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THE EFFECT OF PRODUCT QUALITY, PRICE, AND SERVICE QUALITY ON CUSTOMER LOYALTY AT PT. MITRA NIAGA SENTRATAMA

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ABSTRACT

The objective of this study is to ascertain how consumer loyalty is at the Mitra Wholesale Store on Kamasan Banjaran Main St. is impacted by service quality, product quality, and price. Customers of Mitra Store made up the study's population, and 80 respondents were included in the sample utilizing non-probability sampling and accidental procedures. Data was gathered via a questionnaire, and the analytic method was multiple linear regression analysis using SPSS statistical software. The t-test was employed in conjunction with the F-test for hypothesis testing. The study's findings indicate that customers who purchase goods from the Mitra Store on at least a twice-weekly basis exhibit a degree of susceptibility to the prices, product quality, and service quality of the store. At Mitra Store, however, judgements to buy products are positively and significantly impacted by the simultaneous test.

Keywords: service quality; product quality; price; mitra store

INTRODUCTION

In the modern era, which is characterized by rapid technological development, new challenges exist for all industries operating in Indonesia. These challenges will influence market expansion, consumer behavior and competition in an increasingly competitive business world. Sector trading specifically wholesale, is one of the industries that play a role important in economy and experienced significant growth as well as facing complex challenges. In order to survive and prevail in a competitive environment, a company's wholesale operations must no longer rely solely on the provision of competitive prices or comprehensive product assortments. It is imperative that companies also demonstrate an ability to deliver exceptional service quality. Wholesale is a business model involving the sale of goods in large quantities (bulk) to other businesses, such as retailers or professional users, for the purpose of resale. The wholesaler acts as an intermediary in the supply chain, purchasing products from manufacturers or producers at a lower price and then selling them to retailers at a markup. Retailers, in turn,

sell the products in smaller quantities directly to the final consumer at an even higher retail price.

PT. Mitra Niaga Sentratama is a company engaged in the wholesale and retail store sector located at Jl. Raya Banjaran No. 156, Banjaran District, Bandung Regency. Established in 1990 by Mr. H. Gunawan Suhendar as a retail store. Over time, it has evolved into a prominent wholesaler under the Mitra Store brand. The company currently operates seven retail outlets across five districts in Bandung Regency, with its wholesale operations situated at Jl. Raya Kamasan No. 280 Banjaran, Bandung Regency. The products sold include prepackaged food and drinks, basic necessities (*sembako*), electricity supplies, non-prescription drugs and other household items.

