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Customer Satisfaction as a Bridge Between Service Quality, Brand Image, and Loyalty: A Case Study of Eyelash Extensions in Bandung

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Abstract: This research investigates the influence of service quality and brand image on customer loyalty, with particular emphasis on the mediating role of customer satisfaction in the context of eyelash extension services at Beauty Bar D'Stylashes in Bandung. Using a quantitative approach, data were collected from 200 participants through structured questionnaires and analyzed using SEM-PLS with SmartPLS 4.0. The findings reveal that both service quality and brand image significantly affect customer satisfaction, which in turn plays a crucial role in mediating and enhancing customer loyalty. Among the three variables, customer satisfaction emerges as the most influential factor in fostering loyalty. While service quality has a direct impact on satisfaction, brand image contributes more strongly through its indirect effect via satisfaction. These results underscore the importance of consistently delivering high-quality service and cultivating a compelling, emotionally engaging brand image to build lasting customer loyalty. For businesses in the beauty industry, enhancing customer satisfaction is not only advantageous but also essential for maintaining loyalty and remaining competitive.

Keyword: Customer loyalty, beauty industry, SEM-PLS

INTRODUCTION

In today's modern lifestyle service sector, the beauty industry has emerged as one of the fastest-growing fields, driven by increasing consumer interest in personalized experiences and service-oriented products (Pappas et al., 2021). Among its most dynamic segments, eyelash extension services have transformed from optional beauty enhancements into essential components of daily grooming routines, particularly for urban women in cosmopolitan cities such as Bandung. These services are not only valued for their aesthetic outcomes but also for the emotional gratification and convenience they offer, which makes them highly dependent on service quality and brand perception.

Within this competitive market, Beauty Bar D'Stylashes Eyelash Extensions in Bandung has emerged as a prominent player. However, despite its early traction, the brand is currently facing challenges in maintaining customer loyalty. According to internal company records, the

number of active customers has dropped from 1,500 in 2022 to only 800 in 2024, as illustrated in Figure 1.

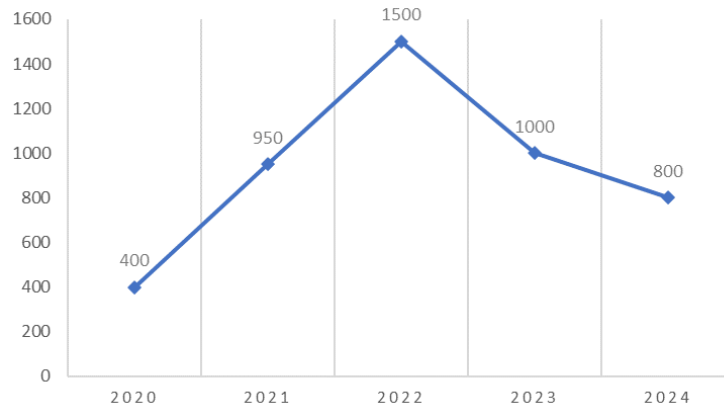


Figure 1. Annual Number of Customers at D'Stylashes (2020-2024)

This 47% decrease in customer base raises concerns regarding the consistency of the service experience and the long-term engagement of the brand's clientele. Loyalty, in the context of services, is not merely about repeat transactions, but also about emotional connection, advocacy, and resistance to switching (Oliver, 1999; Griffin, 2005). A deteriorating loyalty level can manifest in declining repurchase rates, negative word-of-mouth, and reduced lifetime value.

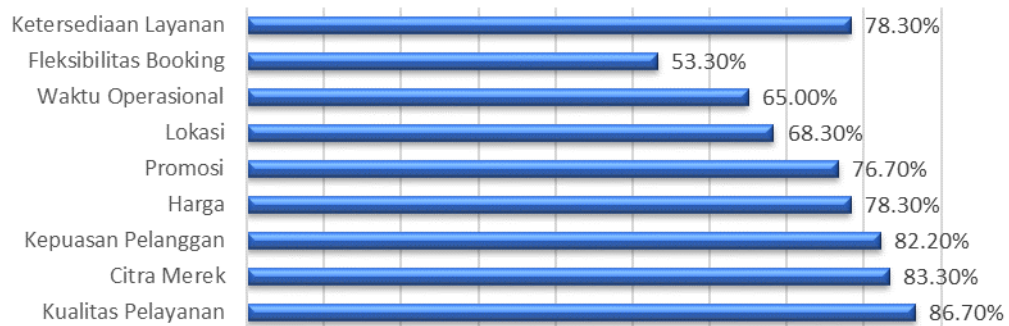
To better understand the root of this problem, a Customer Satisfaction Index (CSI) was computed from customer feedback between 2022 and 2024. As shown in Table 1, satisfaction levels have decreased significantly over the three-year period.

