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## The Influence of Service Quality, Consumer Satisfaction, and Punishment On Willingness To Pay Service Management Fees

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**Abstract:** In developing a real estate area, the developer plans a new life after the handover of the units and creating a new good life, it must be supported by quality area management as well, so that residents feel the benefits of paying Service Management Fees. The purpose of this study is to provide a more complete picture of the effect of service quality, customer satisfaction, and punishment on willingness to pay Service Management Fees. Quality area management is the basic thing that residents in an area want, such as maintaining good facilities for infrastructure and public facilities, cleanliness, waste management, security that can provide a sense of security to residents, park / greening maintenance, clean water management, but to be able to create quality management certainly requires sufficient costs from the receipt of Service Management Fee payments. In addition to quality management, customer satisfaction can emerge over the purchase of property from brand famous developers, the handover of the time, good quality products, the premium service features usually reserved by hotel and apartments, the application of consumer services, a good relationship with consumers, the events of community, customer loyalty programs that can bring benefits for consumers. This research suggests that the quality of service dan customer satisfaction highly important influence the willingness to pay IPL and the other side punishment can not be moderating willingness to pay service management fees.

**Keyword:** Service Quality, Customer Satisfaction, Punishment, Willingness To Pay.

### INTRODUCTION

Quality area management is a standard of service that needs to be presented by area managers to consumers when they want to buy property. (Salma & Nawangsari, 2022; Widanti, 2022), so that one day consumers when running life can feel a safe, comfortable, beautiful, and pleasant life and also the value of their property can increase. This is a standard thing that consumers expect to be realized by the area manager. (Eichholtz et al., 2019) and is a challenge for area managers to continue to improve service quality day by day, such as the existence of a Customer Service team that is ready to serve consumer reports/complaints, security that can provide a sense of security to consumers, park/greening maintenance, good

facility maintenance of infrastructure and public facilities, road cleanliness, waste management, and clean water management (Muhammad Nurhadi, 2022). If this standard quality service is not realized, then consumers will feel disadvantaged because they do not get what is expected from the payment of Service Management Fees that are routinely paid, thus will resulting in a decrease in consumer interest in willingness to pay Service Management Fees (Kesumahati & Marbun, 2021; Neli Aida et al., 2021a). The effect is that the source of funding for area management is decreased and will impact on the services quality that going down, and this is a common problem often faced by area managers (Nagut et al., 2023). If this continues, it will reap a lot of complaints that can cause the relationship between the area manager and consumers to become less harmonious and for prospective property buyers in the area will also think again because of the management area is not qualified (Khaddapi et al., 2022).

For further research on customer satisfaction (Apriliani et al., 2020) in the real estate area, the researcher has coordinated with the area manager of CitraGarden Puri – West Jakarta, where it is known that the rate of receipt of Service Management Fees there averages 95% each month (internal data of CitraGarden Group) and this is a very good number indeed (Hertomo et al., 2018), because usually the target revenue of Service Management Fees in an area since the beginning of development is designed at least 70% - 80% (internal data of CitraGarden Group) to be able to cover routine management costs. It is also conveyed by the Estate Management that consumers of CitraGarden Puri - West Jakarta feel satisfied with the quality products that have been purchased from the developer's big name, this is the same thing felt by consumers in general when buying quality products from producers who have big names (Apriliani et al., 2020; Hartiani et al., 2021; Sutrisno, 2019), and facilitated by the existence of a consumer service application as a means of paying Service Management Fees (Rasiban et al., 2022; Yustrinita & Aprilia, 2021) and also helped by the additional features of premium services for consumers, those are usually provided by apartments or hotels, but this time implemented in housing projects. There are also types of premium services for consumers (Kesumahati & Marbun, 2021, 2021) are Concierge, Housekeeping, Handyman, Gardening, SelfStorage, and Eco Club (sports club), all of which can be easily booked on the customer service appication (Hanum & Saifudin, 2019), so that consumers will feel the ease and comfort of living in CitraGarden Puri - West Jakarta.

