



**EFFECT OF SERVICE QUALITY AND BRAND IMAGE ON CUSTOMER LOYALTY THROUGH CUSTOMER SATISFACTION ON MAXIM USERS IN JAKARTA**

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**Abstract:**

This research aims to test and analyze the influence of service quality and brand image on customer loyalty with customer satisfaction as a mediating variable for Maxim users in Jakarta. The population of this research is all Maxim users in Jakarta. The sample used was 211 respondents. This research is quantitative research using data obtained from questionnaires filled out online by respondents. Data was processed using SPSS and AMOS. The research results show that there is an influence between service quality and brand image on customer loyalty with customer satisfaction as a mediating variable for Maxim users in Jakarta.

**Keywords:**

Service Quality, Brand Image, Customer Loyalty, Customer Satisfaction

**Background**

Transportation is something that cannot be separated from people's daily lives in supporting their lives. People usually use transportation to carry out all their activities, whether for work, school, college, going to a shopping place or health center or for recreation (Dwi Rita Nova & Widiastuti, 2019). According to Karim et al. (2023), transportation is the movement of people or goods using vehicles driven by humans or machines.

Transportation is an important part of a country's development, where transportation is one of the foundations of economic development and societal development as well as the growth of industrialization (Fatimah, 2019). The rate of economic growth, especially in the transportation sector, is increasingly competitive, one of which is developments in the online transportation industry (Farisi & Siregar, 2020).

A brief look at the history of the emergence of online motorcycle taxis, initiated by Gojek which was founded in 2010, then followed by Grab in 2012. Over time online motorcycle taxis have become a way of life for urban cities (Anggraeni, 2020). According to Kapriani et al. (2021), among the many online transportation service companies in Indonesia, one of them is the online transportation company, namely Maxim, which is an online transportation company from Russia.

Maxim has been operating in Indonesia since 2018. The competition between online transportation has caused online transportation users to be divided into three groups. According to the results of a survey conducted by Movanita (2019), it shows that 32% of consumers who use online



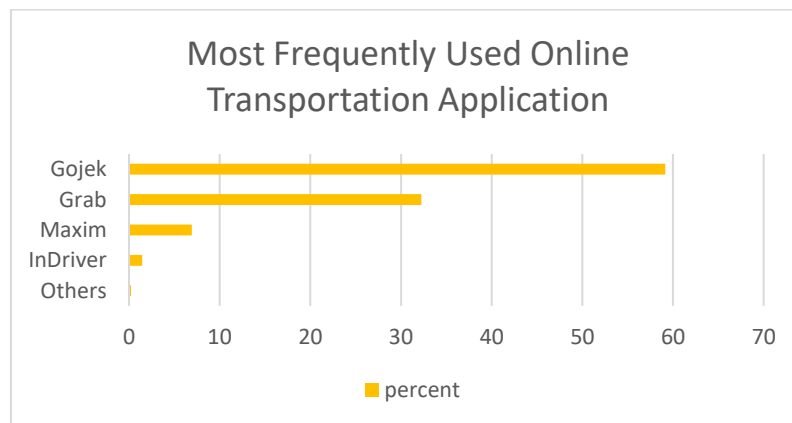
transportation more than once a week are classified as "heavy users". Meanwhile, more are in the "medium users" category or consumers who use online transportation with a frequency of once a week or two with a presentation of 35.3%.

Then there are 32.7% of consumers who fall into the "light user" or who rarely use transportation applications, the frequency is only once a month or less. Service quality is the first element that every consumer pays attention to when they want to use a product or service. According to Septiani et al. (2020), service quality is an effort to fulfill all customer desires and needs so that delivery provisions can balance customer expectations.

This is in line with what Sopiyan (2022) stated, service quality can be realized through fulfilling customer needs and desires and the accuracy of delivery to match customer expectations. According to Parasuraman in Pakpahan research (2022), to measure service quality, there are Tangibles, Reliability, Responsiveness, Assurance, Empathy. Maxim's weaknesses or deficiencies are related to service quality dimensions such as reliability which has problems with inaccurate location points on maps (Yasin, 2022).

