator	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Marketing Mix (MM)	MM1	0.979	0.927	0.928	0.941
	MM2	0.945			
	MM3	0.832			
	MM4	0.849			
	MM5	0.874			
	MM6	0.868			
	MM7	0.829			
	MM8	0.716			
Image (IM)	IM1	0.812	0.895	0.897	0.918
	IM2	0.764			
	IM3	0.828			
	IM4	0.791			
	IM5	0.808			
	IM6	0.708			
	IM7	0.771			
Satisfaction (SF)	SF1	0.905	0.956	0.959	0.964
	SF2	0.912			
	SF3	0.933			
	SF4	0.925			
	SF5	0.886			

Construct	Indicator	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Service Quality (SQ)	SF6	0.896	0.961	0.963	0.966
	SF7	0.763			
	SQ1	0.772			
	SQ2	0.839			
	SQ3	0.802			
	SQ4	0.842			
	SQ5	0.885			
	SQ6	0.875			
	SQ7	0.890			
	SQ8	0.855			
	SQ9	0.868			
Loyalty (LY)	SQ10	0.874			
	SQ11	0.841			
	LY1	0.905	0.922	0.926	0.945
	LY2	0.942			
	LY3	0.892			
	LY4	0.862			

Discriminant validity was assessed using the Fornell–Larcker criterion, in which the square root of AVE for each construct should exceed its correlations with the other constructs. Table 3 presents the Fornell–Larcker criterion used to assess the discriminant validity of the constructs. The bold diagonal values represent the square root of the Average Variance Extracted (AVE), whereas the off-diagonal values represent the correlations between constructs. The results show that the square root of AVE for Marketing Mix (0.816) exceeds its correlations with Image (0.774), Satisfaction (0.780), Service Quality (0.710), and Loyalty (0.767). Similarly, the square root of AVE for Image (0.784) is higher than its correlations with Marketing Mix (0.774), Satisfaction (0.782), Service Quality (0.766), and Loyalty (0.796). For Satisfaction, the square root of AVE (0.890) exceeds its correlations with Marketing Mix (0.780), Image (0.782), Service Quality (0.756), and Loyalty (0.646). Service Quality also satisfies the criterion, with a square root of AVE of 0.850 exceeding its correlations with Marketing Mix (0.710), Image (0.766), Satisfaction (0.756), and Loyalty (0.831). Finally, the square root of AVE for Loyalty (0.901) is greater than its correlations with Marketing Mix (0.767), Image (0.796), Satisfaction (0.646), and Service Quality (0.831).

Overall, the results in Table 3 demonstrate satisfactory discriminant validity across all constructs. For each construct, the square root of AVE is greater than the correlations between that construct and the other constructs in the model, indicating that each construct shares more variance with its own indicators than with other constructs. Although some inter-construct correlations are relatively high, particularly between Service Quality and Loyalty (0.831), Image and Loyalty (0.796), and Service Quality and Loyalty, all remain below the corresponding diagonal values. Thus, the Fornell–Larcker results provide evidence that Marketing Mix, Image, Satisfaction, Service Quality, and Loyalty represent empirically distinguishable constructs, supporting the adequacy of the measurement model for subsequent structural model analysis

Table 3. Fornell-Larcker Criterion

Construct	Marketing Mix	Image	Satisfaction	Service Quality	Loyalty
Marketing Mix	0.816				
Image	0.774	0.784			
Satisfaction	0.780	0.782	0.890		
Service Quality	0.710	0.766	0.756	0.850	
Loyalty	0.767	0.796	0.646	0.831	0.901

Structural Model Analysis and Hypotheses Testing

The structural model was evaluated to determine the explanatory capacity of the model and the relative contribution of each predictor to the endogenous constructs. R^2 assesses the proportion of variance in an endogenous construct explained by its predictors, whereas f^2 assesses the effect size or change in explanatory power associated with an individual predictor. Hypothesis testing was subsequently conducted using bootstrapping to evaluate the statistical significance of the proposed direct and indirect relationships.