Based on the data of monthly receipts of Service Management Fees (internal data of CitraGarden Group), it is known that there are also delinquents, namely consumers who do not regularly pay Service Management Fees and consumers who have never paid because their units are unoccupied (Ainun & Tasmita, 2022; Gani, 2022), so that the next challenge of the area manager is to carry out a gradual billing and disciplinary process in the form of punishment for each delinquent. There are those who are successfully billed and then pay and there are also those who still do not pay, so further action is needed in the form of curbing delinquents in the form of temporary punishment for the use of existing facilities, such as disabling boom gate access (automatic crossing) at the security post gate, prohibiting the use of the sports club, and installing delinquent signs on the front *berem* (green area) of the unit (Pratama & Sukarno, 2021; Syafiq, 2021). If the unit is not occupied, the area manager will continue to charge by communicating verbally and will still charge when the unit is occupied or changes its ownership status. Punishment has a different impact on service quality, customer satisfaction, and customer's willingness to pay, which can be positive and negative (Azzahra et al., 2023).

To get high monthly receipts of Service Management Fees, it is necessary to have a high willingness to pay from consumers (Daq & Suryadharma, n.d.; Lestiani et al., 2022; Neli Aida et al., 2021a, 2021b), so this is a challenge for area managers to be able to increase consumer's willingness to pay. This is how much an individual dares to spend to get a good

or service (Hartiani et al., 2021) and this reflects the extent to which a person is willing to spend his money to meet his needs or because he has used the goods or services he consumes (Lumba & Siwalankerto, 2019). In this research, researchers explore the causal relationship to willingness to pay with Social Exchange Theory (SET), which is a combination of psychology and sociology perspectives that explain social change and stability as a process of exchanging benefits between area managers and consumers (Ahmad et al., 2023; Cook & Rice, 2006). Thus, this research will examine how much influence is caused by service quality, customer satisfaction, and punishment for consumers's willingness to pay for Service Management Fees.

## **METHOD**

This research uses a descriptive quantitative approach, focusing on the collection and analysis of data that can be measured quantitatively so that it has the aim of describing or describing a phenomenon this involves creating a better picture or understanding. The data collected in this approach is then analyzed using statistical methods to produce numbers and generalizations about the broader population from which the sample is drawn to represent the population well so that generalizations can be made with a high degree of confidence (Sari et al., 2022; Waruwu, 2023).

The respondent population is all consumers who have purchased housing units in CitraGarden Puri - West Jakarta who have handed over 652 housing units (data as of December 2023), both those who regularly pay and those who are in arrears of Service Management Fees, with the hope that this research will be more comprehensive and can truly represent Citragarden Puri - West Jakarta consumers. As for this, based on the Purposive Sampling standard, it is chosen with a specific research objective, selecting members of the population who are believed to provide the most relevant information (Egami & Lee, 2024; Ichsan et al., 2023; Isaac, 2023).

According to (Casteel & Bridier, 2021) population is "a generalization area consisting of objects or subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions". The population of this study were consumers of CitraGarden Puri - West Jakarta. Samples can be defined according to Majid (Majid, 2018) is "A portion of the target population, and the portion must be carefully selected to represent that population". So it can be defined that the sample is part of the target population, and that part must be carefully selected to represent the population. In this study, the sample to be studied is all consumers of CitraGarden Puri - West Jakarta, both from housewives, parents, public and private employees, and entrepreneurs (Rina Dwi Muliani & Arusman, 2022).

Data collection was carried out through an online survey in the form of a questionnaire in April 2024 using the Whatsapp communication channel. This questionnaire consists of 16 indicators with a distribution of 33 Likert scale questions, and from an online survey that has been distributed to 490 respondents. A good sample size increases the statistical reliability of the research and allows for more comprehensive insights (Masduki & Sopiyan, 2021; Rizano & Salehudin, 2023).