Furthermore, according to Karya (Karya, 2022), in assurance (guarantee) there are shortcomings in the Maxim application which does not have a feature to display the driver's profile photo, making customers feel uncomfortable when using it. Then the problem with responsiveness is that Maxim is not responsive in providing good and fast service (Wafa, 2022). The next problem that occurs with tangibles (physical evidence) is that there are still many Maxim vehicles whose appearance is not suitable for use (Yasin, 2022).

Lastly, there is the dimension of empathy in the case that happened to one of Maxim's drivers named Mr. Mardiyanto. He experienced an account blocking from Maxim which occurred because the driver often received fictitious orders and then reported the incident to Maxim, but the response given by Maxim was negative by immediately blocking the driver's account (Mardi, 2022). In addition to the discussion above, below are the results of a survey conducted by Mutia (2022) which shows the ranking of the most frequently used by consumers.



**FIGURE 1. THE MOST FREQUENTLY USED ONLINE TRANSPORTATION APPLICATION**

**SOURCE: KATADATA.CO.ID (2022)**

To shift the dominance of Gojek and Grab, Bhima said that new players such as Maxim must collaborate with many merchants (Utama & Bestari, 2020). One of the big problems currently being faced, according to reviews in application ratings, is that many users experience bad things done by



partners when using the Maxim application (Laksmitha, 2021). One of them is the case of forcing a high school student to be forced by a Maxim driver in Gorontalo (Tribun Gorontalo, 2023).

Customer satisfaction is the goal of a business, creating customer satisfaction can provide several benefits for the company, including the influence between the company and customers being harmonious, providing a good basis for repeat purchases, and creating customer loyalty, and forming a profitable word of mouth recommendation. for companies (Nuraeni et al., 2020). According to Gultom et al. (2020), in today's increasingly sharp competition between companies, customer loyalty is a top priority where the level of customer interests and expectations as well as the company's implementation or performance must be appropriate.

Companies' competition in gaining loyalty from their customers is also experienced by Maxim and its competitors (Banggoi et al., 2023). The efforts carried out by Maxim are not only focused on finding potential customers, but Maxim must be able to evaluate and correct shortcomings and negative responses from consumers so that consumers who have used Maxim can use Maxim again and are committed to always using the Maxim Haq application (2020).

## **THEORETICAL FRAMEWORK**

### **Customer Loyalty**

According to Hayati et al. (2020), loyalty is defined as word-of-mouth recommendations and the possibility of increasing brand strength, as well as repurchasing goods or services offered by a company. Customer loyalty is an important dimension to explain customer attrition and is determined by a combination of repurchases (Rashid & Rokade, 2019). According to Tartaglione et al. (2019), customer loyalty refers to a positive customer attitude towards a company or brand that results in repeated repurchase behavior and in lower customer sensitivity to competitors' prices and offers.

Meanwhile, according to Abror et al. (2020), loyalty is a customer's intention or tendency to buy from the same seller or the same brand again and is the result of the belief that the value received from the seller/brand is higher than the value available from other alternatives. Customer loyalty is also described as a strong ongoing commitment to repurchase or patronize a preferred product/service consistently in the future, thereby creating repeated purchases of the same product/brand (Dam & Dam, 2021). Oliver argues in Shahzad et al. (2021), that strong loyalty is built in four stages: cognitive, affective, conative, and action.

### **Customer Satisfaction**

Customer satisfaction has generally been studied in previous research as a unidimensional construct that measures the overall satisfaction of a service organization because of the aggregate assessment of all interactions and touch points with the service organization (El-Adly, 2019). According to Islam et al., in Gajewska et al. (2019), satisfaction is a state felt by someone whose needs have been met.