Table 4. R^2 and Adjusted R^2 Values

Endogenous Construct	R^2	Adjusted R^2
Satisfaction	0.777	0.774
Loyalty	0.791	0.787

As presented in Table 4, the model explains 77.7% of the variance in Customer Satisfaction, with an adjusted R^2 of 0.774. This indicates that Marketing Mix, Service Quality, and Image jointly account for a substantial proportion of the variation in Satisfaction, while the remaining 22.3% is associated with factors outside the model. For Customer Loyalty, the R^2 value is 0.791 and the adjusted R^2 is 0.787, indicating that the predictors included in the structural model explain 79.1% of the variance in Loyalty. The relatively small differences between the R^2 and adjusted R^2 values indicate that the explanatory capacity remains stable after adjustment for the number of predictors.

The f^2 values in Table 5 provide additional information about the substantive contribution of each predictor to the endogenous constructs. Satisfaction has the largest effect size on Loyalty ($f^2 = 0.291$), indicating that it makes the most substantial contribution to explaining Loyalty among the variables in the model. Service Quality has the largest effect size among the three antecedents of Satisfaction ($f^2 = 0.172$), followed by Image ($f^2 = 0.082$) and Marketing Mix ($f^2 = 0.069$). For Loyalty, the direct effect sizes are comparatively small: Service Quality has an f^2 of 0.037, Marketing Mix 0.017, and Image 0.009. This pattern reinforces the importance of Satisfaction as the most consequential explanatory variable for Loyalty and provides an important basis for interpreting the mediation results.

Table 5. f^2 Effect Sizes

Predictor	Satisfaction	Loyalty
Marketing Mix	0.069	0.017
Service Quality	0.172	0.037
Image	0.082	0.009
Satisfaction	-	0.291

Table 6 presents the results of the seven direct-effect hypotheses. Marketing Mix has a positive and significant relationship with Satisfaction ($\beta = 0.218$; $T = 3.403$; $p = 0.001$), supporting H1. Service Quality demonstrates a stronger positive relationship with Satisfaction ($\beta = 0.437$; $T = 4.130$; $p < 0.001$), supporting H2. Image also has a positive and significant relationship with Satisfaction ($\beta = 0.280$; $T = 2.874$; $p = 0.004$), supporting H3. Among the three antecedents, Service Quality therefore shows the largest path coefficient toward Satisfaction.

The relationships with Loyalty reveal a different pattern. Marketing Mix has a positive but statistically non-significant relationship with Loyalty ($\beta = 0.109$; $T = 1.256$; $p = 0.210$), resulting in rejection of H4. In contrast, Service Quality has a positive and significant relationship with Loyalty ($\beta = 0.214$; $T = 2.401$; $p = 0.017$), supporting H5. Image also has a positive but non-significant relationship with Loyalty ($\beta = 0.094$; $T = 1.013$; $p = 0.311$), resulting in rejection of H6. Finally, Satisfaction has the strongest direct relationship with Loyalty ($\beta = 0.523$; $T = 5.616$; $p < 0.001$), supporting H7. Thus, the direct-effect results indicate that Satisfaction is more strongly associated with Loyalty than any of the three antecedent variables.

Table 6. Hypotheses Testing Results (Direct Effects)

Hypothesis	Relationship	Original Sample (O)	Sample Mean (M)	STDEV	t-statistic	p-value	Decision
H1	Marketing Mix → Satisfaction	0.218	0.219	0.064	3.403	0.001	Supported
H2	Service Quality → Satisfaction	0.437	0.434	0.106	4.130	<0.001	Supported
H3	Image → Satisfaction	0.280	0.284	0.097	2.874	0.004	Supported
H4	Marketing Mix → Loyalty	0.109	0.112	0.087	1.256	0.210	Not supported
H5	Service Quality → Loyalty	0.214	0.216	0.089	2.401	0.017	Supported
H6	Image → Loyalty	0.094	0.096	0.093	1.013	0.311	Not supported
H7	Satisfaction → Loyalty	0.523	0.517	0.093	5.616	<0.001	Supported

Moreover, the indirect-effect analysis examines whether the relationship between each antecedent variable and Loyalty operates through Satisfaction. This analysis is particularly

important because the direct-effect results show that Marketing Mix and Image are not significantly associated with Loyalty, despite both being significantly associated with Satisfaction. As shown in Table 7, all three indirect relationships through Satisfaction are statistically significant. Marketing Mix has a significant indirect relationship with Loyalty through Satisfaction ($\beta = 0.114$; $T = 2.788$; $p = 0.006$), supporting H8. Image also demonstrates a significant indirect relationship with Loyalty through Satisfaction ($\beta = 0.146$; $T = 2.387$; $p = 0.017$), supporting H10. Service Quality has the largest indirect coefficient ($\beta = 0.228$; $T = 3.791$; $p < 0.001$), supporting H9. These results indicate that Satisfaction constitutes an important pathway through which the three antecedent variables are associated with Loyalty.