## **RESULTS AND DISCUSSION**

### **Results**

#### **Social Exchange Theory**

Social exchange theory (SET) is one of the best standards for understanding workplace behavior (Cropanzano & Mitchell, 2005). It is a common phenomenon that is deeply embedded in our daily lives. Exchange is not only limited to organizations but also extends to our family, friends, and relatives, and it also subtly (Cropanzano et al., 2017). Cropanzano dkk (2017) defines SET as (i) the initiation by an actor towards a target, (ii) the attitudinal or

behavioral response from the target in return, and (iii) the resulting relationship. SET relationships in today's corporate world are becoming increasingly complex (Chernyak-Hai & Rabenu, 2018). Therefore, there is a need to update SET with the increasing complexity of how organizations operate and how employees behave (Ahmad et al., 2023).

Social Exchange Theory has been one of the main theoretical perspectives in the field of social psychology since the early writings of Homans (1961), Blau (1964) and Emerson (1962, 1972) (Cook & Rice, 2006). According to Blau's significant contribution (Blau, 1964) in his literature it is said that social exchange understood here is limited to actions that depend on favorable reactions from others, and exchange behavior is the voluntary actions of individuals motivated by the rewards they are expected to obtain, as well as a comparison of reciprocal exchanges and the results of the negotiation process (Cook & Rice, 2006). This can maintain consumer confidence in a brand (Wulaningrum & Kusrihandayani, 2020).

Through the Social Exchange Theory (SET) approach (Ahmad et al., 2023) as part of an argument based on reciprocal causation, the researcher chooses a different perspective than an obligation that must be carried out by consumers in terms of paying Service Management Fee (Hirani & Silalahi, 2020). Because this often occurs in the field, considering the psychological factors of consumers who do not want to be forced to pay Service Management Fees for management that is considered non-standard, hopefully that through research using social exchange theory without any coercion, consumers will willingly pay Service Management Fees. The researcher hopes that this research can be useful for area managers in other projects so that a symbiotic mutualism occurs (Hakim, 2020) harmonious relationship between area managers and consumers.

In addition, the Area Manager must be able to provide what is promised when selling units with good and affordable service quality (Suryani, 2022), namely good quality balanced or in accordance with what is paid (Arnita & Aidar, n.d.). This consumer satisfaction refers to an emotional evaluation, the benefits that consumers get come from psychological states related to consumer purchasing behavior. Further research from consumer satisfaction (Franky & Yanuar Rahmat Syah, 2023a; Hartiani et al., 2021; Saygılı & Yalçıntekin, 2021) states that it has an effect on willingness to pay.

### **Service Quality**

Good service quality is timely, respectful, and as expected by consumers. In implementing service quality, it is necessary to pay attention to several indicators, namely: (1.) Tangible, namely the ability of a product or service in concrete terms that can be felt by consumers, not hallucinations (Maric et al., 2016; Tager et al., 2021), (2.) Reliability, namely the ability of a quality product or service to reliably meet consumer expectations (Arshad Khan & Alhumoudi, 2022; Omar et al., 2015), (3.) Responsiveness, namely a quick or responsive response to a problem experienced by consumers (Suhartini, 2023; Yusefi et al., 2022), (4.) Assurance which is a guarantee of consumer certainty to get what should be obtained (Boihaki et al., 2020; Green, 2002), (5.) Empathy which is a mental state that makes a person feel or put himself in the same state of feelings and thoughts as others. In this case, the ability of area managers to sincerely understand consumer feelings (Suhartini, 2023; Udayana & Dwifa, 2023). "One of the efforts made by the company in order to serve consumers as well as possible, so as to provide satisfaction to consumers in order to fulfill consumer wants and needs, either in the form of products or services" (Qin et al., 2022; Sahhar et al., 2021).

To create a good area, the area manager has an obligation to be able to provide good service quality in accordance with service functions. Service quality is described as an effort by the provider to meet consumer needs in accordance with consumer expectations. Service quality is a dynamic condition related to products and services, people, processes, and the

environment that can meet and exceed consumer expectations. The best customer service quality is timely, respectful, and reflects positively on the company or business (Poškvienė et al., 2022). In this context, willingness to pay reflects the extent to which a person is willing to spend money to meet his needs or because he has used the goods or services he consumes (Lumba & Siwalankerto, 2019). Previous research (Saha et al., 2020) explained that service quality has an effect on willingness to pay.

H1: Service quality affects the willingness to pay.