Meanwhile, according to Vasić et al. (2019), consumer satisfaction is the result of comparing expectations and experiences; in other words, consumers are happy when delivery meets or exceeds their expectations. In increasing customer satisfaction, customer expectations must be considered, and it can be concluded that customer satisfaction is the consumer's feelings about product



performance where consumers have expectations about the product and feel satisfied if the product performance exceeds consumer expectations (Sudari et al., 2019).

Satisfaction can also help improve the company's image in the minds of other consumers (Yulisetiari & Prahasta, 2019). According to Priansa (2019), there are five elements or dimensions related to customer satisfaction, some of these dimensions include expectations, performance, comparison, experience, and confirmation.

### Service Quality

In the telecommunications services business, it is very important to pay attention to service quality as a reference for consumers in choosing a cellular operator that has good quality and good service (Yulisetiari & Prahasta, 2019). According to Lin et al. (2021), service quality is considered an important dimension of competitiveness. Service quality is a form of offering an action or performance from one party to another which is described as real and does not embody any ownership (Lie et al., 2019).

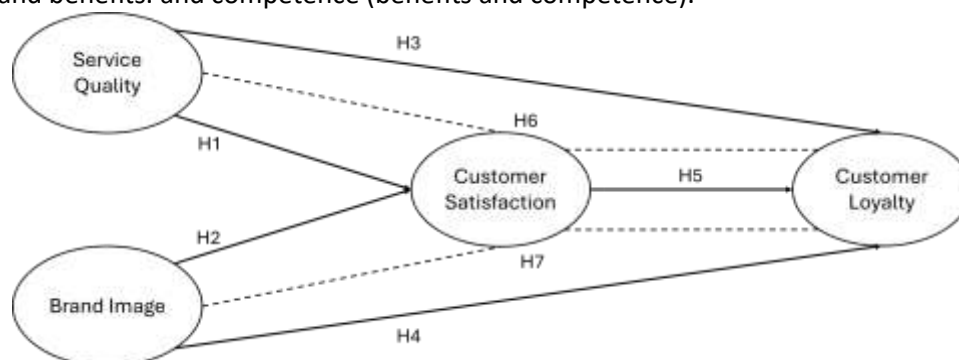
Meanwhile, according to Zhou et al. (2021), service quality is determined by human attitudes and perceptions, which are said to be difficult to imitate. Service quality is briefly defined as how a company meets or exceeds customer expectations (Pakurár et al., 2019). According to Parasuraman in Pakpahan research (2022), to measure service quality, there are tangibles, reliability, responsiveness, assurance, and empathy.

### Brand Image

Brand image is a set of customer beliefs, ideas, and impressions of a brand; therefore, customers' actions and attitudes towards a brand tend to depend on its brand image (Song et al., 2019). According to Shamsudin et al. (2019), brand image is an important factor that influences customer loyalty and is seen as an important factor for creating, fabricating, and maintaining connections.

In addition, brand image is a mediator that determines whether customers should choose the brand or not, thereby influencing their purchases (Jung et al., 2020). According to Mehta & Tariq (2020), brand image provides enthusiastic value and depicts the image of the organization. Brand image is defined as the perception of a brand, as expressed by brand associations stored in the minds of buyers (Dam & Dam, 2021).

Summarizing the views of several scholars regarding BI, according to Wijaya in Chang (2021), it stated that BI is composed of five dimensions: identity, personality, association, attitude and behavior, and benefits. and competence (benefits and competence).