Table 1. Customer Satisfaction Index (CSI) 2022-2024

Year	2022	2023	2024
CSI	86.1%	64.4%	56.6%

Source : Internal Processed Data, 2024

The declining CSI, falling by nearly 30 points in just two years suggests a growing gap between customer expectations and their actual experience, Qiao et al. (2024) Underline that customer satisfaction is essential in developing strong customer loyalty, whereas persistent dissatisfaction can lead to customers abandoning the brand. this issue can cause sustained declines in revenue, lower word-of-mouth referrals, and erosion of brand value, particularly within the high-end beauty service market. To further investigate the issue, a pre-survey involving 30 customers was conducted to assess perceptions on the most influential drivers of loyalty. The results showed that the top three factors perceived to influence loyalty were service quality (86.7%), brand image (83.3%), and customer satisfaction (82.2%), as visualized in Figure 2.



Visualized 2. Bar Chart of Preliminary Survey Results: Variables Influencing Customer Loyalty

These findings indicate that service quality, customer satisfaction, and brand image are the most critical touchpoints in the customer's service journey at D'Stylashes. The pre-survey also revealed that many customers cited inconsistent service execution, unfulfilled expectations, and weak emotional brand connection as reasons for not returning. This aligns with the loyalty framework proposed by Oliver (1999), which posits that cognitive and emotional satisfaction are necessary precursors for enduring loyalty behavior.

While prior research has examined Although there are known connections between service quality, brand image, satisfaction, and loyalty, integrated models that encompass all these variables remain scarce particularly in experiential beauty services like eyelash extensions. To bridge the identified research gap, this study explores both the direct and mediated effects of service quality and brand image on customer loyalty, with customer satisfaction serving as the intervening variable. The analysis is grounded in a robust theoretical framework drawn from several well-established models. Service quality is measured using the SERVQUAL framework developed by Parasuraman et al. (1988), which encompasses key dimensions such as reliability, responsiveness, and empathy. Meanwhile, the brand image is evaluated through Keller's (2003) Customer-Based Brand Equity (CBBE) model, focusing on consumer perceptions, brand associations, and emotional engagement. For evaluating satisfaction, the study refers to Oliver's (1980) Expectancy-Disconfirmation Theory, which defines satisfaction as the outcome of comparing initial expectations with actual service experience. Customer loyalty is examined through the Multidimensional Loyalty Model proposed by Oliver (1999) and Griffin (2005), which conceptualizes loyalty not only as repeated purchases but also as psychological commitment demonstrated through referrals, preferences, and resistance to switching. Collectively, these frameworks offer a comprehensive perspective for analyzing customer retention behaviors in high-contact, experience-driven services like eyelash extensions.

This study applies a quantitative approach through the use of Partial Least Squares Structural Equation Modeling (PLS-SEM), which is particularly effective for analyzing complex causal relationships and mediation effects, especially when dealing with non-normally distributed data and medium-sized samples (Hair et al., 2019). The investigation centers around four primary constructs: service quality and brand image as the exogenous (independent) variables, customer satisfaction as the intervening (mediating) factor, and customer loyalty as the endogenous (dependent) variable. The goal is to identify which factors most significantly influence loyalty, and how improving satisfaction may serve as a strategic lever to enhance brand performance and customer retention.

METHOD

This study adopts a quantitative explanatory approach to examine the causal relationships among service quality, brand image, customer satisfaction, and customer loyalty. By integrating

descriptive methods with verification analysis, the research not only outlines the features of each variable but also assesses the validity of the relationships proposed in the model.

Research Object and Context

This study centers on examining how service quality and brand image impact customer satisfaction, and how these factors collectively shape customer loyalty within the personal beauty service sector. The study was conducted at Beauty Bar D’Stylashes Eyelash Extensions, located in Bandung, Indonesia. This beauty salon provides semi-permanent eyelash services and is representative of modern urban beauty service providers that rely heavily on personalized service delivery and strong brand identity.