### **Customer Satisfaction**

Satisfaction comes from the Latin "satis" which means good enough or adequate and "facio" which means to do or make. Satisfaction can be defined as "an effort to fulfill something or make something adequate" (Tjiptono, 2019, p. 204). Consumer satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product or perceived performance (or results) against expectations. If the performance does not match expectations, consumers will be disappointed and vice versa if it matches the expectations, consumers will feel satisfied. If the performance exceeds expectations, consumers will feel very happy indeed (Hayuningtyas, 2020; Kotler, 2012).

Consumer satisfaction does not only have to be from what the area manager provided to consumers, but can be influenced or arise from products that consumers bought from developers or good brand names, from quality products, so that consumers become loyal and want to give recommendations to other parties. Customer satisfaction occurs when there is a satisfied attitude of consumers for services or products that are in accordance with what is expected, and in accordance with the price and service (Wibowo & Ariyanti, n.d.). Customer satisfaction affects the willingness to pay (Franky & Yanuar Rahmat Syah, 2023b; Hartiani et al., 2021).

H2: Consumer satisfaction affects the willingness to pay.

### **Punishment (Moderating Variables On Service Quality And Customer Satisfaction)**

Punishment is a way to direct a behavior to match the generally accepted behavior. Suparmi (2019) Punishment is a threat of punishment that aims to correct violators (delinquents), maintain applicable regulations, and teach lessons to violators (delinquents) (Suparmi & Seotiaawan, 2019).

Preventive punishment is punishment carried out with the intention that no or no violations occur. This punishment intends to prevent violations from occurring so that it is done before a violation of the rules applies, with the aim that things that can hinder or interfere with the smooth running of the work process can be avoided (Astuti et al., 2018).

Repressive punishment is punishment carried out because of a violation, by the violation committed, with the aim that the violator (delinquent) can understand the importance of the rules imposed and in the future no longer commit violations.

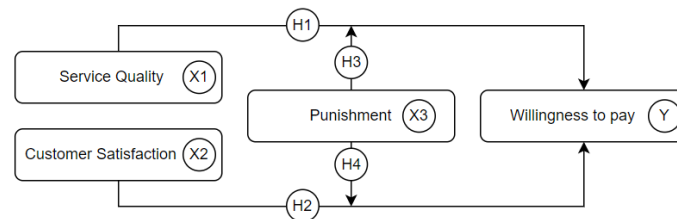
In the process of carrying out punishment to arrears of Service Management Fees, there is interaction from the area manager with consumers where negotiations and information exchange occur in resolving arrears (Chairunnisa et al., n.d.; Syafiq, 2021). Punishment is a punishment given because of a violation of the applicable rules (Bhuwana et al., 2022). Punishment is a way to direct a behavior to match the generally accepted behavior (Irmayanti, 2013). Punishment is a punishment intended to correct employees who commit violence and provide a deterrent effect for violators (Chairunnisa et al., n.d.).

H3: Punishment is able to moderate the relationship between service quality variables and willingness to pay.

H4: Punishment is able to moderate the relationship between customer satisfaction variables and willingness to pay.