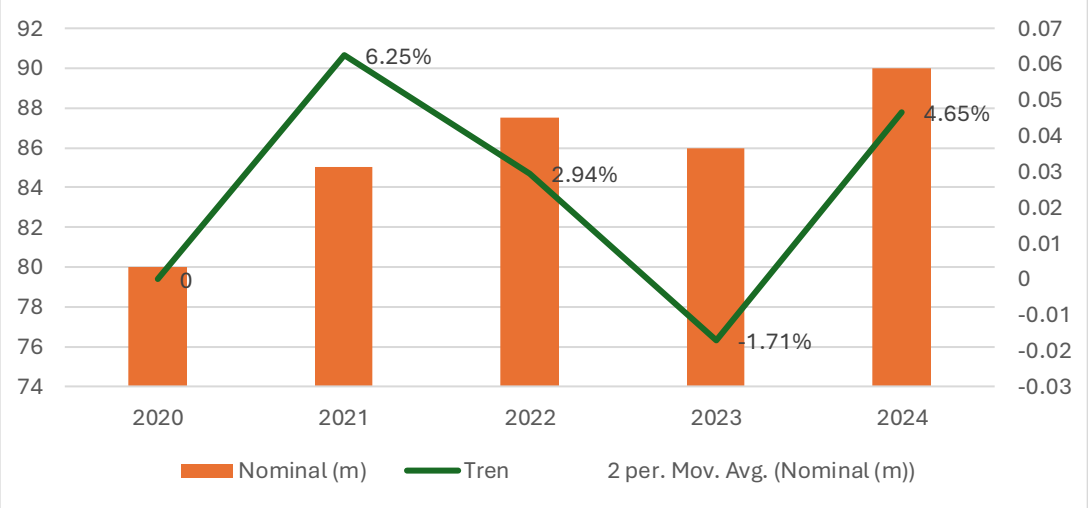

Figure 1. Annual Sales Trend

Figure 1 above shows an average sales trend of 3.885%, which is below the expected figure of 7%. The company must seek a breakthrough or new strategy to increase sales to target, considering the factors causing the decline. Factors causing the decline in sales: Internal factors, poor operational management, uncompetitive pricing strategies, declining service and product quality, and poor financial management. External factors: changes in market and consumer conditions, tight competition, and minimal innovation and adaptation.

According to information obtained, there are ten similar businesses in Banjaran sub-district.

This indicates both large market potential and intense competition. Strict competition makes it more difficult for companies to build and maintain customer loyalty. As is known, high loyalty will push for improvement in sales and profitability as well as become key for success company good in term short and term long.

Table 1. Total Mitra Store Customer Data for the Period 2020−2024

Year	Shop Retail	Non-Retail	Amount
2020	250	18	268
2021	250	24	274
2022	248	21	269
2023	246	20	266
2024	247	24	271

Referring to the amount of retail shops, as the main market has no experience increase, possibility caused by the emergence of competitors new. According to Kotler and Keller (Arfifahani, 2018) decline amount customer is manifestation from low loyalty customers and is signal that lots customer switch to competitors or stop use product/service. It is also explained that loyalty customers can measured in a quantitative way through various indicators, such as repeat purchase (consistent repeat purchases), retention (ignoring or resisting negative influences or offers from competitors/switch brand). Referrals: Actively recommending the product/service to others (word-of-mouth). The declining number of customers is directly related to the low level of customer loyalty. This is a critical performance metric that indicates an urgent need to identify and address the root causes of customer dissatisfaction (such as customer service, product quality, or uncompetitive pricing) to restore customer loyalty and retention.

Service quality is the first factor that may have an impact on customer loyalty. Kotler and Keller (2016) claim that service quality has an impact on consumer satisfaction, which in turn influences loyalty. Service quality includes benefits such as correctly identifying customer needs, ensuring orders are fulfilled accurately and on time, and staying in touch with customers after the sale to ensure their satisfaction.

Through observation, the writer sometimes identifies inconsistent service issues, such as a disordered queuing system and variable product stock availability in the warehouse. Moreover, order deliveries to retail

customer sites are not carried out uniformly. On the other hand, some competitors enforce delivery orders in a way evenly for retail stores. The above issues must be a concern for operations management to analyze in an effort to improve service quality.

Compared to other competitors, the Mitra Store has the advantage of offering quality products and having a wide selection of products according to customer needs. It is rare to encounter customer complaints about defects or product discrepancies. As a long-time player in business wholesale own experience for guard quality products with organize good warehousing. In Indrasari (2019), David A. Garvin defines quality as a dynamic state pertaining to goods, personnel, tasks, processes, and surroundings that either meets or surpasses customer expectations. This definition underscores the notion that quality encompasses not only the final product or service outcome, but also extends to other aspects, including the quality of human resources and the work environment. Dynamic conditions: Quality is dynamic and requires constant improvement as consumer expectations continue to shift. Involving multiple aspects: The concept of quality is not confined to the product itself; it also extends to the manner in which the product is manufactured, by whom (people/labor), and under what circumstances (environment), and tasks related. Focus on customer satisfaction: The primary purpose of quality is to meet or exceed what is wanted or expected by the customer.

The third aspect is price, which significantly and favorably affects client loyalty. According to Gilarso (2020), price affects a company's market competition and has a significant impact on revenue and net profit. The right price will lead to customer satisfaction and repeat purchases.