Conceptual Framework and Hypotheses

The conceptual model is developed based on several well-established theories, including SERVQUAL (Parasuraman et al., 1998), Customer-Based Brand Equity (Keller, 2003), Expectancy-Disconfirmation Theory (Oliver, 1980), and the Multidimensional Loyalty Model (Oliver, 1999; Griffin, 2005). Within this framework, service quality and brand image are considered as independent variables, customer satisfaction functions as the mediating factor, while customer loyalty serves as the dependent variable. The model suggests the presence of both direct and indirect relationships among these variables.

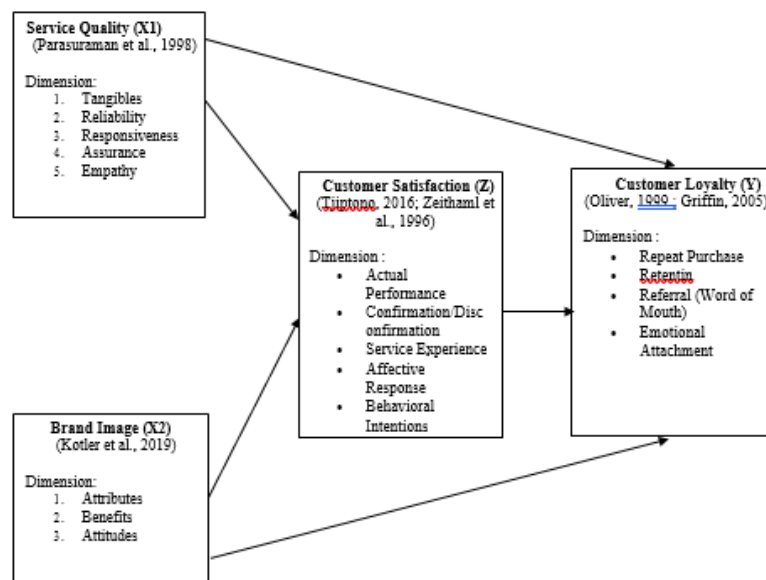


Figure 3. Conceptual Framework

Population and Sample

The study population includes all individuals who utilized eyelash extension services at D’Stylashes during the last 12 months. According to internal records, the total population in 2024 was 800. Purposive sampling was applied with the following inclusion criteria:

- Customers aged 18 or older,
- Have used the service at least once within the last year,
- Willing to fill out the questionnaire based on their personal experience.

The sample size followed the PLS-SEM guideline, requiring at least 170 respondents based on 34 indicators (5:1 ratio), as recommended by Ferdinand (2000) and Hair et al. (2017). Data were collected both offline and online from eligible participants.

Data Analysis Technique

The data were analyzed using Structural Equation Modeling with the Partial Least Squares (PLS-SEM) approach, facilitated through the SmartPLS 4 application. This method

was selected for its effectiveness in managing several conditions, including limited to moderate sample sizes, non-normally distributed data, and intricate models involving multiple latent variables..

The analysis process included:

- Measurement Model (outer model) analysis to confirm indicator reliability and construct validity,
- Structural Model (inner model) testing for hypothesis evaluation and effect strength (via R², path coefficients, and t-values),
- Mediation testing to examine the role of customer satisfaction as a mediator between independent variables and loyalty.

In addition to inferential statistics, descriptive statistics were used to summarize respondents' perceptions of each variable.

RESULTS AND DISCUSSION

Demographic Profile Respondents

The respondents in this study were predominantly female, reflecting the targeted consumer base of Beauty Bar D'Stylashes, which specializes in eyelash extension services, a segment strongly aligned with urban women's aesthetic preferences. In terms of age, most respondents were between 21 and 35 years old, a demographic known for high engagement in beauty-related self-care services. The majority held at least a high school diploma or higher, indicating a relatively educated customer base that is capable of evaluating service quality and brand value critically. These characteristics underline the importance of understanding customers' experiential expectations in service interactions. Unlike the automotive or technical industries that may lean on product specifications, the beauty service sector demands personalized attention, consistency, and emotional resonance with the brand, especially in retaining customer loyalty.

Structural Equation Modeling (SEM-PLS)

We chose this method because it works well for checking complicated models with many parts, especially when the data isn't normal. The picture below shows the full PLS-SEM structure, including hidden parts like Service Quality, Brand Image, Customer Satisfaction, and Customer Loyalty, along with what they measure and how strongly they connect.