## Research Framework



Picture 1. Research Framework

Table 1. Variables and Measurements

NO	VARIABLES	INDICATORS	STATEMENTS
1	X1 – Service Quality (Along, 2020) (Zia, 2022)	1. Tangible (Physical Evidence is a physical facility that must exist in the process and service results shown by the area manager)	Area management officers work professionally according to SOPs. The results of area management are of good quality, neat, clean, orderly, and safe.
		2. Reliability (Reliability includes the ability to provide reliable services such as promises or precise words and trustworthy service capabilities)	Area management officers are reliable in their service. The area management officer provides the right solution.
		3. Responsiveness (Responsiveness is the ability to react or respond with a sense of responsibility for services)	Area management officers respond well to reports received. The area management officer shows responsibility in solving the problem.
		4. Empathy (Empathy is more attention given, a seriousness, a sense of sympathy for the needs of consumers in providing services)	Area management staff handle customer issues with full of heart / genuine. Area management officers prioritize the interests of consumers.
		5. Assurance (Assurance is to provide confidence that is considered as a guarantee of the adequate service capabilities of the area manager)	Area management officers provide confidence in services to consumers. Area management officers give consumers a sense of security when transacting.
2	X2 – Customer Satisfaction (Gultom et al., 2020) (Fadhli, 2021)	1. Product / Service Quality	I am satisfied that the housing is built according to expectations. I am satisfied with the big name of this housing developer.
		2. Product / Service Price	I am satisfied with the purchase price of my unit I am satisfied with the price for the premium services provided (Serviced Residences).
		3. Product / Service accesibility	I am satisfied with the ease of ordering the premium services provided. I am satisfied with the ease of accessing the customer service application (My Ciputra).
		4. Purchase experience / use of products/services	I am satisfied that I can buy a unit in this real estate. I am satisfied with the premium services (Serviced Residences) provided by the area manager.
3	X3 - Punishment (Pratama &	1. Punishment preventif (Prevention of Penalty/Sanction/Punishment	I do appreciate the area management officers who have reminded delinquents Service Management Fees so as not to get

	Sukarno, 2021) (Adityarini, 2022; Febrianti et al., n.d.)	before Violation occurs)	punishment. I do routinely pay Service Management Fees so as not to be punished.
		2. Punishment represif (Penalty / Sanction / Punishment after a violation)	I do appreciate the punishment for delinquent Service Management Fees, so as not to disrupt the continuity of area management. Punishment has a deterrent effect on Service Management Fees arrears.
		Type of Punishment (Penalty / Sanction Light, Medium, Heavy)	A light punishment in the form of a warning letter makes me want to pay. Moderate punishment in the form of a ban on using the facility makes me want to pay. Severe punishment in the form of social sanctions makes me want to pay.
4	Y1 – Willingness to pay (Franky & Yanuar Rahmat Syah, 2023b) (Malarvizhi et al., 2022; Saha et al., 2020)	1. Income (Is the income that consumers have)	My income is sufficient to fulfill my daily needs. My income does not affect my willingness to pay Service Management Fees..
		2. Service utilization (is how consumers utilize the services provided by the area manager)	I do use the facilities provided by the area manager. I do participate in events organized by the area manager.
		3. Service price (is how consumers assess the price of paid services from the area manager)	I understand that the current Service Management Fee rate is in line with general area management standards. I feel that the quality of service is comparable to the current tariff.
		4. Lifestyle (is the way consumers conduct their daily lives)	I feel the ease of lifestyle in the process of paying Service Management Fee using a customer service application (My Ciputra Application). I will continue to use the customer service application (My Ciputra App) as a means of accessing premium services (Serviced Residences).

## Discussion

The results of data collection obtained as many as 115 feedbacks and all of them are consumers who live in CitraGarden Puri with the following details:

**Table 2. Unit Status of 115 respondents**

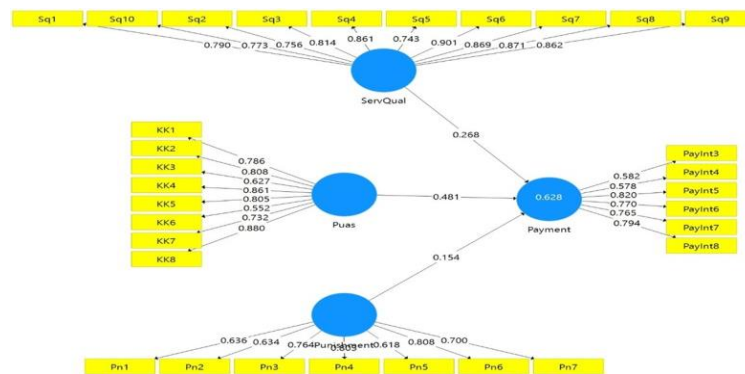
UNIT STATUS	AMOUNT	%
Rent	10	8,70%
Owned	98	85,22%
Parent-Owned / Sibling-Owned / Boss-Owned (given housing without paying)	7	6,09%

This study has 2 non-fixed variables, 1 moderating variable and and 1 fixed variable. The data analysis used in this study is Partial Least Squares (PLS), a feasible approach based on variations of Structural Equation Modeling (SEM) techniques. The SEM-PLS model serves as a statistical tool to assess the cause-and-effect relationships and correlations between observed variables and related latent variables. This method is a multivariate

approach, integrating variance, covariance, factor analysis, and multiple regression analysis to estimate the interdependence in model variables, especially in the investigation of causal relationships (Hair et al., 2021).