**FIGURE 2. RESEARCH MODEL**



### **Hypothesis**

Based on theory and theoretical framework, the hypothesis can be formulated as follows:

H<sub>1</sub>: Service Quality has a positive and significant effect on Customer Satisfaction

H<sub>2</sub>: Brand Image has a positive and significant effect on Customer Satisfaction

H<sub>3</sub>: Service Quality has a positive and significant effect on Customer Loyalty

H<sub>4</sub>: Brand Image has a positive and significant effect on Customer Loyalty

H<sub>5</sub>: Customer Satisfaction has a positive and significant effect on Customer Loyalty

H<sub>6</sub>: Service Quality has a positive and significant effect on Customer Loyalty, which is mediated by Customer Satisfaction

H<sub>7</sub>: Brand Image has a positive and significant effect on Customer Loyalty, which is mediated by Customer Satisfaction

### **METHOD**

#### **Time and Place of Research**

The time needed for researchers to obtain the required data is twelve months starting from November 2022 to November 2023. The research was conducted and carried out in Jakarta. The reason for choosing Jakarta as the research location was because Maxim first came to Indonesia in 2018 and when it first arrived, this application only operated in Jakarta (Idris, 2019). In other research conducted by the School of Business and Management, Bandung Institute of Technology (SBM ITB) Jakarta (2021), online motorcycle taxis currently have quite a big influence in the transportation sector, especially in the Jakarta area.

#### **Population and Sample**

According to Margono in Nurrahmah et al. (2021), population is the entire data that is the center of attention of a researcher within a predetermined scope and time. According to Roflin et al. (2021), this sentence has two meanings, namely (1) all population units must have the opportunity to be taken as sample units, and (2) the sample is seen as an estimate of the population or as a small population (miniature population).

In determining the sample size, researchers referred to the opinion of Hair et al. (2020), where the minimum sample size for using regression analysis techniques is 15 to 20 times the number of variables used. In this study there are 4 variables, so the minimum sample size is 60 to 80 respondents. This research will use a sample of 200 respondents with the criteria for residing in Jakarta, being at least 17 years old, and having used Maxim transportation at least 5 times in the last 1 month.

#### **Data Collection Technique**

The data collection technique used in this research is a survey method by distributing questionnaires online via social media. According to Islamy (2019), the survey research method is a method where data collection can use questionnaires and interviews obtained from a sample of people, which from the data will be able to represent a certain population in accordance with research interests, good for knowing who they, what they think, feel, or tend to act.

#### **Data Analysis Technique**

##### **Validity Test**

Validity testing is carried out to determine whether the questionnaire used for research is valid. A reliable instrument does not necessarily mean it is valid. According to Rizana (2020), validity aims to confirm a significant correlation between variables. To see the correlation in validity, factor analysis is used. The factor analysis used in this research is EFA (Exploratory Factor Analysis).



**TABLE 1. SIGNIFICANT EFA LOADING VALUE**

Factor loading	Number of samples
0.30	350
0.35	250
0.40	200
0.45	150
0.50	120
0.55	100
0.60	85
0.65	70
0.70	60
0.75	50

**SOURCE:** Hair et al. (2020)

Data from the questionnaire results in this research will be analyzed using SPSS (Statistical Program for Social Science) to determine whether indicators are used or deleted. The factor analysis is with a factor loading condition of 0.40.

#### **Reliability Test**

Reliability testing is used to determine the extent to which a measuring instrument can be trusted or relied upon. In this study, to test the reliability of researchers using SPSS (Statistical Program for Social Science). Testing is carried out using Cronbach's alpha ( $\alpha$ ) for each variable questionnaire which states that a questionnaire is reliable if it has an alpha value above 0.7 (Qomusuddin & Romlah, 2021).

#### **Hypothesis test**

Researchers used SPSS (Statistical Program for Social Science) software for Windows and SEM from the AMOS statistical package to process and analyze research data. According to Mukhlis et al. (2022), there are several model testing tools in SEM which are divided into three parts, namely: (1) absolute fit indices (2) incremental fit indices, and (3) parsimony fit.

**TABLE 2. GOODNESS OF FIT INDICES**

Goodness of fit indices	Cut off value
Chi-square	Expected to be small
Probabilitas	$\geq 0,05$
RMSEA	$\leq 0,08$
GFI	$\geq 0,90$
AGFI	$\geq 0,90$
CMIN/DF	$\leq 2,00$
TLI	$\geq 0,95$
CFI	$\geq 0,95$

**SOURCE:** Finkelstein-Fox & Park (2019)

## **RESULT**

Respondent characteristics were determined through a questionnaire filled out by 211 respondents with the criteria: people living in Jakarta who have used Maxim transportation at least 5 times in the last month with an age range of at least 17 years and over. Some of the characteristics of respondents in this study are gender, age, highest level of education, and employment status.