The table below shows a comparison of Mitra Store product prices with other wholesale stores as the main competitors without mentioning the brand/store name

Table 2. Product Price List

No.	Products	TK. Mitra	TK. MO	TK. EK	TK. KH
1.	Instant noodles	105,000	106,000	107,000	105,000
2.	Wheat flour	170,500	172,500	173,000	170,500
3.	White sugar	805,000	807,000	807,000	806,000
4.	Bottled water	37,500	38,000	38,000	38,000
5.	Coffee	196,000	196,000	198,000	197,000
6.	Boxed washing soap	52,500	53,000	54,000	53,000
7.	Toothpaste 1 doz.	53,000	53,000	54,000	53,000
8.	Bath soap 1 dox.	48,000	48,500	50,000	48,500
9.	Shampoo	181,000	181,000	185,000	182,000
10.	Medicine	75,000	75,000	77,500	76,000
11.	Canned drinks	115,000	116,000	118,000	116,000

Overall, Mitra Store has an advantage in setting lower prices for their products compared to other wholesale stores.

Oliver defines loyalty as a strong commitment, which is the result of an overall positive experience, including interactions with services, product quality, and perceived value for money (Sari, 2020). Therefore, it makes sense that customers' views of value are shaped by a number of important factors, including pricing, service quality, and product quality. The outcome of this interaction is customer satisfaction, which is determined by the quality of the product, the price, and the quality of the service. The resulting satisfaction then influences customer loyalty. Taking into account the background given above, the author will focus the research on analyzing how customer loyalty at Mitra Store is affected by product quality, pricing, and service quality.

LITERATURE REVIEW

Service Quality

According to Tjiptono (2017), the evaluation of service quality is based on five essential dimensions: tangibles, assurance, responsiveness, empathy, and dependability. These five dimensions describe a company's ability to provide accurate, fast, reliable, and attentive service on an individual basis, as well as having sufficient physical evidence to meet customer expectations.

Product Quality

Kotler & Armstrong (2018) define product quality as a product's capacity to carry out its intended tasks; in this context, this encompasses the product's general durability, accuracy, dependability, ease of use, and

maintenance, among other features. To put it another way, the degree to which a product's attributes and features may satisfy or even surpass the needs and expectations of the consumer is what determines its quality. Several attributes (dimensions) that shape product quality: (1) Performance: The basic operating characteristics of a product (e.g., how fast a computer works, how well a car drives). (2) Features: Secondary or additional characteristics that complement the basic functions of a product (e.g., a camera on a mobile phone, additional safety features on a car). (3) Reliability: The probability that a product will function without damage or failure within a certain period of time. (4) Conformance: The extent to which a product's functioning and design meet predefined standards or promised specifications. (5) Durability: The term "product lifespan" is a metric used to quantify the duration for which a product can be utilized before it necessitates replacement, as opposed to repair. (6) Serviceability: The ease with which a product can be repaired if it malfunctions, in addition to the efficiency, courtesy and competence displayed by the service personnel. (7) Aesthetics: The appearance, feel, sound, smell, or feel of the product, which is subjective based on individual preferences. (8) Perceived Quality: the consumer's assessment of the product's overall quality, which is impacted by advertising, brand perception, and other outside variables.

From a marketing perspective, quality must be measured in terms of buyers' perceptions of product quality, as it is these perceptions that ultimately influence purchasing decisions and customer satisfaction.

Garvin (1988) defined quality as a dynamic state pertaining to people, processes, goods, and the environment that either meets or surpasses consumer expectations. A product's quality can be assessed using a variety of metrics, such as (1) Performance, (2) Durability, (3) Conformity to Specification, (4) Reliability, (5) Features, and (6) Aesthetics. The quality of products offered by wholesale stores exerts a considerable influence on consumer purchasing decisions and on the development of customer loyalty. High product quality increases the likelihood of consumers buying and forming loyalty. Wholesale stores are advised to focus on product

functionality, packaging, and cost to influence customer perceptions of quality.

According to Subiyantoro (2021) research, consumer satisfaction is significantly and favorably impacted by product quality. This claim implies that higher levels of customer satisfaction are directly correlated with higher levels of product quality. In conclusion, Subiyantoro supports the idea that the quality of a product is a key factor in determining customer satisfaction, meaning that consumers who believe a product offers the best value and keeps its promises would typically be happier.