Various analyses were found to evaluate the hypotheses formulated in this study. The outer model in the realm of path analysis, is a segment of the structural equation model used in the Partial Least Squares Path analysis method. Its main purpose is to measure construct validity, which reflects the extent to which latent variables, as denoted by measurement indicators, can be observed. The outer model plays an important role in assessing the measurement accuracy of variables that cannot be directly observed using observable variables that can be directly measured. The significance of this function in SEM analysis is crucial as it supports the understanding and authentication of latent variable constructs, which are important elements in research (Hair et al., 2021).

Examining the outer model in SmartPLS includes three main aspects: outer loading, construct validity and reliability, and discriminant validity. Outer loading relates to the coefficient that measures the extent to which the measurement indicator represents the latent variable (construct) involved in partial path analysis, in order to explain the strength of the relationship between the indicator and the latent variable under study. Outer loading is calculated as a regression coefficient between indicators and latent variables, with values ranging from 0 to 1. A higher value indicates that the indicator contributes more significantly to measuring the latent variable, with a threshold of 0.5 indicating good performance. Indicators that fall below this threshold should be eliminated from the research model framework. The outer loading values of each indicator in this study are depicted in the following table:



(Source: SmartPLS 3, 2024 Output)

Picture 2. Outer Model Testing

Table 3. Outer Loading Value of Each Indicator

VARIABLES	CONSTRUCT STATEMENT	LOADING VALUE	AVERAGE VARIANCE EXTRACTED	COMPOSITE RELIABILITY	ADJUSTED "R" SQUARE
SERVICE QUALITY	Sq1	0.790	0,682	0,955	
	Sq2	0.756			
	Sq3	0.814			
	Sq4	0.861			
	Sq5	0.743			
	Sq6	0.901			
	Sq7	0.869			
	Sq8	0.871			
	Sq9	0.862			
	Sq10	0.773			
CUSTOMER SATISFACTION	KK1	0.786	0,583	0,916	
	KK2	0.808			
	KK3	0.627			
	KK4	0.861			
	KK5	0.805			
	KK6	0.552			
	KK7	0.732			
	KK8	0.880			
PUNISHMENT	Pu1	0.636	0,509	0,877	
	Pu2	0.634			
	Pu3	0.764			
	Pu4	0.803			
	Pu5	0.618			
	Pu6	0.808			
	Pu7	0.700			
WILLINGNESS TO PAY	PayInt3	0.582	0,525	0,867	0,618
	PayInt4	0.578			
	PayInt5	0.820			
	PayInt6	0.770			
	PayInt7	0.765			
	PayInt8	0.794			

(Sourcer: SmartPLS 3, 2024)



Table 2 shows that the outer loading value of each indicator shows the minimum limit value at 0.5, thus all indicators are declared valid in this study. Smart PLS Algorithm talks about validity and reliability validity judging from the Outer loading value of this study ranging in value from 0.552 to 0.901.

Construct validity evaluates the extent to which the selected indicators actually summarize the construct being examined during analysis. This evaluation determines how well the measurement aligns with the underlying concept or essence of the latent variable to be measured. The significance of construct validity lies in its role of ensuring that the resulting model accurately reflects the latent variables in accordance with the theoretical framework used (Hair et al., 2021).

Meanwhile, reliability is related to the stability of measurement results derived from certain indicators used to measure the same construct. If there are highly reliable indicators, it leads to consistent measurement results after repeated assessments in the same sample population. In SmartPLS, the assessment of Construct Validity and Construct Reliability can be done through checking AVE (Average Variance Extracted), Composite Reliability, and Adjusted "R" Square.