Table 7. Hypothesis Testing Results (Indirect Effects)

Hypothesis	Indirect Relationship	Original Sample (O)	Sample Mean (M)	STDEV	t-statistic	p-value	Decision
H8	Marketing Mix → Satisfaction → Loyalty	0.114	0.114	0.041	2.788	0.006	Supported
H9	Service Quality → Satisfaction → Loyalty	0.228	0.222	0.060	3.791	<0.001	Supported
H10	Image → Satisfaction → Loyalty	0.146	0.149	0.061	2.387	0.017	Supported

The combined direct and indirect results reveal an important distinction among the predictors. For Marketing Mix and Image, the direct relationships with Loyalty are statistically non-significant, while their indirect relationships through Satisfaction are significant. This pattern is consistent with an indirect-only mediation configuration, subject to confirmation using a formal mediation classification procedure. Service Quality, by contrast, has both a significant direct relationship with Loyalty and a significant indirect relationship through Satisfaction, indicating a complementary/partial mediation pattern. This distinction provides a more meaningful interpretation of the structural model than treating all three mediation relationships as identical.

Discussion

The findings indicate that the relationships among marketing mix, service quality, image, satisfaction, and loyalty are more differentiated than a simple assumption that all favorable customer perceptions directly produce loyalty. Marketing mix, service quality, and image are all positively associated with satisfaction, but only service quality demonstrates a significant direct relationship with loyalty. Satisfaction, meanwhile, has the strongest direct association with loyalty and carries significant indirect effects from all three antecedents. This pattern suggests that customer loyalty at Isen Mulang Guesthouse is formed through a process of evaluation rather than through isolated marketing or reputational attributes. The result is consistent with the logic of expectation-confirmation theory, in which customers develop satisfaction by comparing perceived performance with

prior expectations and subsequently form behavioral responses from that evaluation (Huang, 2023; Lestari & Artina, 2025; Oliver, 2015; Putra et al., 2026). It also supports hospitality research emphasizing satisfaction as a central mechanism in translating service experiences into loyalty (Dedat & Rodrigues, 2025; Sukarni et al., 2024).

The significant relationship between marketing mix and satisfaction indicates that the guesthouse's pricing and promotional arrangements provide meaningful value cues for users. In particular, affordable accommodation and accessible information can reduce uncertainty and strengthen customers' perceptions that the service offers appropriate value. This finding is broadly consistent with research showing that marketing-mix implementation can improve customer satisfaction through perceived value and favorable service evaluations (Carolina, 2024; Kotler & Keller, 2012; Ismail et al., 2023; Prum et al., 2024; Zakirman & Farlis, 2025). Nevertheless, the relatively modest coefficient of marketing mix toward satisfaction suggests that marketing instruments are not sufficient by themselves to determine users' evaluations. In a government-owned facility, this relationship may also reflect institutional constraints because pricing and promotion cannot necessarily be adjusted with the same flexibility as in commercial hospitality. Thus, marketing mix appears to function primarily by establishing a favorable value proposition that contributes to satisfaction rather than independently determining the quality of the overall guest experience.

The non-significant direct relationship between marketing mix and loyalty is particularly important for refining the interpretation of the marketing mix–loyalty relationship. Although price and promotion can attract users and facilitate initial choice, they may have limited capacity to create enduring commitment once the customer has experienced the service. This finding contrasts with evidence linking marketing-mix factors directly with loyalty in other hospitality contexts (Aini, 2025; Ismail et al., 2023), suggesting that the relationship may be contingent upon the institutional and experiential context. At Isen Mulang Guesthouse, users may value affordability and information, but continued patronage is likely to depend more heavily on whether the actual stay is satisfactory and consistently delivered. The result therefore challenges the assumption that attractive tactical marketing automatically produces loyalty. Instead, it suggests that marketing activities need to be converted into positive consumption experiences before they can contribute meaningfully to longer-term behavioral intentions, consistent with the emphasis on cumulative satisfaction in loyalty formation (Kotler & Keller, 2012; Kurniawati et al., 2024; Oliver, 2015; Sukarni et al., 2024).