Price

Kotler & Armstrong (2018) state that price is characterized by four indicators: (1) Price affordability: The ability of consumers to pay the set price. (2) Price according to product quality: Customers' opinions of how fair the pricing is in relation to the caliber of the goods they obtain. (3) Price competitiveness: Comparison of product prices with competitor product prices in the market. (4) Price according to benefits: Customers believe that the cost of the product is reasonable given its advantages or usefulness.

According to Tjiptono (2019), the price dimension covers several aspects (indicators) as follows: (1) Affordability: The prices set by the company must be affordable for the target buyers. Usually, brands provide various types of products with a range of prices from cheap to expensive to reach different market segments. (2) Price-Quality Ratio: Customers will purchase goods if they believe the pricing is reasonable given the quality of the final product. (3) Price-Benefit Alignment: Customers must pay a price that is reasonable or similar to the advantages they perceive or receive from the good or service. (4) Price Competitiveness (Price Comparison with Competitors): The price set for a product must be competitive and comparable to the prices of similar products offered by competitors in the market. Consumers often compare prices before making a purchase decision. (5) Perceived Price: Consumers' perceptions of price (whether high, low, or fair) are also an important dimension. This perception is related to the manner in which

consumers comprehend and interpret price information.

Kotler & Armstrong (2018) claim that the idea of consumer perceived value and its effect on customer satisfaction explains how pricing affects customer loyalty. The following are key points regarding the influence of price (Hajar et al., 2024): (1) Price as an Indicator of Value: When connected to perceived benefits, consumers frequently use price as a gauge of a product or service's worth. Consumers compare price with the quality and benefits they will receive after making a purchase. (2) Relationship with Satisfaction: Profitable customer loyalty is built through customer satisfaction. Prices that are perceived as reasonable or in line with the value received will create satisfaction. This satisfaction is the key to retaining customers and building profitable long-term relationships. (3) One of the Main Factors: Price is one of the main considerations for consumers when making purchasing decisions. (4) Not the Only Factor: Although price is important, successful businesses often consider price in the context of their overall marketing strategy, which also includes product quality, service quality, and promotion.

In summary, the price offered must be in line with the value expected or perceived by customers, as this will affect their satisfaction, which ultimately drives customer loyalty.

Customer Loyalty

Oliver defines consumer loyalty as a sense of commitment held firmly by consumers in consistently and repeatedly purchasing a product (Sari, 2020). Oliver (1999) defines loyalty as a strong resolve to continue purchasing or subscribing to preferred goods or services in the future, notwithstanding the possibility that situational factors and marketing initiatives could lead to switching conduct. Oliver also suggests a four-stage loyalty model that outlines the development of customer loyalty over time. These stages are based on the cognition-affect-conation pattern: (1) Cognitive Loyalty: The initial stage where loyalty is based on information and knowledge about the functional characteristics of the product (e.g., quality, price, benefits). Customers choose a brand for practical reasons. (2) Affective Loyalty: This stage involves positive feelings or a liking for a brand, often driven by

satisfying and enjoyable consumption experiences. (3) Conative Loyalty: This stage indicates a strong desire or commitment to make additional purchases of the good or service in the future (also known as "good intentions"). (4) Action Loyalty: The highest stage where intentions are converted into consistent repeat purchases, even in the face of obstacles or attractive offers from competitors.

According to Tjiptono (2019), customer loyalty is a situation in which consumers have favorable or positive thoughts about the company, products, or services offered, and these positive attitudes are accompanied by consistent repeat purchases. This definition emphasizes that loyalty encompasses not only repeat purchasing behavior (the behavioral aspect) but also involves a positive psychological attitude or commitment towards the brand or company. Tjiptono generally claims that a number of indications can be used to gauge consumer loyalty, such as: (1) Repeat purchases (consistently repurchasing). (2) Habit of consuming/using the brand. (3) Always liking the brand. (4) Continuing to choose the brand even when other options are available. (5) Believing that the brand is the best. (6) Recommending the brand to others.

In the context of loyalty theory, customer satisfaction is often considered an important precursor that can lead to customer loyalty. Thus, Tjiptono's (2019) customer loyalty theory emphasizes repeat purchasing behavior driven by commitment and positive attitudes towards a brand or store.