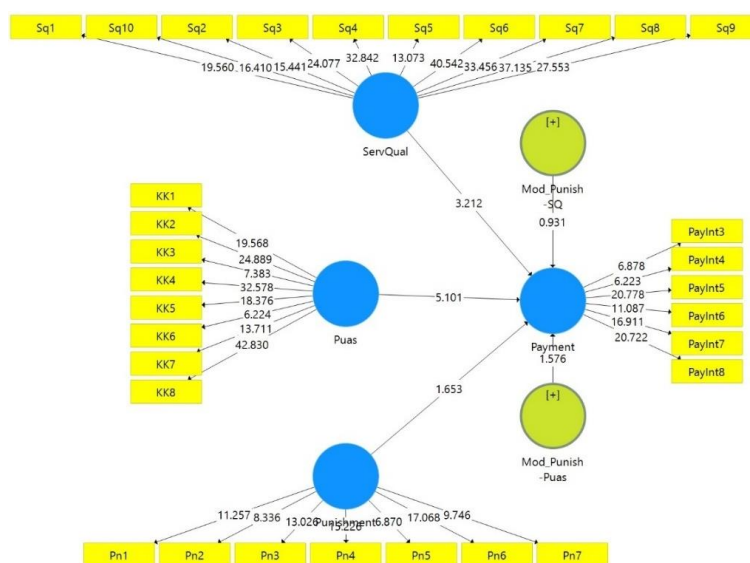
The Average Variance Extracted test in research must be above 0.5 and from the results of data processing, the Average Variance Extracted value is obtained from 0.509 to 0.682, which means that all are qualified and eligible to continue.

The Composite Reliability test in the study has a benchmark value above 0.7 and from the results of data processing, the Composite Reliability value is obtained at 0.867 to 0.955, which means that all are eligible and feasible to continue.

The Adjusted "R" Square test in research does not have a benchmark value, but is usually between 0.2 to 0.6. Meanwhile, from the results of data processing, the Adjusted "R" Square value is 0.618, which means that customer satisfaction, punishment, and service quality can explain the dependent variable by 0.618 and this is a very good value.

**Table 4. Heterotrait -Monotrait Ratio (HTMT) → Discriminant Validity**

VARIABLES	Willingness to pay	Customer Satisfaction	Punishment	Service Quality
Willingness to pay				
Customer Satisfaction	0,826			
Punishment	0,576	0,525		
Service Quality	0,767	0,791	0,541	



(Source: SmartPLS 3, 2024 Output)

**Picture 3. Inner Model Testing**

Discriminant validity is the extent to which a construct is truly distinct from other constructs by empirical standards. Thus, establishing discriminant validity implies that a construct is unique and captures phenomena that are not represented by other constructs in the model. In this study, good values were obtained from all existing constructs, because the benchmark value of discriminant validity must be below 0.9 and all values of the variables studied were 0.525 to 0.826.

**Table 5. Bootstrapping (Original Sample, T-Values, P-Values)**

No.	Variables and Moderation	Original Sample (O)	T Statistics (O/STDEV)	P Values	HIPOTESIS	Results
1	ServQual -> Payment	0,300	3,212	0,001	H1	Accepted
2	Satisfaction -> Payment	0,451	5,101	0,000	H2	Accepted
3	Mod_Punish-SQ -> Payment	0,070	0,931	0,352	H3	Not Accepted
4	Mod_Punish-Satisfaction -> Payment	-0,145	1,576	0,115	H4	Not Accepted

As a result of bootstrapping, the following analysis results are obtained:

1. Original Sample, used as a regression coefficient value, to complete the regression equation and see the results of the value obtained whether negative or positive.
2. T Statistic value, which we compare with the t table value to test whether or not the exogenous variable has a significant effect on the endogenous with a minimum value of 1.96.
3. P Values, to compare whether the value is below the significant level, for example below 0.05 or above 0.05 to state whether the null hypothesis or alternative hypothesis is accepted or rejected.

Research on the Effect of Service Quality, Consumer Satisfaction, and Punishment on willingness to pay Service Management Fees is an interesting topic in the field of area management. This research is very important considering that there is still area management that still has to be supported from project funds because the level of acceptance of Service Management Fees is still far below the target. Researchers believe that the results of this study are very useful for area managers, especially in the Ciputra Group and contribute directly in supporting sales marketing.