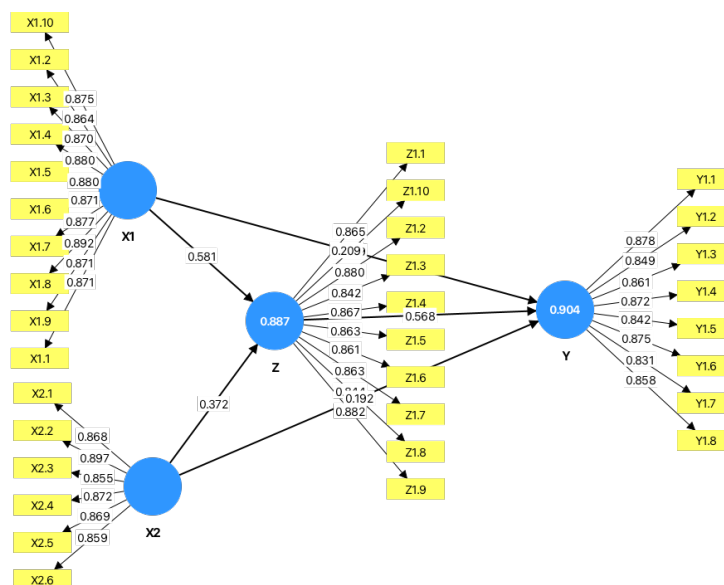


Figure 4. SEM-PLS Model
 Source: Processed with SmartPLS 4.0, 2025

The model provides a clear illustration of the structural linkages among the constructs, including the magnitude and significance of both direct and indirect paths. The R-squared values (shown in blue circles) reflect how well the independent variables account for the variance in the dependent constructs. Additionally, all indicator loadings surpass the standard minimum value of 0.7, indicating that the measurement model possesses high reliability and validity.

Convergent Validity

Convergent validity evaluates how well the indicators of a specific construct are interrelated and represent the same underlying concept. This validation is essential in determining the robustness of the measurement model, particularly for reflective constructs (Hair et al., 2019). To establish convergent validity, three primary criteria are commonly applied.

Indicator Loadings

Indicator reliability was assessed using standardized loading factors derived from the outer model in SmartPLS. A loading value of ≥ 0.70 is considered acceptable, indicating that the indicator explains at least 50% of the variance in the underlying latent construct (Hair et al., 2019). All observed indicators in this study fulfilled this criterion, with loading values ranging from 0.831 to 0.897, thus confirming the suitability of the indicators to represent their respective constructs.

The service quality construct (X1) was measured using ten indicators, all of which demonstrated high loading values, ranging from 0.864 to 0.892, indicating robust reliability. Similarly, brand image (X2) was operationalized through six indicators, each exceeding the threshold, with the highest loading recorded at 0.897.

Customer satisfaction (Z) was assessed using ten manifest indicators, with loading values between 0.842 and 0.882, while customer loyalty (Y), also measured by eight indicators, yielded loading values ranging from 0.831 to 0.878. These results confirm that all measurement items are both statistically and conceptually appropriate for inclusion in the structural model.

Table 2. Result of Indicator Loading

Manifest Variable	Loading Factor	Ket	Manifest Variable	Loading Factor	Ket	Manifest Variable	Loading Factor	Ket
X1.1	0.871	Valid	X2.3	0.855	Valid	Z9	0.882	Valid
X1.2	0.864	Valid	X2.4	0.872	Valid	Z10	0.839	Valid
X1.3	0.870	Valid	X2.5	0.869	Valid	Y1	0.878	Valid
X1.4	0.880	Valid	X2.6	0.859	Valid	Y2	0.849	Valid
X1.5	0.880	Valid	Z1	0.865	Valid	Y3	0.861	Valid
X1.6	0.871	Valid	Z2	0.880	Valid	Y4	0.872	Valid
X1.7	0.877	Valid	Z3	0.842	Valid	Y5	0.842	Valid
X1.8	0.892	Valid	Z4	0.867	Valid	Y6	0.875	Valid
X1.9	0.871	Valid	Z5	0.863	Valid	Y7	0.831	Valid
X1.10	0.875	Valid	Z6	0.861	Valid	Y8	0.858	Valid
X2.1	0.868	Valid	Z7	0.863	Valid			
X2.2	0.897	Valid	Z8	0.844	Valid			

Source: Processed with SmartPLS 4.0, 2025

These findings provide strong empirical support for the indicator reliability of all constructs, thus validating the reflective measurement model used in this study.