RESEARCH METHOD

This study utilized quantitative methods. According to Sugiyono (2019), quantitative methods are positivist research procedures that involve studying populations and samples, collecting data with research instruments, and analyzing quantitative data to assess applicable hypotheses. Associative research is employed in this study to analyze the relationship between two or more variables (Alfianika, 2018). According to Sugiyono (2019), associative research aims to determine the relationship or influence between two or more variables. The Mitra Store's patrons made up the study's population.

The population under scrutiny in this study consisted of 100 individuals,

based on data pertaining to purchases made within the previous seven days at Mitra Store. Non-probability sampling using the incidental procedure was the sampling strategy employed in the meanwhile. According to Sugiyono, accidental sampling is a technique that involves choosing samples at random or using anybody who occurs to cross paths with the researcher as a sample if they are thought to be suitable as a data source. The sample size for this study was 80 respondents, calculated using the Slovin method with an error margin of 5%.

Both primary and secondary data were employed in this investigation. Sugiyono (2019) defines primary data as information gathered straight from the researcher's sources. Interviews with the Mitra Store's owner, patrons, and staff provided the study's core data. Meanwhile, secondary data is data that the researcher does not obtain directly, but rather from a third party. References from books, websites, journals, earlier research, and other pertinent sources make up the secondary data in this study (Handayani, 2022). This study employed a questionnaire method for data gathering. According to Sugiyono (2019), a questionnaire is a technique for collecting data in which participants are provided with a set of written statements or questions to answer.

The data collection process employs a Likert scale, a tool utilized to assess the perceptions, attitudes, or opinions of individuals or groups concerning social phenomena. A 5-point Likert scale with scores of 5, 4, 3, 2, and 1—which range from highly agree, agree, neutral, disagree, and strongly disagree—was employed in this study (Pranatawijaya et al., 2019). The researchers processed the data using SPSS version 27 (Statistical Program for Social Science) software in order to determine the research findings.

RESULTS AND DISCUSSION

Classical Assumption Test

This study used multiple linear regression to examine the link between the independent variables (price, product quality, and service quality) and the dependent variable (customer loyalty). The researcher conducted a traditional assumption test prior to doing multiple linear regression. A normality test, a multicollinearity test, and a

heteroscedasticity test made up the traditional assumption test in this investigation.

To ascertain if the data was regularly distributed, the normality test was performed. In order to ascertain the normality of the data, researchers employed the Kolmogorov-Smirnov test, setting the significance level to greater than 0.05. This made it possible to determine that the data might be considered regularly distributed.

The study's normalcy test yielded the following findings:

Table 3. Normality Test Result

Model	Sig.
Regression	0.100

The preceding table of normality test findings indicates that all variables are distributed normally. The variables of service quality, product quality, and pricing on the variable of customer loyalty have a significant value of 0.100, which means that the value is more than 0.05.

Table 4. Multicollinearity Test Results

Tolerance	VIF
0.986	1.044
0.887	1.128
0.882	1.133

To demonstrate that there were no dummy variables with a Variance Inflation Factor (VIF) value greater than 10 and a tolerance value less than 0.1, multicollinearity testing was carried out. The aforementioned table shows that the tolerance value was 0.986 and the VIF value for the service quality variable (X1) was 1.044. The tolerance value for the product quality variable (X2) is 0.887 and the VIF value is 1.128. The pricing variable (X3) has a tolerance value of 0.882 and a VIF value of 1.133. Because each independent variable has a tolerance value larger than 0.1 and a VIF value less than 10, it can be concluded that there is no multicollinearity in the study's data.

Table 5. Heteroscedasticity Test Results

Variable	Sig.
Service Quality (X1)	0.130
Product Quality (X2)	0.191
Price (X3)	0.771

To ascertain whether variance and residuals existed for every observation in the linear regression model, a heteroscedasticity test was performed. In this investigation, the Glejser test, which possesses a significance level greater than 0.05, was utilized to execute the heteroscedasticity test. The data exhibits no heteroscedasticity, as

evidenced by the significant values of all independent variables of service quality (X1), product quality (X2), and pricing (X3) that exceed 0.05, as indicated in the above table.