Based on the results of the P Values test, the effect of Service Quality on willingness to pay is declared accepted, this can be seen from the resulting value of 0.001 below the maximum value of 0.05. In addition, it is also supported by the T Statistics test, the resulting value is 3.212 above the minimum value of 1.96 and also the resulting Original Sample value is positive at 0.300. This means that consumers understand that what is paid will be returned in the form of quality services that can be enjoyed again by consumers, such as physical evidence in the form of cleanliness of the area, beautiful parks, the reliability of swift security officers, officers who are responsive and have empathy, and service guarantees that make residential comfort.

P Values testing on the effect of Consumer Satisfaction on willingness to pay is also declared accepted, this can be seen from the resulting value of 0.000 below the maximum value of 0.05. In addition, it is also supported by the T Statistics test, the resulting value is 5.101 above the minimum value of 1.96 and also the resulting Original Sample value is positive at 0.451. This means that Consumer Satisfaction with the housing products they have bought has an impact on satisfaction from the quality and price of the product, and also satisfaction with the services obtained, in terms of service quality, price, ease of access, and good experiences gained by consumers.

In testing the Punishment moderation variable, from the P Values test the results are not accepted, meaning that there is no effect of Punishment on willingness to pay, both from moderation on Service Quality and moderation on Customer Satisfaction. Likewise, from the

results of the T Statistics test, the resulting value does not meet the minimum value. However, there is something unique that we need to study further, namely from the Original Sample value produced there are positive and negative. For the Original Sample moderation value of Punishment on Service Quality, the result is positive at 0.070, which means that when the area manager provides quality service and imposes Punishment, it tends to increase the willingness to pay Service Management Fees. This requires further research because it could be that this could one day occur at a certain level of Service Satisfaction or willingness to pay in other matters. Meanwhile, the Original Sample value of Punishment moderation on Customer Satisfaction is negative at -0.145, which means that when the area manager imposes Punishment by relying on Customer Satisfaction (without providing quality service), it can weaken the willingness to pay Service Management Fees. As it is known that the case study on CitraGarden Puri housing is middle and upper class housing, which means that consumers have pride that must be considered and it is not appropriate to apply punishment only by relying on the satisfaction value obtained by consumers for the products/services they have purchased.

### **Managerial Implications**

The managerial implications of this research are important to be applied in area management, such as collecting more comprehensive information to be precise in making decisions, or findings that have a direct influence on strategy, operations, or practices. Information can be in the form of complaints from consumers, the results of discussions with consumers for the development of the area, or knowing the characteristics, or hobbies in filling consumer leisure time so that management does not hesitate to provide quality services that require more funding. All of this can bring satisfaction apart from the satisfaction that consumers get from purchasing units in the area.

The implications of providing superior service or Service Excellence are important in maintaining customer satisfaction as a series of End To End Service. From the management carried out by field officers, it also needs to be analyzed more deeply so that what has been paid from the area manager to security vendors, cleaning vendors, landscape vendors, and boomgate vendors is always maintained in quality, they can provide good performance with the right monitoring system from the area manager.

The implications in the development of risk management are also important in order to provide consumers with a sense of comfort, safety, order, beauty, and fun, away from unwanted things as they live their lives in their new area.

### **CONCLUSION**

The results of this study provide special meaning for researchers because it is very useful for the development of area management for Ciputra Group. It is important for all Area Managers to continue to maintain service quality and can even improve service quality so that consumer willingness to pay Service Management Fees without having to think about how to provide punishment for consumers in arrears.

Consumer satisfaction has also proven to have an important role in fostering willingness to pay Service Management Fees, satisfaction with the products they have bought or services they have received, satisfaction with quality and price, ease of access, and good experiences that consumers have had so far. This is an important note for developers in developing the area and delivering quality products that match what is promised.

By maintaining Service Quality and increasing Consumer Satisfaction with products/services, the willingness to pay Service Management Fees will automatically increase, so area managers need to focus on finding ways to provide Punishment to consumers who are in arrears of Service Management Fees.

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