**TABLE 3. RESPONDENT PROFILE**

Respondent Profile		Total	Percentage
<b>Gender</b>	Male	89	42,2%
	Female	122	57,8%
<b>Age</b>	17-21	45	21,3%
	22-35	147	69,7%
	36-50	16	7,6%
	>50	3	1,4%
<b>Educational Status</b>	<SHS	5	2,4%
	SHS	82	38,9%
	Diploma	18	8,5%
	Bachelor	106	50,2%
<b>Employment Status</b>	Doesn't work	6	2,8%
	Not yet working	96	45,5%
	Work	88	41,7%
	Own your own business	21	10%

#### Validity Test

The process of taking the instrument begins with preparing the instrument with a questionnaire on a Likert measurement scale. Then, the research instrument was tested for its level of validity through Exploratory Factor Analysis (EFA). Based on research by Hair et al. (2020), the criteria for a factor loading value exceeding 0.40 can be said to be valid and using SPSS (Statistical Package for the Social Sciences) software.

**TABLE 4. VALIDITY TEST RESULTS**

Variable	Indicator	Factor Loading	Description
<b>Service Quality</b>	SQ_1	0,826	VALID
	SQ_2	0,867	VALID
	SQ_3	0,866	VALID
	SQ_4	0,813	VALID
	SQ_5	0,813	VALID
<b>Brand Image</b>	BI_1	0,917	VALID
	BI_2	0,892	VALID
	BI_3	0,899	VALID
	BI_4	0,887	VALID
	BI_5	0,889	VALID
<b>Customer Loyalty</b>	CL_1	0,825	VALID
	CL_2	0,894	VALID
	CL_3	0,879	VALID
	CL_4	0,908	VALID
	CL_5	0,902	VALID
	CL_6	0,847	VALID
<b>Customer Satisfaction</b>	CS_1	0,895	VALID
	CS_2	0,876	VALID



	CS_3	0,887	VALID
	CS_4	0,878	VALID
	CS_5	0,908	VALID

**Reliability Test**

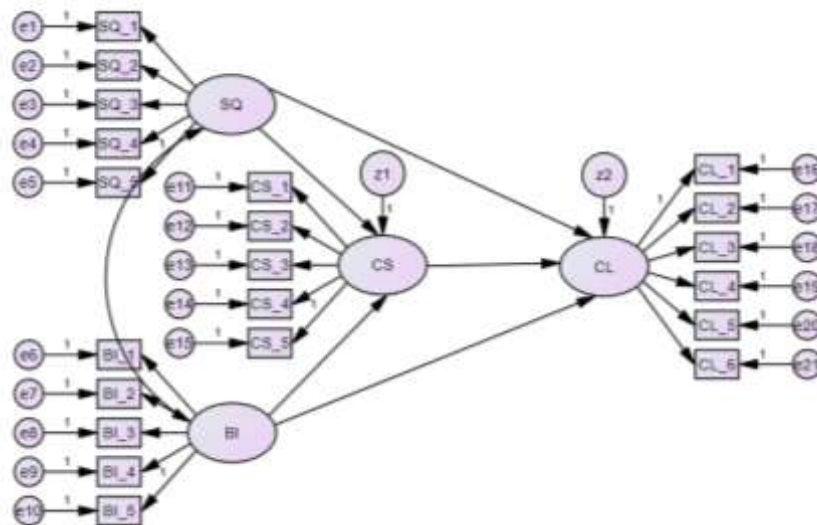
Researchers used SPSS software to calculate reliability with the Cronbach's alpha ( $\alpha$ ) test. Test data is reliable if the reliability coefficient is  $> 0.7$ .