Table 6. Validity Test Results

No.	Variables - Indicators	r calculation	r table	Description
1.	Service Quality			
	Indicator X1.1	0.784	0.219	Valid
	Indicator X1.2	0.728	0.219	Valid
	Indicator X1.3	0.537	0.219	Valid
	Indicator X1.4	0.715	0.219	Valid
	Indicator X1.5	0.591	0.219	Valid
2.	Product Quality			
	Indicator X2.1	0.749	0.219	Valid
	Indicator X2.2	0.674	0.219	Valid
	Indicator X2.3	0.690	0.219	Valid
	Indicator X2.4	0.632	0.219	Valid
	Indicator X2.5	0.669	0.219	Valid
	Indicator X2.6	0.639	0.219	Valid
	Indicator X2.7	0.681	0.219	Valid
3.	Price			
	Indicator X3.1	0.399	0.219	Valid
	Indicator X3.2	0.619	0.219	Valid
	Indicator X3.3	0.751	0.219	Valid
	Indicator X3.4	0.593	0.219	Valid
4.	Customer Loyalty			
	Indicator Y.1	0.789	0.219	Valid
	Indicator Y.2	0.770	0.219	Valid
	Indicator Y.3	0.721	0.219	Valid

Based on the results of the classical assumption tests, it is concluded that the study data is normally distributed, there is no multicollinearity, and there are no signs of heteroscedasticity, satisfying the requirements for multiple linear regression testing.

Prior to conducting multiple linear regression tests, researchers initially undertook instrument tests, encompassing validity and reliability assessments. Validity tests are used to measure whether a statement is valid, measured by whether r count > r table, in which case the aforementioned statement is regarded as valid. On the other hand, the statement is deemed invalid if r count is less than r table. The number of respondents in this study was 80, resulting in df (degree of freedom) = 80-2 = 78 with alpha 0.05,

yielding a table r of 0.219 with a significance level of 0.5.

Reliability testing is used to measure the same object repeatedly while still producing the same or consistent data. The reliability test results for one dependent variable, and all three independent variables, are trustworthy. The reliability of the data was then assessed using the Cronbach's Alpha method, with a Cronbach's Alpha value of > 0.60 being considered indicative of reliable data. The following are the reliability test results:

Table 7. Reliability Test Results

Variables	Cronbach Alpha	Description
Service Quality (X1)	0.825	Reliable
Product Quality (X2)	0.870	Reliable
Price (X3)	0.603	Reliable
Customer Loyalty (Y)	0.886	Reliable

As illustrated in the above table, the variables of service quality (X1), product quality (X2), price (X3) and customer loyalty (Y) have Cronbach's Alpha value greater than 0.60. This suggests that the data is trustworthy.
It is determined that the study data is trustworthy and legitimate, thus fulfilling the requirements for multiple linear regression testing, as evidenced by the findings of the instrument test that was conducted.

Multiple linear regression test

Multiple linear regression testing constitutes a regression model involving multiple independent variables. The objective of multiple linear regression analysis is to ascertain the effect of independent variables (service quality, product quality and price) on dependent variables (customer loyalty).

Table 8. Multiple Linear Regression Test

Variables	Parameter Coefficient Value
Constants	7.901
Service Quality (X1)	0.209
Product Quality (X2)	0.146
Price (X3)	0.735

In the context of multiple linear regression testing, a formula is employed whereby Y is expressed as a function of X1, X2, X3 and e, i.e. Y = a + b1.X1 + b2.X2 + b3.X3 + e. Referring to Table 8, it is evident that Y = 7.901 + 0.209.X1 + 0.146.X2 + 0.735.X3 + e. In order to facilitate interpretation, it is imperative to ascertain the value of a, which is determined to be 7.901. This value represents the constant or state in which the customer loyalty variable remains unaffected by the influence of other variables, namely service quality (X1), product quality (X2) and

price (X3). If there are no independent variables, the customer loyalty variable will not change.

The regression coefficient value of X1, or b1, is 0.209. The regression coefficient values for X2 and X3 are 0.146 and 0.735, respectively. The values of all variables indicate that they have a positive effect on customer loyalty.