Average Variance Extracted (AVE)

Average Variance Extracted (AVE) reflects the mean amount of variance a latent construct accounts for in its observed indicators. An AVE score of at least 0.50 is considered acceptable, as it indicates that the construct captures more than 50% of the variance from its associated items (Fornell & Larcker, 1981).

The AVE values for each latent construct in this study are presented below:

Table 3. Result of AVE

Construct	AVE	Threshold	Conclusion
Service Quality (X1)	0.762	≥ 0.50	Convergent Valid
Brand Image (X2)	0.751	≥ 0.50	Convergent Valid
Customer Satisfaction (Z)	0.743	≥ 0.50	Convergent Valid
Customer Loyalty (Y)	0.728	≥ 0.50	Convergent Valid

Source: Processed with SmartPLS 4.0, 2025

In the present research, all AVE values substantially exceed the minimum threshold, ranging from 0.728 to 0.762, indicating that all constructs have high explanatory power over their respective indicators. All Average Variance Extracted (AVE) values are above the threshold of 0.50, indicating that over 70% of the variance in the indicators is explained by their corresponding latent variables. This finding reinforces the presence of strong convergent validity.

Composite Reliability (CR)

Composite Reliability (CR) measures the internal consistency among indicators that represent a particular latent construct. Unlike Cronbach's Alpha, which assumes equal weighting of all items, CR considers the individual factor loadings of indicators, making it a more precise estimate in PLS-SEM. A CR value ≥ 0.70 is considered acceptable, while values between 0.80 and 0.95 are regarded as highly reliable (Hair et al., 2021).

The CR values for each construct range from 0.94 to 0.97, which are considered very high, confirming that the indicators consistently reflect the intended latent variables.

Table 4. Result of Composite Reliability

Construct	CR	Threshold	Conclusion
Service Quality (X1)	0.97	≥ 0.70	Reliable & Valid
Brand Image (X2)	0.95	≥ 0.70	Reliable & Valid
Customer Satisfaction (Z)	0.94	≥ 0.70	Reliable & Valid
Customer Loyalty (Y)	0.95	≥ 0.70	Reliable & Valid

Source: Processed with SmartPLS 4.0, 2025

The high CR values indicate that each construct is measured reliably and is free from significant measurement error, ensuring that the model is statistically robust for hypothesis testing and predictive modeling.

In summary, the high loading factor, AVE and CR values for all constructs provide strong evidence of convergent validity and internal consistency in the measurement model. These results confirm that each set of indicators appropriately represents its underlying theoretical construct, and that the measurement structure used in this study is both reliable and valid.

Discriminant Validity

It is essential to establish discriminant validity to ensure that each construct captures a distinct concept without significant overlap (Hair et al., 2021). In this study, three different yet complementary methods were applied to evaluate discriminant validity.

Fornell-Lacker Criterion

The Fornell–Larcker approach is a commonly adopted method for testing discriminant validity.

Table 5. Fornell-Lacker Criterion

Construct	Brand Image (X2)	Service Quality (X1)	Customer Satisfaction (Z)	Customer Loyalty (Y)
Brand Image (X2)	0.867			
Service Quality (X1)	0.741	0.873		
Customer Satisfaction (Z)	0.756	0.803	0.862	
Customer Loyalty (Y)	0.732	0.791	0.822	0.854

Source: Processed with SmartPLS 4.0, 2025

Bolded values represent the square roots of AVE (\sqrt{AVE}). Since each diagonal value (\sqrt{AVE}) exceeds the off-diagonal correlations, discriminant validity is confirmed based on this criterion (Fornell & Larcker, 1981).

Cross Loadings

Discriminant validity was also evaluated using the cross-loading technique, which determines whether each indicator correlates most highly with the latent variable it is intended

to measure, rather than with other constructs in the model. As noted by Chin (1998) and Hair et al. (2017), an indicator demonstrates sufficient discriminant validity when its loading on the corresponding construct surpasses its loadings on all other constructs.

The analysis revealed that each indicator in the study had a stronger correlation with its designated latent construct Service Quality, Brand Image, Customer Satisfaction, and Customer Loyalty than with any other variable in the model. This finding verifies that the indicators accurately reflect the intended constructs and are not substantially affected by unrelated variables.