**TABLE 5. RELIABILITY TEST RESULTS**

Variable	Cronbach's Alpha	Status
Service Quality	0,893	Reliable
Brand Image	0,939	Reliable
Customer Loyalty	0,938	Reliable
Customer Satisfaction	0,933	Reliable

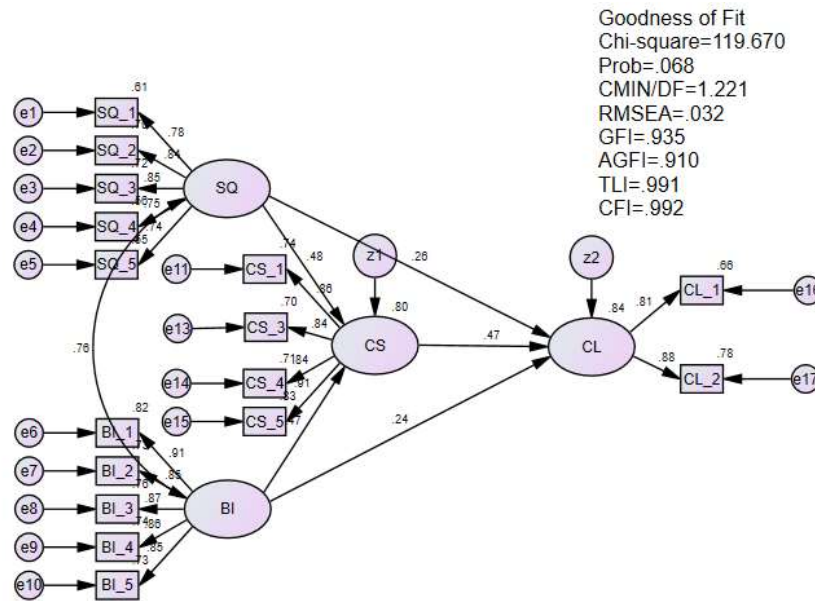
**Model Feasibility Test**

In the next stage, researchers carried out tests to demonstrate the feasibility of the model using the SEM (Structural Equation Modeling) technique using AMOS (Analysis of Moment Structure) software to determine a reliable and accurate research model. The value used must find a probability  $> 0.05$  in the model according to Finkelstein-Fox & Park (2019). The following is a research model in the form of a path diagram and this research was modified by removing several indicators to fit the model  $> 0.05$ .



**FIGURE 3. RESEARCH MODEL BEFORE MODIFICATION**





**FIGURE 4. RESEARCH MODEL AFTER MODIFICATION**

Based on the picture above, it shows that the proposed model has an acceptable fit. The chi-square, significant probability, RMSEA, GFI, AGFI, CMIN/DF, TLI, and CFI values can be declared good according to the goodness of fit criteria that have been determined.

**TABLE 6. GOODNESS OF FIT TEST RESULTS**

Goodness of Fit	Criteria	Results	Description
Chi-square	Expected to be small	119,670	Good
Probabilitas	$\geq 0,05$	0,068	Good
RMSEA	$\leq 0,08$	0,032	Good
GFI	$\geq 0,90$	0,935	Good
AGFI	$\geq 0,90$	0,910	Good
CMIN/DF	$\leq 2,00$	1,221	Good
TLI	$\geq 0,95$	0,991	Good
CFI	$\geq 0,95$	0,992	Good

Based on data processing after adjusting the model, the Chi-Square value from the results of this test is 119.670, which is a small result and is said to be good. RMSEA shows a value of  $0.032 \leq 0.08$ . The GFI and AGFI measurement values exceeded 0.90 with results of 0.935 and 0.910 which can be said to be good. The results of the model feasibility test obtained a TLI value of 0.991 and a CFI of 0.992, where this value can be considered higher than the predetermined basic cut off value, namely  $\geq 0.95$ .