Hypothesis Testing, T-Test (Partial)

The t-test is a statistical method used to assess the partial significance of independent variables (Service Quality, Product Quality, Price) on the dependent variable (Customer Loyalty). The independent factors' partial influence on the dependent variable is shown by a significance value of less than 0.05 or a t-count larger than the t-table. Table t = t (a/2; n-k-1) Table t = t (0.05/2; 80 - 3 – 1) = t (0.025; 76) = 1.992.

Table 9. Partial T-test Results

Variables	t count	Sig.
Service Quality (X1)	2.192	0.031
Product Quality (X2)	2.136	0.036
Price (X3)	3.649	0.000

Since the t-value is 2.192 > t-table 1.992 and the Sig. X1 value for Y in the service quality variable (X1) is 0.031 < 0.05, the hypothesis H0 is rejected and Ha is accepted, indicating that there is a positive relationship between service quality (X1) and customer loyalty (Y) at Mitra Store. Given that the Sig. X2 value for Y is 0.036 < 0.05 and the t-value is 2.136 > t-table 1.992 for the product quality variable (X2), the hypothesis H0 is rejected and Ha is accepted, indicating that there is a positive relationship between product quality (X2) and customer loyalty (Y) at Mitra Store.

(1) It is evident from the data presented in Table 8 that the variable "price" (X3) has a significant impact on "customer loyalty" (Y), with a p-value of 0.000, which is less than the critical value of 0.05. Furthermore, the t-value is greater than the critical t-value of 1.992, thereby rejecting the null hypothesis (H0) and supporting the alternative hypothesis (Ha). This indicates a positive relationship between "price" (X3) and "customer loyalty" (Y) at the Mitra Store. (2) The aforementioned hypothesis test results indicate that customer loyalty (Y) at Mitra Store is positively impacted by service quality (X1), product quality (X2), and price (X3).

F-test (Simultaneous)

With a significance value of less than 0.05, the F-test, sometimes called the simultaneous test, is a statistical technique used to ascertain whether the independent factors (pricing, product quality, and service quality) have an impact on the dependent variable (customer loyalty). On the other hand, a simultaneous influence of variable X on variable Y is indicated if the computed F is higher than the tabulated F.

There is a simultaneous effect between the independent and dependent variables. The F table formula = k ; n-k, which is 4 ; 80-4 = 76, so the F table is 2.492. The following section details the results of the F test:

Table 10. F-test Result

F count	Sig.
7.025	0.000

As demonstrated in the above table, the results of the F test indicate a significant value of $p < 0.05$, with a calculated F value greater than the F table value. Specifically, the calculated F value of 7.025 exceeds the tabulated value of 2.492, suggesting a substantial difference between the two. The dependent variable, customer loyalty (Y), is thought to be significantly impacted by the independent variables, which include service quality (X1), product quality (X2), and price (X3). As a result, the alternative hypothesis (Ha) is supported, and the null hypothesis (H0) is disproved.

CONCLUSION

In consideration of the findings of the research and the ensuing discourse on the subject of "The effect of service quality, product quality and price on customer loyalty at Mitra Wholesale Store", the following conclusions can be deduced: (1) At Mitra Wholesale Store, it has been demonstrated that service quality has a positive and significant impact on customer loyalty. This implies that improved service quality will encourage client loyalty. If Mitra Store provides good service to customers, it will indirectly make customers satisfied, which can affect high customer loyalty. (2) Secondly, it has been demonstrated that an enhancement in product quality exerts a favorable and substantial influence on customer loyalty at Mitra Wholesale Store. This means that the more products sold, the

greater the impact on customer satisfaction. The more types of products sold at Mitra Store, the greater the impact on customer loyalty. (3) Thirdly, it is evident that price exerts a considerable and substantial influence on customer loyalty at Mitra Wholesale Store. This implies that consumer loyalty is directly and significantly impacted by changes in a product's pricing. Every increase in customer pleasure will result in greater customer loyalty if the prices of the goods supplied at Partner Stores are reasonable.

At Mitra Wholesale Store, product quality, pricing and service quality have a positive and significant impact on client loyalty. This implies that consumer loyalty will be impacted by high-quality services, suitable products, and reasonable costs.

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