For instance, the indicators associated with Service Quality (X1) had their highest loading values on the Service Quality construct itself rather than on Brand Image (X2), Customer Satisfaction (Z), or Loyalty (Y). Likewise, indicators for the remaining variables exhibited the strongest relationships with their own constructs. These outcomes affirm that the constructs are empirically distinct, thus fulfilling the discriminant validity requirement through cross-loading analysis.

Heterotrait-Monotrait Ratio (HTMT)

HTMT is a more stringent and modern approach used to detect issues that may not be revealed by traditional methods. According to Henseler et al. (2015), HTMT values should be less than 0.90 (or < 0.85 for conservative assessments).

Table 6. HTMT Values

Construct Pair	HTMT Value
Service Quality – Brand Image	0.842
Service Quality – Satisfaction	0.861
Satisfaction – Loyalty	0.872
Brand Image – Loyalty	0.835
Service Quality – Loyalty	0.847

Source: Processed with SmartPLS 4.0, 2025

All HTMT values are below the critical threshold of 0.90, indicating **strong discriminant validity** across all construct pairs (Henseler et al., 2015).

The findings from all three tests is Fornell–Larcker Criterion, Cross Loadings, and HTMT Ratio, provide robust evidence of discriminant validity in the measurement model. Each latent construct is empirically distinct and measures different theoretical concepts, validating the integrity of the outer model and supporting the continuation to structural model testing and hypothesis evaluation.

Structural Model (Inner Model)

The structural model was analyzed to explore the relationships between the latent variables in the research framework. This analysis aimed to assess the model’s predictive power and how well the independent variables (service quality and brand image) explain variations in the dependent variables (customer satisfaction and loyalty).

Model evaluation involved R-square (R²) for explanatory strength, Q-square (Q²) for predictive relevance, and hypothesis testing using path coefficients, t-values, and p-values. The R² value for customer loyalty was 0.904, and for customer satisfaction, it was 0.887—both exceeding the 0.70 threshold, indicating strong explanatory power (Hair et al., 2017). This shows that service quality and brand image significantly explain variations in satisfaction and loyalty.

The Q² value, calculated using $Q^2 = 1 - [(1 - R^2_1) \times (1 - R^2_2)]$, yielded 0.9992. Since this value is above zero, it confirms high predictive relevance, indicating the model is reliable not only for current analysis but also for future predictions.

Overall, the high R^2 and Q^2 values demonstrate the robustness and consistency of the model, affirming the strong influence of service quality and brand image on customer satisfaction, which in turn drives loyalty. These results validate the model's structure and support further hypothesis testing.

Hypothesis Testing

To evaluate the hypotheses, this study employed the bootstrapping method available in SmartPLS 4.0, which allows for testing the statistical significance of both direct and indirect effects among variables. The analysis focused on interpreting path coefficients, t-values, and p-values. Using a 95% confidence interval ($\alpha = 0.05$), the critical t-value for a two-tailed test is 1.984. A relationship is deemed statistically significant when the calculated t-value exceeds this benchmark and the associated p-value is below 0.05.

Table 7. Hypothesis Testing Results

Path	Coefficient	t-Statistic	p-value	Result
Service Quality → Satisfaction	0.581	7.777	0	Significant
Brand Image → Satisfaction	0.372	4.993	0	Significant
Service Quality → Loyalty	0.33	4.859	0	Significant
Brand Image → Loyalty	0.211	3.898	0	Significant
Satisfaction → Loyalty	0.272	6.246	0	Significant

Source: Processed with SmartPLS 4.0, 2025

The analysis of direct effects revealed that both service quality (X1) and brand image (X2) have a significant impact on customer satisfaction (Z). This is supported by high t-statistics of 7.777 and 4.993, respectively, and p-values of 0.000 for both, indicating strong statistical significance. These results suggest that better service delivery and a favorable brand image are key contributors to increasing customer satisfaction.

Beyond their effect on satisfaction, both variables also showed a notable direct influence on customer loyalty (Y). Specifically, the path coefficient from service quality to loyalty yielded a t-statistic of 2.317 ($p = 0.021$), while brand image to loyalty resulted in a t-statistic of 2.169 ($p = 0.030$). This suggests that improvements in service and brand image not only enhance satisfaction but also directly foster greater customer loyalty.