### Hypothesis Test

Hypothesis testing is a test to determine whether there is a direct influence between the variables in the research. The P value is used to measure and decide whether the hypothesis is accepted or rejected. The assessment can be determined if the P value  $< 0.05$  then  $H_0$  is rejected and  $H_1$  is accepted. Then if  $P > 0.05$  then  $H_0$  is accepted and  $H_1$  is rejected. Apart from that, the C.R (critical level) value is  $> 1.96$  in the regression weight table of Hair et al. (2020).

**TABLE 7. HYPOTHESIS TEST RESULTS**

Hypothesis	Independent Variable	Dependent Variable	C. R.	P	Results
H <sub>1</sub>	Service Quality	Customer Satisfaction	6,162	0,000	Accepted
H <sub>2</sub>	Brand Image	Customer Satisfaction	6,523	0,000	Accepted
H <sub>3</sub>	Service Quality	Customer Loyalty	2,587	0,010	Accepted
H <sub>4</sub>	Brand Image	Customer Loyalty	2,602	0,009	Accepted
H <sub>5</sub>	Customer Satisfaction	Customer Loyalty	3,866	0,000	Accepted

Based on this table, after testing  $H_1$  to  $H_5$ , the value listed is the Critical Ratio with the P value meeting the predetermined criteria. Thus, it can be concluded that the relationship between  $H_1$  and  $H_5$  has a positive and significant influence.

Then the mediation test in this research will be carried out using the Sobel test. The Sobel test is carried out by testing the indirect influence of the independent variable (X) on the dependent variable (Y) through the mediating variable (Z). The results of the Sobel test can be said to have an indirect/mediating effect if the Sobel statistic is  $> 1.96$  and the P value is  $< 0.05$  (Cheng et al., 2019).

**TABLE 8. MEDIATION TEST RESULTS (SOBEL)**

Hypothesis	Independent Variable	Mediation Variable	Dependent Variable	Sobel Statistic	P Value	Desc
H <sub>6</sub>	Service Quality	Customer Satisfaction	Customer Loyalty	3,26	0,001	Accepted
H <sub>7</sub>	Brand Image	Customer Satisfaction	Customer Loyalty	3,31	0,000	Accepted

Based on the table above, it shows that the  $H_6$  test is accepted and significant with a statistical sobel of  $3.26 > 1.96$  and a P value of  $0.001 < 0.05$ . Thus, the results of the Sobel test show that the service quality variable influences customer loyalty with customer satisfaction as a mediating variable. The same thing also states that the  $H_7$  test is accepted and significant with a sobel statistic of  $3.31 > 1.96$  and a P value of  $0.000 < 0.05$ . So, the results of the Sobel test show that the brand image variable influences customer loyalty with customer satisfaction as a mediating variable.



## **DISCUSSION**

### **The Effect of Service Quality on Customer Satisfaction**

Based on testing hypothesis 1 ( $H_1$ ) with a Critical Ratio (CR) value of  $6.162 > 1.96$  and a probability of less than 0.05, it is concluded that service quality has a positive and significant effect on customer satisfaction. This can also be interpreted as that  $H_a$  is accepted and  $H_0$  is rejected. The results of this study are in line with previous research conducted by Afthanorhan et al. (2019), Balinado et al. (2021), Yulisetiari & Prahasta (2019), Ali et al. (2021), and Othman et al. (2019), who stated that service quality has a significant effect on customer satisfaction.

### **The Effect of Brand Image on Customer Satisfaction**

Based on testing hypothesis 2 ( $H_2$ ) with a Critical Ratio (CR) value of  $6.523 > 1.96$  and a probability of less than 0.05, it is concluded that brand image positively and significantly influences customer satisfaction. This can also be interpreted as  $H_a$  being accepted and  $H_0$  is rejected. The results of this study are in line with previous research conducted by Song et al. (2019), Mehta & Tariq (2020), Subaebasni et al. (2019), Dam & Dam (2021), and Sharma (2020), which suggests that brand image has a positive impact on customer satisfaction.