Service quality emerges as the most consequential antecedent in explaining satisfaction and also the only antecedent with a significant direct relationship with loyalty. Its stronger relationship with satisfaction indicates that customers place substantial weight on what they actually experience during service encounters, including employee responsiveness, professionalism, reliability, and the physical aspects of accommodation. This finding is consistent with the SERVQUAL perspective, which emphasizes reliability, responsiveness, assurance, empathy, and tangibles as dimensions through which customers evaluate service performance (Parasuraman et al., 1988; Wilson et al., 2016). It also corresponds with evidence that service quality enhances customer satisfaction in hospitality and public-service environments (Carolina, 2024; Handoko et al., 2025; Mallory, 2025). Importantly, the finding extends this argument to a government-owned accommodation context, where service quality is not merely a competitive instrument but also a visible manifestation of

public-service capability. Consistent service performance can therefore simultaneously improve users' immediate evaluations and strengthen confidence in the institution providing the service.

The significant direct relationship between service quality and loyalty further distinguishes service performance from the other antecedents. While marketing mix and image may shape expectations, service quality is encountered directly and repeatedly throughout the customer's stay. Reliable facilities, responsive employees, professional interactions, and consistent service standards can therefore generate experiences that remain relevant when users consider future accommodation choices. This interpretation is supported by prior evidence linking service quality with loyalty and by theoretical arguments that repeated positive experiences contribute to stronger customer relationships (Handoko et al., 2025; Oliver, 2015; Parasuraman et al., 1988; Silas et al., 2022; Wilson et al., 2016). The result is particularly meaningful for a government-owned guesthouse because loyalty may also represent confidence in the government's capacity to provide dependable services. Thus, service quality appears to operate through two complementary routes: it improves satisfaction and, independently, reinforces the perceived reliability of the service provider sufficiently to encourage revisit and recommendation intentions.

The significant relationship between image and satisfaction, combined with the non-significant direct relationship between image and loyalty, provides another important theoretical distinction. A favorable image can create positive expectations, reduce perceived risk, and influence how customers interpret their subsequent service experience. This is consistent with studies showing that institutional or brand image can strengthen trust, perceived value, and customer satisfaction in hospitality settings (Alnawas et al., 2023; Carolina, 2024; Kotler & Keller, 2012; Kurniawati et al., 2024; Putra et al., 2025). However, the absence of a significant direct relationship with loyalty suggests that positive perceptions of the guesthouse's reputation are not sufficient to secure continued patronage. In other words, image may help customers enter the service relationship with favorable expectations, but the actual experience determines whether those expectations are confirmed. For a government-owned facility, institutional reputation may encourage confidence in the first instance, yet loyalty ultimately requires that the promised reliability, comfort, responsiveness, and service standards are experienced consistently.

The strongest direct relationship in the model is between satisfaction and loyalty, while satisfaction also significantly mediates the relationships of marketing mix, service quality, and image with loyalty. This finding indicates that satisfaction is not simply another outcome alongside loyalty but the principal mechanism through which customers transform evaluations of the guesthouse into future behavioral intentions. Customers who perceive that their expectations have been fulfilled are more likely to revisit, recommend the facility, and maintain favorable attitudes toward it, supporting expectation-confirmation theory and previous hospitality research (Carolina, 2024; Dedat & Rodrigues, 2025; Huang, 2023; Oliver, 2015; Sukarni et al., 2024). More importantly, the mediation pattern differentiates the three antecedents. Marketing mix and image have significant indirect but non-significant direct relationships with loyalty, suggesting that their contribution is transmitted primarily through satisfaction. Service quality, in contrast, has both significant direct and indirect relationships, indicating that satisfaction complements rather than completely explains its relationship with loyalty. This distinction offers a more nuanced explanation of loyalty formation than treating all antecedents as equivalent.