Customer satisfaction itself demonstrated a strong and meaningful relationship with loyalty, as indicated by a t-value of 6.246 and a p-value of 0.000. This reinforces the idea that satisfied customers are more likely to stay loyal to a brand or service, underlining the crucial role satisfaction plays as a mediating variable in this model.

The mediation analysis further confirmed this relationship. The indirect effects of service quality and brand image on loyalty mediated by satisfaction were both statistically significant, with t-values of 4.859 and 3.898, respectively, and p-values of 0.000 in each case. These findings emphasize that satisfaction acts as a key channel through which service quality and brand image translate into increased customer loyalty.

Moreover, the joint impact of service quality and brand image on satisfaction was tested using an F-test, resulting in a high R^2 value of 0.887 and an F-value of 702.313 far exceeding the critical F-value of 3.05. Similarly, when the effects of service quality, brand image, and satisfaction were analyzed together in relation to loyalty, the model produced an R^2 of 0.904 and an F-value of 615.222, again showing strong explanatory power.

In summary, all hypotheses presented in this study were empirically validated. Both service quality and brand image significantly affect customer satisfaction and loyalty, with satisfaction emerging as a central mediating factor. These findings underscore the importance of delivering excellent service and cultivating a strong brand image as key strategies for

enhancing customer loyalty particularly in the context of Beauty Bar D'Stylashes' eyelash extension services in Bandung.

Discussion

Based on responses from 200 customers of Beauty Bar D'Stylashes Eyelash Extensions Bandung, perceptions of service quality, brand image, and satisfaction were generally positive, with average scores around 3.40. Customers appreciated the accuracy, consistency, and friendliness of staff, though punctuality was identified as a key area needing improvement. Despite overall satisfaction, customer loyalty remained moderate, indicating a lack of strong emotional attachment. Service quality significantly influenced satisfaction ($t = 7.777$; $\beta = 0.591$), as did brand image ($t = 4.993$; $\beta = 0.549$), and both factors also contributed to loyalty directly and indirectly through satisfaction. The findings highlight satisfaction as a crucial mediating variable linking service quality and brand image to loyalty. Satisfaction also emerged as the most dominant factor affecting loyalty ($t = 6.246$; $\beta = 0.568$), with brand image having a slightly stronger indirect effect on loyalty than service quality. Therefore, D'Stylashes should focus on improving punctuality, strengthening brand identity, and nurturing emotional connections to foster deeper and more lasting customer loyalty.

CONCLUSION

This research finds that customers of Beauty Bar D'Stylashes Eyelash Extensions in Bandung generally rate the service quality and satisfaction levels positively. However, perceptions of brand image and customer loyalty still fall into the moderate range. Although many customers express a degree of satisfaction with the services provided, their loyalty is not yet firmly established, pointing to the need for improvements in punctuality, brand consistency, and long-term engagement strategies.

Service quality is shown to have a notable and beneficial impact on satisfaction, particularly in areas such as professionalism, staff courtesy, and cleanliness. While brand image also positively influences satisfaction, its effect is slightly less pronounced compared to service quality. Collectively, service quality, brand image, and customer satisfaction significantly shape customer loyalty, creating a synergistic effect where positive experiences strengthen emotional connections and repeat behavior.

Furthermore, the analysis confirms that customer satisfaction plays an essential mediating role in linking both service quality and brand image to loyalty. Although service quality has a more prominent direct impact on satisfaction, brand image shows a stronger indirect effect on loyalty through satisfaction. Thus, to foster lasting loyalty, D'Stylashes should maintain high standards of service while also strengthening brand communication to ensure customers feel appreciated and emotionally attached to the brand.

Limitations and Future Research

This study is subject to several limitations. First, the sample was limited to 200 respondents in a single city (Bandung), which restricts the generalizability of the findings to other regions or industries. Second, the cross-sectional design only captures perceptions at a single point in time, without considering changes in loyalty or satisfaction over time. Future research could expand the geographical scope, employ a longitudinal design, or include other mediating and moderating variables such as trust, price perception, or switching barriers.

Theoretical Contributions

Theoretically, this study contributes by strengthening the empirical evidence for the mediating role of customer satisfaction in the relationship between service quality, brand image, and loyalty within the beauty service industry. While much prior research has focused on retail, hospitality, or automotive contexts, this study extends the application of loyalty theories to the

eyelash extension service sector. The findings emphasize that customer satisfaction is not only a key driver but also a necessary condition for converting positive service experiences and brand perceptions into sustained loyalty.

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