### **The Effect of Service Quality on Customer Loyalty**

Based on testing hypothesis 3 ( $H_3$ ) with a Critical Ratio (CR) value of  $2.587 > 1.96$  and a probability of less than 0.05, it is concluded that service quality has a positive and significant effect on customer loyalty. This can also be interpreted as  $H_a$  being accepted and  $H_0$  is rejected. The results of this study are in line with previous research conducted by Boonlertvanich (2019), Omoregie et al. (2019), Fida et al. (2020), Melián-Alzola & Martín-Santana (2020), and Alam & Noor (2020), who suggest that satisfaction, service quality, and trust have a significant impact on loyalty.

### **The Effect of Brand Image on Customer Loyalty**

Based on testing hypothesis 4 ( $H_4$ ) with a Critical Ratio (CR) value of  $2.602 > 1.96$  and a probability of less than 0.05, it is concluded that brand image positively and significantly influences customer loyalty. This can also be interpreted as  $H_a$  being accepted and  $H_0$  is rejected. The results of this research are in line with previous research conducted by Dam & Dam (2021), Mehta & Tariq (2020), Song et al. (2019), Jung et al. (2020), and Sharma (2020), who stated that brand image has a positive impact on customer satisfaction and customer loyalty.

### **The Effect of Customer Satisfaction on Customer Loyalty**

Based on testing hypothesis 5 ( $H_5$ ) with a Critical Ratio (CR) value of  $3.866 > 1.96$  and a probability of less than 0.05, it is concluded that customer satisfaction has a positive and significant effect on customer loyalty. This can also be interpreted as  $H_a$  being accepted and  $H_0$  is rejected. The results of this research are in line with previous research conducted by El-Adly (2019), Dam & Dam (2021), Slack et al. (2020), Huang et al. (2019), and Sudari et al. (2019), who stated that customer satisfaction has a positive impact on customer loyalty.

### **The Effect of Service Quality on Customer Loyalty through Customer Satisfaction**

Based on the results of testing hypothesis 6 ( $H_6$ ), it shows that the Sobel statistic value is  $3.26 > 1.96$  and the P value is  $0.001 < 0.05$ . This means that  $H_6$  or the sixth hypothesis can be accepted because there is a positive and significant influence between service quality variables on customer loyalty through customer satisfaction as a mediating variable. Research conducted by Huang et al. (2019), Khawaja et al. (2021), Fida et al. (2020), Hadi et al. (2019), and Priyo et al. (2019), stated that



service quality has a positive effect on customer satisfaction and customer loyalty. A significant mediating effect was found on customer satisfaction in the relationship between service quality and customer loyalty.

### **The Effect of Brand Image on Customer Loyalty through Customer Satisfaction**

Based on the results of testing hypothesis 7 ( $H_7$ ), it shows that the Sobel statistic value is  $3.31 > 1.96$  and the P value is  $0.000 < 0.05$ . This means that  $H_7$  or the seventh hypothesis can be accepted because there is a positive and significant influence between the brand image variable on customer loyalty through customer satisfaction as a mediating variable. Research by Sharma (2020), Song et al. (2019), Subaebasni et al. (2019), Mehta & Tariq (2020), and Dam & Dam (2021), emphasize that customer satisfaction is the most important factor for the success of every organization. Customer satisfaction plays a mediating role between brand image, perceived service quality, and customer loyalty.

### **CONCLUSION**

Based on statistical data processing followed by analysis and interpretation of the data carried out, this research produces the conclusion that service quality and brand image have a positive influence on customer satisfaction among Maxim users in Jakarta, service quality and brand image have a positive influence on customer loyalty among Maxim users in Jakarta, there is a positive influence between customer satisfaction and customer loyalty among Maxim users in Jakarta, service quality has a positive influence on customer loyalty, where customer satisfaction is the mediating variable, and there is a positive influence of brand image on customer loyalty through customer satisfaction as a mediating variable.

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