The combined findings have important theoretical and practical implications. Theoretically, the study extends expectation-confirmation reasoning by showing that antecedents of customer evaluation do not necessarily translate uniformly into loyalty: marketing mix and image appear to operate mainly through satisfaction, whereas service quality retains an additional direct association with loyalty. This distinction suggests that customer loyalty in government-owned hospitality should be understood as an experiential and evaluative outcome rather than merely a response to marketing attractiveness or institutional reputation. Practically, management should prioritize service quality because it has the strongest relationship with satisfaction and the clearest direct and indirect connection with loyalty. At the same time, pricing and promotion should be maintained as mechanisms for creating perceived value, while institutional image should be strengthened through credible and consistent service delivery. Given the public-sector setting, these priorities should be implemented within existing regulatory and budgetary constraints, enabling the guesthouse to pursue both improved customer relationships and more sustainable utilization of regional assets (Dedat & Rodrigues, 2025; Kotler & Keller, 2012; Kusumastuti et al., 2025; Oliver, 2015).

Conclusion

This study demonstrates that customer loyalty at Isen Mulang Guesthouse Jakarta is shaped through a combination of service-related evaluations and customer satisfaction rather than through marketing or institutional image alone. Marketing mix, service quality, and image are significantly associated with customer satisfaction, confirming that perceived value, service performance, and favorable institutional perceptions contribute to positive evaluations of the guesthouse. However, the direct relationships with loyalty are differentiated: service quality has a significant positive effect, whereas marketing mix and image do not. Customer satisfaction has the strongest direct relationship with loyalty and significantly mediates the relationships between all three antecedents and loyalty. These findings indicate that marketing mix and image primarily contribute to loyalty by creating conditions that generate satisfying experiences, while service quality has both a direct role and an indirect role through satisfaction. Theoretically, the findings refine the expectation-confirmation perspective by demonstrating that favorable antecedent perceptions do not automatically translate into loyalty; rather, their contribution depends substantially on how customers evaluate the resulting service experience. Practically, the findings suggest that management should prioritize consistent service quality and customer satisfaction while using appropriate pricing, promotion, and institutional image as complementary mechanisms for strengthening repeat-use and recommendation intentions.

The findings should nevertheless be interpreted in light of several limitations. First, the study uses a cross-sectional design and purposive sampling of 216 users from a single government-owned accommodation facility, which limits the ability to establish temporal causality and generalize the findings to other hospitality organizations, particularly commercially managed hotels. Second, the data are based primarily on respondents' self-reported evaluations, and the occurrence of repeated or identical responses may have introduced potential response-quality concerns. Third, the marketing mix construct is examined within the institutional constraints of a regional government-owned facility, where pricing and promotional decisions cannot necessarily be managed with the flexibility

found in private hospitality businesses. In addition, the study does not capture broader organizational and behavioral factors that may contribute to loyalty. Future research should therefore employ larger and more diverse samples, comparative designs involving government-owned and private accommodation facilities, and longitudinal or behavioral measures of loyalty. Future studies could also incorporate a more comprehensive marketing-mix framework, including the 7P dimensions, as well as variables such as trust, perceived value, emotions, physical evidence, management practices, and psychological factors. Such extensions would help clarify the conditions under which marketing activities and institutional image can be converted into sustained customer loyalty in public-sector hospitality.

Authors' Contribution and ORCID

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Methodological support, data collection, data analysis, interpretation of results, and critical revision of the manuscript.

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Literature review, data validation, interpretation of findings, and critical revision of the manuscript.

All authors: Reviewed and approved the final version of the manuscript and agreed to be accountable for all aspects of the work..

Funding

This research received no specific grant, financial support, or funding from any public, private, or non-profit organization.

AI Use Declaration

Artificial intelligence (AI) tool [ChatGPT] was used solely to assist with language enhancement, including improving grammar, clarity, readability, and academic expression. AI tools were not used to generate, analyze, or interpret the research data, determine the findings, or make substantive research decisions. The authors remain fully responsible for the content, accuracy, interpretation, and conclusions of the manuscript.

Conflict of Interest

The authors declare that they have no conflicts of interest related to the research, authorship, or publication of this article.

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